



**Banking Ombudsman Scheme, 2006**

**Ombudsman Scheme for NBFCs, 2018**

**Ombudsman Scheme for Digital Transactions, 2019**

**Annual Report**

**July 1, 2019 to June 30, 2020**

**RESERVE BANK OF INDIA  
CONSUMER EDUCATION AND PROTECTION DEPARTMENT  
CENTRAL OFFICE  
MUMBAI**

## THE RBI OMBUDSMAN SCHEMES

### ANNUAL REPORT 2019-20

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## SELECT ABBREVIATIONS

AA	-	Appellate Authority	BSBDA	-	Basic Savings Bank Deposit Account
ADR	-	Alternative Dispute Resolution	CDD	-	Customer Due Diligence
AFA	-	Additional Factor of Authentication	CDES	-	Currency Distribution and Exchange Scheme
AI	-	Artificial Intelligence	CEPC	-	Consumer Education and Protection Cell
APBS	-	Aadhaar Payment Bridge System	CEPD	-	Consumer Education and Protection Department
ATM	-	Automated Teller Machine	CIBIL	-	Credit Information Bureau of India Limited
BBPCU	-	Bharat Bill Payment Central Unit	CMS	-	Complaint Management System
BBPOU	-	Bharat Bill Payment Operating Unit	CNP	-	Card Not Present
BBPS	-	Bharat Bill Payment System	CPGRA MS	-	Centralized Public Grievance Redress and Monitoring System
BC	-	Business Correspondent	CTS	-	Complaint Tracking System
BCSBI	-	Banking Codes and Standards Board of India	DG	-	Deputy Governor
BO	-	Banking Ombudsman	DLA	-	Digital Lending Applications
BOS	-	Banking Ombudsman Scheme	ECS	-	Electronic Clearing Service

EMI	-	Equated Monthly Instalment	PB	-	Payment Bank
FPC	-	Fair Practices Code	PD	-	Primary Dealer
FRC	-	First Resort Complaint	PIN	-	Personal Identification Number
IMPS	-	Immediate Payment System	PMAY	-	Pradhan Mantri Awas Yojana
IO	-	Internal Ombudsman	PMJDY	-	Pradhan Mantri Jan Dhan Yojana
IWG	-	Internal Working Group	PML	-	Prevention of Money Laundering
IRDAI	-	Insurance Regulatory and Development Authority of India	POS	-	Point of Sale
NBFCO	-	NBFC Ombudsman	PPI	-	Prepaid Payment Instrument
NEFT	-	National Electronic Funds Transfer	QR	-	Quick Response
NETC	-	National Electronic Toll Collection	RBI	-	Reserve Bank of India
OBOs	-	Offices of Banking Ombudsmen	RCA	-	Root Cause Analysis
ODT	-	Ombudsman for Digital Transactions	RE	-	Regulated Entity
OSDT	-	Ombudsman Scheme for Digital Transactions	RRB	-	Regional Rural Bank
OSNBFC	-	Ombudsman Scheme for NBFCs	RTGS	-	Real Time Gross Settlement
ONBFCO	-	Office of the NBFC Ombudsman	RTI	-	Right to Information
PAN	-	Permanent Account Number			

SARFAESI	-	Securitisation and Reconstruction of Financial Assets and Enforcement of Securities Interest Act	SMS	-	Short Message Service
SBI	-	State Bank of India	TAT	-	Turn Around Time
SEBI	-	Securities and Exchange Board of India	TRAI	-	Telecom Regulatory Authority of India
SCB	-	Scheduled Commercial Bank	UCB	-	Urban Cooperative Bank
SFB	-	Small Finance Bank	UPI	-	Unified Payments Interface
S-UCB	-	Scheduled Urban Cooperative Bank	V-CIP	-	Video based Customer Identification Process
SLBC	-	State Level Bankers Committee	XML	-	eXtensible Markup Language
			Y-o-Y	-	Year-on-Year

## FOREWORD



M K Jain  
Deputy Governor &  
Appellate Authority

Financial consumer protection is an increasingly important policy priority across jurisdictions. The G20 OECD 'High Level Principles (HLPs) on Financial Consumer Protection (FCP)', which underscore the significance of consumer protection for stability and growth, serve as a benchmark for the design and implementation of national frameworks. RBI maintains material compliance with the HLPs and actively contributes to global deliberations and initiatives on consumer protection.

The year 2019-20 was challenging for financial consumers who were vulnerable to the adverse consequences of the pandemic. The uninterrupted functioning of the Ombudsman offices through the exigent situation was commendable. Despite 64.97% increase in the volume of complaints, the Ombudsman offices maintained a higher than 92% disposal rate, which RBI will strive to further improve.

Consumer awareness initiatives were aligned to the emergent needs to extensively disseminate germane messages on safe digital banking and limited liability of customers. The Internal Ombudsman Scheme was extended to Non-bank System Participants that are issuers of Pre-paid Payment Instruments to strengthen their internal grievance redressal mechanism.

Going forward, RBI will endeavor to further enhance the efficacy of the alternate grievance redressal mechanism in line with international best practices. A framework for education, with a focus on consumer protection, will be formalized to augment awareness initiatives.

This Annual Report provides an analysis of the complaints received and resolved, including a Root Cause Analysis of complaints and the corrective actions initiated.

I hope this Report would be informative and useful for all stakeholders.

S/d

(M K Jain)

## EXECUTIVE SUMMARY

The grievance redressal machinery of Reserve Bank of India (RBI) functioned with round-the-clock availability, leveraging on the capabilities of the state-of-the-art Complaint Management System (CMS). The CMS platform, which was launched in June 2019, brought all stakeholders viz RBI, the Regulated Entities (REs) and complainants on one web-based platform; and digitalized the entire process of complaint handling at RBI. Despite an increase of 64.97% in the receipt of complaints under the three Ombudsman Schemes, from 2,00,362 complaints in 2018-19 to 3,30,543 complaints in 2019-20, disposal rate of more than 92% was achieved.

### **Banking Ombudsman Scheme**

2. The Banking Ombudsman Scheme (BOS) was notified by RBI in 1995 under Section 35A of the Banking Regulation Act, 1949. As on date, Scheduled Commercial Banks (SCBs), Scheduled Primary Urban Co-operative Banks, Regional Rural Banks (RRBs), Small Finance Banks (SFBs) and Payment Banks (PBs) are covered under the Scheme. It is administered by RBI through 22 Offices of Banking Ombudsman (OBOs) covering all states and union territories.

3. A brief analysis of the complaints handled under BOS is as follows:

i. The complaints received at OBOs during the year 2019-20 recorded an increase of 57.54% Year-on-Year (Y-o-Y), leading to a total of 3,08,630 complaints as compared to 1,95,901 complaints received during 2018-19. Of these, 85.65% were received electronically i.e. through the online portal CMS and through email, as against 72.19% in the previous year.

ii. The disposal rate for 2019-20 declined marginally to 92.36%, as against 94.03% in 2018-19, amidst the surging inflow of complaints with the available human resources remaining the same during the year.

iii. Complaints related to (a) ATM/ Debit Cards and (b) Mobile/ Electronic banking overtook those pertaining to non-observance of Fair Practices Code (FPC) as the major grounds of complaints during the year. Their share in the total complaints received in 2019-20 was 21.97% and 13.38%, respectively, while the share of complaints relating

to non-observance of FPC stood at 11.73%. The figures against these grounds during the previous year were 18.65%, 7.55% and 19.17%, respectively.

iv. Complaints received on grounds relating to Credit Cards, failure to meet commitments, levy of charges without notice, loans and advances and non-adherence to the Banking Codes and Standards Board of India (BCSBI) Codes increased this year *vis-à-vis* the previous year. The number of complaints pertaining to 'Direct Sales Agent (DSA) and recovery agents' increased from 629 complaints in 2018-19 to 1,406 complaints this year.

v. Of the total maintainable complaints, the share of complaints resolved by agreement i.e. through intervention of OBOs, mediation and conciliation increased from 69.88% in 2018-19 to 72.34% in 2019-20.

vi. The number of appeals received decreased from 78 in 2018-19 to 63 in 2019-20.

vii. The average cost of handling a complaint decreased by 23.31%, from ₹3,145/- in 2018-19 to ₹2,412/- in 2019-20. The reduction was mainly due to the handling of increased volume of complaints by the OBOs with the same level of resources as available during the previous year.

### **Ombudsman Scheme for Non-Banking Financial Companies**

4. The Ombudsman Scheme for Non-Banking Financial Companies (OSNBFC) was notified by RBI under Section 45L of the RBI Act, 1934 on February 23, 2018. The Scheme is applicable to (a) Non-Banking Financial Companies (NBFCs) which are authorised to accept deposits; and (b) Non-deposit taking NBFCs (NBFC-NDs) having customer interface, with an asset size of ₹100 crore or above, as on the date of the audited balance sheet of the previous financial year. The Scheme is administered from the Offices of the NBFC Ombudsman (ONBFCOs) in four metro centers viz. Chennai, Kolkata, Mumbai, and New Delhi for handling complaints from the respective zones.

5. A brief analysis of the complaints handled by ONBFCOs during the year is as follows:

i. The receipt of complaints at ONBFCOs gained momentum with 19,432 complaints received during 2019-20 as compared to 3,991 in 2018-19, an increase of 386.89%. Of the complaints received during 2019-20, 93.16% were received electronically, i.e. through the online CMS portal and through email.

- ii. Non-adherence to FPC constituted 36.29% of the complaints received, followed by non-observance of RBI directions (18.56%), lack of transparency in contract/loan agreement (8.77%) and levy of charges without notice (8.38%).
- iii. The disposal rate stood at 95.34% in 2019-20 as compared to 99.10% in 2018-19.
- iv. Of the total maintainable complaints, 71.12% were resolved through mutual settlement/ agreement i.e. through intervention of the ONBFCOs, mediation and conciliation.
- v. One appeal was received against the decision of the NBFC Ombudsman (NBFCO) during 2019-20.

### **Ombudsman Scheme for Digital Transactions**

6. The Ombudsman Scheme for Digital Transactions (OSDT), was notified by RBI under Section 18 of the Payment and Settlement Systems Act, 2007 on January 31, 2019. The Scheme is applicable to Non-bank System Participants<sup>1</sup> (issuers of Pre-paid Payment Instruments (PPIs)) regulated by RBI. The Offices of Ombudsman for Digital Transactions (OODTs) function from all the existing OBOs, and handle complaints of customers in their respective territorial jurisdiction.

7. A brief analysis of complaints handled by OODTs during the year is as follows:

- i. The number of complaints received at OODTs rose from 470 in the five months of operation during 2018-19, to 2,481 in 2019-20, of which 99.40% were received through electronic means.
- ii. Non-adherence to RBI/ System Provider instructions on payment transactions through Unified Payment Interface (UPI)/ Bharat Bill Payment System (BBPS)/ Bharat Quick Response (QR) Code, with 43.89% of complaints, was the major ground of complaints, followed by Mobile/ Electronic transfers (24.10%), non-reversal of funds due to wrong beneficiary transfer by the System Participant (8.79%) and non-adherence to RBI guidelines for PPIs (7.98%).

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<sup>1</sup>'System Participant' means any person other than a bank participating in a payment system as defined under Section 2 of the Payment and Settlement Systems Act, 2007, excluding a 'System Provider'.

iii. The disposal rate stood at 90.92% in 2019-20. Of the maintainable complaints, 56.12% were disposed through mutual settlement/ agreement i.e. through intervention of the OODTs, mediation and conciliation.

iv. No appeal was received against the decisions of the Ombudsmen for Digital Transactions (ODT) during 2019-20.

### **Developments during the year**

8. During the year, Consumer Education and Protection Department (CEPD) took the following initiatives for improving the level of services rendered by Regulated Entities (REs) and further strengthening the grievance redressal:

- i. In line with the Internal Ombudsman (IO) Scheme for banks, 2018, the IO Scheme was extended to Non-bank System Participants (issuers of PPIs) with more than one crore outstanding PPIs as at the end of the previous financial year.
- ii. Root Cause Analysis (RCA) of the complaints received in RBI during 2019-20 was undertaken to identify the major concerns and systemic issues, their root causes, and to formulate remedial measures to address the concerns.
- iii. A 'Review of the Ombudsman Schemes for updation and effective implementation, including through convergence' was conducted by an In-house Committee. The recommendations covering, *inter alia*, convergence of the three Schemes, bringing all REs with retail customers under the ambit of the converged Scheme, measures for reduction in Turn Around Time (TAT) for disposal of complaints, and improving effectiveness in resolution of consumer complaints; are under consideration.
- iv. Education and awareness campaigns were undertaken through print and electronic media for the benefit of customers of REs/ members of public.
- v. The RBI-Ombudsmen conducted 26 Town Hall (TH) events and 113 awareness programmes during the year focused on avenues of grievance redressal and consumer protection issues.

## **Way forward**

9. During the period July 2020 to March 2021, the recommendations of the Committee to review the Ombudsman Schemes will be examined and taken up for implementation. The capabilities of CMS will be enhanced for more efficient redressal and the Interactive Voice Response System (IVRS) content will be enriched for better user engagement. The education and awareness efforts with a focus on consumer protection issues will be intensified, for which a framework for consumer education will be put in place to meet the needs arising from increased digitization and challenges in banking space. The IO Scheme for NBFCs is being reviewed for select applicability, and a disincentive framework for banks deficient in grievance redressal is being finalized.

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## **Chapter 1**

### **Introduction to the Ombudsman Schemes of RBI**

The BOS was launched in the year 1995. It has undergone five revisions and also forms the basis for launch of OSNBFC in 2018 and OSDT in 2019. In the year 2015, the Internal Ombudsman (IO) mechanism was mandated for select banks. In 2018, the IO Scheme was extended to all Scheduled Commercial Banks (excluding Regional Rural Banks) with more than 10 banking outlets in India; and in 2019 to Non-bank System Participants with more than one crore outstanding Prepaid Payment Instruments (PPIs) as on March 31 of the previous year.

1.1 The Ombudsman Schemes of RBI constitute the cornerstone of supply side intervention for ensuring consumer protection through effective grievance redressal for customers of REs. Operated directly under the aegis of RBI as a free Alternative Dispute Resolution (ADR) mechanism to customers as well as REs, the Ombudsman Schemes present a structured framework for redressal of complaints not settled by the REs falling within the ambit of the Schemes viz commercial banks - Public, Private and Foreign, RRBs, Scheduled Urban Cooperative Banks (S-UCBs), SFBs and PBs falling under the BOS, all deposit taking Non-Banking Financial Companies (NBFC-Ds) and NBFC-NDs with customer interface and asset size exceeding ₹100 crore falling under the OSNBFC and non-bank issuers of PPIs falling under the OSDT. There was an increase of 64.97% in the receipt of complaints under the three Ombudsman Schemes, from 2,00,362 complaints in 2018-19 to 3,30,543 complaints in 2019-20. Of these, 86.19% were received electronically i.e. through the CMS online portal and email. Despite surge in receipt of complaints, disposal rate of more than 92% was achieved. 72.27% of the maintainable complaints were resolved through mediation and conciliation.

#### **Banking Ombudsman Scheme, 2006**

1.2 BOS was introduced in the year 1995 for expeditious and inexpensive redressal of customers' grievances against deficiencies in services provided by banks. The Scheme is presently administered through 22 OBOs with specific jurisdiction covering the entire country. The BOS has undergone five revisions since its inception to keep it relevant to the changing landscape of the banking sector.

1.3 The first revision of BOS, 1995 came into effect on June 14, 2002. Under BOS 2002, a review option was provided to banks against an Award passed by the Banking Ombudsman (BO), the BO's role was expanded by allowing him/ her to arbitrate in individual disputes of under ₹ 10 lakh, and RRBs were brought within the ambit of the Scheme.

1.4 BOS, 2002 was revised with effect from January 01, 2006. BOS, 2002 was funded by the participant banks and staffed by the State Level Bankers' Committee (SLBC) Convener Banks and RBI. Under BOS, 2006, RBI took over the funding and staffing of the OBOs to increase accountability. The arbitration clause of BOS, 2002 was taken away to enable BOs to focus on the resolution of complaints under the Scheme. BOS, 2006 permitted online mode of submission of complaints and included new grounds of complaints - Credit Card complaints, deficiencies in providing the promised services, levying of service charges without prior notice and non-adherence to FPC. Further, the 'Review' mechanism of BOS, 2002, which was made available to banks was replaced with a provision for 'Appeal' against the Awards passed by the BOs.

1.5 BOS, 2006 was amended with effect from May 24, 2007 whereby, complainants were allowed to file an Appeal against the decision of the BOs in the case of rejection of their complaints on certain grounds. Prior to this amendment, bank customers could appeal only against the Awards given by the BOs. This was followed by the addition of new grounds with effect from February 3, 2009: a) Non-adherence to the 'Code of Bank's Commitments to Customers' issued by BCSBI; b) Non-observance of RBI guidelines on engagement of recovery agents by banks; c) Complaints on internet banking.

1.6 The major amendments in the BOS 2006 made with effect from 2017 were (i) pecuniary jurisdiction of the BO for issuing an Award was increased from ₹10 lakh to the sum equivalent to value of amount under dispute and a compensation ₹20 lakh or the actual loss suffered, whichever is lower; (ii) compensation of ₹1 lakh for loss of time, expenses, harassment, and mental anguish, which was available only for Credit Card complaints was extended to all complaints; (iii) inclusion of additional grounds on mis-selling and Electronic/ Mobile banking; and (iv) widening the scope of appeals. The procedures for settlement of a complaint by agreement were also simplified by laying down the detailed process to be followed by the BO.

1.7 The significance of the BOS as ADR is reflected in the volume of complaints handled under the Scheme over the years, which has gone up from less than 5,000 complaints in 1999-2000 (4,994) to 3,08,630 in 2019-20. The details of the complaints handled and redressed under BOS, 2006 during the year are covered in Chapter 2.

### **Ombudsman Scheme for NBFC, 2018**

1.8 The OSNBFC, designed on the lines of BOS, 2006 was launched on February 23, 2018. At the time of its launch, the OSNBFC covered NBFC-Ds registered with the RBI. NBFC-NDs with customer interface and having an asset size of ₹ 100 crore and above were brought within the ambit of OSNBFC with effect from April 26, 2019. The ONBFCOs are functioning at the four metro centres viz. Chennai, Kolkata, Mumbai and New Delhi and handle complaints of customers of NBFCs in the respective zones, to cover the entire country.

1.9 The number of complaints received in ONBFCOs increased from 675 complaints received during February 01, 2018 – June 30, 2019 to 3,991 complaints during 2018-19 and to 19,432 complaints in 2019-20. The details of the complaints and their redressal under the OSNBFC are covered in Chapter 3.

### **Ombudsman Scheme for Digital Transactions, 2019**

1.10 The OSDT, launched on January 31, 2019 has also been formulated on the lines of BOS, 2006 and covers Non-bank System Participants (issuers of PPIs) regulated by RBI. Complaints relating to digital transactions conducted through banks continue to be handled under the BOS, 2006. The OODTs function from all the existing OBOs and handle complaints from customers in their respective territorial jurisdictions.

1.11 The number of complaints received in the OODTs has gone up from 470 complaints in February 2019 – June 30, 2019 to 2,481 in 2019-20. The details of the complaints handled and redressed under the Scheme are covered in Chapter 4.

## **Internal Ombudsman Scheme for Banks, 2018 and Non-bank System Participants, 2019**

1.12 While the Ombudsman Schemes offer an opportunity to the customers of REs covered under their ambit to seek redressal of grievances not resolved to their satisfaction, the RBI has also instituted the IO mechanism for strengthening the internal grievance redressal machinery of REs. At present, all SCBs, excluding RRBs, with more than 10 banking outlets in India are covered under the IO Scheme for Banks, 2018. Similarly, all non-bank issuers of PPIs with more than one crore PPIs outstanding as at the close of March 31, 2019 are covered under the ambit of IO Scheme for Non-bank System Participants, 2019.

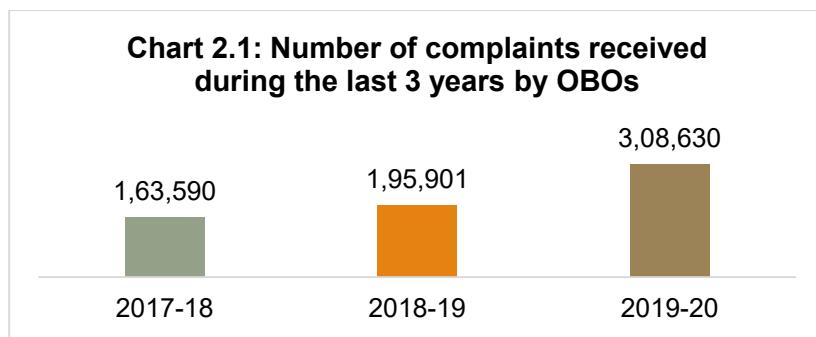
## Chapter 2

### The Banking Ombudsman Scheme, 2006, as amended upto July 01, 2017: Activities during 2019-20

The number of complaints received by the 22 OBOs during 2019-20 rose by 57.54%, and the OBOs handled 58.69% more complaints as compared to the previous year. Complaints relating to digital modes of transactions were the highest, constituting 44.66% of the total complaints received, surpassing violation of non-observance of FPC as the top category of complaints received at OBOs. The majority (72.34%) of the maintainable complaints were resolved through mediation. During the year, 68 Awards were issued by BOs. Sixty-three Appeals were received against the decisions of the BOs. Of these, 29 Appeals were against Awards passed by the BOs and 34 were Appeals made by customers against the rejection of their complaints.

#### Receipt of complaints

2.1 During the year 2019-20, there was an increase of 57.54% over the previous year in receipt of complaints under BOS. The year-wise number of complaints received at OBOs in last three years is given in **Chart 2.1**.

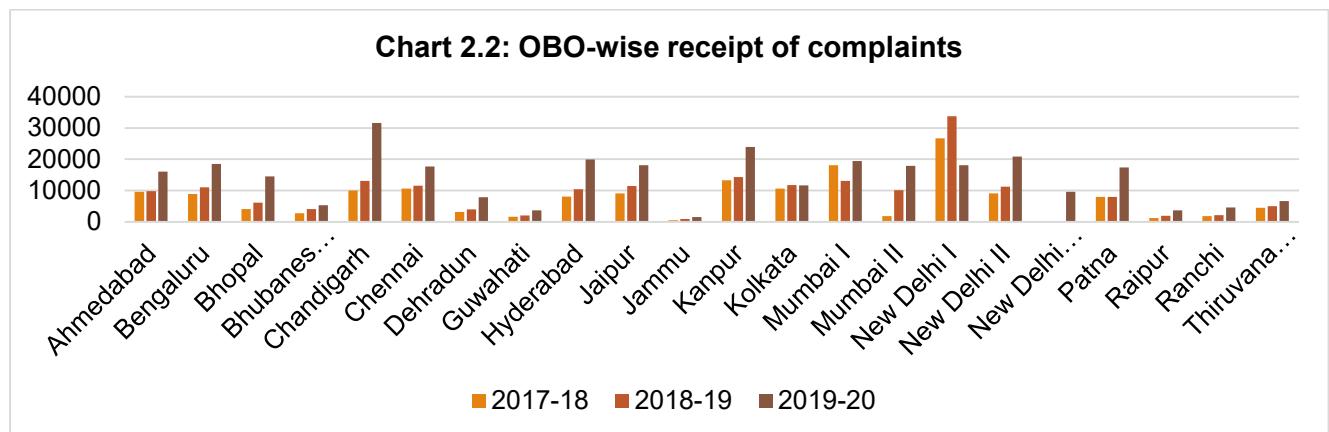


2.2 The OBO wise receipt of complaints, given at **Appendix 2.1**, shows that OBO, Chandigarh received the maximum number of complaints (31,594) during 2019-20, accounting for 10.24% of the total complaints received by the OBOs, followed by OBO, Kanpur (23,895) and OBO, New Delhi II (20,817) accounting respectively for 7.74% and 6.74% of total complaints received by the OBOs.

2.3 Complaints received in 2019-20 at OBO, New Delhi III, set up on July 01, 2019 stood at 9,589 (5.88% of total complaints received by OBOs). Consequently,

complaints received at OBO, New Delhi I witnessed a decline of 46.13% (from 33,690 complaints in 2018-19 to 18,147 complaints in 2019-20) during the year.

2.4 OBOs at Bhopal, Chandigarh, Patna, and Ranchi witnessed more than 100% Y-o-Y growth in the number of complaints received in 2019-20. A comparative position of complaints received by OBOs during the last three years is given in **Chart 2.2**.



2.5 The number of complaints handled by the OBOs in the year 2019-20 rose by 58.69% to 3,20,699<sup>2</sup> in comparison to 2,02,083 complaints of the previous year. The position of customer complaints handled by OBOs in the last three years is given at **Appendix 2.2**.

2.6 During the year, in line with the trend observed over the last three years, the average cost of handling a complaint declined from ₹3,145/- to ₹2,412/-, as evident from **Chart 2.3** and **Table 2.1**. The decline was largely due to the increase in the volume of complaints with the human resources for handling these complaints remaining at the same level.

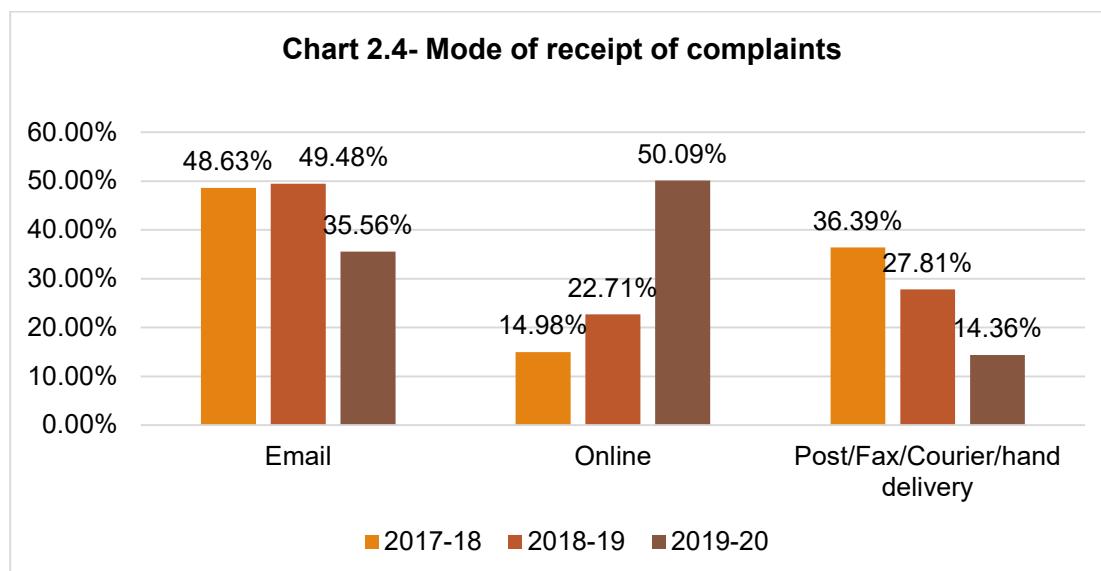
Chart 2.3: Average cost of handling a complaint (₹)		Table 2.1 - Cost of handling a complaint		
3,504	3,145	Year->	2017-18	2018-19
2017-18	2018-19	Total Cost (₹ Crore)	61.2	63.55
2,412		No of complaints handled	1,74,805	2,02,083
		Average Cost (₹)	3,504	3,145
				2,412

<sup>2</sup> Complaints handled comprise of 3,08,630 received during the year 2019-20 and 12,069 carried over from the previous year

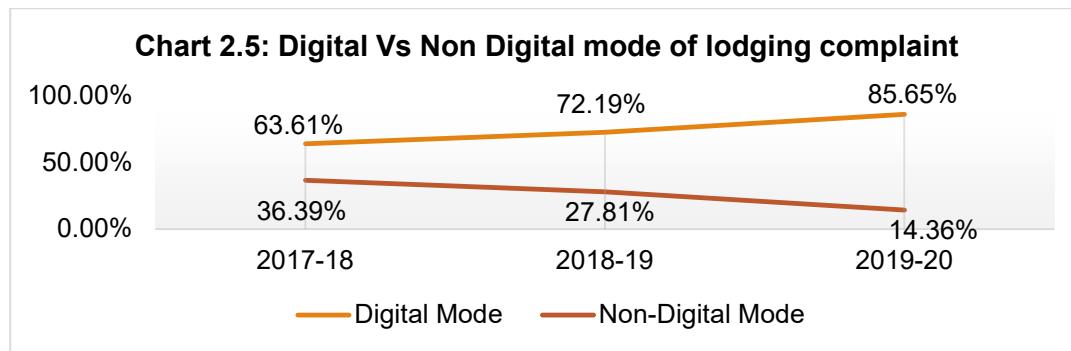
2.7 The OBO wise cost for the year 2019-20 is given at **Appendix 2.3**. Considering the fixed costs involved, the offices having lesser inflow of complaints show higher cost of handling a complaint.

### **Modes of receipt of complaints**

2.8 Complaints were received in the OBOs through various modes, predominantly through the online portal (i.e., the CMS). The other modes were e-mails, hand delivery, post, courier and fax. With the launch of CMS, physical lodgment of complaints has declined from 27.81% to 14.36% of the total complaints received during the year. A comparative position of the various modes through which the complaints were received during the last three years is given at **Appendix 2.4** and depicted in **Chart 2.4** below:

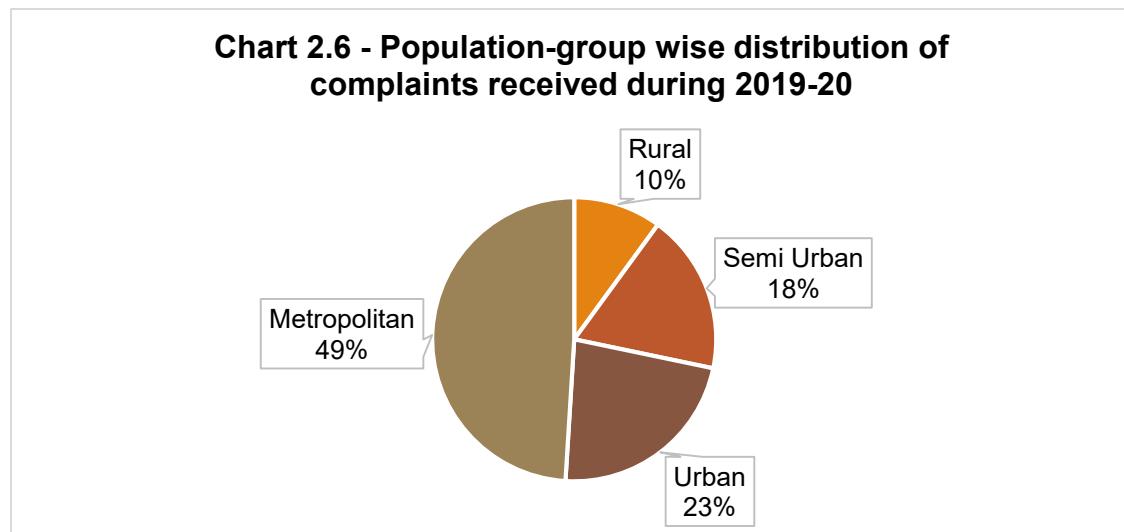


2.9 The trend of complainants shifting to online mode is indicative of not only of the ease in filing complaints on CMS, as compared to the earlier portal - Complaint Tracking System (CTS), but as also is the result of intensive awareness campaigns undertaken by RBI. During the year, 85.65% of the complaints were filed using the digital mode of which 35.56% were through e-mails and 50.09% were using CMS. The trend of digital versus non-digital modes of lodgment of complaints during the last three years is given in **Chart 2.5** below:



### Population-group wise distribution of complaints

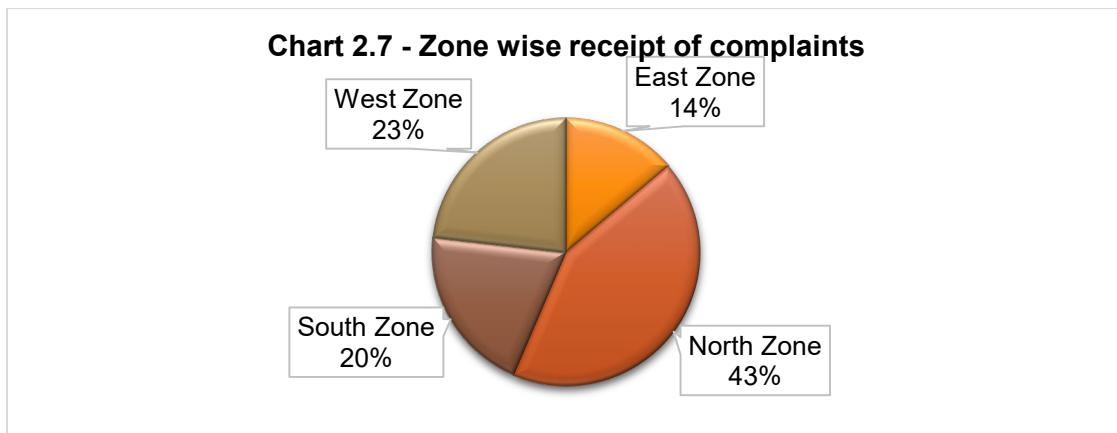
2.10 There was a significant Y-o-Y increase in the number of complaints received from metropolitan areas (176.75%) and the semi urban areas (138.21%). An upward trend was also observed in complaints from rural areas (35.50%), however, the complaints received from urban areas during the year decreased by 26.03% over the previous year. The population-group wise distribution of complaints received during the year is given in **Chart 2.6** below and in **Appendix 2.5**.



2.11 Under each of the grounds of complaints listed under the BOS (with exception of pension and loans and advances), the maximum number of complaints were received from metropolitan centres, followed by urban, semi-urban and rural centres as given in **Appendix 2.6**. It can be inferred that the complaints rise proportionately with the size of population, bank branches and awareness among the public.

## Zone wise distribution of complaints

2.12 Continuing the trend and owing to huge volume of complaints received at OBOs of New Delhi, Chandigarh and Dehradun, the North zone accounted for the maximum share of complaints (42.63%) in 2019-20, followed by West zone (23.20%) and South zone (20.36%). East zone (13.81%) continued with least share of complaints despite OBOs like Patna and Ranchi showing a marked increase in the number of complaints received. In terms of growth of complaints, the West zone registered the highest Y-o-Y growth at 74.28%, followed by South zone (65.24%) and East zone (51.34%). The zone wise distribution of complaints received is depicted in **Chart 2.7** below and **Appendix 2.7**.

