

Complaints and Their Redressal : A Study on the Indian Banking System

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Abstract

With more and more people coming under the gamut of financial inclusion, banking transactions have increased manifold. Banks are also striving hard to introduce innovative deliverables to lure and retain their customers on one hand and to reduce cost and increase profit on the other hand. As the Indian banking sector is trying to match its technical and manpower capabilities to meet new challenges, complaints from customers are bound to increase. This has made customer happiness a major concern in the banking sector. Thus, the grievance redressal mechanism has become an important component of banking operations. Taking note of such a scenario, the Banking Ombudsman Scheme was brought to light by the Reserve Bank of India in the year 1995. This scheme acts as the grievance redressal mechanism at the highest level which is parallel to the Alternate Dispute Resolution Mechanism. An effort was made in this paper to analyze the efficacy of this scheme over the years. Various parameters were studied with the help of trend analysis to conclude the findings. Findings of 10-year data showed that this scheme worked effectively for the urban and metropolitan customers, but is yet to achieve the desired results for rural and semi-urban customers. Among the categories of banks, foreign banks were found to be doing good in keeping their customers satisfied. The analysis also concluded that mainly retail customers have used this scheme to resolve their issues.

Keywords : Reserve Bank of India, RBI, commercial banks, bank complaints, ombudsman, grievance redressal, Banking Ombudsman Scheme

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Over the years, the Indian financial sector has passed through various reforms from privatization to de-centralized control. Rangarajan attributed the explosive growth in the financial institutions' business to the favourable conditions of financial deregulation, globalization, and growing technology and commented that it will increase the complexity of business and business operations will become riskier ("Economy likely to recover," 2013). These risks are generally thought to be associated with the reliability of technology integrated into business, data security, and disaster recovery issues. Such a scenario is bound to increase customer complaints, and hence, grievance handling is going to be an important factor for the survival of any bank.

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Literature Review

Winning customers' loyalty to their brands is a significant factor for the survival and growth of any business, and commercial banks are not an exception (Ehigie, 2006 ; Gautam & Matta, 2016).

Reichheld and Sasser (1990), in their study, concluded that satisfied customers were more likely to concentrate their business with one bank. Various other studies also highlighted the importance of customer satisfaction as it leads to significant competitive benefits to organizations in the form of customer satisfaction and loyalty that in turn has a positive influence on banks' profitability (Dossi & Patelli, 2010 ; Eklof et al., 2018 ; Fornell et al., 2010 ; Jelodar, 2016 ; Kaur & Pasricha, 2019 ; Lee, 2013 ; Sun & Kim, 2013). Service quality is one of the most important factors resulting in happy customers (Casado - Díaz et al., 2007 ; Roy et al., 2016). Thus, handling and addressing complaints in the best possible way were advised by many studies to enhance banks' credibility and generate trust for the banks (Kaura, 2013 ; Yap et al., 2012).

Various other studies concluded that a satisfied customer carries positive feelings and allegiance towards a bank (Bisimwa et al., 2019 ; Kant et al., 2019 ; Kaura et al., 2015 ; Varghese, 2016). Promoting the same line of thoughts, Gupta and Jaiswal (2020) compared private and public sector banks and concluded that private banks performed better on customer satisfaction.

Highlighting the increasing cases of complaints, the Reserve Bank of India (RBI) (2016a) commented :

The number of complaints received under the Banking Ombudsman Scheme (BOS) has increased from 4,994 in the year 1999–2000 to 102,894 during the year 2015–16 and crossed the figure of one lakh for the first time since the initiation of the Scheme. (p. 7)

Such a remark under the situation where the Government of India is trying to speed up the financial inclusion rate and digitization process holds much concern. Table 2 shows the number of accounts opened under the Pradhan Mantri Jan–Dhan Yojana (PMJDY) until September 2020. With this mammoth achievement and growth in the banking sector (Tables 1 and 3), customer complaint handling mechanism has become very important. This paper tries to analyze the efficacy of BOS of the RBI concerning customer-related complaints and their redressal.

Objectives

This paper attempts to study the BOS in detail and also evaluates the performance of BOS over various parameters. Trend analysis has been performed to analyze the parameters used for the study. An in-depth analysis of the various aspects of BOS has been conducted systematically to obtain the findings.

Research Methodology

Secondary data acts as the main source of inputs for data analysis. Secondary data were taken from various reports available on the official website of the Reserve Bank of India (RBI). This study is exploratory and descriptive in nature and attempts to describe movements in different factors over the period of the study culminating into the evaluation of the performance of the scheme. Mainly, annual reports on the BOS have been analyzed in this study. Data pertaining to 10 years from the FY 2009–10 to 2018–19 were collected, summarized, and analyzed.

Data Analysis and Results

Annual reports on the Banking Ombudsman Scheme (BOS) spanning from FY 2009 –10 to 2018 –19 were the

source of data collection for different parameters used in the study. Data recorded in the form of time series have been analyzed to explore patterns and trends present in the data. With the help of trend analysis, the performance of BOS is explored on different parameters.

Banking Sector Growth and Burgeoning Cases of Cheating and Forgery

Banks are adopting multiple strategies and introducing new products along with other supporting measures to promote sustainable and scalable financial inclusion. Tables 1, 2, and 3 represent the progress that the Indian banking industry has made over the period. It is evident from the tables that overall, banking outlets in rural locations increased from 33,378 in FY 2009–10 to 52,489 in the FY 2018–19 (Table 1). Similarly, 40.52 crores of accounts were opened under the PMJDY (Table 2). Table 3 highlights the increasing trend in deposit growth and other parameters of the banking industry.

Table 1. Growth Achieved Under "Financial Inclusion Plans" (Scheduled Commercial Banks Including RRBs)

Sr. No.	Particulars	Year Ended March 2010	Year Ended Mar-18	Year Ended Mar-19
1	Banking outlets in rural locations – Branches	33,378	50,805	52,489
2	Banking outlets in rural locations – Branchless mode	34,316	518,742	544,666
3	Banking outlets in rural locations – Total	67,694	569,547	597,155
4	Urban locations covered through BCs	447	142,959	447,170

Note. Growth numbers consist of cumulative data from the inception.

