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# No deadline for resolving complaints by Banking Ombudsman: RBI

By PTI | Updated: Dec 22, 2015, 05.11 PM IST [Post a Comment](#)

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NEW DELHI: There is no time limit for resolution of complaints under Banking Ombudsman scheme, aimed at seeking redressal of customers' common complaints against banks, the Reserve Bank of India (RBI) has said.

"Over 9,500 such complaints were pending against various banks," it said.

The revised 2006 [Banking Ombudsman scheme](#), applicable to all commercial banks, regional rural banks and scheduled primary cooperative banks, provides a forum to customers to seek redressal of their complaints relating to credit cards, house loans, promises given by the banks' sales agents and delay in delivery of services.

"No time limit is specified for resolution of complaint under Banking Ombudsman Scheme, 2006," the central bank said in reply to an [RTI](#) query filed by Press Trust of India.

It said the number of complaints pending for resolution as on December 13, 2015 was 9,508.

"There is serious lacunae in handling of complaints by Banking Ombudsmen. While most of the complaints get rejected on technical grounds, it is the genuine complaints that are kept pending for want of any deadline.

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"There must be a time limit for resolution of the complaints received by banking Ombudsmen so that customers are not harassed further," said Ajay Dubey, an anti-

The number of complaints received by Banking Ombudsman across the country from January 1 to December 13 this year, was 87,683, the RBI said.

As per RBI's annual report 2014-15 on the scheme, a total of 88,438 complaints were handled during the fiscal. Of these 84,660 were disposed off. Interestingly, 87 awards were issued by the Banking Ombudsmen during the year.

As many as 82,052 and 75,183 complaints were handled during 2013-14 and 2012-13, respectively. Of these, 78,745 and 69,704 were disposed off, the RBI said.

There are 15 Banking Ombudsmen across the country.

The Reserve Bank of India had first introduced the Banking Ombudsman scheme in 1995 to provide an expeditious and inexpensive forum to bank customers for resolution of their complaints relating to deficiency in banking services.

The scheme was then revised twice - in 2002 and in 2005 (which came into force from January 1, 2006).

The bank customers can also complain about non-payment or any inordinate delay in payments or collection of cheques towards bills or remittances by banks. Non-acceptance of small denomination notes and coins or charging of commission for acceptance of small denomination notes and coins by banks, can also be complained about as per the revised scheme.

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