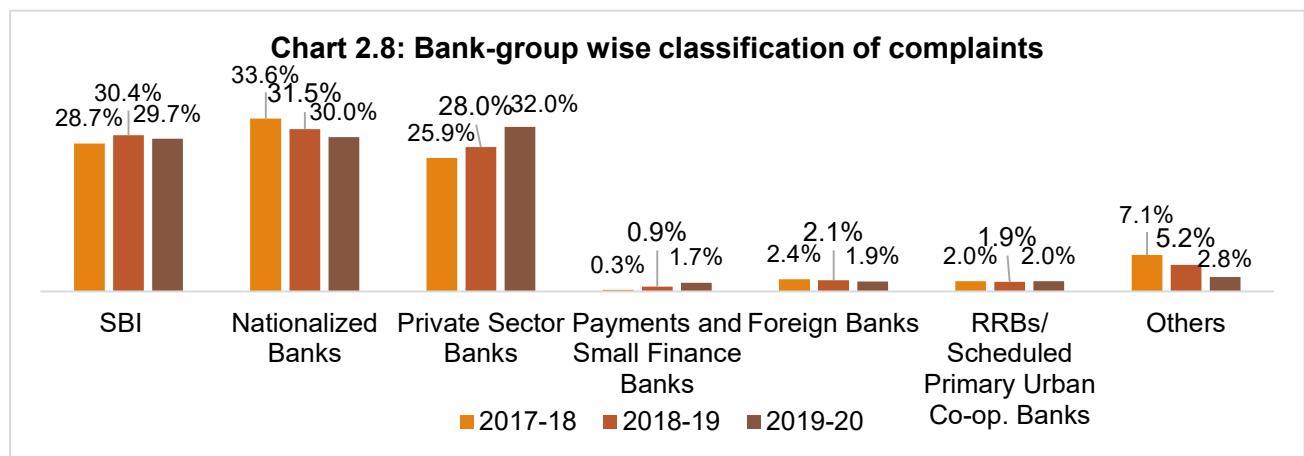


## Complainant-group wise classification of complaints

2.13 Individual customers, despite showing a drop from the previous year in the percentage share in total complaints, constituted the largest segment (84.75%) of complainants during the year 2019-20, followed by individual-business (3.29%) and others (3.16%). Complaints lodged by senior citizens stood at 2.64% of total complaints as compared to 0.68% in the previous year. **Appendix 2.8** provides the complainant-group wise classification of complaints for the last three years.

## Bank-group wise classification of complaints

2.14 The bank group-wise classification of complaints received by OBOs during the last three years is indicated in **Chart 2.8**



2.15 The share of total complaints received against SBI and nationalised banks have decreased from 61.90% in 2018-19 to 59.65% in 2019-20, while the share of Private Sector Banks increased from 28.04% of the total complaints received last year to 31.96% during current year. The RRBs and Scheduled Primary Urban Cooperative Banks together accounted for 1.96% of the total complaints, compared to 1.87% in the previous year. Complaints against the entities like PBs and SFBs stood at 1.69% compared to 0.09% during the previous year. The share of complaints against Foreign banks declined from 2.14% in 2018-19 to 1.92% in 2019-20 and complaints against entities that are not covered under the BOS declined from 5.15% in 2018-19 to 2.82% during the year under review. The bank-group wise classification of complaints received during the last three years is detailed at **Appendix 2.9**.

#### Nature of complaints handled

2.16 Clause 8 of the BOS, 2006 specifies the grounds under which a customer can file a complaint before the BO. **Table 2.2** categorizes complaints received on the grounds of deficiency in banking services as specified under Clause 8.

**Table 2.2 – Category-wise distribution and share of complaints**

Category	Complaints received		
	2017-18	2018-19	2019-20
ATM / Debit Cards	24,672	36,539	67,800
	15.08%	18.65%	21.97%
Mobile / electronic banking	8,487	14,794	41,310
	5.19%	7.55%	13.38%
Non-observance of FPC	36,146	37,557	36,215
	22.10%	19.17%	11.73%
Credit Cards	12,647	13,274	28,713
	7.73%	6.78%	9.30%

Category	Complaints received		
	2017-18	2018-19	2019-20
Failure to meet commitments	11,044	13,332	25,036
	6.75%	6.81%	8.11%
Levy of charges without prior notice	8,209	8,391	18,558
	5.02%	4.28%	6.01%
Loans and advances	6,226	7,610	16,437
	3.81%	3.88%	5.33%
Non-adherence to BCSBI Codes	3,962	5,981	14,194
	2.42%	3.05%	4.60%
Deposit Accounts related	6,719	10,844	8,778
	4.11%	5.54%	2.84%
Pension payments	7,833	7,066	6,307
	4.79%	3.61%	2.04%
Remittances	3,330	3,451	4,045
	2.04%	1.76%	1.31%
DSAs and recovery agents	554	629	1,406
	0.34%	0.32%	0.46%
Para banking	579	1,115	1,117
	0.35%	0.57%	0.36%
Notes and Coins	1,282	480	514
	0.78%	0.25%	0.17%
Others	26,219	28,330	29,204
	16.03%	14.46%	9.46%
Out of purview of BOS	5,681	6,508	8,996
	3.47%	3.32%	2.91%
<b>Total</b>	<b>1,63,590</b>	<b>1,95,901</b>	<b>3,08,630</b>

Note: Figures in % indicate the percentage to total complaints of the respective year

2.17 Complaints on non-observance of FPC constituted the largest number of complaints in 2017-18 and 2018-19. However, in the year 2019-20, complaints related to ATM/ Debit Cards surpassed FPC as the ground with the highest number of complaints. The upsurge in complaints related to Credit Cards and Mobile/ Electronic Banking was also observed.

2.18 Of the ATM / Debit Card complaints, a major sub-category was '*Account debited but cash not dispensed by ATMs*' with a share of 46.95% in the ATM related complaints (**Table 2.3**). The share of complaints under sub-category '*Debit in account without use of the card or details of the card*' increased substantially from 12.27% to 23.23% of the total ATM / Debit Card complaints.

**Table 2.3 Breakup of ATM/ Debit Card complaints**

<b>Sub-Category</b>	<b>2017-18</b>	<b>2018-19</b>	<b>2019-20</b>
Non-payment of cash / account debited but cash not dispensed by ATMs	14,691	19,366	31,832
	8.98%	9.89%	10.31%
Debit in account without use of the card or details of the card	2,356	4,481	15,752
	1.44%	2.29%	5.10%
Use of stolen / cloned cards	2117	4,961	7,511
	1.29%	2.53%	2.43%
Account debited more than once for one withdrawal in ATMs or for POS transaction	965	1,288	2,687
	0.59%	0.66%	0.87%
Short payment of cash / less or excess amount of cash dispensed by ATMs	1,166	1,186	1,613
	0.71%	0.61%	0.52%
Others	3,377	5,257	8,405
	2.06%	2.68%	2.72%
Sub-total	24,672	36,539	67,800
	15.08%	18.65%	21.97%
<b>Total complaints received</b>	<b>1,63,590</b>	<b>1,95,901</b>	<b>3,08,630</b>

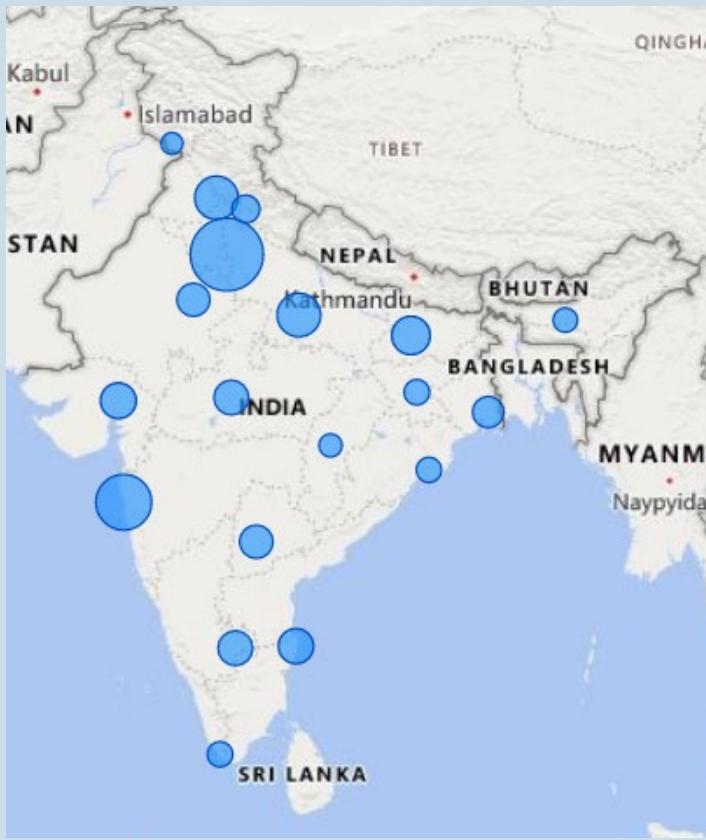
Note: Figures in % indicate percentage to total number of complaints of respective year

2.19 Complaints on grounds relating to digital transactions (Mobile / Electronic banking, ATM / Debit Cards and Credit Cards) rose from 64,607 in 2018-19 to 1,37,823 complaints in 2019-20 and accounted for 44.66% of total complaints, as compared to 32.98% in the previous year. The number of these complaints is increasing and is an area of concern for RBI [Box 2.1].

**Box 2.1: Rising digital complaints along with rising digital transactions**

The volume of digital transactions has gone up across all electronic modes over the years. The rising transactions in the digital space have inevitably led to rising complaints relating to deficiency of such services provided by banks.

During the year 2019-20, 44.66% (1,37,823) of the total complaints (3,08,630) against banks received under BOS, 2006 related to digital services like ATM/ Debit/ Credit Card and Mobile/ Electronic transactions. The distribution of receipt of digital complaints across OBOs in the year 2019-20 is represented in Figure 1.



**Figure 1: Volume of receipt of digital complaints across OBOs**

The receipt of digital complaints was the highest in the Ombudsman Offices in New Delhi (25,498 complaints), followed by Mumbai (17,207), Kanpur (11,349), Chandigarh (11,283) and Ahmedabad (7,594). Of the total complaints received during the year 2019-20, 9.3% related to Credit Cards, of which 61.85% were against Private Sector Banks. Granulating further, 67.20% of the Credit Card complaints against Private Sector Banks originated from the

metropolitan regions, which can be attributed to the very low penetration of Credit Cards in the rural areas.

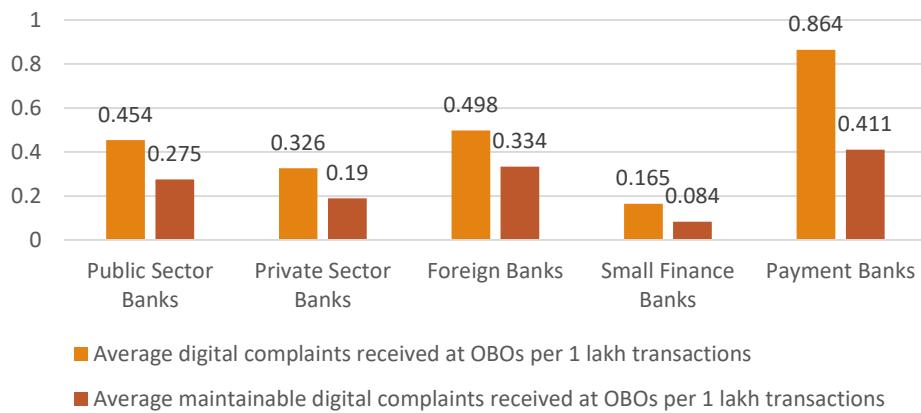
In respect of complaints related to ATM/ Debit Cards, which accounted for 21.97% of the total complaints, the share against 'Debit in account without use of card or details of card' has grown by 247.51% Y-o-Y.

In order to assess the grievance redressal machineries of banks with regard to digital complaints, an analysis of maintainable complaints received against bank-groups relating to digital services like ATM/ Debit/ Credit Card and Mobile/ Electronic transactions was made vis-a-vis the respective transaction volumes during the year.

The **Chart 2.9** below shows the average number of total complaints and the maintainable complaints received against every one lakh electronic transactions executed through the respective banks.

With the objective of reducing complaints relating to digital services and improving the efficacy of the grievance redressal machineries of the Regulated Entities, the

**Chart 2.9: Bank-group wise average digital complaints per 1 lakh digital transactions**



Reserve Bank has taken various initiatives including issue of guidelines relating to 'Charter of Customer

Rights' dated December 03, 2014, 'Harmonisation of Turn Around Time (TAT) and customer compensation for failed transactions using authorised Payment Systems' dated September 20, 2019<sup>3</sup> and 'Online Dispute Resolution (ODR) System for Digital Payments' dated August 6, 2020<sup>4</sup>. Further, to address the issue of non-maintainability of digital complaints received at the OBOs, which is high at around 45%, several initiatives for creating awareness regarding the Ombudsman Schemes and safe banking practices are being taken up.

2.20 Complaints relating to '*Loans and Advances*' constituted 5.33% of the total complaints received and generally pertained to delay in sanction, disbursement, non-observance of prescribed time schedule for disposal of loan applications, non-acceptance of application without valid reason, etc.

2.21 Complaints on '*deposit accounts*' constituted 2.84% of the total complaints received, witnessing a considerable decline of 19.05% on Y-o-Y basis. The complaints were mainly on grounds of delay in credit, non-credit of proceeds to party's account, non-payment of deposit or non-observance of the RBI directives and wrong application of rate of interest on deposits in savings or other accounts, etc.

<sup>3</sup> DPSS.CO.PD No. 629/02.01.014/2019-20 dated September 20, 2019

<https://www.rbi.org.in/Scripts/NotificationUser.aspx?Id=11693&Mode=0>

<sup>4</sup> DPSS.CO.PD No.116/02.12.004/2020-21 dated August 6, 2020 on Online Dispute Resolution (ODR) System for Digital Payments

2.22 During the year, 2.04% of the total complaints received related to '*Pension Payments*' as compared to 3.61% in the previous year. This decline is seen in absolute number as well. The BOs emphasize upon the banks to deal with grievances of the pensioners in a sensitive manner. Continuous efforts will be ensured to bring the number of complaints further down in future as well through improved services to the pensioners.

2.23 In 2019-20, 1.31% of the complaints received related to '*Remittances*' such as non-payment/ inordinate delay in the payment or in the collections of cheques, drafts, bills etc.

2.24 OBOs also received 2.91% of the complaints which were '*Out of purview*' of the Scheme and were closed as non-maintainable. The share of such complaints stood at 3.32% in the previous year.

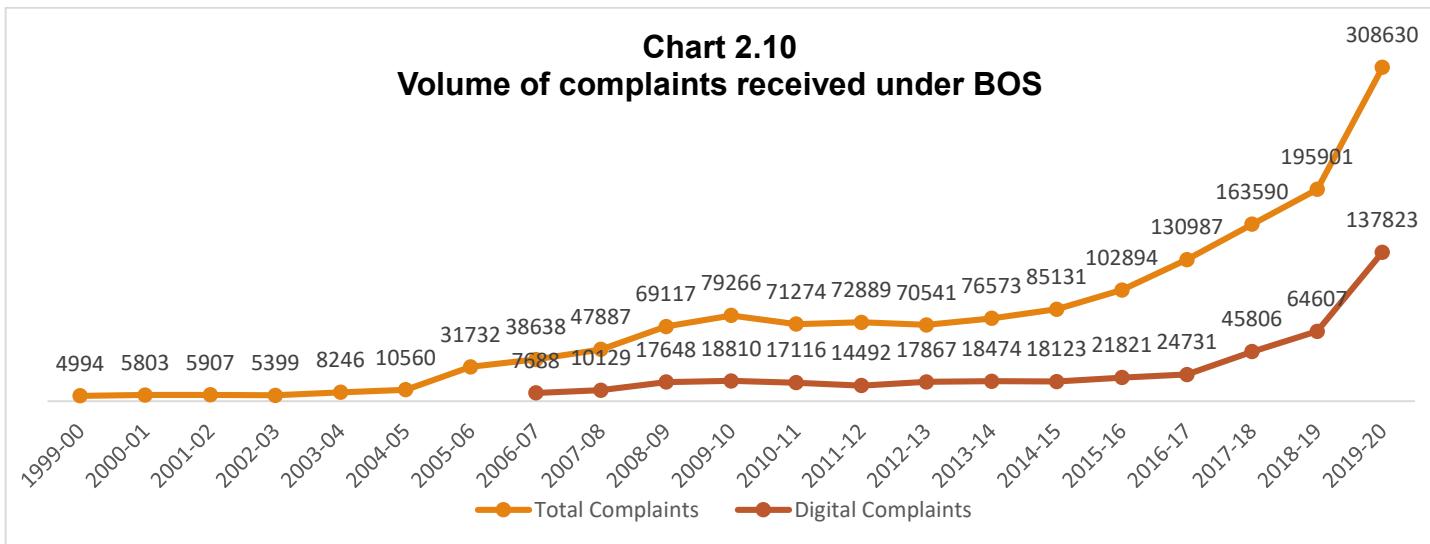
2.25 Complaints under '*Others*' category declined to 9.46% in 2019-20 from 14.46% in 2018-19 as detailed in **Table 2.4**.

**Table 2.4 – Break-up of complaints in ‘Others’ category**

<b>Sub-Category</b>	<b>Break-up of complaints in ‘Others’ category</b>		
	<b>2017-18</b>	<b>2018-19</b>	<b>2019-20</b>
Non-adherence to RBI directives on:			
I. Banking or other services	5,669 3.47%	6,571 3.35%	3,944 1.28%
II. Interest rates (Loans and Advances)	1,226 0.75%	1,193 0.61%	1,946 0.63%
III. Any other direction or instruction as may be specified by the RBI on Loans and Advances and other matters	17,061 10.43%	16,246 8.29%	15,002 4.86%
ii. Non-adherence to prescribed working hours	258 0.16%	465 0.24%	945 0.31%
iii. Refusal to accept or delay in accepting payment towards taxes as required by RBI/ Government	213 0.13%	419 0.21%	429 0.14%
iv. Refusal to issue or delay in issuing or Failure to Service or Delay in Servicing or Redemption of Government Securities	169 0.10%	233 0.12%	355 0.12%
v. Other Matters Specified by RBI	1,623 0.99%	3,203 1.64%	6,583 2.13%
<b>Sub-Total</b>	<b>26,219 16.03%</b>	<b>28,330 14.46%</b>	<b>29,204 9.46%</b>
<b>Total complaints received</b>	<b>1,63,590</b>	<b>1,95,901</b>	<b>3,08,630</b>

Note: Figures in % indicate percentage to total complaints of the respective year

2.26 The growth in the volume of complaints received under BOS, 2006 over the years is shown in **Chart 2.10**. As may be observed, the rate of growth of complaints in OBO has risen sharply over the last four years.



### Disposal of complaints

2.27 **Table 2.5** below indicates a comparative position of disposal of complaints by OBOs.

**Table 2.5 - Comparative position of disposal of complaints by OBOs**

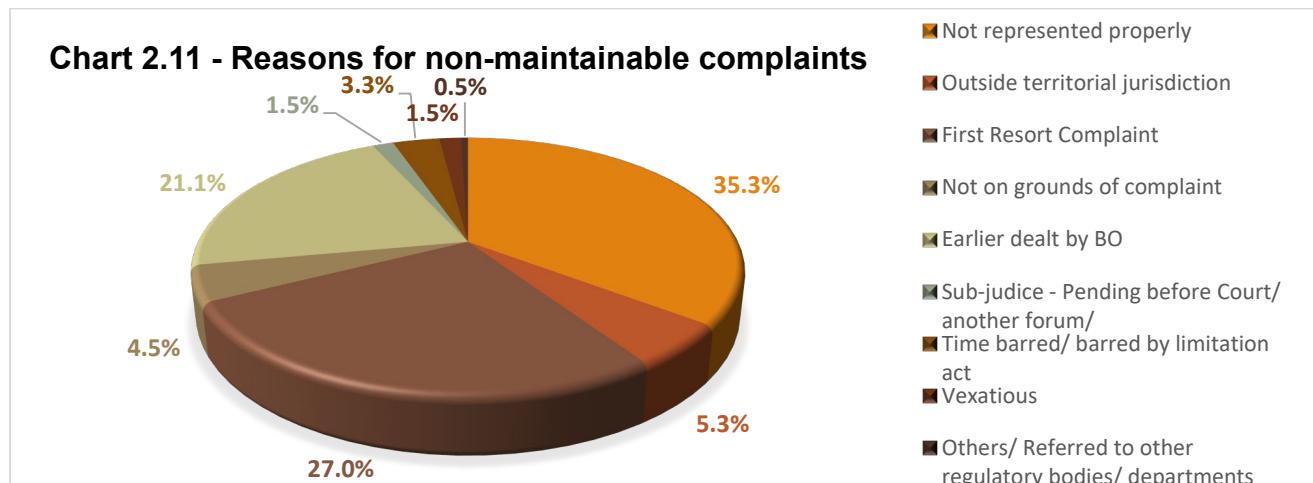
Number of Complaints	2017-18	2018-19	2019-20
Received during the year	1,63,590	1,95,901	3,08,630
Brought forward from previous year	11,215	6,182	12,069
Handled during the year	1,74,805	2,02,083	3,20,699
Disposed during the year	1,68,623	1,90,014	2,96,201
Rate of Disposal (%)	96.46%	94.03%	92.36%
Carried forward to the next year	6,182	12,069	24,498

2.28 **Table 2.5** indicates that the disposed complaints by OBOs increased by 1,06,187 complaints during the year 2019-20. This was achieved without additional human resources due to efficiency gains arising from CMS and by the extra efforts put in by the respective OBOs. The OBO wise position of complaints disposed during the year 2019-20 is given at **Appendix 2.10**.

2.29 While 12,069 complaints comprising 5.97% of the total handled complaints were pending at the end of the year 2018-19, the pendency for the year 2019-20 has gone up to 24,498 complaints, at 7.64% of the complaints handled by the OBOs. This is largely due to the 57.54% increase in the inflow of complaints attended to by the same

available resources at the disposal of OBOs. It is worth noting that the number of complaints handled, and the number of complaints disposed also increased in the same proportions, indicating the efforts put up by the OBOs even under these extraordinary times of the ongoing pandemic.

2.30 The non-maintainable<sup>5</sup> complaints fell to 45.76% of the total complaints during the year 2019-20 as compared to 54.34% in the previous year. The reasons for complaints found non-maintainable are given in **Chart 2.11**.



2.31 It is observed that complaints were disposed of as non-maintainable largely due to i) complaints not being represented properly, ii) First Resort Complaints (FRCs), and iii) complaints having already been dealt with earlier by the BO.

2.32 FRCs are those complaints which are received by the OBOs without the complainant having approached the concerned bank first. These complaints are sent to the respective banks for disposal at their end. Complainants are, however, advised through closure letters that they could approach the OBO again in case they are not satisfied with the decision of the bank.

2.33 The OBO wise and bank wise distribution of non-maintainable complaints is given at **Appendix 2.11** and **Appendix 2.12**, respectively.

### Mode of disposal of maintainable complaints

2.34 'Maintainable' complaints are those that are made to the BO, relating to the grounds of complaint specified in Clause 8 of the BOS, 2006 and are in line with the requirements laid down in the Scheme. The Scheme envisages settlement of

<sup>5</sup>The cases which do not fall within the grounds of complaint specified under Clause 8 of the Scheme and those wherein the procedure for filing the complaint is not adhered to as laid down in Clause 9 of the Scheme, are classified as 'non-maintainable' complaints. OBOs return such complaints to the complainants stating the reason.

complaints by agreement through conciliation and/ or mediation. If the parties fail to arrive at an acceptable agreement, the BO gives a decision, which includes passing an Award against the bank. There has been a marked increase in the number of complaints resolved by agreement in the last two years.

2.35 **Table 2.6** depicts the mode of disposal of maintainable complaints under BOS. The share of maintainable complaints disposed by way of mutual settlement/ agreement has gone up to 72.34% during 2019-20 as compared to 69.88% during 2018-19 and 65.83% during 2017-18, indicating the increasing share of complaints being resolved through mediation.

**Table 2.6 - Mode of disposal of maintainable complaints**

<b>Disposal of maintainable complaints</b>	<b>2017-18</b>	<b>2018-19</b>	<b>2019-20</b>
By Mutual Settlement/ Agreement	54,987	64,470	1,25,836
	65.83%	69.88%	72.34%
Disposal by Award	133	98	68
	0.16%	0.11%	0.04%
Maintainable Complaints Rejected	28,259	26,905	47,873
	33.83%	29.16%	27.52%
Maintainable Complaints Withdrawn	153	791	181
	0.18%	0.86%	0.10%
<b>Total</b>	<b>83,532</b>	<b>92,264</b>	<b>1,73,958</b>

Note: Figures in % indicate the percentage to maintainable complaints disposed

### **Turn Around Time (TAT) for disposal of complaints**

2.36 The time taken by BOs to dispose a complaint increased significantly to 95 days during the year 2019-20 as compared to 47 days a year ago. The TAT pertaining to all the complaint categories showed a substantial increase, which is attributable to the transition to CMS and its stabilisation post its launch. While complaints could be received seamlessly on the CMS portal, the processing of complaints was initially hindered due to technical reasons even as OBOs and REs grew familiar with CMS. The issues were addressed during first half of the year, which helped in disposing the increased number of complaints over the remaining period of the year. The TAT of complaints during the second half of the year (January-June 2020) improved considerably to 45 days; a significant drop from the yearly average, showing perceptible increase in disposal efficiency over time. The ground wise TAT is given at **Appendix 2.13.**

## Grounds for rejection of maintainable complaints

2.37 The grounds for rejection of maintainable complaints and their proportion to total complaints received over the last three years are indicated in **Table 2.7**.

**Table 2.7- Grounds for rejection of maintainable complaints**

Ground for rejection	No. of complaints rejected		
	2017-18	2018-19	2019-20
Not on grounds of complaint (Clause 8)	25,114 89%	26,447 98.30%	46,237 96.58%
Not in accordance with provisions of Clause 9 (3)			983 2.05%
Beyond pecuniary jurisdiction of BO - Clause 12 (5) & (6)	115 0.41%	137 0.51%	147 0.31%
Requiring elaborate documentary and oral evidence - Clause 13 (d)	2,337 8.27%	193 0.72%	28 0.06%
Complaints without sufficient cause - Clause 13(e)	298 1.05%	42 0.16%	195 0.41%
Not pursued by the complainants - Clause 13(f)	272 0.96%	71 0.26%	27 0.06%
No loss/ damage/ inconvenience to the complainant - Clause 13 (g)	123 0.44%	15 0.06%	44 0.09%
The complaint pertains to the same cause of action, for which any proceedings before any court, tribunal or arbitrator or any other forum is pending 13(2)	-- --	-- --	212 0.44%
<b>Total maintainable complaints rejected</b>	<b>28,259</b>	<b>26,905</b>	<b>47,873</b>

Note: Figures in % indicate percentage to total rejected maintainable complaints

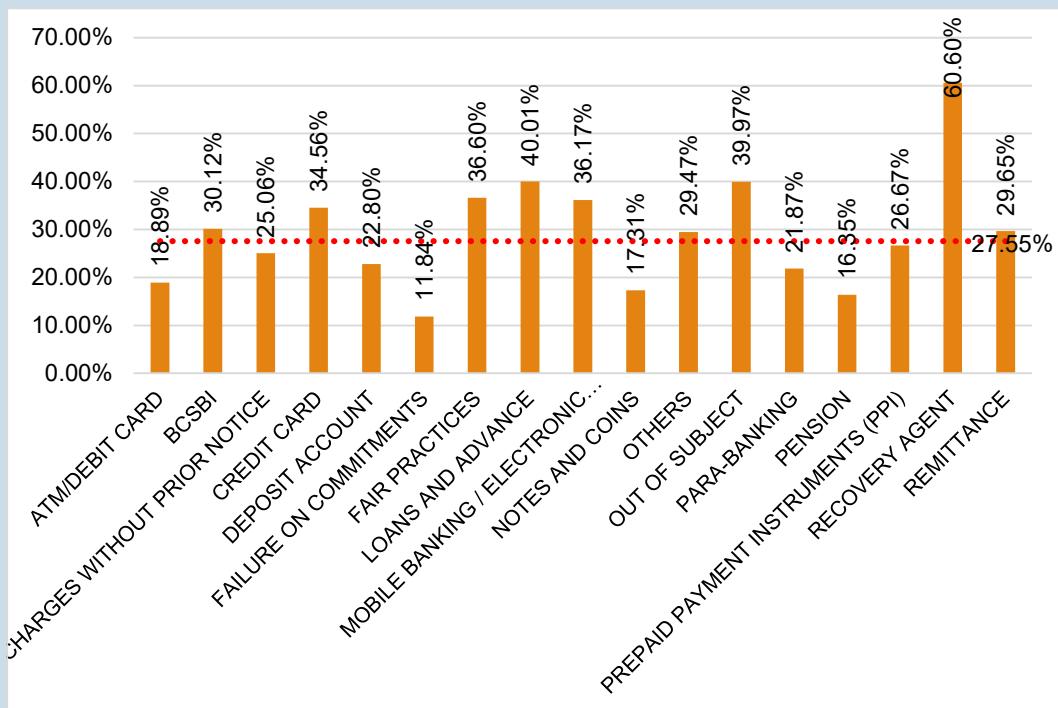
2.38 As may be seen from Table 2.7 above, the number of maintainable complaints rejected has increased in absolute number from 26,905 in 2018-19 to 47,873 in 2019-20. The maximum number of rejections was on the ground that the complaint was '*not on the grounds of complaint (Clause 8)*' or '*not filed in accordance with required provisions of Clause 9 (3)*', accounting for 98.30% of the rejected maintainable complaints in 2018-19 and 98.64% in 2019-20.

### Box 2.2: An analysis of rejected Maintainable complaints

An analysis of the maintainable complaints rejected by Ombudsmen shows that out of the total 1,73,928 maintainable complaints closed during the year 2019-20, the total number of complaints rejected under Clause 13 of BOS stood at 47,873 (27.5%). The rejection rate (rejected complaints as a percentage of maintainable

complaints) across different complaint categories is presented in **Chart 2.12**. Though the rejection rate related to recovery agents was the highest at 60.60%, the number of complaints received against the said category was nominal at 703 maintainable complaints during the year, of which 426 were rejected. High rejection rates were observed in complaints related to Loans and Advances (40.01%), Fair Practices Code (36.6%) and Mobile/ Electronic banking (36.1%). The lowest rejection rate was observed in complaints related to Failure on Commitments (11.84%), followed by pension related complaints (16.35%). The rejection rate in Credit Card related complaints stood at 34.56%.

**Chart 2.12: Category wise percentage of rejected complaints to Maintainable complaints**



On further analysis of the reasons for rejection of maintainable complaints category-wise, it is observed that around 96% of the total maintainable complaints rejected under each category were rejected under Clause 13(a) of the Scheme i.e. '*not on the grounds of complaints referred to in Clause 8 of the Scheme*'. Maintainable complaints rejected under Clause 13(b) of the Scheme i.e. '*otherwise not in accordance with Sub Clause (3) of clause 9*' out of total maintainable complaints rejected was slightly higher for complaints related to Notes and Coins (4.4%), ATM and Debit Cards (3.74%) and Remittance (3.4%). It is likely that complainants

approach the BO platform on grounds of complaints that are not covered under the Scheme. To address the concern of possible ambiguity for complainants on which grounds are covered/ not covered under BOS, the expansion of grounds of complaints is under consideration.

2.39 BOS envisages summary disposal of complaints. As such, complaints requiring elaborate documentary and oral evidence are rejected by the BOs. Such rejections were made appealable with effect from July 1, 2017 with an objective to review these decisions at Appellate Authority (AA) level. Consequently, the number of such rejections declined from 193 in 2018-19 to 28 in 2019-20.

#### **Age-wise classification of pending complaints**

2.40 Although BOS does not specify any time limit for resolution of complaints by OBOs, efforts are made to resolve the same within two months. However, due to reasons such as non-submission and/ or delay in submission of complete information by complainants/ banks, the time taken for resolution may get extended in some cases. The BOs and the Principal Nodal Officers (PNOs) of banks are advised/ sensitized to ensure that complaints are resolved within two months. During the first half of 2019-20, however, the BOs and the PNOs were new to CMS which led to build-up in the pendency of complaints in some OBOs. During the later period however, the disposal of complaints picked up. The age-wise classification of the number of pending complaints is detailed at **Appendix 2.14**.

#### **Awards issued**

2.41 During the year, 68 Awards were issued by BOs of which 38 were implemented. The OBO-wise position of Awards issued and implemented is indicated in **Table 2.8**.

**Table 2.8: OBO wise position of Awards issued during 2019-20**

OBO	Awards Issued	Implemented
Ahmedabad	0	0
Bengaluru	1	0
Bhopal	1	1
Bhubaneswar	5	5
Chandigarh	9	1
Chennai	3	1
Dehradun	1	0

OBO	Awards Issued	Implemented
Guwahati	1	1
Hyderabad	0	0
Jaipur	0	0
Jammu	0	0
Kanpur	7	4
Kolkata	3	1
Mumbai	0	0
Mumbai II	0	0
New Delhi I	24	16
New Delhi II	1	1
New Delhi III	0	0
Patna	0	0
Raipur	1	0
Ranchi	1	1
Thiruvananthapuram	10	6
<b>Total</b>	<b>68</b>	<b>38</b>

### Appeals against the decisions of the BOs

2.42 The Deputy Governor-in-Charge of CEPD, RBI is designated as the AA<sup>6</sup> as per the provisions of BOS, 2006. CEPD provides the secretariat to the AA. During the year, 63 appeals were received as compared to 78 appeals during the previous year. Of these, 34 appeals were received from complainants who were aggrieved by the decision of the respective BOs whereas 29 were filed by the banks against Awards. With 72 appeals pending from the previous year, the AA handled 135 appeals during the year. Eighty-eight appeals were disposed during the year.

2.43 The position of appeals handled by the AA during the last three years and the OBO-wise position of appeals received during the year 2019-20 is given in **Tables 2.9** and **2.10**, respectively.

**Table 2.9 - Position of Appeals**

Particulars	2017-18	2018-19	2019-20
Appeals pending at the beginning of the year	7	95	72
Appeals received during the year from complainants	115	57	34
Appeals received during the year from banks	10	21	29
<b>Total appeals handled during the year</b>	<b>132</b>	<b>173</b>	<b>135</b>

<sup>6</sup>Clause 14 of the Scheme provides that “any party aggrieved by an Award issued by the BO under Clause 12 or by rejection of a complaint for the reasons referred to in Sub-Clauses (d) to (g) of Clause 13 of the Scheme, can appeal to the Appellate Authority (AA) designated under the Scheme.”