Source : Reserve Bank of India (2019a, p. 64).

Table 2. Pradhan Mantri Jan - Dhan Yojana (Accounts Opened as on 02.09.2020) (All Figures in Crores)

Bank Name	Number of Beneficiaries at Rural/ Semiurban Centre Bank Branches	Number of Beneficiaries at Urban Metro Centre Bank Branches	No of Rural-Urban Female Beneficiaries	Number of Total Beneficiaries	Deposits in Accounts	Number of RuPay Debit Cards Issued to Beneficiaries
Public Sector Bank	18.88	13.25	17.58	32.13	100505.84	25.53
Regional Rural Bank	6.22	0.91	4.11	7.12	25419.74	3.18
Private Banks	0.70	0.57	0.68	1.26	4003.70	1.15
Total	25.80	14.72	22.37	40.52	129929.28	29.85

Source : Compiled from Pradhan Mantri Jan Dhan Yojna. (n.d.)

Table 3. Performance Indicators of Important Parameters (Amount in ₹ Crore)

	Deposits	Investments	Advances	Return on Equity	Return on Assets	CRAR	Net NPA Ratio
2009–10	4,746,919	1,729,005	3,496,720	14.31	1.05	14.54	1.12
2010–11	5,615,874	1,923,633	4,297,487	14.96	1.1	14.19	0.97
2011–12	6,453,548	2,233,903	5,073,559	14.6	1.08	14.24	1.28
2012–13	7,429,532	2,613,275	5,879,702	13.84	1.03	13.88	1.68

2013–14	8,533,170	2,883,260	6,735,230	10.7	0.8	13	2.1
2014–15	9,433,838	2,977,592	7,388,179	10.4	0.8	13	2.4
2015–16	10,092,700	3,327,800	7,896,500	3.6	0.4	13.3	4.4
2016–17	11,113,900	3,652,200	8,116,200	4.2	0.4	13.6	5.3
2017–18	11,794,000	4,126,237	8,745,997	-2.81	-0.15	13.7	6
2018–19	12,887,262	4,320,270	9,709,829	-1.85	-0.09	14.3	3.7

Note. Data for respective years are taken from RBI's *Report on Trend and Progress of Banking in India*.

Sources : RBI (2011), RBI (2012a), RBI (2013a), RBI (2014a), RBI (2015a), RBI (2016b), RBI (2017a), RBI (2018a), RBI (2019b).

As various parameters illustrate, an increasing trend in the cases of cheating, forgery, and fraud have been witnessed over the years. Table 4, Table 5, and Table 6 present these reported cases. Table 4 compares the number of employees investigated for cheating and forgery cases for the year 2010 and years 2011–14. Though the number of cases decreased over the period, still it is far away from the ideal situation. Tables 5 and 6 depict the cases related to internet banking frauds and problems related to banking cards.

Table 4. Number of Employees Investigated in "Cheating and Forgery" Cases in India (2010 and 2011 to 2014–upto April – June)

Bank	Total Employees Probed	
	2010	2011 to 2014 (Up to April – June)
Allahabad Bank	580	479
Andhra Bank	520	283
Bank of Baroda	204	242
Bank of India	12	-
Bank of Maharashtra	25	4
Canara Bank	340	352
Central Bank of India	255	392
Corporation Bank	244	220
Dena Bank	236	195
IDBI Bank Limited	265	169
Indian Bank	411	237
Indian Overseas Bank	160	275
Oriental Bank of Commerce	71	102
Punjab & Sind Bank	67	58
Punjab National Bank	568	426
State Bank of Bikaner and Jaipur	168	116
State Bank of Hyderabad	139	133
State Bank of India	887	789
State Bank of Indore	10	-
State Bank of Mysore	38	39
State Bank of Patiala	161	149

State Bank of Travancore	67	65
Syndicate Bank	233	318
UCO Bank	431	303
Union Bank of India	143	183
United Bank of India	105	256
Vijaya Bank	22	18
Total	6,362	6,203

Note. Compiled from Indiatat (n.d.a).

Table 5. Number of Fraud Cases Related to ATM/Credit/Debit Cards and Net Banking and Amount Involved in India (2012–2013 to 2014–2015)

Years	Cases Reported	Amount Involved (₹ in Cr.)
2012–13	8,765	68.00
2013–14	9,500	77.96
2014–15	13,083	80.00

Note. Compiled from Indiatat (n.d.b).

Table 6. Quarterly Status of Fraud Cases in ATM/Credit/Debit Cards and Internet Banking in India (June – December 2016) (Amount in ₹ Lakh)

Month	Credit Cards		ATM / Debit Cards		Internet Banking		Total	
	No. of Frauds	Amount	No. of Frauds	Amount	No. of Frauds	Amount	No. of Frauds	Amount
June	1,927	714.94	1,328	611.76	18	60.6	3,273	1387.3
September	1,626	733.59	1,511	760.08	19	52.7	3,156	1546.37
December	1,004	708.25	1,225	528.96	31	44.88	2,260	1282.09
Total	4,557	2156.78	4,064	1900.8	68	158.18	8,689	4215.76

Note. Compiled from Indiatat (n.d.c).

Other than the cases stated in the tables, employees' insensitive attitude towards customers and technical glitches in the banking system are also the major factors of dissatisfaction.