Particulars	2017-18	2018-19	2019-20
Appeal disposed during the year	37	101	88
Pending at the end of the year	95	72	47
Mode of Disposal			
Appeals remanded to the BO	19	11	4
Appeals withdrawn/ settled/ infructuous	7	21	14
Appeals rejected	6	38	43
Appeals allowed	5	31	27
Appeals Disposed			
i. In favour of complainant	7	26	29
ii. In favour of banks	17	41	21
iii. Neither in favour of complainant nor in favour of banks (Remanded back to BO/ infructuous)	13	34	38

**Table 2.10 – OBO wise position of Appeals received during the year 2019-20**

OBO	No of Appeals
Ahmedabad	3
Bengaluru	1
Bhopal	-
Bhubaneswar	-
Chandigarh	5
Chennai	2
Dehradun	2
Guwahati	-
Hyderabad	2
Jaipur	-
Jammu	1
Kanpur	2
Kolkata	1
Mumbai-I	1
Mumbai-II	19
New Delhi-I	15
New Delhi-II	1
New Delhi-III	-
Patna	-
Raipur	2
Ranchi	2
Thiruvananthapuram	4
<b>Total</b>	<b>63</b>

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## Chapter 3

### The Ombudsman Scheme for Non-Banking Financial Companies, 2018: Activities during 2019-20

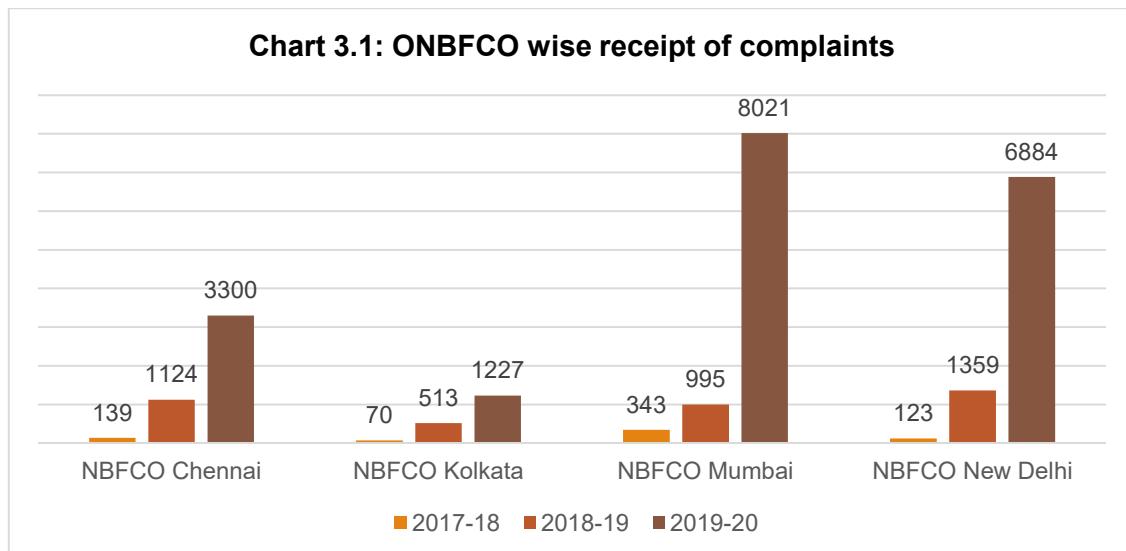
The number of complaints received by the four ONBFCOs increased from 3,991 in 2018-19 to 19,432 received during 2019-20. Complaints relating to non-adherence of FPC were the highest and constituted 36.29% of the total complaints received. The majority (71.12%) of maintainable complaints were resolved through mediation. No Award was passed by the NBFCOs. During the year, one appeal was received against the decision of the NBFCO.

#### Receipt of complaints

3.1 The OSNBFC is being administered through four ONBFCOs located at Chennai, Kolkata, Mumbai, and New Delhi. These four ONBFCOs handle complaints of South, East, West and North zones to cover the entire country.

3.2 During the year, the number of complaints received at ONBFCOs increased by 387% to 19,432, up from 3,991 complaints received in 2018-19. The increase was mainly on account the extension of the OSNBFC to additional NBFCs and the enhanced awareness regarding the Scheme arising from the initiatives of the Reserve Bank. A comparison of the number of complaints received by the ONBFCOs during the last three years and the Y-o-Y growth is given in **Appendix-3.1**.

3.3 The ONBFCO, Mumbai accounted for the maximum (41.28%) number of complaints received, followed by New Delhi (35.43%), Chennai (16.98%) and Kolkata (6.31%). Mumbai also witnessed the highest increase in the inflow of complaints (706.13%) as compared to the previous year. A comparison of the number of complaints received by the respective ONBFCOs during the last three years is given in **Chart 3.1**.



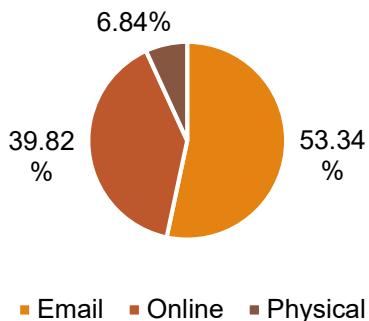
3.4 During the year, the average cost of handling a complaint was ₹2,375/- as given in **Table- 3.1 below**.

**Table 3.1 - Cost of handling a complaint 2019-20**

ONBFCO	Cost of handling (₹ / Complaint)	Total cost (₹)
Chennai	3,787	1,17,81,538
Kolkata	5,460	7,921,845
Mumbai	2,195	1,71,00,000
New Delhi	1,354	94,31,800
<b>Total</b>	<b>2,375</b>	<b>4,62,35,183</b>

#### **Mode of receipt of complaints**

3.5 ONBFCOs receive complaints through various modes, viz. through the CMS portal, e-mail, ordinary registered post, hand delivery, courier, etc. The number of complaints received through different modes during the year 2019-20 is indicated in **Table 3.2** and **Chart 3.2**.

**Chart 3.2- Mode of receipt of complaints****Table 3.2 Mode of receipt of complaints**

Mode of receipt	No. of complaints received during 2019-20
Email	10,365 53.34%
Online	7,737* 39.82%
Post / Fax / Courier / hand delivery	1,330 6.84%
<b>Total</b>	<b>19,432</b>

Note: Figures in % show percentage to total complaints received

\*1,286 Complaints were received on CPGRAMS

3.6 It may be observed that 10,365 (53.34%) complaints were received through e-mail while 7,737 (39.82%) complaints were received through the online portal - 6,451 on CMS, and 1,286 on Centralized Public Grievance Redress and Monitoring System (CPGRAMS), the Government of India portal for receipt and monitoring of complaints from members of public. Physical sources like post/ courier/ fax/ hand delivery accounted for 1,330 complaints (6.84%). Digital media accounted for the 93.16% of the total complaints received. CPGRAMS being a generic grievance filing system, the complainants lodge their grievance on the portal and the same is forwarded to RBI, Securities and Exchange Board of India (SEBI), Insurance Regulatory and Development Authority of India (IRDAI), Pension Fund Regulatory and Development Authority of India (PFRDA), etc. according to the nature of the non-bank entity complained against.

### **Complainant-group wise classification of complaints**

3.7 Individual customers constituted the largest segment (51.17%) of complainants during the year 2019-20. 0.32% of the total complaints were lodged by senior citizens. The complainant group-wise classification of complaints is given at **Appendix 3.2**.

## Category wise complaints received

3.8 Of the total complaints received, 6,210 (31.96%) complaints were against NBFC-Ds, while 9,075 (46.70%) complaints were against NBFC-NDs. Complaints against entities not covered under the OSNBFC, at 4,147, accounted for 21.34% of the complaints lodged in the ONBFCOs. Such complaints were forwarded to the regulators concerned (National Housing Bank (NHB), SEBI, IRDAI, etc.). The category wise classification of complaints received by ONBFCOs during the last three years is indicated at **Table 3.3** and **Chart 3.3** below:

Chart 3.3: NBFC category wise receipt of complaints at ONBFCOs in 2019-20			Table 3.3: NBFC category wise receipt of complaints at ONBFCOs in 2019-20		
NBFC Category	Complaints	% Share	NBFC Category	Complaints	% Share
Deposit taking NBFCs	6,210	31.96	Deposit taking NBFCs	6,210	31.96
Non-deposit taking NBFCs	9,075	46.70	Non-deposit taking NBFCs	9,075	46.70
Others (entities not covered under the OSNBFC)	4,147	21.34	Others (entities not covered under the OSNBFC)	4,147	21.34
<b>Total</b>		<b>19,432</b>	<b>Total</b>		<b>100.00</b>

## Nature of complaints received

3.9 Clause 8 of the OSNBFC, 2018, specifies 13 grounds regarding deficiency in NBFC services under which a customer can file a complaint before the Ombudsman. The complaints received under various grounds of deficiency in NBFCs' services are furnished in **Table 3.4** below:

**Table 3.4: Category-wise distribution of complaints**

Complaint category	2017-18	2018-19	2019-20
Non-adherence to FPC	338	1,614	7,052
	1.74%	8.31%	36.29%
Non-observance of RBI directions	58	687	3,607
	0.30%	3.54%	18.56%
Non transparency in contract/ loan	16	366	1,704
	0.08%	1.88%	8.77%
Levy of charges without prior notice	26	504	1,628
	0.13%	2.59%	8.38%
	5	107	399

No communication about loan sanctioned	0.03%	0.55%	2.05%
Delay in repayment of deposits	18	131	395
	0.09%	0.67%	2.03%
Delay in release of securities/documents	7	72	268
	0.04%	0.37%	1.38%
Delay in payment of interest	2	20	232
	0.01%	0.10%	1.19%
Non-understandable or no adequate notice on terms and conditions	4	57	82
	0.02%	0.29%	0.42%
Non-understandable or non-issuance of sanction letter/ terms	3	45	49
	0.02%	0.23%	0.25%
Not covered under Clause 8 of the Scheme	73	380	474
	0.38%	1.96%	2.44%
Other categories	125	8	3,542
	0.64%	0.04%	18.23%
<b>Total</b>	<b>675</b>	<b>3,991</b>	<b>19,432</b>

Note: Figures in % indicate percentage share to total complaints received

3.10 During the year 2019-20, complaints pertaining to non-adherence to FPC constituted the largest share of complaints at 36.29% of the complaints received, followed by non-observance of RBI directions to NBFCs at 18.56%.

3.12 Complaints under the 'others' category, at 18.23%, also took a significant share of the total complaints received. The break-up for the 'others' category is as detailed in

**Table 3.5.**

**Table 3.5: Break-up of complaints in 'Others' category**

Sub-Category	2019-20	% to total 'Others'
Failure on commitments	855	4.40%
Loans & Advances	286	1.47%
Delay in presentation of Post-dated Cheques	76	0.39%
Recovery agent related	65	0.33%
Non-adherence to BCSBI Code	58	0.30%
Other matters specified by RBI	2,202	11.33%
Sub-Total	3,542	18.23%
<b>Total number of complaints received</b>	<b>19,432</b>	<b>100.00%</b>

### Disposal of Complaints

3.11 During the period under review, ONBFCOs handled 19,468<sup>7</sup> complaints, as against 4,022 complaints handled in the previous year. Despite the significant increase

<sup>7</sup> 19,432 complaints were received this year and 36 complaints were brought forward from the previous year

in the number of complaints received, 18,560 complaints were disposed of by the end of the year, achieving a disposal rate of 95.34%. The position of complaints handled by ONBFCOs is tabulated in **Table 3.6** below:

**Table 3.6: Position of customer complaints handled by ONBFCOs**

Particulars	2017-18	2018-19	2019-20
Complaints brought forward from the previous year	0	31	36
Complaints received	675	3,991	19,432
Total number of complaints handled	675	4,022	19,468
Complaints disposed	644	3,986	18,560
Complaints pending at the end of the year	31	36	908
Complaints pending for less than one month	26	25	380
Complaints pending for one to two months	3	10	187
Complaints pending for two to three months	2	1	60
Complaints pending for more than three months	0	0	281

3.12 Complaints that are not on the grounds specified in Clause 8 of the OSNBFC, complaints where the procedure for filing the complaint as laid down in Clause 9 and 9A of the OSNBFC is not followed or complaints received against entities not registered with the Reserve Bank, etc. are classified as 'non-maintainable'.

3.13 The NBFCO wise position of maintainable and non-maintainable complaints is given in **Table 3.7** below.

**Table 3.7: ONBFCO wise position of complaints**

ONBFCO	Maintainable	Non-maintainable	Total Disposed
Chennai	1,731	1,350	3,081
Delhi	1,673	4,806	6,479
Kolkata	502	717	1,219
Mumbai	1,781	6,000	7,781
<b>Total</b>	<b>5,687</b>	<b>12,873</b>	<b>18,560</b>

## Mode of disposal of complaints

3.14 The mode of disposal of maintainable complaints is indicated in **Table 3.8** below:

**Table 3.8- Mode of disposal of maintainable complaints by ONBFCO**

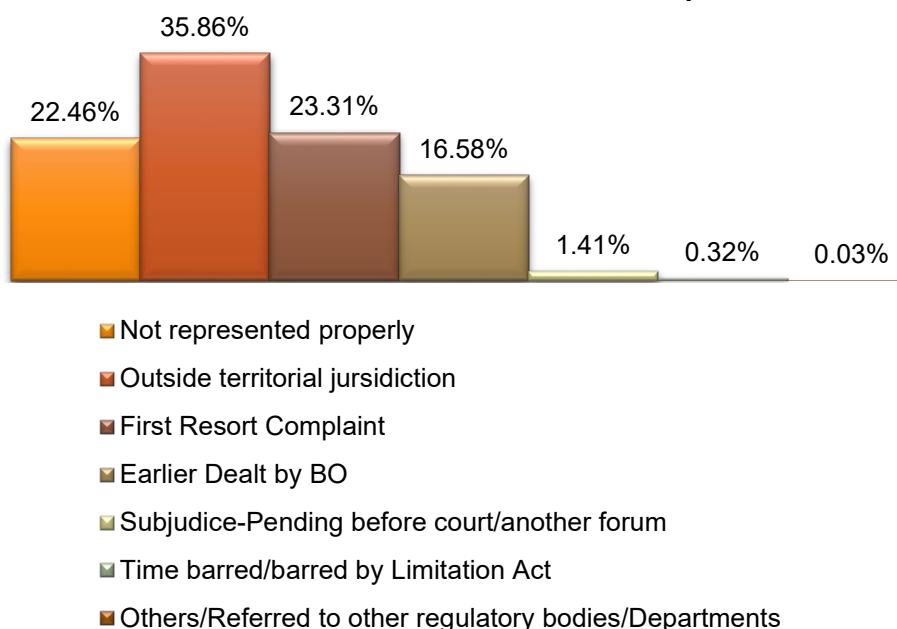
	2017-18	2018-19	2019-20
<b>Mode of disposal</b>			
Mutual settlement/ agreement	93 78.81%	742 79.02%	4,045 71.12%
Complaints withdrawn	0	0	1 0.02%
Awards issued	0	0	0
Rejected	25 21.19%	197 20.97%	1641 28.85%
<b>Total maintainable complaints</b>	<b>118</b>	<b>939</b>	<b>5,687</b>

Note: Figures in % indicate percentage to maintainable complaints

3.15 The majority of the complaints handled during the year were disposed of under Clause 11(4)(a) of the OSNBFC, which states that the grievances raised by the complainant have been resolved by the NBFC with the intervention of the Ombudsman. Further, 28.85% of the complaints were rejected; and no Awards were issued during the year.

3.16 The non-maintainable complaints formed a sizeable portion of the complaints received during 2019-20. The grounds under which the complaints were disposed of as non-maintainable are given in **Chart 3.4**. It may be observed that complaints were disposed of as non-maintainable largely due to i) being outside the territorial jurisdiction, ii) being FRCs, or iii) not represented properly.

**Chart 3.4: Reasons for non-maintainable complaints**



### ONBFCO wise position of complaints disposed

3.17 The status of complaints received in the ONBFCO is given in **Table 3.9**:

**Table 3.9 - ONBFCO wise position of complaints**

ONBFC-O	Complaints brought forward from previous year	Complaints received	Complaints handled	Complaints disposed	Pending at the end of the year	Rate of disposal
Chennai	3	3,300	3,303	3,081	222	93.28%
Kolkata	0	1,227	1,227	1,219	8	99.35%
Mumbai	12	8,021	8,033	7,781	252	96.86%
New Delhi	21	6,884	6,905	6,479	426	93.83%
<b>Total</b>	<b>36</b>	<b>19,432</b>	<b>19,468</b>	<b>18,560</b>	<b>908</b>	<b>95.34%</b>

3.18 The NBFC wise list of total complaints received by the ONBFCOs, and the maintainable complaints disposed is given in **Appendix 3.3**.

### Appeals

3.19 The OSNBFC provides an appellate mechanism under which, the complainant as well as the NBFC, can appeal against the decision or Award of the Ombudsman, to the AA designated under the Scheme. Appeals can be made against the closure of a

complaint provided it has been closed under the appealable clauses of the Scheme, for the reasons referred to in Sub Clauses (c) to (f) of Clause 13; and against an Award under Clause 12 of the Scheme. The Deputy Governor-in-Charge of the CEPD is the designated AA. The secretarial assistance to the AA is provided by the CEPD. During the year, only one appeal against the decision of the Ombudsman was received, which was under process.

**Table 3.10: Position of Appeals – ONBFCO**

<b>Particulars</b>	<b>2019-20</b>
Appeals pending at the beginning of the year	1
Appeals received during the year from complainants	1
Appeals received during the year from NBFCs	0
Total appeals handled during the year	2
Appeal disposed during the year	1
Pending at the end of the year	1
<b>Mode of Disposal:</b>	
Appeals remanded	0
Appeals withdrawn/ settled/ infructuous	0
Appeals rejected	1
Appeals allowed	0
<b>Appeals Disposed:</b>	
In favour of complainants	0
In favour of NBFCs	0
Neither in favour of complainants nor in favour of NBFCs (remanded back /infructuous)	1

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## Chapter 4

### Ombudsman Scheme for Digital Transactions (OSDT), 2019: Activities during 2019-20

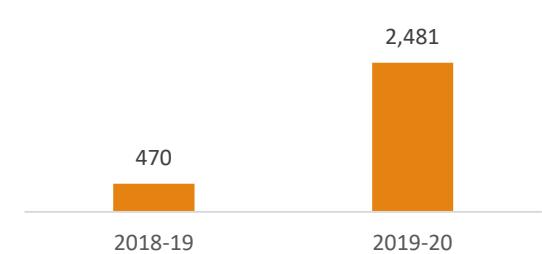
The number of complaints received by the 22 OODTs during 2019-20 rose by 119.95% (annualized) compared to the previous year. Most of the complaints (2,239 – 99.4%) were lodged through electronic mode. Fund Transfers/ Unified Payments Interface (UPI)/ Bharat Bill Payment System (BBPS)/ Bharat Quick Response (QR) Code constituted the main areas of complaint at 43.89%. The majority (56.12%) of maintainable complaints were resolved through mediation. No Award was passed by ODTs.

4.1 The OSDT, 2019 is administered by the 22 offices where the OBOs are situated.

#### Receipt of complaints

4.2 The number of complaints received under the OSDT increased from 470 complaints in 2018-19 to 2,481 during 2019-20. Annualizing the receipt of complaints (the OSDT was launched on January 31, 2019), the complaints grew by 119.95% over last year. The main reasons for the increase included increased awareness regarding the Scheme due to various media campaigns conducted by Reserve Bank and the ease of lodging complaints through the CMS portal. The year wise number of complaints received at OODTs in the last two years is given in **Chart 4.1** and **Table 4.1**.

**Chart 4.1: Number of complaints received by OODTs**



**Table 4.1 - Number of complaints received by OODTs**

	<b>2018-19</b>	<b>2019-20</b>
No. of OODTs	21	22
Complaints received during the year	470	2,481

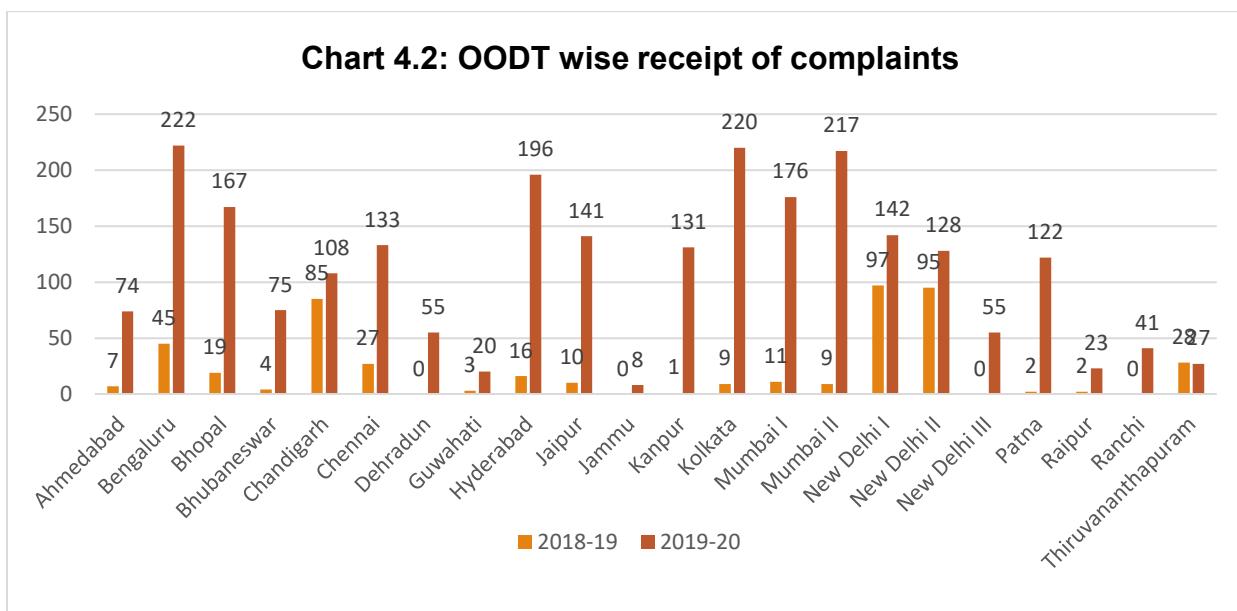
4.3 During the period under review, 2,534 complaints were handled by OODTs, of which 53 complaints were those brought forward from the previous year. The position of customer complaints handled by OODTs is tabulated in **Table 4.2** below:

**Table 4.2 - Position of customer complaints handled by OODTs**

Particulars	2019-20
Complaints brought forward from previous year	53
Complaints received	2,481
Total number of complaints handled	2,534
Complaints disposed	2,304
Complaints pending at the end of the year	230
Complaints pending for less than one month	31
Complaints pending for one to two months	20
Complaints pending for two to three months	23
Complaints pending for more than three months	156

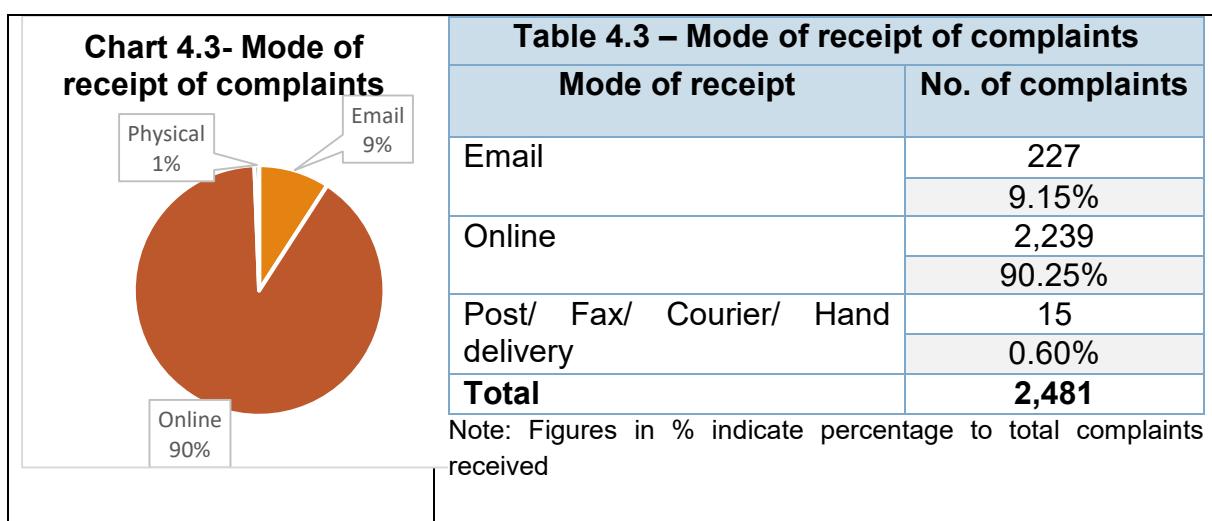
4.4 Of the 2,481 complaints received by the OODTs, (**Appendix 4.1**), OODT, Bengaluru received the maximum number of complaints (222), which accounted for 8.95% of the total complaints received by the OODTs, followed by OODT, Kolkata (220) and OODT, Mumbai II (217). OODT, Jammu (8) received the least share of complaints with 0.32%.

4.5 A comparative position of complaints received by OODTs during the last two years is given in **Chart 4.2**.



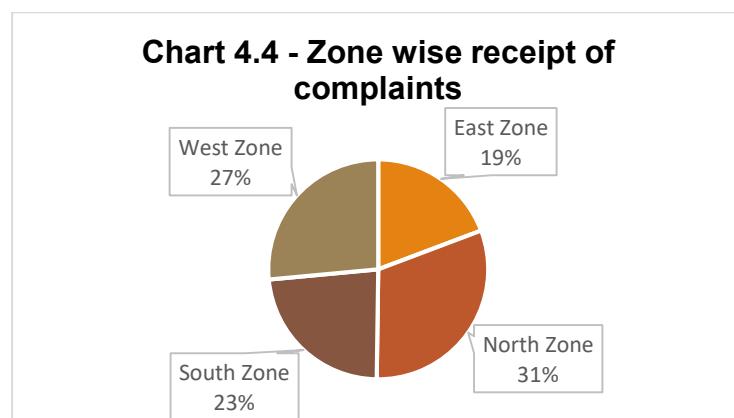
## Mode of receipt of complaints

4.6 During the year 2019-20, 90.25% (2,239) of the complaints were lodged through the online mode using the CMS portal (one complaint was received through CPGRAMS). This reflects the tech-friendly nature of the users of digital financial products who are more comfortable in filing their complaints online as compared to other modes. Only 15 complaints were received through the physical mode. A comparative position of the various modes through which the complaints during 2019-20 were received during the year is given in **Table 4.3** and depicted in **Chart 4.3** below:



## Zone wise distribution of complaints

4.7 North zone accounted for the maximum share of complaints (30.96%) in 2019-20, followed by West zone (26.48%) and South zone (23.30%). The East zone accounted for the least share i.e. 19.27% of the total complaints received. The zone wise distribution of complaints received is given at **Appendix 4.2** and depicted in **Chart 4.4** below.

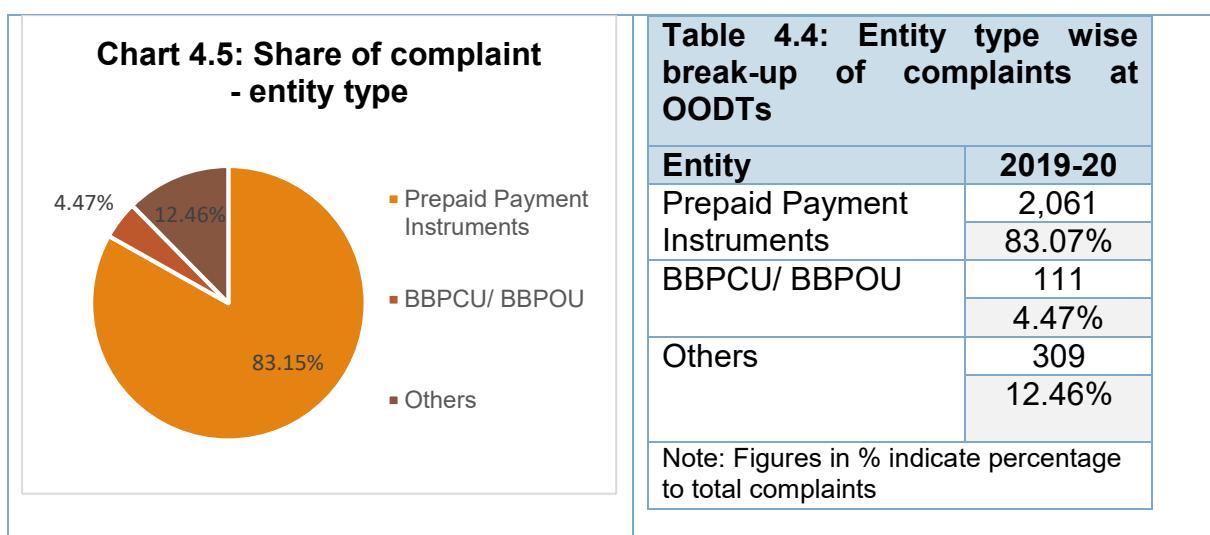


## Complainant-group wise classification

4.8 Individual customers constituted the largest segment (77.23%) of complainants during the year 2019-20. Senior citizens accounted for 1.01% of the total complaints. The complainant group-wise classification of complaints is given at **Appendix 4.3**.

## Entity wise classification

4.9 The entity-wise classification of complaints received by OODTs during 2019-20 is indicated in **Chart 4.5** and **Table 4.4** below.



4.10 In tune with the size of their network and businesses, PPIs had the highest share of complaints accounting for 83.07% of the total complaints, followed by Bharat Bill Payment Central Unit (BBPCU)/ Bharat Bill Payment Operating Unit (BBPOU) with 4.47% share in total complaints. Other entities accounted for 12.46% of total complaints.

## Nature of complaints handled

4.11 Clause 8 of the Scheme specifies the grounds under which a customer can file a complaint before the Ombudsman. **Table 4.5** categorizes complaints received on the grounds of deficiency in digital banking services as specified under Clause 8.

**Table 4.5 – Category wise distribution of complaints**

Category	2019-20	% of total complaints received
Fund Transfers/ UPI/ BBPS/ Bharat QR Code	1,089	43.89%
Mobile/ Electronic fund transfers	598	24.10%
Non-reversal of funds due to wrong beneficiary transfer by System Participant.	218	8.79%
Non-adherence of RBI guidelines to PPI	198	7.98%
Violation of RBI Directives in relation to fees / charges	58	2.34%
Out of subject	75	3.02%
Others	245	9.88%
<b>Total</b>	<b>2,481</b>	<b>100.00%</b>

4.12 In the year 2019-20, complaints related to fund transfers/ UPI/ BBPS/ Bharat QR Code constituted the largest share i.e. 43.89% of the total complaints received, followed by Mobile/ Electronic fund transfers (24.10%) and non-reversal of funds due to wrong beneficiary (8.79%).

### **Disposal of complaints**

4.13 **Table 4.6** below indicates the comparative position of disposal of complaints by OODTs.

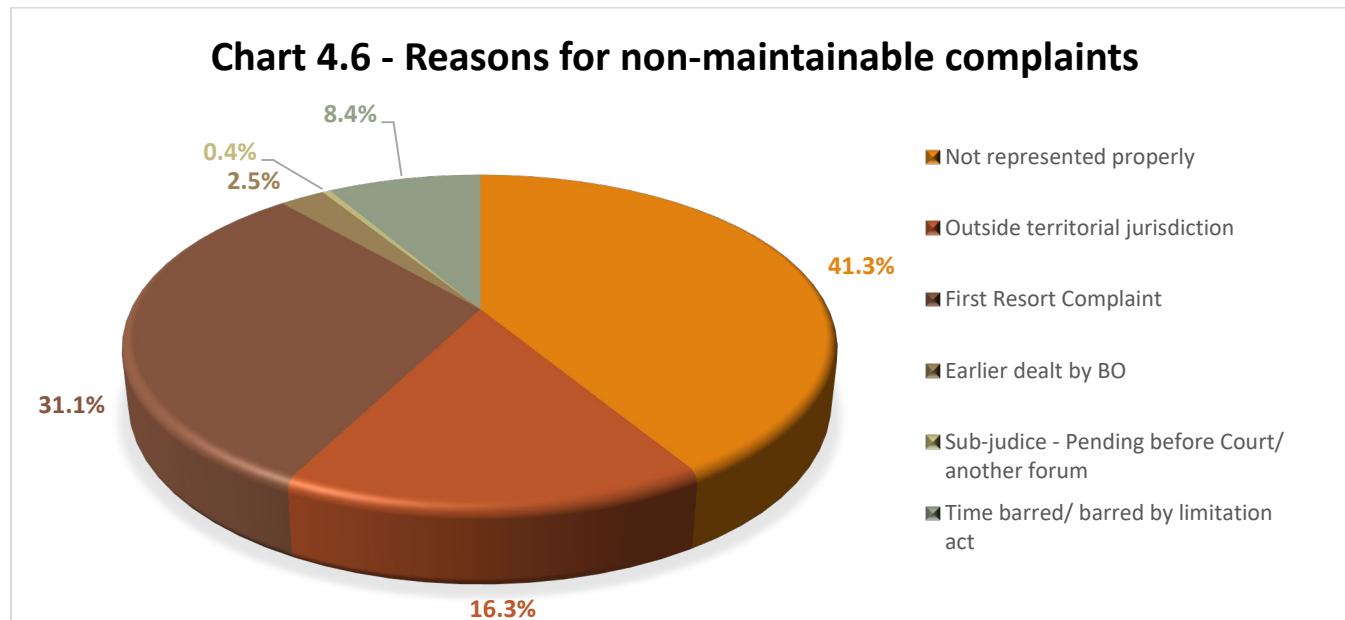
**Table 4.6: Comparative position of disposal of complaints by OODTs**

Number of complaints	2019-20
Received during the year	2,481
Brought forward from previous year	53
Handled during the year	2,534
Disposed during the year	2,304
Rate of disposal (%)	90.92%
Carried forward to the next year	230

4.14 Despite the increased inflow of complaints with the roll out of CMS, and the ongoing pandemic, OODTs achieved a disposal rate of 90.92%. The OODT wise position of complaints disposed during the year 2019-20 is given at **Appendix 4.4**.

4.15 The details of the grounds under which the complaints have been disposed of as non-maintainable are given in the **Chart 4.6** below. As may be observed, complaints were considered non-maintainable largely due to i) the complaints not being represented properly, ii) FRCs iii) complaints outside the territorial jurisdiction of the Ombudsman.

4.16 FRCs are those complaints which were entered in the CMS portal without the complainant approaching the concerned entity first. Such FRC complaints were forwarded to the respective System Participant for disposal at their end. Complainants are, however, advised through closure letters that they may approach the OODT again in case they are not satisfied with decision of the concerned entity.



4.17 The OODT and entity wise distribution of maintainable complaints is given at **Appendix 4.5** and **Appendix 4.6**, respectively

### Mode of disposal of maintainable complaints

4.18 'Maintainable' complaints are those that are made to the Ombudsman, relating to the grounds of complaint specified in Clause 8 of the OSDT and are otherwise in compliance with the requirements laid down in the Scheme. The Scheme endeavours to promote settlement of complaints by agreement through conciliation and/ or mediation by OODTs. If the parties fail to arrive at an acceptable agreement, the ODT gives a decision or passes an Award. No Awards were issued during the year.

4.19 **Table 4.7** depicts the way the maintainable complaints were disposed of during the year. Of the maintainable complaints, 56.12% were resolved through agreement and 43.88% were rejected.

**Table 4.7 - Mode of disposal of maintainable complaints**

<b>Disposal of maintainable complaints</b>	<b>2019-20</b>	<b>% of total complaints</b>
By mutual settlement/agreement	532	56.12%
Disposal by Award	0	0.00%
Maintainable complaints rejected	416	43.88%
Maintainable complaints withdrawn	0	0.00%
<b>Total</b>	<b>948</b>	<b>100.00%</b>

**Grounds for rejection of maintainable complaints**

4.20 The grounds for rejection of maintainable complaints and their proportion to total complaints received during the year are indicated in **Table 4.8**.

**Table 4.8 - Grounds for rejection of Maintainable complaints**

<b>Ground for rejection</b>	<b>No. of complaints rejected</b>	
	<b>2019-20</b>	<b>% of total complaints</b>
Not on the grounds of complaint referred to in Clause 8 - Clause 13(1)(a)	409	98.32%
Not in accordance with Sub Clause (3) of Clause 9 - Clause 13(1)(b)	2	0.48%
Beyond the limit of compensation prescribed under Clause 12 (5) and 12(6) - Clause 13(1)(c)	1	0.24%
Complaints without sufficient cause - Clause 13(1)(e)	4	0.96%
<b>Total</b>	<b>416</b>	<b>100.00%</b>

4.21 As may be seen from Table 4.8 above, the maximum number of rejections were on the ground that the complaint was '*not on grounds of complaint*' (Clause 8), calling for creation of greater awareness among complainants about the OSDT.

**Age wise classification of pending complaints**

4.22 Although OSDT does not specify any time limit for resolution of complaints by ODTs, efforts are made to resolve the same within two months. However, due to reasons such as non-submission and/ or delay in submission of complete information

by complainants/ entities, the time taken for resolution may get extended in some cases. The ODTs and the Principal Nodal Officers (PNOs) of the system participants are advised/ sensitized to ensure that complaints are redressed expeditiously. The age wise classification of the number of pending complaints is detailed in **Appendix 4.6**.

### **Appeals against the decisions of the ODTs**

4.23 The Deputy Governor-in-Charge of the CEPD, RBI is designated as the AA as per the provisions of the OSDT. CEPD provides the Secretariat to the AA. No appeal was received during the year 2019-20.

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## Chapter 5

### Complaints received on CPGRAMS and applications under Right to Information Act, 2005

During the year 1,515 complaints were received under CPGRAMS, and 1,436 applications were received under Right to Information Act, which were replied to.

#### Centralised Public Grievance Redress and Monitoring System (CPGRAMS)

5.1 CPGRAMS is a measure formulated to receive and address consumer complaints regarding different products and schemes offered by the Government of India or its agencies. The CPGRAMS portal has been developed by the Department of Administrative Reforms and Public Grievances of Government of India. Government departments and banks are subordinate offices in this portal, to receive and redress complaints. CEPD is the Nodal Office for Reserve Bank; and the Offices of Ombudsmen are the subordinate offices.

5.2 A comparative position of the complaints received through this portal and handled by the OBOs during the last three years is given at **Appendix 5.1**. The complaints received through this portal went up from 321 in the previous year to 1,515 this year.

#### Applications received under the Right to Information Act, 2005

5.3 The BOs are the Central Public Information Officers (CPIOs) under the Right to Information Act, 2005 (RTI Act) to receive applications and furnish information related to complaints handled by the OBOs. During the year, 1,436 RTI applications were received by all OBOs. The OBO wise position of such applications received during the last three years is detailed at **Appendix 5.2**.

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## Chapter 6

### Other Developments

Important regulations issued in the area of customer service included harmonization of TAT; and mandating the non-bank issuers of PPIs with more than one crore instruments outstanding to appoint an IO to review customer complaints that are partly or wholly rejected by their internal grievance redressal mechanism. The Reserve Bank also conducted RCA of the major areas of complaints and initiated measures to address the concerns identified. The awareness generation campaign was intensified and content on the IVRS was updated. A review of the Ombudsman Schemes of the Reserve Bank was undertaken by an In-house Committee with the objective of enhancing their effectiveness. Going forward, CEPD will strengthen consumer protection through implementation of the recommendations of the In-house Committee for enhancing the effectiveness of the Ombudsman Schemes, preparation of a framework for consumer education focusing on consumer protection issues, improving the capacity of CMS, enriching the IVRS for better customer guidance, and engaging with the REs to strengthen their grievance redressal mechanisms.

### Regulations: Important regulatory measures taken by the Reserve Bank

6.1 The important regulations issued by the Reserve Bank during the period of review, with implications for customer service, covered facilities for exchange of notes and coins; electronic transactions; Basic Savings Bank Deposit Account (BSBDA); cash withdrawal at Points-of-Sale (PoS); Know Your Customer (KYC) – including steps for digital KYC; TAT for failed electronic transactions; charges on ATM transactions and electronic remittances; availability of National Electronic Funds Transfer (NEFT) on 24x7 basis; waiver of charges for basic saving bank account holders; introduction of new types of semi-closed PPI; permitting facilitation of National Electronic Toll Collection (NETC) system through linking with non-bank PPIs, cards and Unified Payment Interfaces (UPIs); specific regulations on doorstep banking services for senior citizens and differently abled people; public awareness on digital transactions through

multiple channels and regulatory instructions in the wake of Covid 19 pandemic. A chronology of the salient measures is given at **Appendix 6.1**.

### **Root Cause Analysis of major areas of complaints**

6.2 One of the milestones for the year 2019-20 under the Reserve Bank's medium-term strategy '*Utkarsh 2022*' was to '*Formulate policy to strengthen the system based on RCA of major areas of complaints*', and thereby strengthen the consumer protection framework. The objective of RCA is to identify persisting issues at the systemic level, their causes, and the remedial measures required to address them. Actions based on the issues identified shall be initiated to address the root cause of the concerns and thereby reduce the grievances of customers. Further, efforts are also being invigorated to strengthen the redressal machinery for consumers of REs in case of grievances.

6.3 RCA of the major areas of complaints received in the Offices of Ombudsmen, Consumer Education and Protection Cells (CEPCs) and the top five banks whose customers had lodged complaints in the OBOs was undertaken first in June 2019 (RCA-2019). The categories under study during the RCA-2019 included (i) Digital Transactions (ii) Credit Cards and Recovery Agents, (iii) Non-adherence to Reserve Bank guidelines / FPC (iv) Mis-selling / Para-banking (v) Deficiency in services to senior citizens (vi) Lack of awareness amongst customers of banks (vii) Deposits, Remittance, Notes and Coin exchange related, and (viii) Others. The root-causes identified were i) at the level of customers and REs, ii) on account of gaps in regulatory guidelines, and iii) from external threats such as frauds. The issues identified through the RCA were taken up with the concerned REs to reinforce adherence to guidelines and streamlining of redressal mechanism. Further, references were made to the Reserve Bank regulatory departments and other regulators to address the gaps identified during the analysis.

6.4. The RCA for 2020 (RCA-2020) on the complaints received at RBI was conducted by the Offices of the Ombudsmen and the CEPCs. The findings were compiled and analysed at CEPD. The major issues as identified in RCA-2020, their root causes and the remedial measures required are summarized in **Table 6.1**.

**Table 6.1: RCA-2020 – Major concerns, root causes identified and remedial action**

Sr. No	Issue	Major Concerns Raised	Root-Causes	Remedial Measures
1	ATM/ Debit Card related transactions	Non-dispensation/ short dispensation of cash and fraudulent ATM transactions due to surface skimming by fraudsters.	Lack of awareness amongst consumers regarding safe ATM banking; delay in auto-reversal of funds, non-availability of CCTV footages	Banks and RBI shall increase efforts to create awareness on safe banking.  Extant regulations on auto-reversal and ATM transactions are being reiterated for adherence.  Issues related to coordination between banks and NPCI are being considered.
2.	Fraudulent transactions	Unauthorised transactions through ATM/ Debit/ Credit Card through phishing, vishing, SMShing, cloning and other organized threats	Lack of awareness amongst customers and vulnerability of technically challenged consumers; laxity in banks' system-based fraud monitoring applications based on customer's pattern of transaction analysis; Non-adherence to NPCI guidelines including raising of a chargeback.	Apart from increasing awareness, measures like location-based monitoring, effective velocity check parameters, multiple factor authentication, etc. are being considered for strengthened security for electronic transactions. Other root causes identified on the part of REs like time lags to raise disputes with the beneficiary entities, proactive measures like blocking of card delayed until confirmation by complainant are also being reviewed.
3	Credit Card (Mis-selling)	Unsolicited issuance of Credit Cards, issues related to virtual Credit Cards; lack of transparency in charges, harassment for recovery of dues, degradation/ wrong reporting in CIBIL	Incentivization of bank staff on target-based sale of financial products without proper due diligence carried out to ascertain	Extant regulations related to 'Charter of Customer rights', para-banking, recovery agents are being reiterated to banks.

Sr. No	Issue	Major Concerns Raised	Root-Causes	Remedial Measures
		scores were related issues	the suitability of the product for the buyer;	
4	UPI based fraudulent transactions	Phishing/ vishing calls, dubious links/ QR codes/ SMS/ e-mails luring customers leading to fraudulent transactions through UPI.	Lack of awareness and negligence amongst customers; difficulties of aged people in comprehending the UPI platform; organized crimes/ external threats	Banks have been advised to train staff and customer care executives appropriately to address UPI related concerns of customers; Ways to strengthen the velocity check parameters are being analysed.
5	Digital Lending Applications (DLAs)	Online mobile applications providing unsolicited credits, and solicited credits without due diligence on repaying-capacity of buyer; Lack of transparency of charges, exorbitant penalties, and undue harassment	Non-adherence to Fair Practices Code and regulatory guidelines.	Regulatory guidelines were issued through <a href="#">DOR (NBFC) (PD) CC. No.112/03.10.001/2019-20 dated June 24, 2020</a> , mandating banks on directives regarding DLAs including disclosure of names of DLAs, issuance of sanction letters amongst others to ensure transparency.
6	Erroneous Transfer of Funds	Mis-transfer of funds on account of erroneous account number provided by the remitter	Negligence of customer; Lack of coordination among banks in redressal such grievances by marking a lien, obtaining consent to debit etc.	Efforts are being taken to devise operational guidelines for banks in handling grievances due to erroneous transfers and to increase coordination amongst banks in addressing grievances.
7	Mis-selling (Insurance Products)	Mis-selling/ para-banking of third-party products to consumers without considering product suitability to buyer; lack of transparency on features of product sold;	Lack of awareness amongst customers; Negligence of customers mainly due to difficulties in understanding the language in which features of products are explained by banks; Efforts of entities in cross-selling unmindful of suitability	Banks have been advised to sensitize staff on suitability of products, Charter of Customer Rights, increase awareness amongst customers, mandatory explanation of features in vernacular/ comprehensible language.

Sr. No	Issue	Major Concerns Raised	Root-Causes	Remedial Measures
			and consumer protection issues;	
8	Recovery Agents	Undue harassment/ threatening calls at odd hours/ calls made to friends/ neighbours of borrowers, action taken on guarantor rather than borrower.	Lack of skill and aptitude training to recovery agents, non-adherence to FPC.	Extant regulations on recovery agents are being reiterated to banks for stricter enforcement.
9	Foreclosure Charges	Denial of foreclosure request, unreasonable charges, non-updation of CIBIL even after settlement of dues.	Lack of proper communication and lack of understanding in the terms of loan by customer.	Measures to avert communication issues like providing terms of the loan in regional language are being considered. Extant guidelines in the context are being reiterated to banks and advised to increase efforts to ensure transparency at the time of loan sanction.
10	Housing Loans	Non-credit of Pradhan Mantri Awas Yojana (PMAY) subsidies; frauds by Home Loan Counselors (HLCs); misplacement of title deeds and documents by banks; delay in processing of loans; misuse of provisions of SARFAESI Act.	Improper due diligence conducted by bank to comprehend applicability of PMAY scheme to borrowers; late submission of PMAY application to National Housing Bank; activities of HLCs left unsupervised and non-monitored.	Efforts shall be taken to increase awareness, and banks shall be advised to undertake responsibility for omission and commission by HLCs. Remedial measures against other issues identified are under consideration.
11	Levy of Charges	Charges related to non-maintenance of minimum balance, levy of charges without prior notice, charges related to SMS services.	Non-adherence to BCSBI Code, lack of communication to the customer, lack of transparency.	Efforts to streamline and avert communication gaps between the REs and their customers due to which most of the complaints under the category are received are being analyzed.
12	Issues related to	Recovery of loan from pension/ retirement	Non-adherence to FPC	Banks have been advised to strengthen efforts to

Sr. No	Issue	Major Concerns Raised	Root-Causes	Remedial Measures
	Senior Citizens	proceeds, non-availability of facilities for senior citizens; Non-credit of pension, general lien on pension accounts for loans of self/ relative/ guarantee.		address issues related to senior citizens.
13	Covid 19 related issues	Non-availability of EMI moratorium; debit of EMI/ presentation of ECS mandates despite acceptance of moratorium request.	Lack of awareness amongst customers regarding procedure for application of EMI moratorium, non-adherence to FPC.	Measures are being taken to address the Covid 19 related grievance on priority and address the underlying issues by reiterating the extant guidelines.
14	Others	Unnecessary freezing of accounts, Tax related issues, misbehavior by staff	Lack of strong grievance redressal machinery, non-adherence to regulatory guidelines.	Extant guidelines are being reiterated and banks shall be advised to sensitize staff accordingly.
15	NBFCs	Exorbitant interest rates and penal charges; non-adherence to FPC; renewal of loans without consent of borrower; unreasonable foreclosure charges; misconduct/ misbehaviour of staff/ recovery agents	Lack of transparency regarding charges/ interest rate/ penal charges; terms of conditions/ rates not being clearly indicated in the pawn ticket.	Regulatory gaps addressing the issues related to NBFCs are being taken up.

6.5 With a view to determine a plan of action based on the RCA, further extension of the awareness programs by both the Reserve Bank and the REs to strengthen the grievance redressal mechanism is under consideration. Coordination with NPCI/ Telecom Regulatory Authority of India (TRAI) to address security related issues in electronic transactions and enhance the fraud monitoring systems of REs is also being undertaken. REs are also being advised to strictly adhere to the regulatory guidelines and sensitize their staff accordingly.

## **Awareness generation activities of Ombudsmen and CEPD**

6.6. CEPD conducted multi-media campaigns on the newly launched Ombudsman Schemes as well as BSBDA, safe digital banking, and facilities for senior citizens and differently abled persons. The Ombudsmen conducted 26 Town Hall events wherein the Ombudsman Schemes and the important customer service issues were discussed with members of public and the REs. Further, 113 awareness programmes were conducted with focus on specific groups such as servicemen, school/ college students, consumer groups etc. A list of the awareness programmes conducted by Ombudsmen is provided at **Appendix 6.2**.

6.7 On-tap information on the IVRS on BOS, safe banking transactions and important customer service regulations has been made available on the phone number 14440. Further, messages have been hosted on the Reserve Bank website, the ‘RBI Kehta Hai’ webpage and the CMS webpage on ‘cyber frauds’, ‘safe digital banking’, ‘Ombudsman Schemes of RBI’ and ‘CMS’.

## **Winding down of Banking Codes and Standards Board of India**

6.8 BCSBI was institutionalized on the recommendation of the Committee on Procedures and Performance Audit of Public Services (CPPAPS) under the Chairmanship of Shri S.S.Tarapore, former Deputy Governor of RBI. It was registered as an independent and autonomous body under the Societies Registration Act, 1860 in February 2006. Upon a review conducted by CEPD, it was concluded that Reserve Bank can, by itself, undertake the activities that were identified for BCSBI; and that the BCSBI has now served the purpose for which it was set up. As such, the need for BCSBI to continue was reviewed based on the directions of the Central Board and its dissolution was approved. BCSBI is now in an advanced stage of dissolution.

## **Status of implementation of the action plan set out in *Utkarsh 2022* for the year 2019-20**

6.9 The medium-term strategy of RBI, ‘*Utkarsh 2022*’, had set five milestones for the year 2019-20. This includes the milestone regarding formulation of policy to strengthen the system based on RCA of the major areas of complaints, discussed earlier under Para 6.2. The progress made under the other four milestones is as under:

**6.9.1 Conduct review of CEPCs for empowering them on the lines of Ombudsmen:** CEPCs redress complaints not covered by the Ombudsman Schemes. In light of the challenges that affect grievance redressal by CEPCs, in particular the lack of quasi-judicial powers, the issue of strengthening CEPCs on the lines of the Ombudsmen was examined by an Internal Working Group (IWG) comprising in-charges of the CEPCs of Chennai, Kolkata, Mumbai, and New Delhi. The IWG submitted its report in January 2020.

**6.9.2 Review the Internal Ombudsman Scheme for extension to NBFCs:** The proposal to extend the IO Scheme to all NBFCs covered under OSNBFC, 2018, was examined. Considering the diversity in the size and business profile of NBFCs, the number of complaints received and the customer interface, the implementation of the IO Scheme for NBFCs is under review for roll-out based on selective applicability.

**6.9.3 Review Ombudsman Schemes for updation and effective implementation including through convergence:** An In-house Committee was set up to examine, *inter alia*, issues relating to the convergence of the three Ombudsman Schemes – the BOS, the OSNBFC and the ODT - into an Integrated Ombudsman Scheme, and suggest measures for improving the effectiveness of the Ombudsman mechanism. The Committee submitted its Report on May 13, 2020 and the proposals are being examined [Box 6.1].

**Box 6.1: Recommendations of the Committee to Review the Ombudsman Schemes**

An Internal Working Group with 10 members, including eight Ombudsmen, one officer each from the Legal Department and CEPD, was constituted to undertake a detailed review of the Ombudsman Schemes of RBI.

The terms of reference for the Committee included examining the feasibility of including RBI regulated entities with retail customer interface currently not covered by the Ombudsman Schemes, recommend measures to improve the efficiency of the Offices of Ombudsmen, review the geographic and pecuniary limits, appellate mechanism, and any other area relevant to the subject. The Committee also reviewed the global practices in financial customer protection and the operations of

various financial Ombudsman Schemes across jurisdictions. The Committee made the following major recommendations, consistent with the legal mandate of RBI, the growing expectations of customers, the rapidly evolving digital transactions, and the nature of customer-RE relationship in the present scenario and the foreseeable future:

- i. Convergence of the existing Ombudsman Schemes – the BOS (as amended upto July 1, 2017), the OSNBFC, 2018 and the OSDT, 2019 - into a single integrated “RBI Ombudsman Scheme”.
- ii. Expanding the ambit of the RBI Ombudsman Scheme to all REs presently not covered under the existing three Schemes to provide a single window grievance redressal for all REs.
- iii. Broad-basing the grounds of complaint and incorporating only a detailed ‘negative’ or ‘exclusions’ list for rejection of a complaint.
- iv. Phasing out CEPCs by subsuming all REs and non-Ombudsman grounds of complaint that are presently being handled by CEPCs.
- v. Setting up a Centralised Receipt and Processing Centre (CRPC) for centralized handling of all complaint receipts and initial processing and moving towards a ‘One Nation – One Jurisdiction’ approach.
- vi. Reduction in the TAT for complaint resolution to 30 days in a phased manner over a period of two years.
- vii. Introducing delegation through the institution of the office of the Deputy Ombudsman, with delegation of powers to decide on specific types of complaints

The recommendations of the Committee are under consideration for implementation.

**6.9.4 Operationalize Interactive Voice Response System for online support to complainant:** The IVRS facility of the RBI is active on 14440. The information for lodging complaints with banks and to the RBI Ombudsman has been made available on this number. Further, CEPD is in the process of enhancing the experience by adding additional content on IVRS for higher level of user engagement.

## **Internal Ombudsman for Non-bank System Participants**

6.10 The Reserve Bank of India in terms of the [Statement on Developmental and Regulatory Policies dated October 4, 2019](#), introduced the IO Scheme for Non-bank System Participants on October 22, 2019. It is applicable to Non-bank System Participants<sup>8</sup> who are issuers of PPIs and have more than one crore outstanding PPIs.

### **Way forward**

6.11 During the period July 1, 2020 to March 31, 2021, CEPD will work towards implementing the recommendations made by the In-house Committee to review the Ombudsman Schemes. The Department will formalize a framework for financial education for effective financial consumer protection. The capability of CMS will be enhanced with report generation tools.

6.12 Efforts for quick and effective redressal of grievances received in RBI will be intensified. A disincentive framework for banks found deficient in the area of grievance redressal is being finalised for implementation. Financial consumer protection will be enhanced through regular RCA to identify issues to address, improving the internal grievance redressal mechanism of REs and ensuring easy accessibility of the alternative grievance redressal framework for complaints not resolved by the REs at their level.

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<sup>8</sup> 'Non-bank System Participant' means any person other than a bank participating in a payment system as defined under Section 2 of the Payment and Settlement Systems Act, 2007 including a 'System Provider'.

## APPENDICES

### Appendix 2.1 – OBO wise receipt of complaints in the last three years

Name of the OBO	No. of complaints received during			% change in 2019-20 over 2018-19	% to total complaints
	2017-18	2018-19	2019-20		
Ahmedabad	9,607	9,796	16,008	63.41%	5.19%
Bengaluru	8,906	11,044	18,475	67.29%	5.99%
Bhopal	4,050	6,107	14,510	137.60%	4.70%
Bhubaneswar	2,811	4,138	5,311	28.35%	1.72%
Chandigarh	10,026	13,063	31,594	141.86%	10.24%
Chennai	10,642	11,557	17,724	53.36%	5.74%
Dehradun	3,171	3,958	7,858	98.53%	2.55%
Guwahati	1,601	2,061	3,641	76.66%	1.18%
Hyderabad	8,049	10,391	19,947	91.96%	6.46%
Jaipur	9,068	11,455	18,144	58.39%	5.88%
Jammu	501	908	1,530	68.50%	0.50%
Kanpur	13,314	14,314	23,895	66.93%	7.74%
Kolkata	10,631	11,793	11,699	-0.80%	3.79%
Mumbai I	18,085	13,106	19,473	48.58%	6.31%
Mumbai II	1,884	10,162	17,917	76.31%	5.81%
New Delhi I	26,653	33,690	18,147	-46.14%	5.88%
New Delhi II	9,084	11,242	20,817	85.17%	6.74%
New Delhi III	0	0	9,589	NA	3.11%
Patna	7,946	7,998	17,392	117.45%	5.64%
Raipur	1,211	1,906	3,682	93.18%	1.19%
Ranchi	1,894	2,174	4,581	110.72%	1.48%
Thiruvananthapuram	4,456	5,038	6,696	32.91%	2.17%
<b>Grand Total</b>	<b>1,63,590</b>	<b>1,95,901</b>	<b>3,08,630</b>	<b>57.54%</b>	<b>100.00%</b>

### Appendix 2.2 – OBO wise position of customer complaints handled in the last three years

Particulars	2017-18	2018-19	2019-20
Complaints brought forward from the previous year	11,215	6,182	12,069
Complaints received	163,590	195,901	308,630
Total number of complaints handled	174,805	202,083	320,699
Complaints disposed	168,623	190,014	296,201
Complaints pending at the end of the year	6,182 (3.54%)	12,069 (5.97%)	24,498 (7.64%)
Complaints pending for less than one month	2584 (1.48%)	7,055 (3.49%)	6,086 (1.90%)

Particulars	2017-18	2018-19	2019-20
Complaints pending for one to two months	2140 (1.22%)	3,478 (1.72%)	3,223 (1%)
Complaints pending for two to three months	871 (0.50%)	499 (0.25%)	1,833 (0.57%)
Complaints pending for more than three months	587 (0.34%)	1,037 (0.51%)	13,356 (4.16%)

Note: Figures in % show percentage to the total complaints handled

### Appendix 2.3 – OBO wise cost for the year 2019-20

OBO	Per complaint cost (₹)	Total cost (₹)
Ahmedabad	4,143	6,32,34,877
Bangalore	3,800	3,54,40,086
Bhopal	2,046	3,00,23,425
Bhubaneswar	4,262	2,31,90,000
Chandigarh	1,204	3,83,97,572
Chennai	2,526	4,40,98,122
Dehradun	1,834	1,50,96,000
Guwahati	5,320	1,97,89,000
Hyderabad	2,631	5,30,00,000
Jaipur	1,445	2,67,80,000
Jammu	8,088	1,62,00,642
Kanpur	2,387	5,98,60,000
Kolkata	5,438	6,01,62,116
Mumbai-I	2,235	4,79,70,000
Mumbai-II	1,976	3,92,57,240
New Delhi-I	2,471	4,48,54,002
New Delhi-II	1,691	3,67,24,665
New Delhi-III	2,899	2,82,70,000
Patna	1,584	2,76,51,340
Raipur	5,383	2,06,60,649
Ranchi	2,751	1,26,00,000
Thiruvananthapuram	4,434	3,03,87,392
<b>All India</b>	<b>2,412</b>	<b>77,36,47,128</b>

#### **Appendix 2.4– Mode of receipt of complaints**

<b>Mode of receipt</b>	<b>No. of complaints received during</b>			<b>% change (Y-o-Y)</b>
	<b>2017-18</b>	<b>2018-19</b>	<b>2019-20</b>	
Email	79,550	96,925	1,09,740	13.22%
	48.63%	49.48%	35.56%	
Online	24,512	44,496	1,54,580	247.40%
	14.98%	22.71%	50.09%	
Post/ Fax/ Courier/ Hand delivery	59,528	54,480	44,310	-18.67%
	36.39%	27.81%	14.36%	
<b>Total</b>	<b>163,590</b>	<b>195,901</b>	<b>3,08,630</b>	<b>57.54%</b>

Note: Figures in % under respective years indicate percentage to total complaints received during the year

#### **Appendix 2.5 – Population- group wise distribution of complaints received**

<b>Population group</b>	<b>No. of complaints received</b>			<b>% Increase decrease (Y-o-Y)</b>
	<b>2017-18</b>	<b>2018-19</b>	<b>2019-20</b>	
Rural	20,600	22,862	30,979	35.50%
	12.59%	11.67%	10.04%	
Semi Urban	18,570	23,629	56,286	138.21%
	11.35%	12.06%	18.24%	
Urban	81,124	94,745	70,081	-26.03%
	49.59%	48.36%	22.71%	
Metropolitan	43,296	54,665	1,51,284	176.75%
	26.47%	27.90%	49.02%	
<b>Total</b>	<b>1,63,590</b>	<b>1,95,901</b>	<b>3,08,630</b>	<b>57.54%</b>

Note: Figures in % under respective years indicate percentage to total complaints

### Appendix 2.6 - Nature of complaints across population groups

Nature of complaint	Centralised Account (Credit Card)	Rural	Semi Urban	Urban	Metro	Total
Deposit Account	16%	10%	16%	22%	36%	100%
Remittance	17%	8%	19%	26%	30%	100%
Credit Card	76%	1%	2%	7%	14%	100%
Loans and Advances - Housing	19%	12%	23%	23%	24%	100%
Loans and Advances - General	27%	12%	21%	19%	21%	100%
Levy of charges without prior notice	29%	4%	14%	23%	30%	100%
Pension	14%	13%	26%	27%	20%	100%
Failure to meet commitments	30%	6%	15%	25%	23%	100%
Recovery Agent related	42%	4%	9%	10%	35%	100%
Notes and Coins	13%	15%	22%	23%	27%	100%
Non-observance of FPC	40%	7%	12%	18%	23%	100%
Non-observance of BCSBI Codes	38%	9%	14%	18%	21%	100%
ATM/ Debit Card related	20%	10%	18%	24%	28%	100%
Mobile/ Electronic Banking related	27%	8%	16%	24%	25%	100%
Mis-selling	23%	9%	19%	28%	21%	100%
Others	36%	6%	12%	18%	28%	100%
Out of subject	81%	2%	5%	6%	6%	100%

### Appendix 2.7 – Zone-wise distribution of complaints

East Zone	2018-19	2019-20	% change
Bhubaneshwar	4,138	5,311	28.35%
Guwahati	2,061	3,641	76.66%
Kolkata	11,793	11,699	(-)0.80%
Patna	7,998	17,392	117.45%
Ranchi	2,174	4,581	110.72%
<b>Total</b>	<b>28,164</b>	<b>42,624</b>	<b>51.34%</b>
% share to All India	14.38%	13.81%	
North Zone	2018-19	2019-20	% change
Chandigarh	13,063	31,594	141.86%

<b>East Zone</b>	<b>2018-19</b>	<b>2019-20</b>	<b>% change</b>
Dehradun	3,958	7,858	98.53%
Jaipur	11,455	18,144	58.39%
Jammu	908	1,530	68.50%
Kanpur	14,314	23,895	66.93%
New Delhi-I	33,690	18,147	(-)46.14%
New Delhi-II	11,242	20,817	85.17%
New Delhi-III	0	9,589	NA
<b>Total</b>	<b>88,630</b>	<b>1,31,574</b>	<b>48.45%</b>
% share to All India	45.24%	42.63%	
<b>South Zone</b>	<b>2018-19</b>	<b>2019-20</b>	<b>% change</b>
Bengaluru	11,044	18,475	67.29%
Chennai	11,557	17,724	53.36%
Hyderabad	10,391	19,947	91.96%
Thiruvananthapuram	5,038	6,696	32.91%
<b>Total</b>	<b>38,030</b>	<b>62,842</b>	<b>65.24%</b>
% share to All India	19.41%	20.36%	
<b>West Zone</b>	<b>2018-19</b>	<b>2019-20</b>	<b>% change</b>
Ahmedabad	9,796	16,008	63.41%
Bhopal	6,107	14,510	137.60%
Mumbai-I	13,106	19,473	48.58%
Mumbai-II	10,162	17,917	76.31%
Raipur	1,906	3,682	93.18%
<b>Total</b>	<b>41,077</b>	<b>71,590</b>	<b>74.28%</b>
% share to All India	20.97%	23.20%	
<b>All India Total</b>	<b>1,95,901</b>	<b>3,08,630</b>	

### Appendix 2.8– Complainant-group wise classification

Complainant group	Complaints received		
	2017-18	2018-19	2019-20
Individual	1,50,697	1,79,754	2,61,573
	92.12%	91.76%	84.75%
Individual – Business	4,686	5,502	10,142
	2.86%	2.81%	3.29%
Proprietorship / Partnership	473	651	5,286
	0.29%	0.33%	1.71%
Limited Company	1,081	1,317	6,409
	0.66%	0.67%	2.08%
Trust	326	466	541
	0.20%	0.24%	0.18%
Association	331	325	436
	0.20%	0.17%	0.14%
Government Department	535	960	5,075
	0.33%	0.49%	1.64%
PSU	1,409	643	1,268
	0.85%	0.33%	0.41%
Senior Citizen	2,098	1,328	8,149
	1.28%	0.68%	2.64%
Others	1,954	4,955	9,751
	1.19%	2.53%	3.16%
<b>Total</b>	<b>1,63,590</b>	<b>1,95,901</b>	<b>3,08,630</b>

Note: Figures in % indicate percentages share to total complaints

### Appendix 2.9 – Bank-group wise classification

Bank group				% change
	2017-18	2018-19	2019-20	
Nationalized Banks	54,970	61,755	92,503	49.79%
	33.60%	31.52%	29.97%	
SBI	46,993	59,522	91,584	53.87%
	28.73%	30.38%	29.67%	
Private Sector Banks	42,443	54,922	98,623	79.57%
	25.94%	28.04%	31.96%	
Payments and Small Finance Banks	473	1754	5227	198.00%
	0.29%	0.90%	1.69%	
Foreign Banks	3,850	4,196	5,935	41.44%
	2.35%	2.14%	1.92%	
RRBs/ Scheduled Primary Urban Co-op. Banks	3,229	3,660	6,060	65.57%
	1.97%	1.87%	1.96%	
Others	11,632	10,092	8,698	-13.81%
	7.11%	5.15%	2.82%	
<b>Total</b>	<b>1,63,590</b>	<b>1,95,901</b>	<b>3,08,630</b>	

Note: Figures in % indicate percentage share to total complaints

**Appendix 2.10 – OBO-wise position of complaints disposed during 2019-20**

OBO	Complaints pending at the beginning of the Year	Complaints received during the Year	Complaints handled	Complaints disposed	Pending at the end of the year	Rate of disposal (%)
Ahmedabad	346	16,008	16,354	15,258	1,096	93.30%
Bengaluru	1,341	18,475	19,816	10,667	9,149	53.83%
Bhopal	307	14,510	14,817	14,446	371	97.50%
Bhubaneswar	202	5,311	5,513	5,442	71	98.71%
Chandigarh	57	31,594	31,651	31,650	1	100.00%
Chennai	233	17,724	17,957	17,482	475	97.35%
Dehradun	380	7,858	8,238	6,292	1,946	76.38%
Guwahati	79	3,641	3,720	3,647	73	98.04%
Hyderabad	171	19,947	20,118	19,806	312	98.45%
Jaipur	570	18,144	18,714	18,644	70	99.63%
Jammu	28	1,530	1,558	1,554	4	99.74%
Kanpur	460	23,895	24,355	20,830	3,525	85.53%
Kolkata	555	11,699	12,254	11,074	1,180	90.37%
Mumbai-I	977	19,473	20,450	18,676	1,774	91.33%
Mumbai -II	1,941	17,917	19,858	17,895	1,963	90.11%
New Delhi-I	2,776	18,147	20,923	20,240	683	96.74%
New Delhi-II	900	20,817	21,717	20,873	844	96.11%
New Delhi - III	0	9,589	9,589	9,423	166	98.27%
Patna	431	17,392	17,823	17,256	567	96.82%
Raipur	15	3,682	3,697	3,659	38	98.97%
Ranchi	73	4,581	4,654	4,533	121	97.40%
Thiruvananthapuram	227	6,696	6,923	6,854	69	99.00%
<b>Total</b>	<b>12,069</b>	<b>3,08,630</b>	<b>3,20,699</b>	<b>2,96,201</b>	<b>24,498</b>	<b>92.36%</b>

**Appendix 2.11 – OBO-wise break-up of maintainable complaints during 2019-20**

OBO	No. of maintainable complaints
Ahmedabad	7,217
Bengaluru	4,099
Bhopal	5,544
Bhubaneswar	3,659
Chandigarh	30,584
Chennai	11,946
Dehradun	2,851
Guwahati	2,328

OBO	No. of maintainable complaints
Hyderabad	10,138
Jaipur	12,963
Jammu	1,056
Kanpur	12,652
Kolkata	5,485
Mumbai-I	11,046
Mumbai-II	9,848
New Delhi-I	12,660
New Delhi-II	11,450
New Delhi - III	5,806
Patna	5,873
Raipur	1,891
Ranchi	2,528
Thiruvananthapuram	2,304
<b>Total</b>	<b>1,73,928</b>

#### Appendix 2.12- Bank-wise maintainable complaints disposed during 2019-20

Sr. No.	Name of Bank	No. of maintainable cases disposed
1	STATE BANK OF INDIA	48,333
2	HDFC BANK LIMITED	15,004
3	ICICI BANK LIMITED	11,844
4	AXIS BANK LIMITED	10,457
5	PUNJAB NATIONAL BANK	9,928
6	BANK OF BARODA	6,383
7	SBI CARDS	5,324
8	KOTAK MAHINDRA BANK LIMITED	4,915
9	BANK OF INDIA	4,671
10	CANARA BANK	4,075
11	CENTRAL BANK OF INDIA	3,702
12	UNION BANK OF INDIA	3,588
13	RBL BANK LIMITED	2,830
14	INDUSIND BANK LIMITED	2,597
15	INDIAN BANK	2,500
16	ALLAHABAD BANK	2,467
17	ORIENTAL BANK OF COMMERCE	2,331
18	IDBI BANK LIMITED	2,036