Banking Ombudsman Scheme

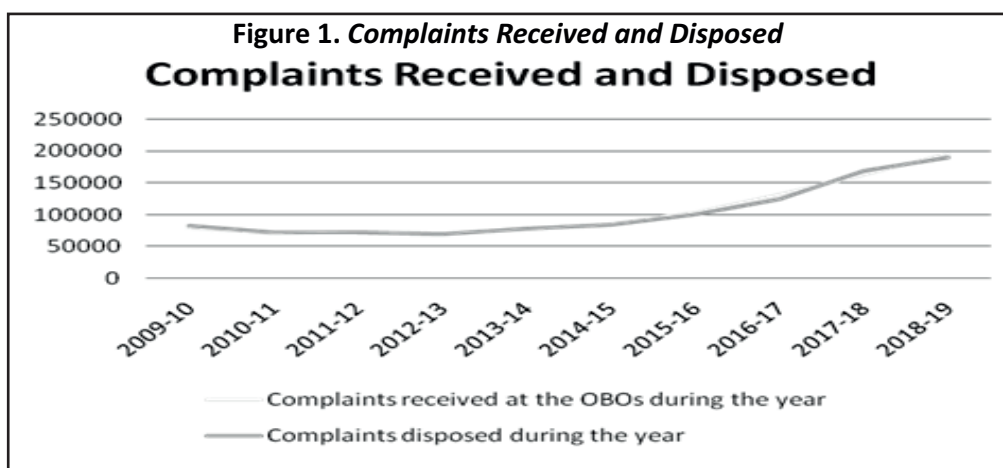
The year 1995 saw the constitution of the Banking Ombudsman Scheme (BOS) by Reserve Bank of India to address the issue of burgeoning customer complaints. This body came up as the supreme grievance handling system. The BOS acts as a parallel to the Alternate Dispute Resolution Mechanism. It intends to take care of the issues faced by the retail customers in a cost-effective manner. BOS was notified under Section 35A of the Banking Regulation Act, 1949. BOS applies to all types of commercial banks existing in the Indian financial system. Scheduled commercial banks (SCBs), regional rural banks (RRBs), scheduled primary and urban co-operative banks (Co-Op Banks) – all come under its ambit. Four revisions have taken place in OBS to keep it rationalized with the changing banking landscape. Lots of amendments have been made since then and today, OBS 2006 is in use. There are 15 offices of OBS covering the whole geography of India. Table 7 summarizes the customers' complaints received at the Offices of Banking Ombudsman (OBO) over the period of study.

Table 7. Profile of Customer Complaints Received and Handled at OBOs

Particulars	2009–10	2010–11	2011–12	2012–13	2013–14	2014–15	2015–16	2016–17	2017–18	2018–19
Complaints brought forward from the previous year	9,433	5,364	4,618	4,642	5,479	3,307	3,778	5,524	11,215	6,182
Complaints received at the OBOs during the year	79,266	71,274	72,889	70,541	76,573	85,131	102,894	130,987	163,590	195,901
Total no. of complaints handled by the OBOs during the year	88,699	76,638	77,507	75,183	82,052	88,438	106,672	136,511	174,805	202,083
Complaints disposed during the year	83,335	72,021	72,885	69,704	78,745	84,660	101,148	125,296	168,623	190,014
Complaints pending at the close of the year	5,364	4,617	4,622	5,479	3,307	3,778	5,524	11,215	6,182	12,069

Note. Data for respective years are taken from RBI's *Annual Report on Banking Ombudsman Scheme*.

Sources : (2012b), RBI (2013b), RBI (2014b), RBI (2015b), RBI (2016c), RBI (2017b), RBI (2018b), RBI (2019c).



The trend line in Figure 1 shows that until FY 2010–13, approximately the same number of complaints were received per year, but since then, it increased at a constant rate. Reasons, as cited by the annual reports, suggest that awareness amongst customers about this scheme is one of the factors, which has led to the gradual and consistent increase in the complaints filed to the Ombudsman. The RBI on its own is also spreading awareness amongst customers to forward any unsolved complaints to such forums. It is also apparent from Table 7 and Figure 1 that OBOs have been able to match the increasing number of complaints received with their timely handling of complaints and addressing them also. That is the reason there is not much difference in the trend lines of complaints received and complaints disposed of.

(1) Population Group - Wise Complaints Received

Complaints received have been classified in Table 8 based on different population groups.

Table 8. Distribution of Complaints Received (Different Groups of Population)

Population Group	2009–10	2010–11	2011–12	2012–13	2013–14	2014–15	2015–16	2016–17	2017–18	2018–19
Rural	25,055	7,816	8,190	8,598	9,927	11,484	12,420	17,458	20,600	22,862
(Percent of total)	(32%)	(11%)	(11%)	(12%)	(13%)	(13%)	(12%)	(14%)	(13%)	(12%)
Semi Urban	10,741	10,816	11,982	10,868	12,314	13,363	15,048	17,040	18,570	23,629
(Percent of total)	(14%)	(15%)	(16%)	(16%)	(16%)	(16%)	(15%)	(13%)	(11%)	(12%)
Urban	16,423	21,218	24,565	24,246	25,448	30,710	42,994	59,721	81,124	94,745
(Percent of total)	(21%)	(30%)	(34%)	(34%)	(33%)	(36%)	(42%)	(46%)	(50%)	(48%)
Metropolitan	27,047	31,424	28,152	26,829	28,884	29,574	32,432	36,768	43,296	54,665
(Percent of total)	(34%)	(44%)	(39%)	(38%)	(38%)	(35%)	(31%)	(29%)	(26%)	(28%)
Total	79,266	71,274	72,889	70,541	76,573	85,131	102,894	130,987	163,590	195,901

Note. Data for respective years are taken from RBI's *Annual Report on Banking Ombudsman Scheme*.

Sources : RBI (2012b), RBI (2013b), RBI (2014b), RBI (2015b), RBI (2016c), RBI (2017b), RBI (2018b), RBI (2019c).