Sr. No.	Name of Bank	No. of maintainable cases disposed
19	YES BANK LIMITED	1,973
20	ANDHRA BANK	1,812
21	INDIAN OVERSEAS BANK	1,807
22	UCO BANK	1,776
23	STANDARD CHARTERED BANK	1,712
24	SYNDICATE BANK	1,675
25	IDFC BANK LIMITED	1,570
26	CORPORATION BANK	1,386
27	PAYTM PAYMENTS BANK LIMITED	1,282
28	CITIBANK N.A	1,110
29	BANK OF MAHARASHTRA	1,019
30	PUNJAB AND SIND BANK	932
31	BANK OF BARODA (ERSTWHILE VIJAYA BANK)	827
32	AIRTEL PAYMENTS BANK LIMITED	818
33	BANK OF BARODA (ERSTWHILE DENA BANK)	815
34	UNITED BANK OF INDIA	811
35	FEDERAL BANK LIMITED	601
36	JAMMU & KASHMIR BANK LIMITED	408
37	KARUR VYSYA BANK LIMITED	408
38	DCB BANK LIMITED	345
39	HONGKONG AND SHANGHAI BANKING CORPORATION LIMITED	330
40	KARNATAKA BANK LIMITED	328
41	AU SMALL FINANCE BANK LIMITED	249
42	DBS BANK LIMITED	200
43	UTTAR BIHAR GRAMIN BANK	200
44	BANDHAN BANK LIMITED	196
45	BARODA UTTAR PRADESH GRAMIN BANK	192
46	SOUTH INDIAN BANK LIMITED	179
47	BARODA RAJASTHAN KSHETRIYA GRAMIN BANK	176
48	AMERICAN EXPRESS BANKING CORPORATION	173
49	CITY UNION BANK LIMITED	172
50	TAMILNAD MERCANTILE BANK LIMITED	168
51	LAKSHMI VILAS BANK LIMITED	164
52	GRAMIN BANK OF ARYAVART	158
53	SARASWAT CO-OPERATIVE BANK LIMITED	133
54	SARVA U.P. GRAMIN BANK	128
55	SARVA HARYANA GRAMIN BANK	116
56	KASHI GOMTI SAMYUT GRAMIN BANK	112
57	PUNJAB GRAMIN BANK	103
58	EQUITAS SMALL FINANCE BANK LIMITED	101
59	UJJIVAN SMALL FINANCE BANK LIMITED	101
60	MADHYA BIHAR GRAMIN BANK	99

Sr. No.	Name of Bank	No. of maintainable cases disposed
61	PURVANCHAL BANK	98
62	FINO PAYMENTS BANK LIMITED	91
63	RAJASTHAN MARUDHARA GRAMIN BANK	88
64	PUNJAB AND MAHARASHTRA COOPERATIVE BANK LIMITED	86
65	DEUTSCHE BANK AG	84
66	ANDHRA PRADESH GRAMEENA VIKAS BANK	77
67	JANA SMALL FINANCE BANK LIMITED	76
68	PUNJAB AND MAHARASHTRA COOPERATIVE BANK LIMITED	73
69	KERALA GRAMIN BANK	64
70	ALLAHABAD UP GRAMIN BANK	63
71	HIMACHAL PRADESH GRAMIN BANK	63
72	PRATHAMA BANK	62
73	CHHATTISGARH RAJYA GRAMIN BANK	60
74	ODISHA GRAMYA BANK	54
75	CATHOLIC SYRIAN BANK LIMITED	53
76	ABHYUDAYA COOPERATIVE BANK LIMITED	50
77	ASSAM GRAMIN VIKASH BANK	47
78	TRIPURA GRAMIN BANK	47
79	BIHAR GRAMIN BANK	45
80	ANDHRA PRAGATHI GRAMEENA BANK	41
81	DHANLAXMI BANK LIMITED	41
82	SVC COOPERATIVE BANK LIMITED	40
83	INDIA POST PAYMENTS BANK LIMITED	39
84	MAHARASHTRA GRAMIN BANK	37
85	THANE JANATA SAHAKARI BANK LIMITED	37
86	NARMADA JHABUA GRAMIN BANK	36
87	CHAITANYA GODAVARI GRAMEENA BANK	35
88	COSMOS CO-OPERATIVE BANK LIMITED, PUNE	35
89	CAPITAL SMALL FINANCE BANK LIMITED	34
90	UTKARSH SMALL FINANCE BANK LIMITED	31
91	FINCARE SMALL FINANCE BANK LIMITED	28
92	CENTRAL MADHYA PRADESH GRAMIN BANK	26
93	JHARKHAND GRAMIN BANK	25
94	SAPTAGIRI GRAMEENA BANK	25
95	MADHYANCHAL GRAMIN BANK	24
96	UTKAL GRAMEEN BANK	24
97	ESAF SMALL FINANCE BANK LIMITED	20
98	BANGIYA GRAMIN VIKASH BANK	19
99	BARODA GUJARAT GRAMIN BANK	19
100	NAINITAL BANK LIMITED	19
101	TELANGANA GRAMEENA BANK	19

Sr. No.	Name of Bank	No. of maintainable cases disposed
102	UTTARAKHAND GRAMIN BANK	19
103	BARCLAYS BANK PLC	18
104	DOMBIVALI NAGARI SAHAKARI BANK LIMITED	18
105	APNA SAHAKARI BANK LIMITED	15
106	NORTH KANARA G.S.B CO-OPERATIVE BANK LIMITED	15
107	KAPOL CO-OPERATIVE BANK LIMITED	14
108	KARNATAKA VIKAS GRAMEENA BANK	14
109	PANDYAN GRAMA BANK	14
110	PASCHIM BANGA GRAMIN BANK	14
111	UTTAR BANGA KSHETRIYA GRAMIN BANK	14
112	ADITYA BIRLA IDEA PAYMENTS BANK LIMITED	13
113	J & K GRAMEEN BANK	13
114	KALUPUR COMMERCIAL CO-OPERATIVE BANK LIMITED	13
115	SBI CARDS & PAYMENT SERVICES PRIVATE LIMITED	13
116	BOMBAY MERCANTILE CO-OPERATIVE BANK LIMITED	12
117	PALLAVAN GRAMA BANK	12
118	A.P. MAHESH CO-OPERATIVE URBAN BANK LIMITED	11
119	GREATER BOMBAY CO-OPERATIVE BANK LIMITED	11
120	SURYODAY SMALL FINANCE BANK LIMITED	9
121	VIDHARBHA KONKAN GRAMIN BANK	9
122	JANAKALYAN SAHAKARI BANK LIMITED	8
123	RAJKOT NAGRIK SAHAKARI BANK LIMITED	8
124	SAURASHTRA GRAMIN BANK	8
125	JANATA SAHAKARI BANK LIMITED	7
126	JIO PAYMENTS BANK LIMITED	7
127	THE ROYAL BANK OF SCOTLAND PLC	7
128	MEHSANA URBAN CO-OPERATIVE BANK LIMITED	6
129	BASSEIN CATHOLIC CO-OPERATIVE BANK LIMITED	5
130	THANE BHARAT SAHAKARI BANK LIMITED	5
131	MALWA GRAMIN BANK	4
132	RUPEE CO-OPERATIVE BANK LIMITED	4
133	VANANCHAL GRAMIN BANK	4
134	CITIZEN CREDIT CO-OPERATIVE BANK LIMITED	3
135	DENA GUJARAT GRAMIN BANK	3
136	NAGAR URBAN CO-OPERATIVE BANK LIMITED	3
137	NUTAN NAGRIK SAH.BANK LIMITED	3
138	PRAGATHI KRISHNA GRAMIN BANK	3
139	SANGLI URBAN CO-OPERATIVE BANK LIMITED	3
140	THE KALYAN JANATA SAHAKARI BANK LIMITED	3
141	AB BANK LIMITED	2
142	ABU DHABI COMMERCIAL BANK PJSC	2
143	BNP PARIBAS	2

<b>Sr. No.</b>	<b>Name of Bank</b>	<b>No. of maintainable cases disposed</b>
144	ELLAQUAI DEHATI BANK	2
145	KARAD URBAN CO-OPERATIVE BANK LIMITED	2
146	KAVERI GRAMEENA BANK	2
147	MAHANAGAR CO-OPERATIVE BANK	2
148	MANIPUR RURAL BANK	2
149	MIZORAM RURAL BANK	2
150	NEW INDIA CO-OPERATIVE BANK LIMITED	2
151	NORTH EAST SMALL FINANCE BANK LIMITED	2
152	SHINHAN BANK	2
153	THE CITY CO-OPERATIVE BANK LIMITED	2
154	THE JALGAON PEOPLES CO OPERATIVE BANK LIMITED	2
155	THE MAHANAGAR CO-OPERATIVE BANK LIMITED	2
156	ZOROASTRIAN CO-OPERATIVE BANK LIMITED	2
157	ABHINAV SAHAKARI BANK LIMITED	1
158	AHMEDABAD MERCANTILE CO-OPERATIVE BANK LIMITED	1
159	BANK OF AMERICA, N.A	1
160	BANK OF BAHRAIN & KUWAIT B.S.C.	1
161	BANK OF NOVA SCOTIA	1
162	CITY CO-OPERATIVE BANK LIMITED	1
163	DATTATRAYMAHARAJ KALAMBE JAOLI SAHAKARI BANK LIMITED	1
164	FIRST ABU DHABI BANK PJSC	1
165	FULLERTON INDIA CREDIT COMPANY LIMITED	1
166	INDUSTRIAL AND COMMERCIAL BANK OF CHINA	1
167	JALGAON JANATA SAHAKARI BANK LIMITED	1
168	JPMORGAN CHASE BANK NATIONAL ASSOCIATION	1
169	KANGRA CO-OPERATIVE BANK LIMITED	1
170	KARAD JANATA SAHKARI BANK LIMITED	1
171	KEB HANA BANK	1
172	KHAMGAON URBAN CO-OPERATIVE BANK LIMITED	1
173	KRUNG THAI BANK PUBLIC COMPANY LIMITED	1
174	LANGPI DEHANGI RURAL BANK	1
175	MOGAVEERA CO-OPERATIVE BANK LIMITED	1
176	MUFG BANK LIMITED	1
177	PARSIK JANATA SAHAKARI BANK LIMITED	1
178	PUDUVAI BHARATHIAR GRAMA BANK	1
179	SARVODAYA CO-OPERATIVE BANK LIMITED	1
180	SHRIRAM CITY UNION FINANCE LIMITED	1
181	SREE NARAYANA GURU CO-OPERATIVE BANK LIMITED	1
182	THE AKOLA JANTA COMMERCIAL CO-OPERATIVE BANK LIMITED	1

Sr. No.	Name of Bank	No. of maintainable cases disposed
183	THE JANATA CO-OPERATIVE BANK LIMITED	1
184	UJJAIN PARASPAR SAHAKARI BANK LIMITED	1
185	VAIDYANATH URBAN CO-OPERATIVE BANK LIMITED	1
186	VASAI VIKAS SAHAKARI BANK LIMITED	1
187	Others	1,716
	<b>Total</b>	<b>1,73,928</b>

#### Appendix 2.13 - TAT of complaints disposed – category-wise (in days)

Complaint category	2017-18	2018-19	2019-20	Jan to June-2020
Non-adherence to BCSBI Codes	30	33	78	40
Failure on commitments	47	34	74	31
Pension	48	36	95	50
Loans and Advance-housing	42	36	89	44
Notes and coins	35	36	85	35
Para-banking	43	37	89	39
Mobile banking / electronic banking	44	38	95	45
Charges without prior notice	49	40	89	42
Remittance	47	40	95	46
Deposit account	53	40	96	45
	55	41	86	42
Loans and Advance- general				
Recovery agent	61	43	104	57
Credit card	50	44	96	45
ATM/ Debit Card	58	52	102	50
Non-adherence to Fair Practices Code	62	58	93	50
Others	58	53	106	46
<b>Overall</b>	<b>53</b>	<b>47</b>	<b>95</b>	<b>45</b>

### Appendix 2.14- Age-wise classification of pending complaints

Pending up to	June 30,2018	June 30,2019	June 30, 2019
1 month	2,584	7,055	6,086
	1.48%	3.49%	1.90%
1-2 months	2,140	3,478	3,223
	1.22%	1.72%	1.00%
2-3 months	871	499	1,833
	0.50%	0.25%	0.57%
More than 3 months	587	1,037	13,356
	0.34%	0.51%	4.16%
Total pending	6,182	12,069	24,498
	3.50%	5.97%	7.64%
<b>Complaints handled</b>	<b>1,74,805</b>	<b>2,02,096</b>	<b>3,20,699</b>

Note: Figures in % indicate percentage share to total complaints handled

### Appendix 3.1 - Complaints received by ONBFCOs

ONBFCO	2017-18	2018-19	2019-20	Y-o-Y growth%
Chennai	139	1,124	3,300	193.59%
	20.59%	28.16%	16.98%	139.18%
Kolkata	70	513	1,227	
	10.37%	12.85%	6.31%	
Mumbai	343	995	8,021	706.13%
	50.81%	24.93%	41.28%	406.55%
New Delhi	123	1,359	6,884	
	18.22%	34.05%	35.43%	
<b>Total</b>	<b>675</b>	<b>3,991</b>	<b>19,432</b>	<b>386.90%</b>

Note: Figures in % indicate percentage share to total complaints received

### Appendix 3.2–Complainant-Group wise category

Complainant category	Complaints received 2019-20
Individual	9,943 51.17%
Individual - Business	580 2.98%
Proprietorship / Partnership	277 1.43%
Limited Company	425 2.19%
Trust	13 0.07%
Association	7 0.04%
Government Department	66 0.34%
PSU	21 0.11%
Senior Citizen	63 0.32%
Others	8,037 41.36%
<b>Total</b>	<b>19,432</b>

Note: Figures in % indicate percentage share to total complaints received

### Appendix 3.3: Entity-wise list of total complaints received, and maintainable complaints disposed during 2019-20

Sr. No.	NBFC Name	Total complaints	Maintainable complaints
1	BAJAJ FINANCE LIMITED	4,979	1,968
2	INDIABULLS CONSUMER FINANCE LIMITED	868	300
3	HDB FINANCIAL SERVICES LIMITED	593	252
4	TATA CAPITAL FINANCIAL SERVICES LIMITED	583	217
5	FULLERTON INDIA CREDIT COMPANY LIMITED	497	235
6	DMI FINANCE PRIVATE LIMITED	454	219
7	ADITYA BIRLA FINANCE LIMITED	420	156
8	BAJAJ FINSERV LIMITED	392	146
9	HOME CREDIT INDIA FINANCE PRIVATE LIMITED	338	134
10	CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LIMITED	326	154
11	INDIA INFOLINE FINANCE LIMITED	291	64
12	SHRIRAM CITY UNION FINANCE LIMITED	287	154

Sr. No.	NBFC Name	Total complaints	Maintainable complaints
13	MUTHOOT FINANCE LIMITED	236	57
14	BAJAJ HOLDINGS AND INVESTMENT LIMITED	235	91
15	SMALL BUSINESS FINCREDIT INDIA PRIVATE LIMITED	221	56
16	HERO FINCORP LIMITED	175	68
17	MAHINDRA & MAHINDRA FINANCIAL SERVICES LIMITED	169	82
18	INDIABULLS COMMERCIAL CREDIT LIMITED	155	49
19	LENDINGKART FINANCE LIMITED	140	37
20	P.C. FINANCIAL SERVICES PRIVATE LIMITED	131	6
21	MAGMA FINCORP LIMITED	130	51
22	L&T FINANCE LIMITED	130	44
23	BHANIX FINANCE & INVESTMENT LIMITED	119	30
24	ADITYA BIRLA CAPITAL LIMITED	116	48
25	HINDUJA LEYLAND FINANCE LIMITED	115	54
26	SHRIRAM TRANSPORT FINANCE COMPANY LIMITED	113	55
27	IIFL WEALTH FINANCE LIMITED	110	32
28	KOTAK MAHINDRA PRIME LIMITED	104	53
29	CLIX CAPITAL SERVICES PRIVATE LIMITED	103	44
30	MANAPPURAM FINANCE LIMITED	97	47
31	TATA MOTORS FINANCE LIMITED	93	39
32	CAPFLOAT FINANCIAL SERVICES PRIVATE LIMITED	87	37
33	ASHISH SECURITIES PRIVATE LIMITED	87	13
34	EDELWEISS FINANCE & INVESTMENTS LIMITED	81	18
35	INDIABULLS FINANCE COMPANY PRIVATE LIMITED	79	27
36	AVANSE FINANCIAL SERVICES LIMITED	79	45
37	CAPRI GLOBAL CAPITAL LIMITED	69	29
38	RELIGARE FINVEST LIMITED	67	25
39	TVS CREDIT SERVICES LIMITED	62	36
40	HDFC CREDILA FINANCIAL SERVICES PRIVATE LIMITED	59	15
41	IDFC LIMITED	51	-
42	SBI CARDS & PAYMENT SERVICES PRIVATE LIMITED	48	1
43	SREI INFRASTRUCTURE FINANCE LIMITED	46	2
44	ECL FINANCE LIMITED	46	16
45	TATA MOTORS FINANCE SOLUTIONS LIMITED	43	24
46	BFL INVESTMENTS & FINANCIAL CONSULTANTS PRIVATE LIMITED	42	10
47	SREI EQUIPMENT FINANCE LIMITED	40	24
48	NEOGROWTH CREDIT PRIVATE LIMITED	38	18
49	HDFC HOLDINGS LIMITED	37	4
50	ADITYA BIRLA FINANCIAL SERVICES PRIVATE LIMITED	37	8
51	L & T FINANCE LIMITED	35	14
52	INDOSTAR CAPITAL FINANCE LIMITED	34	9
53	VISU LEASING AND FINANCE PRIVATE LIMITED	30	13
54	RELIANCE FINANCIAL LIMITED	30	-
55	RELIANCE CAPITAL LIMITED	29	1
56	SUNDARAM FINANCE LIMITED	28	16

Sr. No.	NBFC Name	Total complaints	Maintainable complaints
57	CAPITAL FIRST LIMITED	28	1
58	RELIANCE COMMERCIAL FINANCE LIMITED	22	9
59	SI CREVA CAPITAL SERVICES PRIVATE LIMITED	21	4
60	MANBA FINANCE PRIVATE LIMITED	21	2
61	FEDBANK FINANCIAL SERVICES LIMITED	21	11
62	MUTHOOT FINCORP LIMITED	20	9
63	AEON CREDIT SERVICE INDIA PRIVATE LIMITED	20	4
64	MOTILAL OSWAL FINANCIAL SERVICES LIMITED	19	-
65	CITICORP FINANCE (INDIA) LIMITED	19	11
66	BELL FINVEST (INDIA) LIMITED	19	1
67	SHRI RAM FINANCE CORPORATION PRIVATE LIMITED	18	4
68	NISSAN RENAULT FINANCIAL SERVICES INDIA PRIVATE LIMITED	18	8
69	MUTHOOT VEHICLE & ASSET FINANCE LIMITED	18	10
70	INDIABULLS FINANCIAL SERVICES LIMITED	18	3
71	HDFC INVESTMENTS LIMITED	17	1
72	CLIX FINANCE INDIA PRIVATE LIMITED	17	7
73	MUTHOOT CAPITAL SERVICES LIMITED	16	6
74	ESS KAY FINCORP LIMITED	16	3
75	BMW INDIA FINANCIAL SERVICES PRIVATE LIMITED	16	6
76	BAJAJ FINVEST PRIVATE LIMITED	16	8
77	EDELWEISS FINVEST PRIVATE LIMITED	15	1
78	DEWAN MOTORS INVESTMENT & FINANCE LIMITED	15	1
79	BOB FINANCIAL SOLUTIONS LIMITED	15	2
80	ANAND RATHI GLOBAL FINANCE LIMITED	15	4
81	ORIX LEASING & FINANCIAL SERVICES INDIA LIMITED	14	3
82	AROHAN FINANCIAL SERVICES PRIVATE LIMITED	14	7
83	AKARA CAPITAL ADVISORS PRIVATE LIMITED	14	-
84	VOLKSWAGEN FINANCE PRIVATE LIMITED	12	6
85	VISTAAR FINANCIAL SERVICES PRIVATE LIMITED	12	7
86	KRAZYBEE SERVICES PRIVATE LIMITED	12	-
87	HINDUJA FINANCE PRIVATE LIMITED	12	2
88	EDELWEISS RETAIL FINANCE LIMITED	12	6
89	WADHAWAN GLOBAL CAPITAL LIMITED	11	-
90	INTEC CAPITAL LIMITED	11	1
91	MUTHOOT MICROFIN LIMITED	10	2
92	KARVY FINANCIAL SERVICES LIMITED	10	4
93	CAPITAL INDIA FINANCE LIMITED	10	2
94	BANDHAN FINANCIAL SERVICES LIMITED	10	-
95	UNITED PETRO FINANCE LIMITED	9	-
96	MONEYWISE FINANCIAL SERVICES PRIVATE LIMITED	9	1
97	KOTAK MAHINDRA FINANCE LIMITED	9	1
98	BARCLAYS INVESTMENTS & LOANS (INDIA) LIMITED	9	-
99	TAMILNADU POWER FINANCE AND INFRASTRUCTURE DEVELOPMENT CORPORATION LIMITED	8	1

Sr. No.	NBFC Name	Total complaints	Maintainable complaints
100	RATTANINDIA FINANCE PRIVATE LIMITED	8	2
101	NAMAN FINANCE & INVESTMENT PRIVATE LIMITED	8	-
102	JUMBO FINVEST (INDIA) LIMITED	8	-
103	FINOVA CAPITAL PRIVATE LIMITED	8	-
104	EPIMONEY PRIVATE LIMITED	8	3
105	DAIMLER FINANCIAL SERVICES INDIA PRIVATE LIMITED	8	3
106	BUSSAN AUTO FINANCE INDIA PRIVATE LIMITED	8	4
107	ADANI CAPITAL PRIVATE LIMITED	8	-
108	SATIN CREDITCARE NETWORK LIMITED	7	-
109	PAISALO DIGITAL LIMITED	7	-
110	NORTHERN ARC CAPITAL LIMITED	7	3
111	ELECTRONICA FINANCE LIMITED	7	3
112	EKJOT ADVANCES LIMITED	7	-
113	CHADHA FINANCE PRIVATE LIMITED	7	-
114	BHARAT FINANCIAL INCLUSION LIMITED	7	-
115	AYE FINANCE PRIVATE LIMITED	7	2
116	ASHISH FISCAL SERVICES PRIVATE LIMITED	7	-
117	TATA FINANCE LIMITED	6	3
118	P C MEDIA SYSTEMS LIMITED	6	-
119	KOGTA FINANCIAL (INDIA) LIMITED	6	2
120	ICICI SECURITIES PRIMARY DEALERSHIP LIMITED	6	-
121	FORTUNE INTEGRATED ASSETS FINANCE LIMITED	6	2
122	FEDBANK FINANCIAL SERVICES LIMITED	6	3
123	BALAJI FINVEST PRIVATE LIMITED	6	2
124	BAJAJ LEASING AND FINANCE LIMITED	6	3
125	AUXILO FINSERVE PRIVATE LIMITED	6	2
126	ASIRVAD MICRO FINANCE LIMITED	6	1
127	AKME FINTRADE (INDIA) LIMITED	6	-
128	VISTAR FINANCIERS PRIVATE LIMITED	5	2
129	VISAGE HOLDINGS AND FINANCE PRIVATE LIMITED	5	-
130	VERITAS FINANCE PRIVATE LIMITED	5	3
131	USHA FINANCIAL SERVICES PRIVATE LIMITED	5	-
132	THIRUMENI FINANCE PRIVATE LIMITED	5	-
133	THE PEERLESS GENERAL FINANCE & INVESTMENT COMPANY LIMITED	5	1
134	SUBHAM CAPITAL PRIVATE LIMITED	5	-
135	SONATA FINANCE PRIVATE LIMITED	5	4
136	SAKTHI FINANCE LIMITED	5	4
137	RELIGARE FINANCE LIMITED	5	-
138	MAGMA CONSUMER FINANCE PRIVATE LIMITED	5	2
139	LAXMI INDIA FINLEASECAP PRIVATE LIMITED	5	-
140	L&T INFRASTRUCTURE FINANCE COMPANY LIMITED	5	2
141	KOTAK MAHINDRA INVESTMENTS LIMITED	5	-
142	KANAKADURGA FINANCE LIMITED	5	5
143	GLOBE FINCAP LIMITED	5	-

Sr. No.	NBFC Name	Total complaints	Maintainable complaints
144	CSL FINANCE LIMITED	5	-
145	CAPITAL TRUST LIMITED	5	1
146	BLUE JAY FINLEASE LIMITED	5	-
147	ATD FINANCIAL SERVICES PRIVATE LIMITED	5	-
148	AMBIT FINVEST PRIVATE LIMITED	5	-
149	A & A CAPITAL SERVICES PRIVATE LIMITED	5	-
150	TVS FINANCE AND SERVICES LIMITED	4	-
151	SPANDANA SPHOORTY FINANCIAL LIMITED	4	1
152	SHAH A FINLEASE PRIVATE LIMITED	4	1
153	SBI GLOBAL FACTORS LIMITED	4	-
154	RELIANCE COMMERCIAL FINANCE PRIVATE LIMITED	4	-
155	RELIANCE COMMERCIAL COMPANY LIMITED	4	-
156	PUNJAB KASHMIR FINANCE LIMITED	4	1
157	ONE CAPITALL LIMITED	4	-
158	NAME NOT MENTIONED	4	-
159	MANAPPURAM ASSET FINANCE LIMITED	4	3
160	LOTUS CAPITAL FINANCIAL SERVICES LIMITED	4	-
161	KOSAMATTAM FINANCE LIMITED	4	1
162	FORD CREDIT INDIA PRIVATE LIMITED	4	-
163	BERAR FINANCE LIMITED	4	1
164	AXIS FINANCE LIMITED	4	1
165	AVAIL FINANCIAL SERVICES PRIVATE LIMITED	4	-
166	YOGAKSHEMAM LOANS LIMITED	3	1
167	UPWARD FINANCIAL SERVICES LIMITED	3	-
168	TUSHAR LEASING & INVESTMENT PRIVATE LIMITED	3	-
169	TATA CAPITAL LIMITED	3	2
170	RELIGARE ENTERPRISES LIMITED	3	1
171	POOJA FINLEASE LIMITED	3	-
172	PEERLESS FINANCIAL SERVICES LIMITED	3	-
173	PAUL FINCAP PRIVATE LIMITED	3	2
174	ORANGE RETAIL FINANCE INDIA PRIVATE LIMITED	3	2
175	MUTHOOTU MINI FINANCIERS LIMITED	3	1
176	MAS FINANCIAL SERVICES LIMITED	3	1
177	MADURA MICRO FINANCE LIMITED	3	1
178	INDITRADE MICROFINANCE LIMITED	3	-
179	IL & FS FINANCIAL SERVICES LIMITED	3	-
180	IFCI VENTURE CAPITAL FUNDS LIMITED	3	-
181	FIVE STAR BUSINESS FINANCE LIMITED	3	2
182	FINO FINANCE PRIVATE LIMITED	3	-
183	ESSEL FINANCE BUSINESS LOANS LIMITED	3	-
184	CRB CAPITAL MARKETS	3	-
185	CITICORP MARUTI FINANCE LIMITED	3	1
186	CITICORP FINANCE (INDIA) LIMITED	3	3
187	CENTRUM FINANCIAL SERVICES LIMITED	3	-
188	BALAJI INSTALMENTS LIMITED	3	-

Sr. No.	NBFC Name	Total complaints	Maintainable complaints
189	APOLLO TRADING AND FINANCE PRIVATE LIMITED	3	-
190	ANNA PURNA MICROFINANCE PRIVATE LIMITED	3	2
191	VOLVO FINANCIAL SERVICES (INDIA) PRIVATE LIMITED	2	-
192	TAMILNADU TRANSPORT DEVELOPMENT FINANCE CORPORATION LIMITED	2	1
193	SVASTI MICRO FINANCE PRIVATE LIMITED	2	1
194	SUSTAINABLE AGRO-COMMERCIAL FINANCE LIMITED	2	-
195	SHRIRAM EQUIPMENT FINANCE COMPANY LIMITED	2	2
196	SHAREKHAN BNP PARIBAS FINANCIAL SERVICES PRIVATE LIMITED	2	-
197	SANCHAYANI SAVINGS & INVESTMENT (INDIA) LIMITED	2	-
198	SAIJA FINANCE PRIVATE LIMITED	2	-
199	SAI POINT FINANCE CORPORATION LIMITED	2	-
200	SAHARA INDIA CORPORATION INVESTMENT LIMITED	2	-
201	RIVIERA INVESTORS PRIVATE LIMITED	2	-
202	RHINO FINANCE PRIVATE LIMITED	2	-
203	RELIANCE FINVEST PRIVATE LIMITED	2	-
204	RAJKAMAL LEASING AND INVESTMENT PRIVATE LIMITED	2	-
205	PCR INVESTMENTS LIMITED	2	-
206	P. H. F. LEASING LIMITED	2	-
207	P C COMBINES PRIVATE LIMITED	2	-
208	NABARD FINANCIAL SERVICES LIMITED	2	-
209	LOTUS SREE FILCO PRIVATE LIMITED	2	-
210	L & T FINANCE HOLDINGS LIMITED	2	1
211	KOTAK INVESTMENTS LIMITED	2	-
212	KOTAK INFRASTRUCTURE DEBT FUND LIMITED	2	-
213	KINARA FINANCIAL PRIVATE LIMITED	2	1
214	KIM INVESTMENTS LIMITED	2	-
215	KERALA TRANSPORT DEVELOPMENT FINANCE CORPORATION LIMITED	2	1
216	J R G FINCORP LIMITED	2	-
217	INTELLECASH MICROFINANCE NETWORK COMPANY PRIVATE LIMITED	2	-
218	INDIAN SCHOOL FINANCE COMPANY PRIVATE LIMITED	2	-
219	IDFC FINANCIAL HOLDING COMPANY LIMITED	2	1
220	FUSION MICROFINANCE PRIVATE LIMITED	2	-
221	FORTUNE CREDIT CAPITAL LIMITED	2	1
222	FINQUEST FINANCIAL SOLUTIONS PRIVATE LIMITED	2	-
223	DIGAMBER CAPFIN LIMITED	2	-
224	DE LAGE LANDEN FINANCIAL SERVICES INDIA PRIVATE LIMITED	2	-
225	DCM FINANCIAL SERVICES LIMITED	2	-
226	CRYSTAL CREDITS CORPORATION LIMITED	2	-
227	CHOLA FINANCE LIMITED	2	1
228	BALAJI FINANCE PRIVATE LIMITED	2	1

Sr. No.	NBFC Name	Total complaints	Maintainable complaints
229	ANGEL FINCAP PRIVATE LIMITED	2	-
230	AMRIT MALWA CAPITAL LIMITED	2	1
231	ALTICO CAPITAL INDIA LIMITED	2	1
232	AADHAR FINANCIAL SERVICES LIMITED	2	-
233	A S CONFIN PRIVATE LIMITED	2	-
234	A K CAPITAL FINANCE PRIVATE LIMITED	2	-
235	SHREE OM FINANCE INDIA LIMITED	2	-
236	YMS FINANCE PRIVATE LIMITED	1	-
237	YATISH TRADING COMPANY PRIVATE LIMITED	1	-
238	WINRO COMMERCIAL (INDIA) LIMITED	1	-
239	WILLIAMSON FINANCIAL SERVICES LIMITED	1	-
240	WEST BENGAL INDUSTRIAL DEVELOPMENT CORPORATION LIMITED	1	-
241	VLS FINANCE LIMITED	1	-
242	VIVIFI INDIA FINANCE PRIVATE LIMITED	1	-
243	VENUS INDIA ASSET-FINANCE PRIVATE LIMITED	1	-
244	VEDIKA CREDIT CAPITAL LIMITED	1	-
245	V S G LEASING & FINANCE COMPANY LIMITED	1	1
246	UTKARSH CORE INVEST LIMITED	1	-
247	UTI VENTURE FUNDS MANAGEMENT COMPANY LIMITED	1	-
248	UPWARD MUTUAL BENEFITS LIMITED	1	-
249	UAE EXCHANGE & FINANCIAL SERVICES LIMITED	1	-
250	TOYOTA FINANCIAL SERVICES INDIA LIMITED	1	-
251	TELETEC FINSEC INDIA PRIVATE LIMITED	1	-
252	TATA INVESTMENT CORPORATION LIMITED	1	-
253	TAMIL FINANCE AND INVESTMENTS PRIVATE LIMITED	1	-
254	TAB CAPITAL LIMITED	1	-
255	SWASTIKA FIN-MART PRIVATE LIMITED	1	-
256	SUN FINANCE & INVESTMENTS PRIVATE LIMITED	1	-
257	STARAGRI FINANCE LIMITED	1	-
258	STANDARD CHARTERED INVESTMENTS & LOANS (INDIA) LIMITED	1	-
259	SINGHLAND INVESTMENT LIMITED	1	-
260	SHUBHAM FINANCIAL SERVICES LIMITED	1	-
261	SHUBHAM FINANCE PRIVATE LIMITED	1	-
262	SHRIRAM CREDIT COMPANY LIMITED	1	1
263	SHREM INVESTMENTS PRIVATE LIMITED	1	-
264	SHARE MICROFIN LIMITED	1	1
265	SBI FACTORS & COMMERCIAL SERVICES PRIVATE LIMITED	1	-
266	SAHARA INDIA INVESTMENT CORPORATION LIMITED	1	-
267	SAHARA INDIA FINANCE & INVESTMENT LIMITED	1	-
268	S H FINANCE & CREDIT PRIVATE LIMITED	1	-
269	RUPAR FINANCE PRIVATE LIMITED	1	1
270	RHINE AND RAAVI CREDITS & HOLDINGS LIMITED	1	-

Sr. No.	NBFC Name	Total complaints	Maintainable complaints
271	RHC FINANCE PRIVATE LIMITED	1	-
272	RELIANCE VENTURES LIMITED	1	-
273	RELIANCE RETAIL FINANCE LIMITED	1	-
274	PUNJAB STATE INDUSTRIAL DEVELOPMENT CORPORATION LIMITED	1	-
275	POPULAR SUPPLIERS PRIVATE LIMITED	1	-
276	POONAWALLA CREDIT PRIVATE LIMITED	1	-
277	POOJA FINANCE LIMITED	1	-
278	PNB GILTS LIMITED	1	-
279	PNB FINANCE & INDUSTRIES LIMITED	1	-
280	PHONEPE PRIVATE LIMITED	1	1
281	PAYTM PAYMENTS BANK LIMITED	1	-
282	PAHAL FINANCIAL SERVICES PRIVATE LIMITED	1	-
283	OYZO FINANCIAL SERVICES PRIVATE LIMITED	1	-
284	ORIX AUTO INFRASTRUCTURE SERVICES LIMITED	1	1
285	OPTACREDIT FINTECH PRIVATE LIMITED	1	-
286	MUTHOOT MONEY PRIVATE LIMITED	1	1
287	MSV FISCAL SERVICES PRIVATE LIMITED	1	-
288	MOUNT INTRA FINANCE PRIVATE LIMITED	1	-
289	MICRO FINANCE PRIVATE LIMITED	1	-
290	METROCITY FINANCE PRIVATE LIMITED	1	-
291	MENTOR CAPITAL LIMITED	1	-
292	MAXVALUE CREDITS & INVESTMENTS PRIVATE LIMITED	1	1
293	MANTRANA FINLEASE LIMITED	1	-
294	MAHINDRA HOLDINGS & FINANCE LIMITED	1	1
295	MAHENDRA FINANCIAL & INVESTMENTS SERVICES PRIVATE LIMITED	1	-
296	MAHAVEER FINANCE INDIA LIMITED	1	-
297	M.B. FINMART PRIVATE LIMITED	1	-
298	M & M FINSEC PRIVATE LIMITED	1	-
299	LKP FINANCE LIMITED	1	-
300	L & T FINCORP LIMITED	1	1
301	KUDOS FINANCE & INVESTMENTS PRIVATE LIMITED	1	-
302	KUBIZ CAPITAL PRIVATE LIMITED	1	-
303	KISSANDHAN AGRI FINANCIAL SERVICES PRIVATE LIMITED	1	-
304	KERALA STATE INDUSTRIAL DEVELOPMENT CORPORATION LIMITED	1	-
305	JVG SECURITIES LIMITED	1	-
306	JVG LEASING LIMITED	1	-
307	JOHN DEERE FINANCIAL INDIA PRIVATE LIMITED	1	-
308	JFC FINANCE (INDIA) LIMITED	1	-
309	J M FINANCIAL & INVESTMENT CONSULTANCY SERVICES PRIVATE LIMITED	1	-
310	INTEGRATED FINANCE COMPANY LIMITED	1	-
311	INDIABULLS CREDIT SERVICES LIMITED	1	1
312	INDEL MONEY PRIVATE LIMITED	1	-