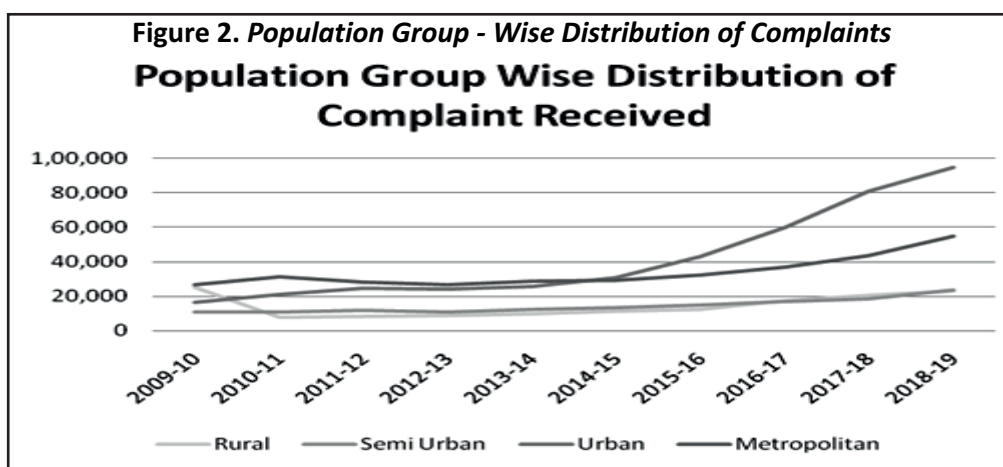


Table 8 and Figure 2 suggest that complaints received from the urban and metropolitan population show an increasing trend over the period of study ; whereas, complaints received from the other groups witnessed a constant or small gradual increasing trend. Urban and metropolitan customers constituted a major part of the total complaints received for any respective year. On an average, 75% of the complaints were received from this category.

(2) Mode - Wise Receipt of Complaints

Table 9 segregates the data based on various modes that have been used by customers to submit their complaints.

Increased internet penetration, information and communication technology (ICT) facilities, and the spread of information technology (IT) knowledge among the population have contributed to the internet medium being a mode to reach out to OBOs to file their complaints. Since 2014–15, there has been a steep rise in the number of emails as a mechanism to submit complaints. During the years of study, the percentage share of email mode increased from 12% in 2009–10 to 49% in 2018–19. The online portal, another internet medium, was used by 23% of the total complainants in the year 2018–19. The use of this medium has been steady over the period of study.

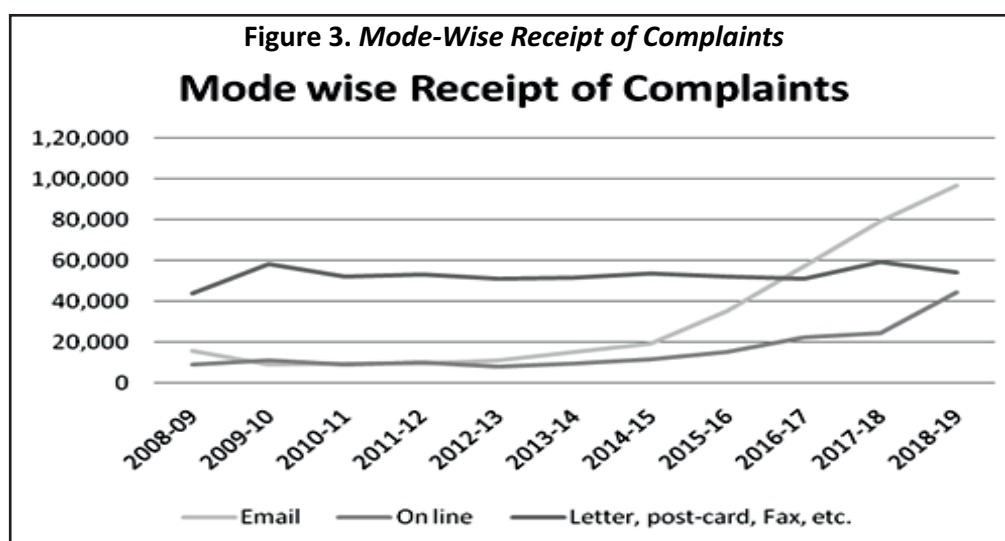
Postal communication, courier deliveries, fax transmission, and hand deliveries are the physical modes used to

Table 9. Mode - Wise Receipt of Complaints

Mode	2009–10	2010–11	2011–12	2012–13	2013–14	2014–15	2015–16	2016–17	2017–18	2018–19
Email	9,221	9,736	9,499	11,381	15,181	19,508	35,169	57,472	79,550	96,925
(Percent of total)	(12%)	(14%)	(13%)	(16%)	(20%)	(23%)	(34%)	(44%)	(49%)	(49%)
Online	11,400	9,265	10,026	8,160	9,785	11,634	15,378	22,366	24,512	44,496
(Percent of total)	(14%)	(13%)	(14%)	(12%)	(13%)	(14%)	(15%)	(17%)	(15%)	(23%)
Letter, post-card, Fax, etc.	58,645	52,273	53,364	51,000	51,607	53,989	52,347	51,149	59,528	54,480
(Percent of total)	(74%)	(73%)	(73%)	(72%)	(67%)	(63%)	(51%)	(39%)	(36%)	(28%)
Total	79,266	71,274	72,889	70,541	76,573	85,131	102,894	130,987	163,590	195,901

Note. Data for respective years are taken from RBI's Annual Report on Banking Ombudsman Scheme.

Sources : RBI (2012b), RBI (2013b), RBI (2014b), RBI (2015b), RBI (2016c), RBI (2017b), RBI (2018b), RBI (2019c).



lodge complaints with OBOs (Table 9). Figure 3 and Table 9 highlight the usage percentage and trend of these modes in lodging the complaints. Figure 3 also highlights that, in absolute terms, this mode of filing complaints has remained mostly constant. As far as the share of this physical mode in the total number of complaints is concerned, it saw a decreasing trend (from 74% in 2009–10 to 28% in 2018–19).

(3) Complainant's Group-Wise Distribution of Complaints Received

The complainant's group-wise distribution of complaints received is presented in Table 10. Customers are categorized into different groups like – individual customers, individual business, proprietorship / partnership, limited company, trust, association, government department, public sector undertakings (PSU), and others.

As stated earlier, the primary purpose of the introduction of BOS was to address the complaints of retail customers. Data appear to endorse this stated objective as retail customers form the primary group accounting for the major part of the total complaints received and hovered in the range of 90–93%.

Table 10. Complainant's Group - Wise Distribution of Complaints Received

Complainant Category	2009–10	2010–11	2011–12	2012–13	2013–14	2014–15	2015–16	2016–17	2017–18	2018–19
Individual	71,341	63,064	66,279	65,808	70,913	78,353	94,186	120,105	150,697	179,754
(Percent of total)	(90%)	(89%)	(91%)	(93%)	(92.6%)	(92%)	(91.54%)	(91.7%)	(92.12%)	(91.8%)
Individual- Business	2,742	2,739	2,635	2,245	2,163	2,566	3,312	3,855	4,686	5,502
(Percent of total)	(3%)	(4%)	(4%)	(3%)	(2.87%)	(3%)	(3.22%)	(2.94%)	(2.86%)	(2.81%)
Proprietorship/ Partnership	367	306	253	227	151	255	310	417	473	651
(Percent of total)	(0.5%)	(0.5%)	(0.3%)	(0.3%)	(0.2%)	(0.3%)	(0.3%)	(0.32%)	(0.29%)	(0.33%)
Limited Company	1,099	901	690	628	510	699	936	1,047	1,081	1,317
(Percent of total)	(1%)	(1%)	(1%)	(1%)	(0.7%)	(0.8%)	(0.91%)	(0.80%)	(0.66%)	(0.67%)
Trust	191	224	150	213	184	224	288	307	326	466
(Percent of total)	(0.2%)	(0.3%)	(0.2%)	(0.3%)	(0.2%)	(0.3%)	(0.28%)	(0.23%)	(0.20%)	(0.24%)
Association	519	667	461	325	297	281	316	307	331	325
(Percent of total)	(0.6%)	(0.9%)	(0.6%)	(0.6%)	(0.4%)	(0.3%)	(0.31%)	(0.23%)	(0.20%)	(0.17%)
Government Department	477	523	521	390	287	376	561	491	535	960t
(Percent of total)	(0.6%)	(0.7%)	(0.7%)	(0.5%)	(0.4%)	(0.4%)	(0.54%)	(0.37%)	(0.33%)	(0.49%)
PSU	115	120	80	222	266	234	524	190	1409	643
(Percent of total)	(0.1%)	(0.1%)	(0.1%)	(0.6%)	(0.3%)	(0.3%)	(0.51%)	(0.15%)	(0.85%)	(0.33%)
Others	2415	2730	1,820	483	1802	825	892	2523	1954	4955
(Percent of total)	(3%)	(4%)	(2%)	(0.7%)	(2.4%)	(0.97%)	(0.87%)	(1.93%)	(1.19%)	(2.53%)
Total	79,266	71,274	72,889	70,541	76,573	85,131	102,894	130,987	163,590	195,901

Note. Data for respective years are taken from RBI's *Annual Report on Banking Ombudsman Scheme*.

Sources : RBI (2012b), RBI (2013b), RBI (2014b), RBI (2015b), RBI (2016c), RBI (2017b), RBI (2018b), RBI (2019c).

(4) Bank Group - Wise Distribution of Complaints

Table 11 classifies total complaints received bank group-wise. Bank groups that have been taken here are – Nationalised banks, SBI and its associates, private sector banks, foreign banks, RRBs / scheduled primary urban co-op. banks, and others.

In the FY 2018–19, public sector banks accounted for 62% of the total complaints, out of which around 30% of complaints were against SBI & Associates group (Table 11). The table also highlights the portion of complaints about private sector banks (PSBs) (28%) and foreign banks (FBs) (2.14%) of the total complaints received. RRBs & urban co-op banks contributed 1.87% of the total complaints. Other non-bank entities not covered under the BOS contributed 5.15% of the total complaints. A marginally increasing trend in the complaints received is visible for both public and private sector banks. On the other hand, FBs have fared well and witnessed a decreasing trend over the years.

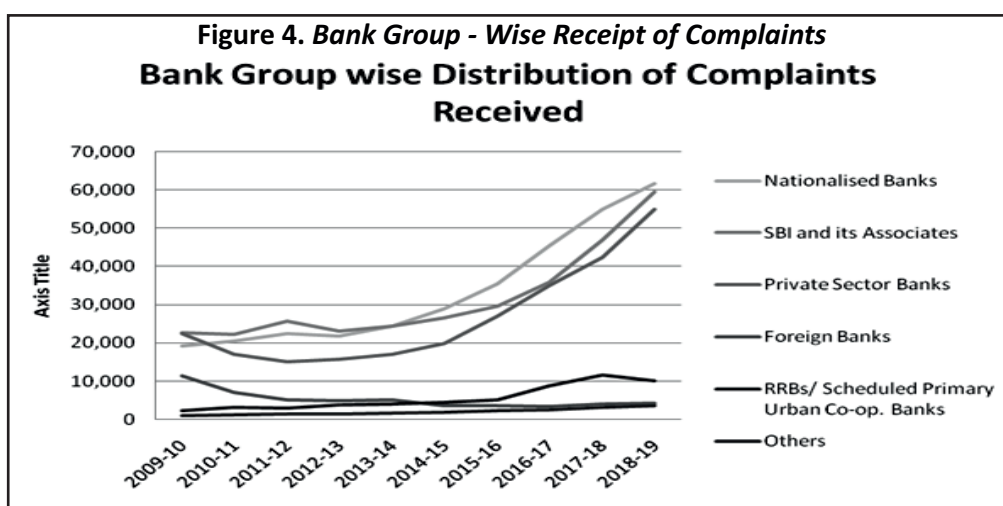
Figure 4 delineates the occurrence of an increasing trend of complaints received against the nationalised banks, SBI and its associates, PSBs, and RRBs/urban co-op banks. Only foreign banks have done a good job by containing complaints against them and show a decreasing trend. An interesting sickle shape trend emerges for private sector banks. The trend line has a decreasing tendency until FY 2010–13 and then discerns a rapidly increasing trend afterward.