Sr. No.	NBFC Name	Total complaints	Maintainable complaints
313	IKF FINANCE LIMITED	1	-
314	IFCI FACTORS LIMITED	1	-
315	ICL FINCORP LIMITED	1	-
316	HTC FINANCE PRIVATE LIMITED	1	-
317	HEWLETT-PACKARD FINANCIAL SERVICES (INDIA) PRIVATE LIMITED	1	-
318	HELP FINANCE LIMITED	1	-
319	GLOBAL LEASING & FINANCE LIMITED	1	-
320	FUTURE CARE FIN CORPORATION PRIVATE LIMITED	1	-
321	FIDELITY FINANCE LIMITED	1	-
322	FAIRWEALTH FINANCIAL SERVICES LIMITED	1	-
323	EWS FINANCE AND INVESTMENTS PRIVATE LIMITED	1	-
324	ENARAI FINANCE LIMITED	1	-
325	EDEL FINANCE COMPANY LIMITED	1	-
326	DUGAR FINANCE & INVESTMENTS LIMITED	1	-
327	DRP TRADING & INVESTMENTS PRIVATE LIMITED	1	-
328	DAFFODIL INVESTMENT & TRADING COMPANY LIMITED	1	-
329	CREDITACCESS GRAMEEN LIMITED	1	1
330	CREDIT SUISSE FINANCE (INDIA) PRIVATE LIMITED	1	-
331	CREDIT SUDHAAR FINANCE PRIVATE LIMITED	1	-
332	CISCO SYSTEMS CAPITAL (INDIA) PRIVATE LIMITED	1	-
333	CHRYSALIS FINANCE LIMITED	1	-
334	CHEMMANUR CREDITS AND INVESTMENTS LIMITED	1	-
335	BSS MICROFINANCE PRIVATE LIMITED	1	-
336	BMW FIN-INVEST PRIVATE LIMITED	1	-
337	BIRLA FINANCE LIMITED	1	-
338	BHANDARI FINANCE AND INVESTMENT PRIVATE LIMITED	1	-
339	BANDHAN FINANCIAL HOLDINGS LIMITED	1	-
340	BAJRANG INVESTMENTS PRIVATE LIMITED	1	-
341	BAJRANG FINANCE LIMITED	1	-
342	BAJAJ AUTO HOLDINGS LIMITED	1	1
343	BAID LEASING & FINANCE COMPANY LIMITED	1	-
344	BACHHRAJ & COMPANY PRIVATE LIMITED	1	-
345	B R D SECURITIES LIMITED	1	-
346	AUTO & HOUSEHOLD FINANCE (INDIA) LIMITED	1	-
347	ASHIKA CREDIT CAPITAL LIMITED	1	-
348	ARMAN FINANCIAL SERVICES LIMITED	1	-
349	ARKAY INTERNATIONAL FINSEC LIMITED	1	-
350	APOLLO FINVEST (INDIA) LIMITED	1	-
351	APHELION FINANCE PRIVATE LIMITED	1	-
352	APC FINANCE (INDIA) LIMITED	1	-
353	ANANYA FINANCE FOR INCLUSIVE GROWTH PRIVATE LIMITED	1	-
354	AMAZON PAY (INDIA) PRIVATE LIMITED	1	1
355	ALTURA FINANCIAL SERVICES LIMITED	1	1

Sr. No.	NBFC Name	Total complaints	Maintainable complaints
356	AKG FINVEST	1	-
357	AHA HOLDINGS PRIVATE LIMITED	1	-
358	ADITYA HOUSING & FINANCE PRIVATE LIMITED	1	-
359	ADARSH FINANCIERS LIMITED	1	-
360	ABHINAV HIRE PURCHASE LIMITED	1	-
361	A H K FINANCE PRIVATE LIMITED	1	-
362	INDUSTRIAL AND PRUDENTIAL INVESTMENT COMPANY LIMITED	1	-
363	OTHERS	4,092	-

#### Appendix 4.1: Office-wise receipt of Complaints by OODTs

OODT	Complaints received during		% change in 2019-20 over 2018-19	% to total complaints
	2018-19	2019-20		
Ahmedabad	7	74	957.14%	2.98%
Bengaluru	45	222	393.33%	8.95%
Bhopal	19	167	778.95%	6.73%
Bhubaneswar	4	75	1775.00%	3.02%
Chandigarh	85	108	27.06%	4.35%
Chennai	27	133	392.59%	5.36%
Dehradun	0	55	-	2.22%
Guwahati	3	20	566.67%	0.81%
Hyderabad	16	196	1125.00%	7.90%
Jaipur	10	141	1310.00%	5.68%
Jammu	0	8	-	0.32%
Kanpur	1	131	13000.00%	5.28%
Kolkata	9	220	2344.44%	8.87%
Mumbai I	11	176	1500.00%	7.09%
Mumbai II	9	217	2311.11%	8.75%
New Delhi I	97	142	46.39%	5.72%
New Delhi II	95	128	34.74%	5.16%
New Delhi III	0	55	-	2.22%
Patna	2	122	6000.00%	4.92%
Raipur	2	23	1050.00%	0.93%
Ranchi	0	41	-	1.65%
Thiruvananthapuram	28	27	-3.57%	1.09%
<b>Grand Total</b>	<b>470</b>	<b>2481</b>	<b>427.87%</b>	<b>100.00%</b>

## Appendix 4.2 – Zone-wise distribution of OODT complaints

<b>East Zone</b>	<b>2018-19</b>	<b>2019-20</b>	<b>% change</b>
Bhubaneshwar	4	75	1775.00%
Guwahati	3	20	566.67%
Kolkata	9	220	2344.44%
Patna	2	122	6000.00%
Ranchi	0	41	
<b>Total</b>	<b>18</b>	<b>478</b>	<b>2555.56%</b>
% share to All India	3.83%	19.27%	
<b>North Zone</b>	<b>2018-19</b>	<b>2019-20</b>	<b>% change</b>
Chandigarh	85	108	27.06%
Dehradun	0	55	
Jaipur	10	141	1310.00%
Jammu	0	8	
Kanpur	1	131	13000.00%
New Delhi-I	97	142	46.39%
New Delhi-II	95	128	34.74%
New Delhi-III	0	55	
<b>Total</b>	<b>288</b>	<b>768</b>	<b>166.67%</b>
% share to All India	61.28%	30.96%	
<b>South Zone</b>	<b>2018-19</b>	<b>2019-20</b>	<b>% change</b>
Bengaluru	45	222	393.33%
Chennai	27	133	392.59%
Hyderabad	16	196	1125.00%
Thiruvananthapuram	28	27	-3.57%
<b>Total</b>	<b>116</b>	<b>578</b>	<b>398.28%</b>
% share to All India	24.68%	23.30%	
<b>West Zone</b>	<b>2018-19</b>	<b>2019-20</b>	<b>% change</b>
Ahmedabad	7	74	957.14%
Bhopal	19	167	778.95%
Mumbai-I	11	176	1500.00%
Mumbai-II	9	217	2311.11%
Raipur	2	23	1050.00%
<b>Total</b>	<b>48</b>	<b>657</b>	<b>1268.75%</b>
% share to All India	10.21%	26.48%	

### Appendix 4.3 – Complainant-group wise receipt of complaints at OODTs

Complainant category	Complaints received
	2019-20
Individual	1,916
	77.23%
Individual - Business	109
	4.39%
Proprietorship / Partnership	20
	0.81%
Limited Company	83
	3.35%
Trust	5
	0.20%
Association	3
	0.12%
Government Department	39
	1.57%
PSU	8
	0.32%
Senior Citizen	25
	1.01%
Others	273
	11.00%
<b>Total</b>	<b>2,481</b>

Note: Figures in % indicate percentage to total complaints received.

### Appendix 4.4 Office-wise receipt and disposal of complaints received at OODTs during the year

OODT	Complaints pending at the beginning of the Year	Complaints received during the Year	Complaints handled	Complaints disposed	Pending at the end of the year	Rate of disposal (%)
<b>Ahmedabad</b>	0	74	74	74	0	100.00%
<b>Bengaluru</b>	26	222	248	74	174	29.84%
<b>Bhopal</b>	1	167	168	165	3	98.21%
<b>Bhubaneswar</b>	0	75	75	75	0	100.00%
<b>Chandigarh</b>	2	108	110	110	0	100.00%
<b>Chennai</b>	1	133	134	134	0	100.00%
<b>Dehradun</b>	0	55	55	32	23	58.18%

OODT	Complaints pending at the beginning of the Year	Complaints received during the Year	Complaints handled	Complaints disposed	Pending at the end of the year	Rate of disposal (%)
<b>Guwahati</b>	1	20	21	21	0	100.00%
<b>Hyderabad</b>	1	196	197	197	0	100.00%
<b>Jaipur</b>	0	141	141	141	0	100.00%
<b>Jammu</b>	0	8	8	8	0	100.00%
<b>Kanpur</b>	0	131	131	130	1	99.24%
<b>Kolkata</b>	0	220	220	220	0	100.00%
<b>Mumbai-I</b>	0	176	176	153	23	86.93%
<b>Mumbai -II</b>	0	217	217	214	3	98.62%
<b>New Delhi-I</b>	17	142	159	159	0	100.00%
<b>New Delhi-II</b>	3	128	131	131	0	100.00%
<b>New Delhi - III</b>		55	55	55	0	100.00%
<b>Patna</b>	0	122	122	122	0	100.00%
<b>Raipur</b>	0	23	23	20	3	86.96%
<b>Ranchi</b>	0	41	41	41	0	100.00%
<b>Thiruvananthapuram</b>	1	27	28	28	0	100.00%
<b>Total</b>	<b>53</b>	<b>2,481</b>	<b>2,534</b>	<b>2,304</b>	<b>230</b>	<b>90.92%</b>

#### Appendix 4.5 - OODT-wise distribution of maintainable complaints

Sr No.	OODT	No of maintainable complaints
1	Ahmedabad	30
2	Bangalore	37
3	Bhopal	14
4	Bhubaneswar	55
5	Chandigarh	91
6	Chennai	77
7	Dehradun	11
8	Guwahati	9
9	Hyderabad	67
10	Jaipur	99
11	Jammu	5
12	Kanpur	47
13	Kolkata	62
14	Mumbai-I	53
15	Mumbai-II	89
16	New Delhi-I	81

Sr No.	OODT	No of maintainable complaints
17	New Delhi-II	49
18	New Delhi - III	34
19	Patna	17
20	Raipur	7
21	Ranchi	11
22	Thiruvananthapuram	3
<b>Total</b>		<b>948</b>

**Appendix 4.6: Position of complaints pending at the end of the year at OODTs  
(as on June 30, 2020)**

Age	No. of complaints
1 Month	31
	1.25%
1-2 Months	20
	0.81%
2-3 Months	23
	0.93%
More than 3 Months	156
	6.29%
Total Pending	230
	9.27%
<b>Complaints handled</b>	<b>2,481</b>

Note: Figures in % indicate percentage to maintainable complaints

**Appendix 5.1 - Position of complaints received through CPGRAMS**

OBO	2017-18	2018-19	2019-20
Ahmedabad	18	27	68
Bengaluru	10	27	52
Bhopal	8	18	31
Bhubaneswar	5	5	40
Chandigarh	5	10	31
Chennai	15	17	438
Dehradun	1	12	18
Guwahati	0	7	10
Hyderabad	4	15	31
Jaipur	7	10	58

OBO	2017-18	2018-19	2019-20
Jammu	0	0	2
Kanpur	12	23	11
Kolkata	8	15	40
Mumbai-I	17	40	82
Mumbai-II	0	25	166
New Delhi-I	26	27	129
New Delhi-II	3	29	225
New Delhi-III	NA	NA	14
Patna	1	8	51
Raipur	1	2	2
Ranchi	0	1	7
Thiruvananthapuram	8	3	9
<b>Total</b>	<b>149</b>	<b>321</b>	<b>1,515</b>

#### **Appendix 5.2 - Applications received by OBOs under RTI Act, 2005**

OBO	2017-18	2018-19	2019-20
Ahmedabad	33	17	28
Bengaluru	36	23	49
Bhopal	19	16	15
Bhubaneswar	9	5	18
Chandigarh	51	48	175
Chennai	95	46	103
Dehradun	28	14	40
Guwahati	5	4	9
Hyderabad	53	37	80
Jaipur	48	53	99
Jammu	1	1	1
Kanpur	272	164	159
Kolkata	61	22	46
Mumbai-I	93	80	106
Mumbai-II	3	47	83

OBO	2017-18	2018-19	2019-20
New Delhi-I	118	139	148
New Delhi-II	40	39	117
New Delhi-III	NA	NA	33
Patna	45	62	90
Raipur	2	0	9
Ranchi	9	6	22
Thiruvananthapuram	18	6	6
<b>Total</b>	<b>1039</b>	<b>829</b>	<b>1,436</b>

**Appendix 6.1: Important notifications relating to Customer Service  
issued by the RBI in 2019-20**

<b>July 01, 2019</b>	<p>Master Circular – Facility for Exchange of Notes and Coins (<a href="#">RBI/2019-20/02 DCM (NE) No. G-2/08.07.18/2019-20</a>): The <b>Master Circular has inter alia mandated banks to issue fresh/good quality notes and coins of all denominations on demand, exchange soiled/ mutilated/ defective notes, and accept coins and notes either for transactions or exchange. All branches should provide the facilities to members of public without any discrimination on all working days. None of the bank branches should refuse to accept small denomination notes and/ or coins tendered at their counters.</b></p>
<b>July 01, 2019</b>	<p>Master Circular – Scheme of Penalties for bank branches based on performance in rendering customer service to the members of public (<a href="#">RBI/2019-20/07 DCM (CC) No.G-5/03.44.01/2019-20</a>): The Scheme of Penalties for bank branches including currency chests has been formulated in order to ensure that all bank branches provide better customer service to members of public with regard to exchange of notes and coins, in keeping with the objectives of Clean Note Policy. Penalties may be imposed on banks for deficiencies in exchange of notes and coins/ remittances sent to RBI/ operations of currency chests etc.</p>
<b>July 01, 2019</b>	<p>Master Direction on Currency Distribution &amp; Exchange Scheme (CDES) based on performance in rendering customer service to the members of public (<a href="#">RBI/2019-20/69 Master Direction DCM (CC) No.G-6/03.41.01/2019-20</a>): In terms of the Preamble, under Section 45 of the RBI Act, 1934 and 35 A of the Banking Regulation Act, 1949, the Bank issues guidelines/instructions for realizing the objectives of Clean Note Policy. With a view to sustaining these objectives, the Bank has formulated a scheme of incentives titled Currency Distribution and Exchange Scheme (CDES) in order to ensure that all bank branches provide better customer services to members of public.</p>
<b>August 02, 2019</b>	<p>Financial Inclusion - Access to Banking Services - Basic Savings Bank Deposit Account (BSBDA) (<a href="#">RBI/2019-20/31 DCBR.BPD (PCB/RCB).Cir.No.02/13.01.000/2019-20</a>) : Banks have been advised to offer the following basic minimum facilities in the BSBD Account, free of charge, without any requirement of minimum balance.</p>

	<p>(i) Deposit of cash at bank branch as well as ATMs/ CDMs</p> <p>(ii) Receipt/ credit of money through any electronic channel or by means of deposit/ collection of cheques drawn by Central/ State Government agencies and departments</p> <p>(iii) No limit on number and value of deposits that can be made in a month</p> <p>(iv) Minimum of four withdrawals in a month, including ATM withdrawal</p> <p>(v) ATM Card or ATM/ Debit Card</p> <p>Further, Banks are free to provide additional value-added services, including issue of cheque book, beyond the above minimum facilities, which may/may not be priced (in a non-discriminatory manner) subject to disclosure.</p>
<b>August 09, 2019</b>	<p><b>Amendment to Master Direction (MD) on KYC (<a href="#">RBI/2019-20/37 DBR.AML.BC.No.11/14.01.001/2019-20</a>)</b>: Government of India, vide Gazette Notification G.S.R. 381(E) dated May 28, 2019, has notified amendment to the Prevention of Money-laundering (Maintenance of Records) Rules, 2005 (PML Rules).</p> <p>The change carried out in the Master Direction in accordance with the aforementioned amendment to the PML Rules is as under:</p> <p>A proviso has been added to condition (b) of Section 23 of the Master Direction to the effect that, where the individual is a prisoner in a jail, the signature or thumb print shall be affixed in presence of the officer in-charge of the jail and the said officer shall certify the same under his signature and the account shall remain operational on annual submission of certificate of proof of address issued by the officer in-charge of the jail.</p>
<b>August 14, 2019</b>	<p><b>Usage of ATMs – Free ATM transactions – Clarifications (<a href="#">RBI/2019-20/41 DPSS.CO.PD No. 377/02.10.002/2019-20</a>)</b> :</p> <p>Transactions which fail on account of technical reasons like hardware, software, communication issues; non-availability of currency notes in the ATM; and other declines ascribable directly/ wholly to the bank/ service provider; invalid PIN/ validations; etc., shall not be counted as valid ATM transactions for the customer. Consequently, no charges therefor shall be levied.</p>

	<p>Non-cash withdrawal transactions (such as balance enquiry, cheque book request, payment of taxes, funds transfer, etc.), which constitute 'on-us' transactions (i.e., when a card is used at an ATM of the bank which has issued the card) shall also not be part of the number of free ATM transactions.</p>																		
<b>August 21, 2019</b>	<p><b>Real Time Gross Settlement (RTGS) System – Increase in operating hours (<a href="#">RBI/2019-20/46 DPSS (CO) RTGS No.364/04.04.016/2019-20</a>)</b>: At present, the RTGS system is available for customer transactions from 8:00 am to 6:00 pm and for inter-bank transactions from 8:00 am to 7:45 pm. In order to increase the availability of the RTGS system, it has been decided to extend the operating hours of RTGS and commence operations for customers and banks from 7:00 am. Accordingly, The RTGS time window with effect from <b>August 26, 2019</b> will, therefore, be as under:</p> <table border="1" data-bbox="584 848 1240 1522"> <thead> <tr> <th data-bbox="584 848 679 961">Sr. No.</th><th data-bbox="679 848 1013 961">Event</th><th data-bbox="1013 848 1240 961">Time</th></tr> </thead> <tbody> <tr> <td data-bbox="584 961 679 1028">1.</td><td data-bbox="679 961 1013 1028">Open for Business</td><td data-bbox="1013 961 1240 1028">07:00 hours</td></tr> <tr> <td data-bbox="584 1028 679 1185">2.</td><td data-bbox="679 1028 1013 1185">Customer transactions (Initial Cut-off)</td><td data-bbox="1013 1028 1240 1185">18:00 hours</td></tr> <tr> <td data-bbox="584 1185 679 1343">3.</td><td data-bbox="679 1185 1013 1343">Inter-bank transactions (Final Cut-off)</td><td data-bbox="1013 1185 1240 1343">19:45 hours</td></tr> <tr> <td data-bbox="584 1343 679 1455">4.</td><td data-bbox="679 1343 1013 1455">IDL Reversal</td><td data-bbox="1013 1343 1240 1455">19:45 hours - 20:00 hours</td></tr> <tr> <td data-bbox="584 1455 679 1522">5.</td><td data-bbox="679 1455 1013 1522">End of Day</td><td data-bbox="1013 1455 1240 1522">20:00 hours</td></tr> </tbody> </table>	Sr. No.	Event	Time	1.	Open for Business	07:00 hours	2.	Customer transactions (Initial Cut-off)	18:00 hours	3.	Inter-bank transactions (Final Cut-off)	19:45 hours	4.	IDL Reversal	19:45 hours - 20:00 hours	5.	End of Day	20:00 hours
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<b>August 21, 2019</b>	<p><b>Processing of e-mandate on cards for recurring transactions (<a href="#">RBI/2019-20/47 DPSS.CO.PD.No.447/02.14.003/2019-20</a>)</b> : The Reserve Bank of India (RBI) has, over the past decade, put in place various safety and security measures for card payments, including the requirement of Additional Factor of Authentication (AFA), especially for 'card-not-present' transactions. Recurring transactions based on standing instructions given to the merchants by the cardholders were brought within the ambit of AFA.</p> <p>Keeping in view the changing payment needs and the requirement to balance the safety and security of card transactions with customer convenience, it has been decided to permit processing of</p>																		

	e-mandate on cards for recurring transactions (merchant payments) with AFA during e-mandate registration, modification and revocation, as also for the first transaction, and simple / automatic subsequent successive transactions, subject to certain conditions.																		
August 29, 2019	<p><b>Cash Withdrawal at Points-of-Sale (PoS) Devices (RBI/2019-20/50 DPSS.CO.PD.No.501/02.14.003/2019-20)</b> : RBI had issued instructions on cash withdrawal at PoS devices enabled for all debit cards/open loop prepaid cards issued by banks. The instructions outlined therein, limit –</p> <ul style="list-style-type: none"> <li>cash withdrawal to ₹ 1,000/- per day in Tier I and II centres and ₹ 2,000/- per day in Tier III to VI centres</li> <li>customer charges, if any, on such cash withdrawals to not more than 1% of the transaction amount.</li> </ul>																		
September 20, 2019	<p><b>Harmonisation of Turn Around Time (TAT) and customer compensation for failed transactions using authorised Payment Systems (RBI/2019-20/67 DPSS.CO.PD No.629/02.01.014/2019-20)</b> : Reserve Bank has put in place a framework on TAT for resolution of customer complaints and compensation framework across all authorised payment systems from October 15, 2019 as depicted in the table below :</p> <p>T is the day of transaction and refers to the calendar date.</p> <table border="1"> <thead> <tr> <th rowspan="2">Sl. no.</th> <th rowspan="2">Description of the incident</th> <th colspan="2">Framework for auto-reversal and compensation</th> </tr> <tr> <th>Timeline for auto-reversal</th> <th>Compensation payable</th> </tr> </thead> <tbody> <tr> <th>I</th> <th>II</th> <th>III</th> <th>IV</th> </tr> <tr> <td>1</td> <td><b>Automated Teller Machines (ATMs) including Micro-ATMs</b></td> <td></td> <td></td> </tr> <tr> <td>a</td> <td>Customer's account debited but cash not dispensed.</td> <td>Pro-active reversal (R) of failed transaction within a maximum of T + 5 days.</td> <td>₹ 100/- per day of delay beyond T + 5 days, to the credit of the account holder.</td> </tr> </tbody> </table>	Sl. no.	Description of the incident	Framework for auto-reversal and compensation		Timeline for auto-reversal	Compensation payable	I	II	III	IV	1	<b>Automated Teller Machines (ATMs) including Micro-ATMs</b>			a	Customer's account debited but cash not dispensed.	Pro-active reversal (R) of failed transaction within a maximum of T + 5 days.	₹ 100/- per day of delay beyond T + 5 days, to the credit of the account holder.
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	<b>2</b>	<b>Card Transaction</b>		
<b>a</b>	<u>Card to card transfer</u>  Card account debited but the beneficiary card account not credited.	Transaction to be reversed (R) latest within T + 1 day, if credit is not effected to the beneficiary account.	₹ 100/- per day of delay beyond T + 1 day.	
<b>b</b>	<u>Point of Sale (PoS) (Card Present) including Cash at PoS</u>  Account debited but confirmation not received at merchant location i.e., charge-slip not generated.	Auto-reversal within T + 5 days.	₹ 100/- per day of delay beyond T + 5 days.	
<b>c</b>	<u>Card Not Present (CNP) (e-commerce)</u>  Account debited but confirmation not received at merchant's system.			
<b>3</b>	<b>Immediate Payment System (IMPS)</b>			
<b>a</b>	Account debited but the beneficiary account is not credited.	If unable to credit to beneficiary account, auto reversal (R) by the Beneficiary bank latest on T + 1 day.	₹100/- per day if delay is beyond T + 1 day.	
<b>4</b>	<b>Unified Payments Interface (UPI)</b>			
<b>a</b>	Account debited but the beneficiary account is not credited (transfer of funds).	If unable to credit the beneficiary account, auto reversal (R) by the Beneficiary bank latest on T + 1 day.	₹100/- per day if delay is beyond T + 1 day.	

	<b>b</b>	Account debited but transaction confirmation not received at merchant location (payment to merchant).	Auto-reversal within T + 5 days.	₹100/- per day if delay is beyond T + 5 days.
5	<b>Aadhaar Enabled Payment System (including Aadhaar Pay)</b>			
	<b>a</b>	Account debited but transaction confirmation not received at merchant location.	Acquirer to initiate "Credit Adjustment" within T + 5 days.	₹100/- per day if delay is beyond T + 5 days.
	<b>b</b>	Account debited but beneficiary account not credited.		
6	<b>Aadhaar Payment Bridge System (APBS)</b>			
	<b>a</b>	Delay in crediting beneficiary's account.	Beneficiary bank to reverse the transaction within T + 1 day.	₹100/- per day if delay is beyond T + 1 day.
7	<b>National Automated Clearing House (NACH)</b>			
	<b>a</b>	Delay in crediting beneficiary's account or reversal of amount.	Beneficiary bank to reverse the uncredited transaction within T + 1 day.	₹100/- per day if delay is beyond T + 1 day.
	<b>b</b>	Account debited despite revocation of debit mandate with the bank by the customer.	Customer's bank will be responsible for such debit. Resolution to be completed within T + 1 day.	
8	<b>Prepaid Payment Instruments (PPIs) – Cards / Wallets</b>			
	<b>a</b>	<u>Off-Us transaction</u>		
		The transaction will ride on UPI, card network, IMPS, etc., as		

		<p>the case may be. The TAT and compensation rule of respective system shall apply.</p> <p><b>b</b> <b><u>On-Us transaction</u></b>  Beneficiary's PPI not credited.  PPI debited but transaction confirmation not received at merchant location.</p>	<p>Reversal effected in Remitter's account within T + 1 day.</p>	<p>₹100/- per day if delay is beyond T + 1 day.</p>
		<p>It may be noted that:</p> <ul style="list-style-type: none"> <li>the prescribed TAT is the outer limit for resolution of failed transactions; and</li> <li>the banks and other operators/ System Participants shall endeavour towards quicker resolution of such failed transactions.</li> </ul> <p>Wherever financial compensation is involved, the same shall be effected to the customer's account <i>suo moto</i>, without waiting for a complaint or claim from the customer.</p>		
<b>October 22, 2019</b>		Internal Ombudsman Scheme extended to non-bank system participants with more than one crore outstanding PPIs as on March 31, 2019.		
<b>December 06, 2019</b>		<p><b>Availability of National Electronic Funds Transfer (NEFT) System on 24x7 basis (<a href="#">RBI/2019-20/111 DPSS (CO) RPPD No.1097/04.03.01/2019-20</a>)</b></p> <p>: It has been decided that NEFT facility shall be made available 24x7 from December 16, 2019 with the first settlement taking place after 00:30 hours on December 16, 2019 (i.e. night of December 15, 2019). There will be 48 half-hourly batches every day. The settlement of first batch will commence after 00:30 hours and the last batch will end at 00:00 hours. The system will be available on all days of the year, including holidays. Member banks will ensure sending of positive confirmation message (N10) for all NEFT credits.</p>		
<b>December 16, 2019</b>		<p><b>Furthering Digital Payments – Waiver of Charges – National Electronic Funds Transfer (NEFT) System (<a href="#">RBI/2019-20/116</a>)</b></p>		

	<p><b><u>DPSS (CO) RPPD No.1140/04.03.01/2019-20</u></b> : In order to give further impetus to digital retail payments, it has now been decided that member banks shall not levy any charge from their savings bank account holders for funds transfers done through NEFT system which are initiated online (viz. internet banking and/or mobile apps of the banks).</p>
<p><b>December 24, 2019</b></p>	<p><b>Introduction of a new type of semi-closed Prepaid Payment Instrument (PPI) – PPIs upto ₹ 10,000/- with loading only from bank account</b> <a href="#"><u>(RBI/2019-20/123 DPSS.CO.PD.No.1198/02.14.006/2019-20)</u></a> : To give impetus to small value digital payments and for enhanced user experience, it has been decided to introduce a new type of semi-closed PPI with the following features:</p> <ul style="list-style-type: none"> <li>• Such PPIs shall be issued by bank and non-bank PPI Issuers after obtaining minimum details of the PPI holder.</li> <li>• The minimum details shall necessarily include a mobile number verified with One Time Password (OTP) and a self-declaration of name and unique identity / identification number of any 'mandatory document' or 'officially valid document' (OVD) listed in the '<a href="#"><u>Master Direction - Know Your Customer (KYC) Direction, 2016</u></a>' issued by Department of Regulation, Reserve Bank of India, as amended from time to time.</li> <li>• These PPIs shall be reloadable in nature and issued in card or electronic form. Loading / Reloading shall be only from a bank account.</li> <li>• The amount loaded in such PPIs during any month shall not exceed ₹ 10,000 and the total amount loaded during the financial year shall not exceed ₹ 1,20,000.</li> <li>• The amount outstanding at any point of time in such PPIs shall not exceed ₹ 10,000.</li> <li>• These PPIs shall be used only for purchase of goods and services and not for funds transfer.</li> <li>• PPI issuers shall provide an option to close the PPI at any time and also allow to transfer the funds 'back to source' (payment source from where the PPI was loaded) at the time of closure.</li> </ul>

	<ul style="list-style-type: none"> <li>• The features of such PPIs shall be clearly communicated to the PPI holder by SMS / e-mail / post or by any other means at the time of issuance of the PPI / before the first loading of funds.</li> <li>• The minimum detail PPIs existing as on the date of this circular can be converted to the above type of PPI, if desired by the PPI holder.</li> </ul>
<b>December 30, 2019</b>	<p><b>Enhancing facilitation of National Electronic Toll Collection (NETC)system (<a href="#">RBI/2019-20/126DPSS.CO.PDNo.1227/02.31.001/2019-20</a>)</b> : Currently, the NETC system allows linking of FAS Tags with bank accounts – savings, current and prepaid.</p> <p>In order to further broad base this system by allowing more payment choices for the customers, as well as for fostering competition among the system participants, all authorised payment systems and instruments [non-bank PPIs, cards and Unified Payments Interface (UPI)] shall from now be permitted for linking with the FASTags, which can be used for various types of payments (vehicle toll, parking fee, etc.).</p> <p>The Turn Around Time (TAT) for resolving failed transactions advised vide <a href="#">circular DPSS.CO.PD No.629/02.01.014/2019-20 dated September 20, 2019</a> shall also be applicable to the transactions carried out in the NETC system.</p> <p>The transactions in the NETC system can be performed without any Additional Factor of Authentication (AFA) and / or pre-transaction notification / alert.</p>
<b>January 09, 2020</b>	<p><b>Amendment to Master Direction (MD) on KYC (<a href="#">RBI/2019-20/138 DOR.AML.BC.No.27/14.01.001/2019-20</a>)</b> : Important changes carried out in the Master Direction in accordance with the amendments are listed hereunder:</p> <p>a) “Digital KYC” has been defined in Section 3 as capturing live photo of the customer and officially valid document or the proof of possession of Aadhaar, where offline verification cannot be carried out, along with the latitude and longitude of the location where such live photo is being taken by an authorised officer of the Reporting Entity (RE) as per the provisions contained in the Act. Steps to carry out the Digital KYC process have also been stipulated.</p>

b) "Equivalent e-document" has been defined in Section 3 as an electronic equivalent of a document, issued by the issuing authority of such document with its valid digital signature including documents issued to the digital locker account of the customer as per Rule 9 of the Information Technology (Preservation and Retention of Information by Intermediaries Providing Digital Locker Facilities) Rules, 2016.

c) Section 16 has been amended and accordingly,

I. customer, for the purpose of Customer Due Diligence CDD) process, shall submit:

- i. the Aadhaar number where he is desirous of receiving any benefit or subsidy under any scheme notified under section 7 of the Aadhaar (Targeted Delivery of Financial and Other subsidies, Benefits and Services) Act, 2016 (18 of 2016); or he decides to submit his Aadhaar number voluntarily to a banking company or any reporting entity notified under first proviso to sub-section (1) of section 11A of the PML Act; **or**
- ii. the proof of possession of Aadhaar number where offline verification can be carried out; **or**
- iii. the proof of possession of Aadhaar number where offline verification cannot be carried out **or**
- iv. any Officially Valid Document (OVD) or the equivalent e-document thereof containing the details of his identity and address; **and**
- v. the Permanent Account Number or the equivalent e-document thereof or Form No. 60 as defined in Income-tax Rules, 1962; **and**
- vi. such other documents including in respect of the nature of business and financial status of the client, or the equivalent e-documents thereof as may be required by the RE.

II. Provided that where the customer has submitted

- i. Aadhaar number under paragraph (c.l.i) above to a bank or to a Regulated Entity (RE) notified under first proviso to sub-section (1) of section 11A of the PML Act, such bank or RE shall carry out authentication of the customer's Aadhaar number using e-KYC authentication facility provided by the Unique Identification Authority of India.

- ii. proof of possession of Aadhaar under clause (c.l.ii) above where offline verification can be carried out, the RE shall carry out offline verification
- iii. an equivalent e-document of any OVD, the RE shall verify the digital signature as per the provisions of the Information Technology Act, 2000 (21 of 2000) and any rules issued thereunder and take a live photo as specified under Annex I of the Master Direction.
- iv. proof of possession of Aadhaar number where offline verification cannot be carried out under clause (c.l.iii) above or any OVD under clause (c.l.iv), the RE shall carry out verification through digital KYC as specified under Annex I of the Master Direction.

Provided, for a period not beyond such date as may be notified by the Government for a class of REs, instead of carrying out digital KYC, the RE pertaining to such class may obtain a certified copy of the proof of possession of Aadhaar number or the OVD and a recent photograph where an equivalent e-document is not submitted.

III. Equivalent e-document has also been permitted for accounts of non-individual customer.

IV. Where a customer has provided his Aadhaar number under paragraph (c.l.i) above for identification and wants to provide a current address, different from the address as per the identity information available in the Central Identities Data Repository, he may give a self-declaration to that effect to the Regulated Entity.