Table 11. Bank Group-Wise Distribution of Complaints Received

Bank Group	2009–10	2010–11	2011–12	2012–13	2013–14	2014–15	2015–16	2016–17	2017–18	2018–19
Nationalised Banks	19,092	20,417	22,326	21,609	24,391	28,891	35,447	45,364	54,970	61,755
(Percent of total)	(24%)	(29%)	(31%)	(31%)	(32%)	(34%)	(35%)	35%	34%	32%
SBI and its Associates	22,832	22,307	25,854	23,134	24,367	26,529	29,585	35,950	46,993	59,522
(Percent of total)	(29%)	(31%)	(35%)	(33%)	(32%)	(31%)	(29%)	27.45%	28.73%	30.38%
Private Sector Banks	22,553	17,122	15,084	15,653	17,030	19,773	26,931	35,080	42,443	54,922
(Percent of total)	(28%)	(24%)	(21%)	(22%)	(22%)	(23%)	(26%)	26.78%	25.94%	28.04%
Foreign Banks	11,450	7,081	5,068	4,859	5,016	3,406	3,413	3,284	3,850	4,196
(Percent of total)	(14%)	(10%)	(7%)	(7%)	(6.5%)	(4%)	(3%)	2.51%	2.35%	2.14%
RRBs/ Scheduled Primary Urban Co-op. Banks	968	1,130	1,439	1,489	1,590	1,966	2,293	2,481	3,229	3,660
(Percent of total)	(2%)	(2%)	(2%)	(2%)	(2%)	(2%)	(2%)	2.00%	1.97%	1.87%
Others	2,371	3,217	3,118	3,797	4,179	4,566	5,225	8,828	11,632	10,092
(Percent of total)	(3%)	(4%)	(4%)	(5%)	(5.5%)	(6%)	(5%)	6.74%	7.11%	5.15%
Total			72,889	70,541	76,573	85,131	102,894	130,987	163,590	195,901

Note. Data for respective years are taken from RBI's Annual Report on Banking Ombudsman Scheme.

Sources : RBI (2012b), RBI (2013b), RBI (2014b), RBI (2015b), RBI (2016c), RBI (2017b), RBI (2018b), RBI (2019c).



(5) Category-Wise Distribution of Complaints Received

The BOS of the RBI provides 27 reasons which OBOs have to entertain. Distribution of these reasons is presented in Table 12.

Annual Report on Banking Ombudsman Scheme 2015–16 comments the following (RBI, 2016c) :

Failure to meet commitments / Non-observance of fair practices code/BCSBI Codes with 33.9% of total complaints continued to remain the major category of complaints received in the year 2015–16. RBI Report suggests that banks need to give adequate attention to meeting

Table 12. Category-Wise Distribution of Complaints Received

Ground of Complaint Concerning	2009–10	2010–11	2011–12	2012–13	2013–14	2014–15	2015–16	2016–17	2017–18	2018–19
Deposit accounts (Percent of total)	3,681 (5%)	1,727 (2%)	8,713 (12%)	3,913 (6%)	4,032 (5.3%)	4,661 (5.5%)	5,046 (4.9%)	7,190 (5.5%)	6,719 (4.1%)	10,844 (5.5%)
Remittances (Percent of total)	5,708 (7%)	4,216 (6%)	3,928 (5%)	2,664 (4%)	2,659 (3.5%)	2,700 (3.2%)	2,494 (2.4%)	3,287 (2.5%)	3,330 (2.1%)	3,451 (1.8%)
ATM/ Debit cards/ Credit cards (Percent of total)	18,810 (24%)	17,116 (24%)	14,492 (21%)	17,867 (25%)	18,474 (24.1%)	18,123 (21.2%)	21,821 (21.2%)	24,731 (18.9%)	37,319 (22.8%)	49,813 (25.4%)
Loans and Advances (Percent of total)	6,612 (8%)	4,564 (6%)	6,016 (8%)	5,996 (9%)	5,655 (7.4%)	4,846 (5.7%)	5,399 (5.3%)	5,559 (4.3%)	6,226 (3.8%)	7,610 (3.9%)
Levy of charges without prior notice (Percent of total)	4,764 (6%)	4,149 (6%)	3,806 (5%)	3,817 (5%)	4,547 (5.9%)	5,510 (6.5%)	5,705 (5.5%)	7,273 (5.6%)	8,209 (5.1%)	8,391 (4.3%)
Pension payments (Percent of total)	4,831 (6%)	5,927 (8%)	5,944 (8%)	5,740 (8%)	6,555 (8.5%)	5,777 (6.8%)	6,342 (6.2%)	8,506 (6.5%)	7,833 (4.8%)	7,066 (3.6%)
Failure to meet commitments (Percent of total)	11,569 (14%)	2,962 (4%)	18,365 (25%)	18,130 (26%)	20,368 (26.6%)	24,850 (29.2%)	34,928 (33.9%)	8,911 (6.8%)	11,044 (6.8%)	13,332 (6.8%)
DSAs and recovery agents (Percent of total)	1,609 (2%)	1,722 (2%)	459 (1%)	351 (0.8%)	295 (0.4%)	347 (0.4%)	357 (0.3%)	330 (0.3%)	554 (0.3%)	629 (0.3%)
Notes and coins (Percent of total)	158 (0.2%)	146 (0.2%)	165 (0.2%)	56 (0.2%)	63 (0.1%)	61 (0.1%)	63 (0.1%)	333 (0.3%)	1,282 (0.8%)	480 (0.3%)
Others (Percent of total)	18,840 (24%)	20,541 (29%)	7,327 (10%)	8,635 (12%)	9,861 (12.9%)	14,482 (17%)	16,988 (16.5%)	23,169 (17.7%)	26,219 (16.1%)	28,330 (14.5%)
Out of Subject (Percent of total)	2,684 (3%)	8,204 (11%)	3,674 (5%)	3,372 (5%)	4,064 (5.3%)	3,774 (4.4%)	3,751 (3.7%)	6,230 (4.8%)	5,681 (3.5%)	6,508 (3.3%)
Total	79,266	71,274	72,889	70,541	76,573	85,131	102,894	130,987	163,590	195,901

Note. DSA - Direct Selling Agents ; Data for respective years are taken from RBI's *Annual Report on Banking Ombudsman Scheme*.