B. Changes due to introduction of Video based Customer Identification Process (V-CIP)

a) Definition of V-CIP has been inserted in Section 3 of the Master Direction

b) The process of V-CIP has been specified in Section 18 in terms of which, REs may undertake live V-CIP, to be carried out by an official of the RE, for establishment of an account based relationship with an individual customer, after obtaining his informed consent and shall adhere to the following stipulations:

i. The official of the RE performing the V-CIP shall record video as well as capture photograph of the customer present for identification and obtain the identification information as below:

- Banks: can use either OTP based Aadhaar e-KYC authentication or Offline Verification of Aadhaar for identification. Further, services of Business Correspondents (BCs) may be used by banks for aiding the V-CIP.
- REs other than banks: can only carry out Offline Verification of Aadhaar for identification.

ii. RE shall capture a clear image of PAN card to be displayed by the customer during the process, except in cases where e-PAN is provided by the customer. The PAN details shall be verified from the database of the issuing authority.

iii. Live location of the customer (Geotagging) shall be captured to ensure that customer is physically present in India

iv. The official of the RE shall ensure that photograph of the customer in the Aadhaar/PAN details matches with the customer undertaking the V-CIP and the identification details in Aadhaar/PAN shall match with the details provided by the customer.

v. The official of the RE shall ensure that the sequence and/or type of questions during video interactions are varied in order to establish that the interactions are real-time and not pre-recorded.

vi. In case of offline verification of Aadhaar using XML file or Aadhaar Secure QR Code, it shall be ensured that the XML file or QR code generation date is not older than 3 days from the date of carrying out V-CIP.

vii. All accounts opened through V-CIP shall be made operational only after being subject to concurrent audit, to ensure the integrity of process.

viii. RE shall ensure that the process is a seamless, real-time, secured, end-to-end encrypted audio-visual interaction with the customer and the quality of the communication is adequate to allow identification of the customer beyond doubt. RE shall carry out the liveliness check in order to guard against spoofing and such other fraudulent manipulations.

ix. To ensure security, robustness and end to end encryption, the REs shall carry out software and security audit and validation of the V-CIP application before rolling it out.

	<p>x. The audio-visual interaction shall be triggered from the domain of the RE itself, and not from third party service provider, if any. The V-CIP process shall be operated by officials specifically trained for this purpose. The activity log along with the credentials of the official performing the V-CIP shall be preserved.</p> <p>xi. REs shall ensure that the video recording is stored in a safe and secure manner and bears the date and time stamp.</p> <p>xii. REs are encouraged to take assistance of the latest available technology, including Artificial Intelligence (AI) and face matching technologies, to ensure the integrity of the process as well as the information furnished by the customer. However, the responsibility of customer identification shall rest with the RE.</p> <p>xiii. RE shall ensure to redact or blackout the Aadhaar number in terms of Section 16.</p> <p>xiv. BCs can facilitate the process only at the customer end and as already stated in para B(b) above, the official at the other end of V-CIP interaction should necessarily be a bank official. Banks shall maintain the details of the BC assisting the customer, where services of BCs are utilized. The ultimate responsibility for customer due diligence will be with the bank.</p>
<b>January 10, 2020</b>	<p><b>Processing of e-mandate in Unified Payments Interface (UPI) for recurring transactions (<a href="#">RBI/2019-20/139 DPSS.CO.PD No.1324/02.23.001/2019-20</a>)</b> : “Processing of e-mandate on cards for recurring transactions” whereby processing of e-mandate on cards / Prepaid Payment Instruments (PPIs) was permitted for recurring transactions (merchant payments), with Additional Factor of Authentication (AFA) during e-mandate registration, modification and revocation, as also for the first transaction, and simple / automatic subsequent successive transactions, subject to certain conditions.</p> <p>On a review of the developments since this facilitation, it has been decided to extend the above instructions to cover UPI transactions as well. All the instructions / conditions outlined in the circular under reference would apply, mutatis mutandis, while processing e-mandate in UPI.</p>
<b>January 15, 2020</b>	<p><b>Enhancing Security of Card Transactions (<a href="#">RBI/2019-20/142 DPSS.CO.PD No.1343/02.14.003/2019-20</a>)</b>: Over the years, the volume and value of transactions made through cards have</p>

	<p>increased manifold. To improve user convenience and increase the security of card transactions, it has been decided as under:</p> <p>a) At the time of issue / re-issue, all cards (physical and virtual) shall be enabled for use only at contact-based points of usage [viz. ATMs and Point of Sale (PoS) devices] within India. Issuers shall provide cardholders a facility for enabling card not present (domestic and international) transactions, card present (international) transactions and contactless transactions, as per the process outlined in para 1 (c).</p> <p>b) For existing cards, issuers may take a decision, based on their risk perception, whether to disable the card not present (domestic and international) transactions, card present (international) transactions and contactless transaction rights. Existing cards which have never been used for online (card not present) / international / contactless transactions shall be mandatorily disabled for this purpose.</p> <p>c) Additionally, the issuers shall provide to all cardholders:</p> <ul style="list-style-type: none"> <li>i. facility to switch on/ off and set/ modify transaction limits (within the overall card limit, if any, set by the issuer) for all types of transactions – domestic and international, at PoS/ ATMs/ online transactions/ contactless transactions, etc.;</li> <li>ii. the above facility on a 24x7 basis through multiple channels - mobile application/ internet banking/ ATMs/ Interactive Voice Response (IVR); this may also be offered at branches/ offices;</li> <li>iii. alerts/ information/ status, etc., through SMS/ e-mail, as and when there is any change in status of the card.</li> </ul> <p>The provisions of this circular are not mandatory for prepaid gift cards and those used at mass transit systems.</p>
<b>March 2020</b>	<p><b>31, Doorstep Banking Services for Senior Citizens and Differently Abled Persons <a href="#">(RBI/2019-20/203 DOR.CO.Leg.BC.No.59/09.07.005/2019-20)</a>:</b> In order to make the doorstep banking services for senior citizens and differently abled persons effective, banks are advised to incorporate the following aspects in their Board approved policy for such services:</p> <ul style="list-style-type: none"> <li>i. Banks shall offer the doorstep banking services on pan India basis. Banks should develop a Board approved framework for determining the nature of branches/ centres where these</li> </ul>

	<p>services will be provided mandatorily and those where it will be provided on a best effort basis and make the policy public. The list of branches offering such doorstep banking services shall be displayed/updated on the bank's website regularly.</p> <p>ii. Banks shall give adequate publicity to the availability of these services in their public awareness campaigns. The charges, in this regard, shall also be prominently indicated in brochures and published in their websites.</p>
<b>April 01, 2020</b>	<p>Amendment to Master Direction (MD) on KYC (<a href="#">RBI/2019-20/207 DOR.AML.BC.No.61/14.01.001/2019-20</a>) : Clause (g) has been inserted in the conditions stipulated for Small Accounts in Section 23 of the Master Direction (MD). Clause (g) reads as,</p> <p>“Notwithstanding anything contained in clauses (e) and (f) above, the small account shall remain operational between April 1, 2020 and June 30, 2020 and such other periods as may be notified by the Central Government.”</p>
<b>April 3, 2020</b>	<p>The Consumer Education and Protection Cells (CEPC) at the Reserve Bank's ROs and all subordinate offices under the Centralised Public Grievance Redress and Monitoring System (CPGRAMS) were advised regarding the prompt handling of public grievances pertaining to Covid 19 in line with GoI guidelines.</p>
<b>April 23, 2020</b>	<p><b>Electronic Cards for Overdraft Accounts (<a href="#">RBI/2019-20/225 DOR.FSD.BC.No.67/24.01.041/2019-20</a>)</b> : It has been decided to permit banks to issue electronic cards to natural persons having Overdraft Accounts that are only in the nature of personal loan without any specific end-use restrictions. The card shall be issued for a period not exceeding the validity of the facility and shall also be subject to the usual rights of the banks as lenders.</p> <p>The electronic card for Overdraft Accounts in the nature of personal loans shall be allowed to be used for domestic transactions only. Further, adequate checks and balances shall be put in place to ensure that the usage of such cards is restricted to facilitate online/non-cash transactions. The restriction on cash transaction will not apply to overdraft facility provided along with Pradhan Mantri Jan Dhan Yojana (PMJDY) accounts.</p> <p>The card shall be issued subject to instructions on terms and conditions, security, grievance redressal, confidentiality of customer information as applicable for debit cards and all other relevant instructions on card operations issued by the Reserve Bank.</p>

<b>May 19, 2020</b>	<p><b>Extending Master Direction – Know Your Customer (KYC) Direction, 2016 to Housing Finance Companies (<a href="#">RBI/2019-20/235DOR.NBFC (HFC).CC.No.111/03.10.136/2019-20</a>)</b> : It has been decided to extend the <a href="#">Master Direction – Know Your Customer (KYC) Direction, 2016</a> to all Housing Finance Companies since regulation of Housing Finance Companies has been transferred to Reserve Bank of India.</p>
<b>June 22, 2020</b>	<p><b>Increasing Instances of Payment Frauds – Enhancing Public Awareness Campaigns Through Multiple Channels (<a href="#">RBI/2019-20/256DPSS.CO.OD.No.1934/06.08.005/2019-20</a>)</b>: Reserve Bank has been taking measures to improve awareness through its e-BAAT programmes and organising campaigns on safe use of digital payment modes, to avoid sharing critical personal information like PIN, OTP, passwords, etc.</p> <p>In spite of these initiatives, incidence of frauds continue to bedevil digital users, often using the same modus operandi users were cautioned about, such as luring them to disclose vital payment information, swapping sim cards, opening links received in messages and mails, etc. There are also cases of users being tricked into downloading spurious apps that access critical information stored on devices. It is, therefore, essential that all payment systems operators and participants – banks and non-banks – continue and reinforce efforts to spread awareness about digital safety.</p> <p>All authorised payment systems operators and participants are hereby advised to undertake targeted multi-lingual campaigns by way of SMSs, advertisements in print and visual media, etc., to educate their users on safe and secure use of digital payments.</p>
<b>June 24, 2020</b>	<p><b>Loans Sourced by Banks and NBFCs over Digital Lending Platforms: Adherence to Fair Practices Code and Outsourcing Guidelines (<a href="#">RBI/2019-20/258DOR(NBFC)(PD)CC.No.112/03.10.001/2019-20</a>)</b>: Wherever banks and NBFCs engage digital lending platforms as their agents to source borrowers and/ or to recover dues, they must follow the following instructions:</p> <p>a) Names of digital lending platforms engaged as agents shall be disclosed on the website of banks/ NBFCs.</p>

	<p>b) Digital lending platforms engaged as agents shall be directed to disclose upfront to the customer, the name of the bank/ NBFC on whose behalf they are interacting with him.</p> <p>c) Immediately after sanction but before execution of the loan agreement, the sanction letter shall be issued to the borrower on the letter head of the bank/ NBFC concerned.</p> <p>d) A copy of the loan agreement along with a copy each of all enclosures quoted in the loan agreement shall be furnished to all borrowers at the time of sanction/ disbursement of loans.</p> <p>e) Effective oversight and monitoring shall be ensured over the digital lending platforms engaged by the banks/ NBFCs.</p> <p>f) Adequate efforts shall be made towards creation of awareness about the grievance redressal mechanism.</p>
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**Appendix 6.2: Number of awareness programmes conducted during July 1, 2019 to June 30, 2020**

Office of Ombudsman	No. of Town -Hall events	No. of awareness programmes
Ahmedabad	0	7
Bengaluru	2	4
Bhopal	2	7
Bhubaneswar	1	5
Chandigarh	1	9
Chennai	3	5
Dehradun	1	2
Guwahati	0	1
Hyderabad	2	17
Jaipur	3	1
Jammu	1	3
Kanpur	1	11
Kolkata	1	5
Mumbai-I	1	5
Mumbai – II	0	2
New Delhi I	0	7
New Delhi II	2	1
New Delhi-III	0	2
Patna	1	6
Raipur	1	5
Ranchi	2	4
Thiruvananthapuram	1	4
<b>Total</b>	<b>26</b>	<b>113</b>

**ANNEX - I - STATEMENT OF COMPLAINTS RECEIVED BY THE OBOs FOR THE PERIOD 2019-20**

BANK NAME	TOTAL NUMBER OF COMPLAINTS RECEIVED	OTHER THAN CREDIT / DEBIT CARD COMPLAINTS PER 1000 ACCOUNTS	CREDIT / DEBIT CARD COMPLAINTS PER 1000 ACCOUNTS	COMPLAINTS PER BRA NCH	DEPOSIT ACCOUNT	REMIT TAN CE	LOANS AND ADVANCE-HOUSING	LOANS AND ADVANCE-GEN ERAL	ATM / DEBIT CARD	CREDIT CARD	MOBILE BANKING / ELECTRO NIC BANKING	LEVY OF CHARGE S WITHOUT PRIOR NOTICE	PENSION	PAR A-BAN KING	FAILURE OF COMMITMENT TO BCSBI CODE	NON-OBSER VANCE OF FAIR PRACT ICES	FAILURE ON COMMIT MENTS	NOT ES AND COIN S	DSA AND RECOV ERY AGENT	OUT OF SUBJ ECT	OTHERS	TOTAL
COMMERCIAL BANKS (Excl RRBs)	2,85,291	0.09	0.10	2.11	8,391	3,694	10,331	5,218	65,547	22,634	39,820	17,828	6,222	1,061	11,967	33,294	23,385	470	1,236	7,154	27,039	2,85,291
<b>PUBLIC SECTOR BANKS</b>																						
STATE BANK OF INDIA	82,984	0.10	0.09	3.35	2,623	1,124	3,454	1,376	24,844	1,145	12,306	4,206	3,171	283	3,441	9,020	5,750	125	99	2,102	7,915	82,984
ALLAHABAD BANK	4,287	0.05	0.19	1.26	148	77	141	133	1,299	36	490	182	193	11	73	609	350	6	2	104	433	4,287
ANDHRA BANK	3,135	0.05	0.08	1.06	80	28	83	64	1,039	50	345	78	18	7	600	327	154	10	3	59	190	3,135
BANK OF BARODA	13,883	0.07	0.06	1.47	541	257	498	357	3,174	329	1,955	1,079	352	49	469	1,794	1,010	40	21	428	1,530	13,883
BANK OF INDIA	9,135	0.06	0.09	1.70	262	130	222	190	3,316	132	1,218	381	299	17	252	932	502	24	13	297	948	9,135
BANK OF MAHARASHTRA	2,136	0.05	0.10	1.12	47	34	61	38	790	7	325	109	18	6	48	178	97	3	4	91	280	2,136
CANARA BANK	7,174	0.07	0.07	1.08	265	128	223	211	1,607	108	877	385	198	35	490	1,085	599	13	9	228	713	7,174
CENTRAL BANK OF INDIA	6,915	0.05	0.10	1.43	215	67	171	174	2,320	47	1,005	225	549	16	106	723	442	17	8	221	609	6,915
CORPORATION BANK	2,854	0.06	0.12	1.12	84	28	114	75	949	41	329	139	16	6	183	309	223	5	3	62	288	2,854
INDIAN BANK	3,876	0.05	0.09	1.31	122	61	77	130	1,349	46	631	103	59	3	134	574	257	8	9	60	253	3,876
INDIAN OVERSEAS BANK	2,848	0.06	0.04	0.86	112	45	90	93	718	21	338	127	63	15	102	539	267	2	4	76	236	2,848
ORIENTAL BANK OF COMMERCE	3,557	0.09	0.14	1.26	134	43	103	106	1,157	15	506	191	33	30	48	367	371	9	2	72	370	3,557
PUNJAB AND SIND BANK	1,216	0.08	0.10	0.77	29	20	53	24	281	5	151	35	41	2	29	145	275	1	0	27	98	1,216

BANK NAME	TOTAL NUMBER OF COMPLAINTS RECEIVED	OTHER THAN CREDIT / DEBIT CARD COMPLAINTS PER 1000 ACCOUNTS	CREDIT / DEBIT CARD COMPLAINTS PER 1000 CREDIT / DEBIT CARD ACCOUNTS	COMPLAINTS PER BRANCH	DEPOSIT ACCOUNT	REMITTANCE	LOANS AND ADVANCE-HOUSING	LOANS AND ADVANCE-GENERAL	ATM / DEBIT CARD	CREDIT CARD	MOBILE BANKING / ELECTRONIC BANKING	LEVY OF CHARGES WITHOUT PRIOR NOTICE	PENSION	PARABAN KING	FAILURE OF COMMITMENT TO BCSBI CODE	NON-OBSERVANCE OF FAIR PRACTICES	FAILURE ON COMMITMENTS	NOTES AND COINS	DSA AND RECOVERY AGENT	OUT OF SUBJECT	OTHERS	TOTAL	
PUNJAB NATIONAL BANK	16,457	0.09	0.21	2.28	520	212	405	301	4,913	198	2,616	507	681	68	210	2,041	1,757	41	18	315	1,654	16,457	
SYNDICATE BANK	3,177	0.05	0.07	0.74	95	48	125	98	658	26	322	131	172	8	279	469	292	2	3	100	349	3,177	
UCO BANK	3,098	0.06	0.11	0.99	113	38	116	94	926	15	517	85	118	7	60	392	231	7	9	85	285	3,098	
UNION BANK OF INDIA	7,093	0.07	0.12	1.60	252	106	201	149	2,359	117	1,104	256	121	13	165	822	546	16	16	231	619	7,093	
UNITED BANK OF INDIA	1,681	0.03	0.06	0.82	52	28	75	45	555	3	202	64	59	4	17	280	83	2	4	41	167	1,681	
<b>TOTAL</b>	<b>1,75,506</b>	<b>0.08</b>	<b>0.09</b>	<b>1.87</b>	<b>5,694</b>	<b>2,474</b>	<b>6,212</b>	<b>3,658</b>	<b>52,254</b>	<b>2,341</b>	<b>25,237</b>	<b>8,283</b>	<b>6,161</b>	<b>580</b>	<b>6,706</b>	<b>20,606</b>	<b>13,206</b>	<b>331</b>	<b>227</b>	<b>4,599</b>	<b>16,937</b>	<b>1,75,506</b>	
<b>PRIVATE SECTOR BANKS</b>																							
AXIS BANK LIMITED	17,124	0.26	0.17	3.66	508	140	519	211	2,378	2,892	2,349	2,209	11	81	719	1,671	1,557	30	98	346	1,405	17,124	
BANDHAN BANK LIMITED	433	0.01	0.03	0.09	15	6	33	6	104	3	63	16	0	3	9	59	35	6	4	9	62	433	
CATHOLIC SYRIAN BANK LIMITED	111	0.05	0.03	0.25	3	1	4	1	16	2	4	14	0	0	3	39	12	0	0	5	7	111	
CITY UNION BANK LIMITED	293	0.04	0.03	0.42	11	8	9	10	60	6	41	20	0	0	15	52	18	0	2	8	33	293	
DCB BANK LIMITED	632	0.34	0.07	1.74	20	7	87	22	45	10	29	73	0	3	35	117	93	2	3	22	64	632	
DHANLAXMI BANK LIMITED	96	0.04	0.02	0.35	7	1	8	3	8	0	2	7	0	0	4	30	14	0	0	3	9	96	
FEDERAL BANK LIMITED	1,202	0.06	0.06	0.92	27	10	44	10	412	16	162	93	0	8	36	146	87	0	3	63	85	1,202	
HDFC BANK LIMITED	27,169	0.20	0.19	4.99	483	208	924	428	2,879	6,002	3,509	2,187	26	131	1,287	3,223	2,785	31	229	522	2,315	27,169	
ICICI BANK LIMITED	21,372	0.17	0.11	4.03	536	265	1,176	266	2,530	3,356	3,027	2,039	12	96	959	2,470	1,876	43	107	512	2,102	21,372	
IDBI BANK LIMITED	3,509	0.19	0.06	1.67	91	54	272	49	777	20	492	294	6	6	151	522	307	6	5	94	363	3,509	

BANK NAME	TOTAL NUMBER OF COMPLAINTS RECEIVED	OTHER THAN CREDIT / DEBIT CARD COMPLAINTS PER 1000 ACCOUNTS	CREDIT / DEBIT CARD COMPLAINTS PER 1000 CREDIT / DEBIT CARD ACCOUNTS	COMPLAINTS PER BRANCH	DEPOSIT ACCOUNT	REMITTANCE	LOANS AND ADVANCE-HOUSING	LOANS AND ADVANCE-GENERAL	ATM / DEBIT CARD	CREDIT CARD	MOBILE BANKING / ELECTRONIC BANKING	LEVY OF CHARGES WITHOUT PRIOR NOTICE	PENSION	PARABAN KING	FAILURE OF COMMITMENT TO BCSBI CODE	NON-OBSERVANCE OF FAIR PRACTICES	FAILURE ON COMMITMENTS	NOTES AND COINS	DSA AND RECOVERY AGENT	OUT OF SUBJECT	OTHERS	TOTAL
IDFC FIRST BANK LIMITED	2,594	0.16	0.08	3.79	35	28	235	137	126	43	179	186	0	9	193	509	343	4	58	92	417	2,594
INDUSIND BANK LIMITED	4,184	0.10	0.19	2.31	125	67	105	72	434	866	387	372	0	47	155	560	516	1	43	80	354	4,184
JAMMU & KASHMIR BANK LIMITED	595	0.02	0.06	0.61	7	7	14	17	262	15	51	19	1	2	7	118	26	2	1	7	39	595
KARNATAKA BANK LIMITED	683	0.04	0.04	0.77	12	6	30	8	173	1	114	53	0	1	97	70	43	1	0	26	48	683
KARUR VYSYA BANK LIMITED	681	0.05	0.04	0.80	19	14	16	22	148	3	86	52	0	2	60	122	50	1	4	18	64	681
KOTAK MAHINDRA BANK LIMITED	8,468	0.37	0.14	4.89	209	155	199	110	1,254	1,177	1,133	812	0	25	472	962	721	3	193	199	844	8,468
LAKSHMI VILAS BANK LIMITED	278	0.09	0.03	0.48	19	10	7	5	46	2	21	27	0	0	15	81	15	2	2	7	19	278
NAINITAL BANK LIMITED	39	0.02	NA	0.26	1	0	0	3	14	0	3	0	0	0	0	8	3	0	0	1	6	39
RBL BANK LIMITED	5,352	0.19	0.89	12.99	43	10	52	23	163	3,090	268	221	0	10	394	330	288	0	172	64	224	5,352
SOUTH INDIAN BANK LIMITED	397	0.03	0.03	0.41	12	5	17	8	97	1	54	72	0	0	13	52	26	0	0	18	22	397
TAMILNAD MERCANTILE BANK LIMITED	304	0.04	0.03	0.58	7	6	4	9	46	1	45	30	0	1	17	91	19	0	0	10	18	304
YES BANK LIMITED	3,129	0.39	0.16	2.72	97	63	108	57	356	262	410	247	1	18	162	430	417	5	32	111	353	3,129
<b>TOTAL</b>	<b>98,645</b>	<b>0.16</b>	<b>0.14</b>	<b>2.74</b>	<b>2,287</b>	<b>1,071</b>	<b>3,863</b>	<b>1,477</b>	<b>12,328</b>	<b>17,768</b>	<b>12,429</b>	<b>9,043</b>	<b>57</b>	<b>443</b>	<b>4,803</b>	<b>11,662</b>	<b>9,251</b>	<b>137</b>	<b>956</b>	<b>2,217</b>	<b>8,853</b>	<b>98,645</b>

BANK NAME	TOTAL NUMBER OF COMPLAINTS RECEIVED	OTHER THAN CREDIT / DEBIT CARD COMPLAINTS PER 1000 ACCOUNTS	CREDIT / DEBIT CARD COMPLAINTS PER 1000 CREDIT / DEBIT CARD ACCOUNTS	COMPLAINTS PER BRANCH	DEPOSIT ACCOUNT	REMITTANCE	LOANS AND ADVANCE-HOUSING	LOANS AND ADVANCE-GENERAL	ATM / DEBIT CARD	CREDIT CARD	MOBILE BANKING / ELECTRONIC BANKING	LEVY OF CHARGES WITHOUT PRIOR NOTICE	PENSION	PARABAN KING	FAILURE OF COMMITMENT TO BCSBI CODE	NON-OBSERVANCE OF FAIR PRACTICES	FAILURE ON COMMITMENTS	NOTES AND COINS	DSA AND RECOVERY AGENT	OUT OF SUBJECT	OTHERS	TOTAL
<b>PAYMENT BANKS</b>																						
ADITYA BIRLA IDEA PAYMENTS BANK LIMITED	35	NA	NA	5.00	5	0	2	2	2	1	1	1	0	0	0	6	3	0	1	6	5	35
AIRTEL PAYMENTS BANK LIMITED	1,420	NA	0.06	52.59	104	17	1	0	68	5	497	24	0	15	43	99	225	0	2	68	252	1,420
FINO PAYMENTS BANK LIMITED	205	NA	0.03	2.03	21	14	0	1	33	1	44	2	0	0	3	12	17	0	2	14	41	205
INDIA POST PAYMENTS BANK LIMITED	153	NA	NA	0.24	15	6	0	0	37	2	20	9	2	2	2	14	18	0	1	5	20	153
JIO PAYMENTS BANK LIMITED	16	NA	NA	1.78	2	0	0	0	0	0	9	0	0	0	0	0	0	0	0	1	4	16
PAYTM PAYMENTS BANK LIMITED	2,272	NA	0.00	324.57	86	45	3	3	212	36	951	32	0	6	98	157	169	0	9	88	377	2,272
<b>TOTAL</b>	<b>4,101</b>	<b>NA</b>	<b>0.01</b>	<b>5.12</b>	<b>233</b>	<b>82</b>	<b>6</b>	<b>6</b>	<b>352</b>	<b>45</b>	<b>1,522</b>	<b>68</b>	<b>2</b>	<b>23</b>	<b>146</b>	<b>288</b>	<b>432</b>	<b>0</b>	<b>15</b>	<b>182</b>	<b>699</b>	<b>4,101</b>
<b>SMALL FINANCE BANKS</b>																						
AU SMALL FINANCE BANK LIMITED	391	0.24	0.02	0.81	12	2	38	26	19	1	16	37	0	5	4	74	42	1	5	14	95	391
CAPITAL SMALL FINANCE	38	0.06	0.00	0.25	2	0	2	1	0	0	2	6	0	1	0	5	11	0	0	2	6	38

BANK NAME	TOTAL NUMBER OF COMPLAINTS RECEIVED	OTHER THAN CREDIT / DEBIT CARD COMPLAINTS PER 1000 ACCOUNTS	CREDIT / DEBIT CARD COMPLAINTS PER 1000 CREDIT / DEBIT CARD ACCOUNTS	COMPLAINTS PER BRANCH	DEPOSIT ACCOUNT	REMITTANCE	LOANS AND ADVANCE-HOUSING	LOANS AND ADVANCE-GENERAL	ATM / DEBIT CARD	CREDIT CARD	MOBILE BANKING / ELECTRONIC BANKING	LEVY OF CHARGES WITHOUT PRIOR NOTICE	PENSION	PARABAN KING	FAILURE OF COMMITMENT TO BCSBI CODE	NON-OBSERVANCE OF FAIR PRACTICES	FAILURE ON COMMITMENTS	NOTES AND COINS	DSA AND RECOVERY AGENT	OUT OF SUBJECT	OTHERS	TOTAL
BANK LIMITED																						
EQUITAS SMALL FINANCE BANK LIMITED	158	0.04	0.01	0.18	13	1	12	2	6	0	3	29	0	1	8	37	12	0	2	10	22	158
ESAF SMALL FINANCE BANK LIMITED	47	0.00	0.01	0.10	1	3	2	1	23	0	6	1	0	0	1	6	1	0	0	1	1	47
FINCARE SMALL FINANCE BANK LIMITED	88	0.02	0.00	0.17	12	1	3	1	12	0	13	2	0	0	5	11	11	0	1	5	11	88
JANA SMALL FINANCE BANK LIMITED	134	0.03	0.01	0.37	3	1	5	6	17	0	4	13	0	0	7	28	24	1	1	5	19	134
NORTH EAST SMALL FINANCE BANK LIMITED	3	0.00	0.00	0.01	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	1	1	3
SURYODAY SMALL FINANCE BANK LIMITED	14	0.01	0.02	0.03	4	0	2	0	1	0	1	0	0	0	0	4	0	0	1	0	1	14
UJJIVAN SMALL FINANCE BANK LIMITED	187	0.02	0.01	0.32	6	4	8	3	57	0	17	5	0	0	7	26	29	0	2	5	18	187
UTKARSH SMALL FINANCE	63	0.02	0.03	0.12	3	1	1	0	11	0	3	2	0	0	2	20	7	0	0	2	11	63

BANK NAME	TOTAL NUMBER OF COMPLAINTS RECEIVED	OTHER THAN CREDIT / DEBIT CARD COMPLAINTS PER 1000 ACCOUNTS	CREDIT / DEBIT CARD COMPLAINTS PER 1000 CREDIT / DEBIT CARD ACCOUNTS	COMPLAINTS PER BRANCH	DEPOSIT ACCOUNT	REMITTANCE	LOANS AND ADVANCE-HOUSING	LOANS AND ADVANCE-GENERAL	ATM / DEBIT CARD	CREDIT CARD	MOBILE BANKING / ELECTRONIC BANKING	LEVY OF CHARGES WITHOUT PRIOR NOTICE	PENSION	PABA BANKING	FAILURE OF COMMITMENT TO BCSBI CODE	NON-OBSERVANCE OF FAIR PRACTICES	FAILURE ON COMMITMENTS	NOTES AND COINS	DSA AND RECOVERY AGENT	OUT OF SUBJECT	OTHERS	TOTAL
BANK LIMITED																						
<b>TOTAL</b>	<b>1,123</b>	<b>0.03</b>	<b>0.01</b>	<b>0.24</b>	<b>56</b>	<b>13</b>	<b>73</b>	<b>41</b>	<b>146</b>	<b>1</b>	<b>65</b>	<b>95</b>	<b>0</b>	<b>7</b>	<b>34</b>	<b>211</b>	<b>137</b>	<b>2</b>	<b>12</b>	<b>45</b>	<b>185</b>	<b>1,123</b>
<b>FOREIGN BANKS</b>																						
AB BANK LIMITED	9	9.20	NA	9.00	1	0	1	0	4	1	0	0	0	0	0	0	0	0	0	0	2	<b>9</b>
ABU DHABI COMMERCIAL BANK PJSC	4	NA	NA	4.00	1	0	0	0	0	1	0	0	0	0	0	0	0	0	0	1	0	<b>4</b>
AMERICAN EXPRESS BANKING CORPORATION	251	0.04	0.10	125.50	0	0	0	0	2	167	5	19	0	0	10	14	17	0	1	4	12	<b>251</b>
BANK OF AMERICA, NATIONAL ASSOCIATION	3	0.23	0.00	0.75	0	0	0	0	0	0	0	0	0	0	0	1	1	0	0	1	0	<b>3</b>
BANK OF BAHRAIN & KUWAIT B.S.C	2	0.09	NA	0.50	0	0	1	0	0	0	0	0	0	0	0	0	1	0	0	0	0	<b>2</b>
BANK OF NOVA SCOTIA	3	4.51	NA	1.50	1	0	0	0	0	0	0	0	0	0	0	1	0	0	0	0	1	<b>3</b>
BARCLAYS BANK PLC	26	0.70	7.60	3.71	0	0	0	0	0	17	0	1	0	0	0	3	2	0	1	0	2	<b>26</b>
BNP PARIBAS	2	0.45	NA	0.22	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	<b>2</b>
CITIBANK N.A.	1712	0.16	0.20	40.76	35	20	29	10	131	767	209	53	0	2	92	131	90	0	6	34	103	<b>1,712</b>
COOPERATIEVE RABOBANK U.A	1	NA	NA	1.00	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	<b>1</b>
CREDIT AGRICOLE CORPORATE AND	1	1.61	NA	0.20	0	0	0	0	0	0	0	0	0	0	0	1	0	0	0	0	0	<b>1</b>

BANK NAME	TOTAL NUMBER OF COMPLAINTS RECEIVED	OTHER THAN CREDIT / DEBIT CARD COMPLAINTS PER 1000 ACCOUNTS	CREDIT / DEBIT CARD COMPLAINTS PER 1000 CREDIT / DEBIT CARD ACCOUNTS	COMPLAINTS PER BRANCH	DEPOSIT ACCOUNT	REMITTANCE	LOANS AND ADVANCE-HOUSING	LOANS AND ADVANCE-GENERAL	ATM / DEBIT CARD	CREDIT CARD	MOBILE BANKING / ELECTRONIC BANKING	LEVY OF CHARGES WITHOUT PRIOR NOTICE	PENSION	PARABAN KING	FAILURE OF COMMITMENT TO BCSBI CODE	NON-OBSERVANCE OF FAIR PRACTICES	FAILURE ON COMMITMENTS	NOTES AND COINS	DSA AND RECOVERY AGENT	OUT OF SUBJECT	OTHERS	TOTAL	
INVESTMENT BANK																							
DBS BANK LIMITED	320	0.09	0.06	9.14	17	5	2	0	78	5	99	8	0	0	7	23	27	0	0	10	39	320	
DEUTSCHE BANK AG	135	0.40	0.10	6.75	9	3	2	7	11	2	9	13	0	2	14	24	16	0	0	8	15	135	
FIRST ABU DHABI BANK PJSC	1	20.41	NA	1.00	0	0	0	0	0	0	0	0	0	0	0	0	1	0	0	0	0	1	
HONGKONG AND SHANGHAI BANKING CORPORATION LIMITED	542	0.19	0.21	18.07	10	4	22	2	30	254	45	13	0	1	33	42	45	0	1	11	29	542	
INDUSTRIAL AND COMMERCIAL BANK OF CHINA	5	2.58	NA	5.00	0	0	0	0	3	0	0	0	0	0	0	0	1	0	0	0	1	5	
JPMORGAN CHASE BANK NATIONAL ASSOCIATION	1	0.04	NA	0.25	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	
KEB HANA BANK	1	0.64	NA	0.50	0	0	0	0	0	0	0	0	0	0	0	1	0	0	0	0	0	1	
KRUNG THAI BANK PUBLIC COMPANY LIMITED	1	0.00	NA	1.00	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	1	
MASHREQ BANK PSC	3	7.37	NA	3.00	0	1	0	0	0	0	0	0	0	0	0	0	2	0	0	0	0	3	
MUFG BANK LIMITED	2	NA	NA	0.40	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	
NATIONAL AUSTRALIA BANK	1	NA	NA	NA	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	1	