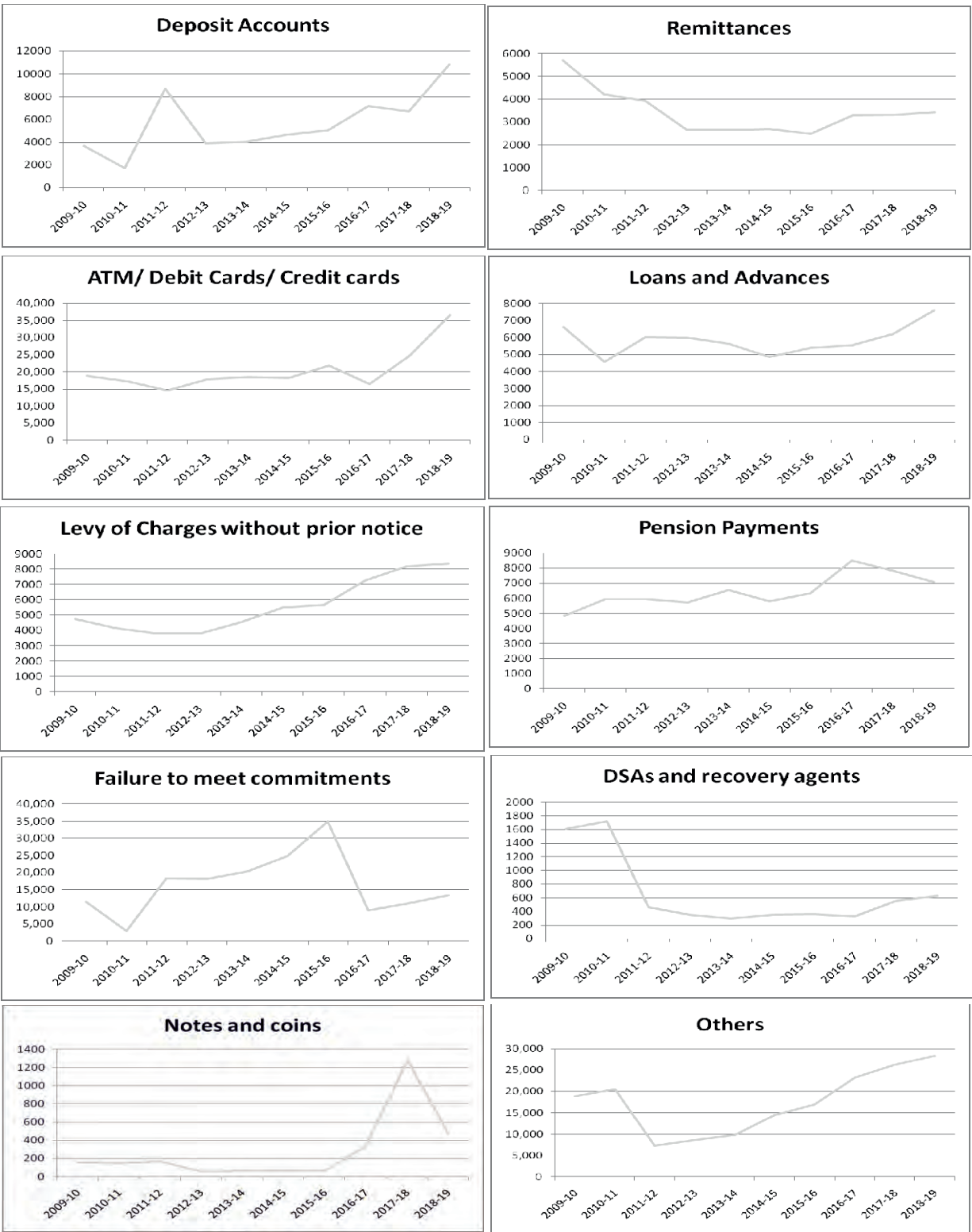
Sources : RBI (2012b), RBI (2013b), RBI (2014b), RBI (2015b), RBI (2016c), RBI (2017b), RBI (2018b), RBI (2019c).

the commitments made to customers and also impart appropriate training to their frontline staff on understanding Fair Practices Code and Banking Codes and Standards Board of India (BCSBI Codes). This category of complaints has witnessed an increasing trend over the years and has been a reason for worry for the banking sector. (pp. 26–27)

Table 12 and Figure 5 also present the same observations. However, in recent years, RBI introduced another category of complaints with the name 'Non-Observance of Fair Practices Code' and that is the reason that a major part of complaints arising out of the category 'Failure to Meet Commitment' has been shifted to this category. The category 'Non-Observance of Fair Practices Code' is now the major reason for complaints in recent years.

The *Annual Report on Banking Ombudsman Scheme 2018–19* observed the following for this category (RBI, 2019b), “While non-observance of fair practices code at 19.17% continued to remain a major ground for complaints during the year, its percentage came down from 22.10% in the previous year” (p. 8).

Figure 5. Category - Wise Distribution of Complaints Received



Complaints related to cards accounted for approximately 25% of the total complaints (FY 2012–13), which over the years improved a bit and then again went up to remain at 25.1% in the FY 2018–19. Such complaints stood at the second most types of complaints. Over the years, card-related complaints have witnessed an increasing trend (Table 12 and Figure 5).

According to the *Annual Report on Banking Ombudsman Scheme, 2018–19* (RBI, 2019b) :

Complaints related to ATM/Debit/Credit Cards were highest under the card related complaints. This alone constituted 18.7% of the complaints received (36,539 complaints out of the total 195,901 card related complaints). Problem related to the transaction with ATMs were the main source of complaints. ATM related complaints included a complaint of short money dispensed, blank or failed transaction, and fraudulent withdrawals and these constituted 19,366 complaints. Credit cards contributed a total of 13,274 complaints (6.8% of complaints received). (p. 8)

The RBI report, *Annual Report on Banking Ombudsman Scheme, 2015–16* (RBI, 2016c) highlighted the following reasons for complaints about credit cards :

Issue of unsolicited cards, sale of unsolicited insurance policies and recovery of premium along with card charges, charging of annual fees despite being offered as 'free' card, authorization of loans over the phone, wrong billing, settlement offers conveyed telephonically, non-settlement of insurance claims after the demise of the cardholder, exorbitant charges, inappropriate practices by recovery agents, wrong reporting of credit information by banks to Credit Information Companies etc. (p. 26)

'Loans and advances' stood at 3.9% of the total complaints (FY 2018–19). Grievances were mainly concerned with interest rates as well as delayed and non-approval of loans. There were complaints related to education loans too. Incorrect information sent to Credit Information Bureau India Limited (CIBIL) was also one of the reasons. Complaints of such nature have witnessed a decreasing trend over the years and reduced from 8% (2009–10) to 3.9% in the year 2018–19 (Figure 5).

Pension-related issues (FY 2018–19) accounted for 3.6% of the total complaints. Issues like incorrect calculations, non-timely payment of pensions, and unfriendly behavior of the officials were the main reasons for complaints. Problems faced while converting the individual's pension to family pension at the death of the pensioner were also an important source of complaint. If we compare the percentage of complaints received over the years, it showed a marginally increasing trend (Table 12).

In FY 2018–19, 4.3% of the complaints belonged to the category where people condemned that banks imposed charges without giving any information. Banks were criticized for levying charges on issues like not maintaining the minimum balance, collections of cheques, etc. Table 11 suggests that the percentage of this category in the total complaints witnessed a decreasing trend.

In FY 2018–19, 5.5% of the total complaints belonged to the complaints related to current and saving accounts deposits (FY 2018–19). Customers' general complaint was for non-payment of interests on their current and saving deposits as per the RBI guidelines. There were further complaints on the non-transfer of credit of proceeds to the account of designated parties. Figure 5 suggests that the share of this nature of complaints in the overall composition has no fixed pattern. For some period, it has an increasing trend ; on the other hand, for the other time, it witnessed a decreasing trend. In the year 2011–12, a sharp surge in such complaints was received. After that, it gradually decreased and then saw a gradually increasing trend (Figure 5).

Complaints related to remittances like non-payment or waiting for payment obligations of inward payments,

waiting in the cheque transactions (payment or collection of cheques, drafts, bills, etc.) constituted 1.8% of the total complaints. Table 11 suggests a decreasing trend.

Complaints in the 'Others' category are the complaints that are otherwise not mentioned in the earlier part of the paper. The main issues which contribute to such complaints are - Non-availability of the employee during stipulated working hours, unnecessary delays, non-fulfilling the directives as per government norms, etc. These complaints contributed to 14.5% (FY 2018–19) of the total complaints. Figure 5 suggests that this trend line witnessed a seesaw kind of behaviour.

Managerial and Theoretical Implications

This paper studies the performance of the Banking Ombudsman Scheme launched by the Reserve Bank of India to redress customers' complaints. Data for 10 years have been analyzed to evaluate the performance of this scheme. The conclusions of this study are useful for various stakeholders – RBI, commercial banks, banks' customers, etc. Over the years, it is seen that customers have become aware of this scheme and feel more empowered. That is the reason why the number of total complaints shows an increasing trend. However, RBI also holds the responsibility to spread more awareness among the rural and suburban population for more effective use of this scheme. Commercial banks can also use this analysis to make assessment about the performance of their services and can pinpoint the areas of concerns. Analysis and discussion of this study can also motivate customers to use the provisions of this scheme to protect their rights.

Conclusion

As applicable to any other industry, customer satisfaction is an important factor for the banking sector as well. Increased competition and informed & empowered customers have also brought the issue of customer satisfaction to the forefront. Varela - Neira et al. (2010) suggested that banks should be very attentive towards handling complaints that they receive from customers. Yap et al. (2012) highlighted the importance of handling customer complaints properly as such complaints act as a loss of goodwill for the banks. They further advocated that banks should educate and train their employees so that they communicate well with their customers and provide effective services. To solve customers' problems at the initial level itself, RBI introduced the Banking Ombudsman Scheme (BOS) in 1995.

This study concludes that since FY 2014–15, there has been a steep rise in the complaints filed by the customers. The findings support the constitution of Ombudsman Offices under the scheme of BOS as most of the customers' complaints have been duly resolved by the officers and customers' grievance redressal has matched the number of complaints arising in any particular year. Yet, there remained some amount of unresolved complaints each year, which the Ombudsman offices need to take care of so that they can achieve the target of minimum complaints which are carried forward to the next financial year.

The findings also suggest that majority of the complaints were received from individual (retail) urban-based customers. These complaints were mostly related to the card-related category. Active participation of rural and semi-urban population customers is yet to be achieved. This may be due to the reasons that these customers are not much aware of this scheme and their access to various modes to file the complaints is limited. Overall, the Email medium was the most popular medium among customers to submit their complaints.

As far as the comparative performance of the different bank categories is concerned, FBs have the lowest number of complaints against the services offered by them. Nationalised banks, SBI & its associates, and private sector banks have more or less the same percentage of complaints against them.

Limitations of the Study and Scope for Further Research

This study is based majorly upon secondary data that were obtained from various reports available on the official website of the Reserve Bank of India. Thus, the analysis of the study is attributable to these data only. This study is limited to the analysis of data for a period from FY 2009–10 to FY 2018–19 only. Limited techniques of statistical methods have been used as per the objectives of the study. Further studies can use more advanced statistical techniques to analyze the data. The findings of this study can be used further to establish a correlation between the number of complaints filed by the customers for a particular bank and the performance of that bank. Data envelopment analysis can also be used on the parameters used in this study to explore the performance of banks vis-a-vis the implementation of the Banking Ombudsman Scheme.

Authors' Contribution

Dr. Ajay Singh, while developing a conceptual understanding of the Indian commercial banks, envisaged the idea and developed qualitative and quantitative design to undertake this study. Dr. Ajay Singh, after going through the theoretical concepts, reviewed literature of high repute and identified key parameters around which study would be carried out. Dr. Ashutosh Singh collected the required data from the website of Reserve Bank of India (RBI) and converted it into a tabular format. Dr. Ashutosh Singh also created the Figures and completed the literature review and formatting part. Dr. Ajay Singh did the analysis and wrote the paper in consultation with the co-author.

Conflict of Interest

The authors certify that they have no affiliation with or involvement in any organization or entity with any financial interest, or non-financial interest in the subject matter, or materials discussed in this manuscript.

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