BANK NAME	TOTAL NUMBER OF COMPLAINTS RECEIVED	OTHER THAN CREDIT / DEBIT CARD COMPLAINTS PER 1000 ACCOUNTS	CREDIT / DEBIT CARD COMPLAINTS PER 1000 CREDIT / DEBIT CARD ACCOUNTS	COMPLAINTS PER BRANCH	DEPOSIT ACCOUNT	REMITTANCE	LOANS AND ADVANCE-HOUSING	LOANS AND ADVANCE-GENERAL	ATM / DEBIT CARD	CREDIT CARD	MOBILE BANKING / ELECTRONIC BANKING	LEVY OF CHARGES WITHOUT PRIOR NOTICE	PENSION	PARABAN KING	FAILURE OF COMMITMENT TO BCSBI CODE	NON-OBSERVANCE OF FAIR PRACTICES	FAILURE ON COMMITMENTS	NOTES AND COINS	DSA AND RECOVERY AGENT	OUT OF SUBJECT	OTHERS	TOTAL
SBM BANK (MAURITIUS) LIMITED	1	0.00	NA	0.17	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	1
SHINHAN BANK	5	0.14	NA	0.83	0	0	1	1	1	0	0	0	0	0	0	0	1	0	0	0	1	5
STANDARD CHARTERED BANK	2,865	0.59	0.60	27.55	45	19	119	16	206	1,255	200	231	2	3	117	281	158	0	15	41	157	2,865
THE ROYAL BANK OF SCOTLAND PLC	19	NA	NA	NA	0	0	0	0	0	9	0	0	0	0	4	3	0	0	1	1	1	19
<b>TOTAL</b>	<b>5,916</b>	<b>0.21</b>	<b>0.25</b>	<b>20.12</b>	<b>121</b>	<b>54</b>	<b>177</b>	<b>36</b>	<b>467</b>	<b>2,479</b>	<b>567</b>	<b>339</b>	<b>2</b>	<b>8</b>	<b>278</b>	<b>527</b>	<b>359</b>	<b>0</b>	<b>26</b>	<b>111</b>	<b>365</b>	<b>5,916</b>
<hr/>																						
SBI CARDS	8,616				17	10	20	5	249	5,884	437	432	2	8	255	441	344	0	123	75	314	8,616
PRIMARY URBAN COOPERATIVE BANKS	1,280				65	21	54	22	222	4	147	68	0	3	65	253	74	0	6	85	191	1,280
REGIONAL RURAL BANKS	4,754				184	60	180	212	1,344	52	368	96	45	18	199	938	291	26	8	192	541	4,754
OTHERS	8,689				121	260	295	100	438	139	538	134	38	27	1708	1289	942	18	33	1,490	1,119	8,689
<b>TOTAL</b>	<b>3,08,630</b>				<b>8,778</b>	<b>4,045</b>	<b>10,880</b>	<b>5,557</b>	<b>67,800</b>	<b>28,713</b>	<b>41,310</b>	<b>18,558</b>	<b>6,307</b>	<b>1,117</b>	<b>14,194</b>	<b>36,215</b>	<b>25,036</b>	<b>514</b>	<b>1,406</b>	<b>8,996</b>	<b>29,204</b>	<b>3,08,630</b>

**ANNEX – II - STATEMENT OF COMPLAINTS RECEIVED BY THE ONBFCOs FOR THE PERIOD 2019-20**

NAME OF THE NBFC	NON-ADHERENCE TO FAIR PRACTICES CODE	NOT COVERED UNDER THE CLAUSE 8 OF THE SCHEME	NON-OBSERVANCE RBI DIRECTIVES TO NBFC	LEVYING OF CHARGES WITH OUT NOTICE	DELAY IN REPAYMENT OF DEPOSITS	NO TRANSPARENCY IN CONTRACT/LOAN	DELAY IN RELEASE OF SECURITIES / DOCUMENTS	NO COMMUNICATION ABOUT LOAN SANCTIONED	NON-UNDERSTANDABLE OR NO ADEQUATE NOTICE ON TERMS AND CONDITIONS	NON-UNDERSTANDABLE OR SANCTIONED	DELAY IN PAYMENT OF INTEREST	OTHER CATEGORIES	TOTAL
<b>DEPOSIT TAKING NBFCs</b>													
ABHINAV HIRE PURCHASE LIMITED	0	0	0	0	1	0	0	0	0	0	0	0	1
ADITYA HOUSING & FINANCE PRIVATE LIMITED	1	0	0	0	0	0	0	0	0	0	0	0	1
AKME FINTRADE INDIA LIMITED	2	0	0	0	0	0	0	2	1	0	0	1	6
AMRIT MALWA CAPITAL LIMITED	1	1	0	0	0	0	0	0	0	0	0	0	2
ARMAN FINANCIAL SERVICES LIMITED	1	0	0	0	0	0	0	0	0	0	0	0	1
AUTO & HOUSEHOLD FINANCE INDIA LIMITED	0	0	1	0	0	0	0	0	0	0	0	0	1
BAJAJ FINANCE LIMITED	1,602	91	1,190	612	68	234	35	107	29	13	53	945	4,979
BALAJI FINANCE PRIVATE LIMITED	1	0	0	1	0	0	0	0	0	0	0	0	2

NAME OF THE NBFC	NON-ADHERENCE TO FAIR PRACTICES CODE	NOT COVERED UNDER THE CLAUSE 8 OF THE SCHEME	NON-OBSERVANCE RBI DIRECTIVES WITH OUT NOTICE	LEVYING OF CHARGES WITH OUT NOTICE	DELAY IN REPAYMENT OF DEPOSITS	NO TRANSPARENCY IN CONTRACT/LOAN	DELAY IN RELEASE OF SECURITIES / DOCUMENTS	NO COMMUNICATION ABOUT LOAN SANCTIONED	NON-UNDERSTANDABLE OR NO ADEQUATE NOTICE ON TERMS AND CONDITIONS	NON-UNDERSTANDABLE OR SANCTIONED	DELAY IN PAYMENT OF INTEREST	OTHER CATEGORIES	TOTAL
BALAJI INSTALMENTS LIMITED	0	0	1	0	1	0	0	0	0	0	1	0	3
BERAR FINANCE LIMITED	0	0	0	1	0	0	2	0	0	0	0	1	4
CHOLA FINANCE LIMITED	0	1	1	0	0	0	0	0	0	0	0	0	2
CRYSTAL CREDITS CORPORATION LIMITED	1	0	0	0	1	0	0	0	0	0	0	0	2
DCM FINANCIAL SERVICES LIMITED	0	0	0	0	2	0	0	0	0	0	0	0	2
DUGAR FINANCE & INVESTMENTS LIMITED	1	0	0	0	0	0	0	0	0	0	0	0	1
EKJOT ADVANCES LIMITED, JALANDHAR	7	0	0	0	0	0	0	0	0	0	0	0	7
ENARAI FINANCE LIMITED	0	0	0	0	0	0	0	0	0	0	0	1	1
FEDBANK FINANCIAL SERVICES LIMITED	5	0	0	0	0	0	0	0	0	0	0	1	6

NAME OF THE NBFC	NON-ADHERENCE TO FAIR PRACTICES CODE	NOT COVERED UNDER THE CLAUSE 8 OF THE SCHEME	NON-OBSERVANCE RBI DIRECTIVES TO NBFC	LEVYING OF CHARGES WITH OUT NOTICE	DELAY IN REPAYMENT OF DEPOSITS	NO TRANSPARENCY IN CONTRACT/LOAN	DELAY IN RELEASE OF SECURITIES / DOCUMENTS	NO COMMUNICATION ABOUT LOAN SANCTIONED	NON-UNDERSTANDABLE OR NO ADEQUATE NOTICE ON TERMS AND CONDITIONS	NON-UNDERSTANDABLE OR SANCTIONED	DELAY IN PAYMENT OF INTEREST	OTHER CATEGORIES	TOTAL
FIDELITY FINANCE LIMITED	0	0	0	0	1	0	0	0	0	0	0	0	1
FULLERTON INDIA CREDIT COMPANY LIMITED	198	6	64	41	11	43	8	15	5	0	5	101	497
FUTURE CARE FIN CORP PRIVATE LIMITED	1	0	0	0	0	0	0	0	0	0	0	0	1
INTEGRATED FINANCE COMPANY LIMITED	0	0	0	0	1	0	0	0	0	0	0	0	1
JVG LEASING LIMITED	0	0	0	0	1	0	0	0	0	0	0	0	1
KIM INVESTMENTS LIMITED	1	0	0	0	1	0	0	0	0	0	0	0	2
KOTAK MAHINDRA FINANCE LIMITED	7	0	0	1	0	1	0	0	0	0	0	0	9
MAHENDRA FINANCIAL & INVESTMENTS SERVICES PRIVATE LIMITED	1	0	0	0	0	0	0	0	0	0	0	0	1

NAME OF THE NBFC	NON-ADHERENCE TO FAIR PRACTICES CODE	NOT COVERED UNDER THE CLAUSE 8 OF THE SCHEME	NON-OBSERVANCE RBI DIRECTIVES WITH OUT NOTICE	LEVYING OF CHARGES WITH DEPOSITS	DELAY IN REPAYMENT OF DEPOSITS	NO TRANSPARENCY IN CONTRACT/LOAN	DELAY IN RELEASE OF SECURITIES / DOCUMENTS	NO COMMUNICATION ABOUT LOAN SANCTIONED	NON-UNDERSTANDABLE OR NO ADEQUATE NOTICE ON TERMS AND CONDITIONS	NON-UNDERSTANDABLE OR SANCTIONED	DELAY IN PAYMENT OF INTEREST	OTHER CATEGORIES	TOTAL
MAHINDRA & MAHINDRA FINANCIAL SERVICES LIMITED	63	3	20	10	10	20	8	4	2	0	6	23	169
MANTRANA FINLEASE LIMITED	0	0	1	0	0	0	0	0	0	0	0	0	1
MUTHOOT VEHICLE & ASSET FINANCE LIMITED	9	2	3	0	0	0	0	0	0	0	0	4	18
MUTHOOT CAPITAL SERVICES LIMITED	3	0	3	3	0	0	0	0	0	0	2	5	16
P. H. F. LEASING LIMITED	0	0	0	1	0	0	1	0	0	0	0	0	2
PUNJAB KASHMIR FINANCE LIMITED	2	0	0	0	0	0	2	0	0	0	0	0	4
SAKTHI FINANCE LIMITED	5	0	0	0	0	0	0	0	0	0	0	0	5
SANCHAYANI SAVINGS & INVESTMENT (I) LIMITED	0	0	0	0	1	0	0	0	0	0	0	1	2

NAME OF THE NBFC	NON-ADHERENCE TO FAIR PRACTICES CODE	NOT COVERED UNDER THE CLAUSE 8 OF THE SCHEME	NON-OBSERVANCE RBI DIRECTIVES WITH OUT NOTICE	LEVYING OF CHARGES WITH DEPOSITS	DELAY IN REPAYMENT OF DEPOSITS	NO TRANSPARENCY IN CONTRACT/LOAN	DELAY IN RELEASE OF SECURITIES / DOCUMENTS	NO COMMUNICATION ABOUT LOAN SANCTIONED	NON-UNDERSTANDABLE OR NO ADEQUATE NOTICE ON TERMS AND CONDITIONS	NON-UNDERSTANDABLE OR SANCTIONED	DELAY IN PAYMENT OF INTEREST	OTHER CATEGORIES	TOTAL
SHRIRAM CITY UNION FINANCE LIMITED	136	5	46	12	5	15	15	3	2	1	4	43	287
SHRIRAM TRANSPORT FINANCE COMPANY LIMITED	59	5	14	2	6	9	4	1	0	0	3	10	113
SHUBHAM FINANCE PRIVATE LIMITED	0	0	0	0	0	0	0	0	0	0	0	1	1
SINGHLAND INVESTMENT LIMITED	0	1	0	0	0	0	0	0	0	0	0	0	1
SHREE OM FINANCE INDIA LIMITED	1	0	1	0	0	0	0	0	0	0	0	0	2
SUN FINANCE & INVESTMENTS PRIVATE LIMITED	1	0	0	0	0	0	0	0	0	0	0	0	1
SUNDARAM FINANCE LIMITED	11	0	5	2	2	1	0	0	0	0	4	3	28

NAME OF THE NBFC	NON-ADHERENCE TO FAIR PRACTICES CODE	NOT COVERED UNDER THE CLAUSE 8 OF THE SCHEME	NON-OBSERVANCE RBI DIRECTIVES WITH OUT NOTICE	LEVYING OF CHARGES WITH DEPOSITS	DELAY IN REPAYMENT OF DEPOSITS	NO TRANSPARENCY IN CONTRACT/LOAN	DELAY IN RELEASE OF SECURITIES / DOCUMENTS	NO COMMUNICATION ABOUT LOAN SANCTIONED	NON-UNDERSTANDABLE OR NO ADEQUATE NOTICE ON TERMS AND CONDITIONS	NON-UNDERSTANDABLE OR SANCTIONED	DELAY IN PAYMENT OF INTEREST	OTHER CATEGORIES	TOTAL
TAMILNADU POWER FINANCE AND INFRASTRUCTURE DEVELOPMENT CORPORATION LIMITED	3	0	0	0	2	0	0	0	0	0	1	2	8
TAMILNADU TRANSPORT DEVELOPMENT FINANCE CORPORATION LIMITED	0	0	0	0	1	1	0	0	0	0	0	0	2
TATA FINANCE LIMITED	4	0	0	0	0	0	0	0	0	0	0	2	6
THE PEERLESS GENERAL FINANCE & INVESTMENT COMPANY LIMITED	2	0	1	0	2	0	0	0	0	0	0	0	5
UPWARD FINANCIAL SERVICES LIMITED	2	0	0	0	0	0	0	0	0	0	0	1	3

NAME OF THE NBFC	NON-ADHERENCE TO FAIR PRACTICES CODE	NOT COVERED UNDER THE CLAUSE 8 OF THE SCHEME	NON-OBSERVANCE RBI DIRECTIVES WITH OUT NOTICE	LEVYING OF CHARGES WITH OUT NOTICE	DELAY IN REPAYMENT OF DEPOSITS	NO TRANSPARENCY IN CONTRACT/LOAN	DELAY IN RELEASE OF SECURITIES / DOCUMENTS	NO COMMUNICATION ABOUT LOAN SANCTIONED	NON-UNDERSTANDABLE OR NO ADEQUATE NOTICE ON TERMS AND CONDITIONS	NON-UNDERSTANDABLE OR SANCTIONED	DELAY IN PAYMENT OF INTEREST	OTHER CATEGORIES	TOTAL
UPWARD MUTUAL BENEFITS LIMITED	1	0	0	0	0	0	0	0	0	0	0	0	1
WEST BENGAL INDUSTRIAL DEVELOPMENT CORPORATION LIMITED	0	0	0	0	0	0	0	0	0	0	0	1	1
<b>TOTAL</b>	<b>2,132</b>	<b>115</b>	<b>1,351</b>	<b>686</b>	<b>117</b>	<b>324</b>	<b>75</b>	<b>132</b>	<b>39</b>	<b>14</b>	<b>79</b>	<b>1,146</b>	<b>6,210</b>

#### NON-DEPOSIT TAKING NBFCs

BARCLAYS INVESTMENTS & LOANS INDIA LIMITED	1	0	1	1	0	0	0	0	0	0	3	3	9
CLIX FINANCE INDIA PRIVATE LIMITED	8	1	1	0	0	1	0	0	0	0	0	6	17
INDUSTRIAL AND PRUDENTIAL INVESTMENT COMPANY LIMITED	1	0	0	0	0	0	0	0	0	0	0	0	1

NAME OF THE NBFC	NON-ADHERENCE TO FAIR PRACTICES CODE	NOT COVERED UNDER THE CLAUSE 8 OF THE SCHEME	NON-OBSERVANCE RBI DIRECTIVES WITH OUT NOTICE	LEVYING OF CHARAGES WITH DEPOSITS	DELAY IN REPAYMENT OF DEPOSITS	NO TRANSPARENCY IN CONTRACT/LOAN	DELAY IN RELEASE OF SECURITIES / DOCUMENTS	NO COMMUNICATION ABOUT LOAN SANCTIONED	NON-UNDERSTANDABLE OR NO ADEQUATE NOTICE ON TERMS AND CONDITIONS	NON-UNDERSTANDABLE OR SANCTIONED	DELAY IN PAYMENT OF INTEREST	OTHER CATEGORIES	TOTAL
A & A CAPITAL SERVICES PRIVATE LIMITED	0	0	2	0	0	1	0	0	0	0	1	1	5
A K CAPITAL FINANCE PRIVATE LIMITED	0	0	0	0	0	1	0	0	0	0	0	1	2
A S CONFIN PRIVATE LIMITED	0	0	0	0	1	0	0	0	0	0	1	0	2
AADHAR FINANCIAL SERVICES LIMITED	1	0	0	0	0	0	0	0	1	0	0	0	2
ADANI CAPITAL PRIVATE LIMITED	0	0	6	2	0	0	0	0	0	0	0	0	8
ADARSH FINANCIERS LIMITED	0	0	0	0	0	0	0	0	0	0	0	1	1
ADITYA BIRLA CAPITAL LIMITED	41	0	14	6	0	8	1	0	0	0	0	46	116
ADITYA BIRLA FINANCE LIMITED	120	2	100	43	15	19	14	11	2	2	7	85	420
AKG FINVEST	1	0	0	0	0	0	0	0	0	0	0	0	1
ALTICO CAPITAL INDIA LIMITED	2	0	0	0	0	0	0	0	0	0	0	0	2

NAME OF THE NBFC	NON-ADHERENCE TO FAIR PRACTICES CODE	NOT COVERED UNDER THE CLAUSE 8 OF THE SCHEME	NON-OBSERVANCE RBI DIRECTIVES TO NBFC	LEVYING OF CHARGES WITH OUT NOTICE	DELAY IN REPAYMENT OF DEPOSITS	NO TRANSPARENCY IN CONTRACT/LOAN	DELAY IN RELEASE OF SECURITIES / DOCUMENTS	NO COMMUNICATION ABOUT LOAN SANCTIONED	NON-UNDERSTANDABLE OR NO ADEQUATE NOTICE ON TERMS AND CONDITIONS	NON-UNDERSTANDABLE OR SANCTIONED	DELAY IN PAYMENT OF INTEREST	OTHER CATEGORIES	TOTAL
ANAND RATHI GLOBAL FINANCE LIMITED	6	0	1	3	0	0	0	0	0	0	0	5	15
ANANYA FINANCE FOR INCLUSIVE GROWTH PRIVATE LIMITED	0	0	1	0	0	0	0	0	0	0	0	0	1
ANNAPURNA MICROFINANCE PRIVATE LIMITED	1	0	0	0	0	0	0	0	0	0	0	2	3
APC FINANCE INDIA LIMITED	1	0	0	0	0	0	0	0	0	0	0	0	1
APHELION FINANCE PRIVATE LIMITED	1	0	0	0	0	0	0	0	0	0	0	0	1
APOLLO FINVEST INDIA LIMITED	0	0	0	0	0	0	0	0	0	0	0	1	1
APOLLO TRADING AND FINANCE PRIVATE LIMITED	0	0	0	1	1	0	0	0	0	0	0	1	3
ARKAY INTERNATIONAL FINSEC LIMITED	0	0	0	0	0	0	0	0	0	1	0	0	1

NAME OF THE NBFC	NON-ADHERENCE TO FAIR PRACTICES CODE	NOT COVERED UNDER THE CLAUSE 8 OF THE SCHEME	NON-OBSERVANCE RBI DIRECTIVES TO NBFC	LEVYING OF CHARGES WITH OUT NOTICE	DELAY IN REPAYMENT OF DEPOSITS	NO TRANSPARENCY IN CONTRACT/LOAN	DELAY IN RELEASE OF SECURITIES / DOCUMENTS	NO COMMUNICATION ABOUT LOAN SANCTIONED	NON-UNDERSTANDABLE OR NO ADEQUATE NOTICE ON TERMS AND CONDITIONS	NON-UNDERSTANDABLE OR SANCTIONED	DELAY IN PAYMENT OF INTEREST	OTHER CATEGORIES	TOTAL
AROHAN FINANCIAL SERVICES PRIVATE LIMITED	8	1	1	2	0	1	0	0	0	0	0	1	14
ASHIKA CREDIT CAPITAL LIMITED	0	0	0	0	0	0	0	0	0	0	1	0	1
ASHISH FISCAL SERVICES PRIVATE LIMITED	1	0	2	0	0	0	0	2	0	0	0	2	7
ASHISH SECURITIES PRIVATE LIMITED	60	0	7	0	1	7	0	0	0	0	0	12	87
ATD FINANCIAL SERVICES PRIVATE LIMITED	3	0	0	1	0	0	0	0	0	0	0	1	5
AVAIL FINANCIAL SERVICES PRIVATE LIMITED	1	0	1	1	0	0	0	0	0	0	0	1	4
AVANSE FINANCIAL SERVICES LIMITED	31	1	11	5	1	18	1	0	0	1	1	9	79
AXIS FINANCE LIMITED	2	0	1	0	0	0	0	0	0	0	0	1	4
AYE FINANCE PRIVATE LIMITED	4	1	1	1	0	0	0	0	0	0	0	0	7

NAME OF THE NBFC	NON-ADHERENCE TO FAIR PRACTICES CODE	NOT COVERED UNDER THE CLAUSE 8 OF THE SCHEME	NON-OBSERVANCE RBI DIRECTIVES TO NBFC	LEVYING OF CHARGES WITH OUT NOTICE	DELAY IN REPAYMENT OF DEPOSITS	NO TRANSPARENCY IN CONTRACT/LOAN	DELAY IN RELEASE OF SECURITIES / DOCUMENTS	NO COMMUNICATION ABOUT LOAN SANCTIONED	NON-UNDERSTANDABLE OR NO ADEQUATE NOTICE ON TERMS AND CONDITIONS	NON-UNDERSTANDABLE OR SANCTIONED	DELAY IN PAYMENT OF INTEREST	OTHER CATEGORIES	TOTAL
B R D SECURITIES LIMITED	0	1	0	0	0	0	0	0	0	0	0	0	1
BACHHRAJ & COMPANY PRIVATE LIMITED	0	0	0	0	0	0	0	0	0	0	0	1	1
BAID LEASING & FINANCE COMPANY LIMITED	0	0	0	1	0	0	0	0	0	0	0	0	1
BAJAJ AUTO HOLDINGS LIMITED	1	0	0	0	0	0	0	0	0	0	0	0	1
BAJAJ FINVEST PRIVATE LIMITED	10	0	1	1	0	3	0	0	0	0	0	1	16
BAJAJ LEASING AND FINANCE LIMITED	4	0	0	0	1	0	1	0	0	0	0	0	6
BAJRANG FINANCE LIMITED	0	0	0	0	0	1	0	0	0	0	0	0	1
BAJRANG INVESTMENTS PRIVATE LIMITED	1	0	0	0	0	0	0	0	0	0	0	0	1
BALAJI FINVEST PRIVATE LIMITED	1	0	0	4	1	0	0	0	0	0	0	0	6

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BANDHAN FINANCIAL SERVICES LIMITED	2	0	1	2	0	1	1	1	0	0	0	2	10
BHANIX FINANCE & INVESTMENT LIMITED	51	4	18	4	2	12	0	0	1	0	0	27	119
BIRLA FINANCE LIMITED	1	0	0	0	0	0	0	0	0	0	0	0	1
BLUE JAY FINLEASE LIMITED	3	0	1	1	0	0	0	0	0	0	0	0	5
BMW FIN-INVEST PRIVATE LIMITED	1	0	0	0	0	0	0	0	0	0	0	0	1
BSS MICROFINANCE PRIVATE LIMITED	0	0	0	0	0	1	0	0	0	0	0	0	1
CAPFLOAT FINANCIAL SERVICES PRIVATE LIMITED	32	0	14	6	2	2	1	10	1	0	1	18	87
CAPITAL INDIA FINANCE LIMITED	0	0	3	1	0	1	0	1	0	0	1	3	10
CAPITAL TRUST LIMITED	1	0	1	0	2	0	0	0	0	0	0	1	5

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CAPRI GLOBAL CAPITAL LIMITED	21	2	13	4	2	3	3	1	0	0	0	20	69
CENTRUM FINANCIAL SERVICES LIMITED	0	0	0	0	1	0	1	0	0	0	0	1	3
CHADHA FINANCE PRIVATE LIMITED	3	0	3	0	0	0	0	0	0	0	0	1	7
CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LIMITED	128	9	48	20	10	16	11	3	1	0	7	73	326
CHRYSALIS FINANCE LIMITED	1	0	0	0	0	0	0	0	0	0	0	0	1
CITICORP MARUTI FINANCE LIMITED	2	0	0	0	0	1	0	0	0	0	0	0	3
CLIX CAPITAL SERVICES PRIVATE LIMITED	59	1	9	4	0	5	0	3	0	0	0	22	103
CRB CAPITAL MARKETS	1	0	0	0	2	0	0	0	0	0	0	0	3
CREDIT SUDHAAR FINANCE PRIVATE LIMITED	0	0	0	0	0	0	0	0	1	0	0	0	1

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CREDIT SUISSE FINANCE INDIA PRIVATE LIMITED	0	0	0	0	1	0	0	0	0	0	0	0	1
CREDITACCESS GRAMEEN LIMITED	0	0	0	1	0	0	0	0	0	0	0	0	1
CSL FINANCE LIMITED	4	0	1	0	0	0	0	0	0	0	0	0	5
DAFFODIL INVESTMENT & TRADING COMPANY LIMITED	1	0	0	0	0	0	0	0	0	0	0	0	1
DEWAN MOTORS INVESTMENT & FINANCE LIMITED	2	0	4	0	2	1	3	1	0	0	1	1	15
DIGAMBER CAPFIN LIMITED	0	0	0	0	0	1	0	1	0	0	0	0	2
DRP TRADING & INVESTMENTS PRIVATE LIMITED	1	0	0	0	0	0	0	0	0	0	0	0	1
EDEL FINANCE COMPANY LIMITED	0	0	0	0	1	0	0	0	0	0	0	0	1
EDELWEISS FINANCE &	36	3	3	4	2	14	0	0	1	0	2	16	81

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INVESTMENTS LIMITED													
EDELWEISS RETAIL FINANCE LIMITED	4	0	0	2	0	1	0	0	0	0	0	5	12
ELECTRONICA FINANCE LIMITED	3	1	1	0	0	0	1	0	0	0	0	1	7
EPMONEY PRIVATE LIMITED	4	0	1	0	0	3	0	0	0	0	0	0	8
ESS KAY FINCORP LIMITED	5	0	1	3	0	1	1	0	0	0	1	4	16
ESSEL FINANCE BUSINESS LOANS LIMITED	2	0	0	0	0	1	0	0	0	0	0	0	3
EWS FINANCE AND INVESTMENTS PRIVATE LIMITED	0	0	0	0	1	0	0	0	0	0	0	0	1
FAIRWEALTH FINANCIAL SERVICES LIMITED	1	0	0	0	0	0	0	0	0	0	0	0	1
FINO FINANCE PRIVATE LIMITED	0	0	1	0	2	0	0	0	0	0	0	0	3
FINOVA CAPITAL PRIVATE LIMITED	2	0	2	0	0	1	0	0	0	0	0	3	8

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FIVE STAR BUSINESS FINANCE LIMITED	3	0	0	0	0	0	0	0	0	0	0	0	3
FUSION MICROFINANCE PRIVATE LIMITED	1	0	0	0	0	0	0	0	0	0	1	0	2
HDB FINANCIAL SERVICES LIMITED	232	19	98	54	3	54	5	7	1	2	4	114	593
HDFC INVESTMENTS LIMITED	3	0	4	1	0	3	0	0	0	0	2	4	17
HELP FINANCE LIMITED	0	0	0	0	0	0	0	0	0	0	0	1	1
HERO FINCORP LIMITED	47	2	50	18	2	3	3	7	1	1	0	41	175
HOME CREDIT INDIA FINANCE PRIVATE LIMITED	123	6	58	20	7	40	2	7	4	2	7	62	338
HTC FINANCE PRIVATE LIMITED	0	0	1	0	0	0	0	0	0	0	0	0	1
ICICI SECURITIES PRIMARY	1	0	1	2	0	1	0	1	0	0	0	0	6

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DEALERSHIP LIMITED													
ICL FINCORP LIMITED	0	0	0	0	1	0	0	0	0	0	0	0	1
IDFC LIMITED	8	0	8	8	2	3	4	4	0	0	5	9	51
IFCI FACTORS LIMITED	0	1	0	0	0	0	0	0	0	0	0	0	1
IIFL WEALTH FINANCE LIMITED	50	0	17	8	1	18	0	3	0	0	0	13	110
IKF FINANCE LIMITED	0	0	0	0	0	0	1	0	0	0	0	0	1
INDEL MONEY PRIVATE LIMITED	0	0	0	0	0	0	0	0	0	0	0	1	1
INDIABULLS CONSUMER FINANCE LIMITED	212	11	223	101	23	44	11	18	4	2	13	206	868
INDIABULLS FINANCE COMPANY PRIVATE LIMITED	46	0	6	2	1	6	2	2	0	0	1	13	79
INDIAN SCHOOL FINANCE	1	0	0	0	0	0	0	0	0	0	1	0	2

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COMPANY PRIVATE LIMITED													
INTEC CAPITAL LIMITED	6	0	1	0	0	0	1	0	0	0	1	2	11
INTELLECASH MICROFINANCE NETWORK COMPANY PRIVATE LIMITED	1	0	1	0	0	0	0	0	0	0	0	0	2
JFC FINANCE INDIA LIMITED	0	0	1	0	0	0	0	0	0	0	0	0	1
JVG SECURITIES LIMITED	1	0	0	0	0	0	0	0	0	0	0	0	1
KANAKADURGA FINANCE LIMITED	1	0	0	0	0	4	0	0	0	0	0	0	5
KARVY FINANCIAL SERVICES LIMITED	3	0	1	1	4	0	0	1	0	0	0	0	10
KERALA STATE INDUSTRIAL DEVELOPMENT CORPORATION LIMITED	1	0	0	0	0	0	0	0	0	0	0	0	1

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KERALA TRANSPORT DEVELOPMENT FINANCE CORPORATION LIMITED	1	0	0	0	1	0	0	0	0	0	0	0	2
KINARA FINANCIAL PRIVATE LIMITED-MERGED WITH CHRYSALIS FINANCE LIMITED	1	0	0	0	0	0	0	0	0	0	0	1	2
KISSANDHAN AGRI FINANCIAL SERVICES PRIVATE LIMITED	0	0	1	0	0	0	0	0	0	0	0	0	1
KOGTA FINANCIAL INDIA LIMITED	2	0	0	1	0	1	0	1	0	0	0	1	6
KOSAMATTAM FINANCE LIMITED	2	0	0	0	0	0	0	0	0	0	1	1	4
KOTAK INVESTMENTS LIMITED	2	0	0	0	0	0	0	0	0	0	0	0	2

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KOTAK MAHINDRA INVESTMENTS LIMITED	3	0	0	0	0	0	1	0	0	0	0	1	5
KOTAK MAHINDRA PRIME LIMITED	43	3	11	12	2	5	2	0	0	0	1	25	104
KRAZBEE SERVICES PRIVATE LIMITED	4	0	8	0	0	0	0	0	0	0	0	0	12
L&T FINANCE LIMITED	58	3	17	12	0	10	0	2	1	0	3	24	130
LAXMI INDIA FINLEASECAP PRIVATE LIMITED	2	0	0	0	0	0	0	1	0	0	0	2	5
LENDINGKART FINANCE LIMITED	29	2	44	10	4	9	0	2	0	0	2	38	140
LKP FINANCE LIMITED	0	0	0	0	0	0	0	0	0	0	0	1	1
LOTUS CAPITAL FINANCIAL SERVICES LIMITED	1	0	1	1	0	1	0	0	0	0	0	0	4
LOTUS SREE FILCO PRIVATE LIMITED	1	0	0	0	0	0	0	0	0	0	0	1	2

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M & M FINSEC PRIVATE LIMITED	1	0	0	0	0	0	0	0	0	0	0	0	1
M.B. FINMART PRIVATE LIMITED	0	0	0	0	0	1	0	0	0	0	0	0	1
MAGMA FINCORP LIMITED	55	3	21	9	2	9	3	3	2	0	2	21	130
MAHAVEER FINANCE INDIA LIMITED	1	0	0	0	0	0	0	0	0	0	0	0	1
MAHINDRA HOLDINGS & FINANCE LIMITED	0	0	0	0	0	1	0	0	0	0	0	0	1
MANAPPURAM ASSET FINANCE LIMITED	2	0	0	0	0	0	0	0	0	0	0	2	4
MANAPPURAM FINANCE LIMITED	43	2	16	9	2	4	3	1	1	0	3	13	97
MANBA FINANCE PRIVATE LIMITED	3	0	3	4	0	2	2	0	0	0	0	7	21
MAS FINANCIAL SERVICES LIMITED	0	0	1	0	0	2	0	0	0	0	0	0	3

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MAXVALUE CREDITS & INVESTMENTS PRIVATE LIMITED	1	0	0	0	0	0	0	0	0	0	0	0	1
METROCITY FINANCE PRIVATE LIMITED	0	0	0	0	0	1	0	0	0	0	0	0	1
MICRO FINANCE PRIVATE LIMITED	0	0	0	0	0	1	0	0	0	0	0	0	1
MONEYWISE FINANCIAL SERVICES PRIVATE LIMITED	6	0	2	0	0	0	0	0	0	0	0	1	9
MOUNT INTRA FINANCE PRIVATE LIMITED	0	0	0	0	0	0	0	0	0	0	0	1	1
MSV FISCAL SERVICES PRIVATE LIMITED	0	0	0	0	0	0	0	1	0	0	0	0	1
MUTHOOT MICROFIN LIMITED	3	1	1	1	0	0	0	1	0	0	0	3	10
MUTHOOT MONEY PRIVATE LIMITED	0	0	0	0	0	0	0	0	0	0	0	1	1

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NABARD FINANCIAL SERVICES LIMITED	0	1	1	0	0	0	0	0	0	0	0	0	2
NAMAN FINANCE & INVESTMENT PRIVATE LIMITED	3	0	1	0	0	0	0	0	0	0	1	3	8
NEOGROWTH CREDIT PRIVATE LIMITED	20	1	3	3	1	3	0	2	0	0	0	5	38
NISSAN RENAULT FINANCIAL SERVICES INDIA PRIVATE LIMITED	5	0	4	3	0	1	0	0	0	0	0	5	18
NORTHERN ARC CAPITAL LIMITED	5	0	0	2	0	0	0	0	0	0	0	0	7
OPTACREDIT FINTECH PRIVATE LIMITED	1	0	0	0	0	0	0	0	0	0	0	0	1
ORANGE RETAIL FINANCE INDIA PRIVATE LIMITED	2	0	1	0	0	0	0	0	0	0	0	0	3

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ORIX AUTO INFRASTRUCTURE SERVICES LIMITED	1	0	0	0	0	0	0	0	0	0	0	0	1
PC COMBINES PRIVATE LIMITED	1	0	0	0	0	1	0	0	0	0	0	0	2
PC MEDIA SYSTEMS LIMITED	0	0	3	0	1	1	0	1	0	0	0	0	6
P.C. FINANCIAL SERVICES PRIVATE LIMITED	61	4	32	3	0	8	0	0	0	0	1	22	131
PAHAL FINANCIAL SERVICES PRIVATE LIMITED	0	0	0	0	0	0	0	0	0	0	1	0	1
PAISALO DIGITAL LIMITED	4	0	0	0	0	0	0	1	0	2	0	0	7
PEERLESS FINANCIAL SERVICES LIMITED	2	0	0	0	1	0	0	0	0	0	0	0	3
PNB FINANCE & INDUSTRIES LIMITED	0	0	1	0	0	0	0	0	0	0	0	0	1
POOJA FINANCE LIMITED	1	0	0	0	0	0	0	0	0	0	0	0	1

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POOJA FINLEASE LIMITED	0	0	0	0	2	0	0	0	0	0	0	1	3
POONAWALLA CREDIT PRIVATE LIMITED	0	0	0	1	0	0	0	0	0	0	0	0	1
POPULAR SUPPLIERS PRIVATE LIMITED	0	0	0	0	1	0	0	0	0	0	0	0	1
PUNJAB STATE INDUSTRIAL DEVELOPMENT CORPORATION LIMITED	0	0	0	0	0	0	0	0	0	0	1	0	1
RAJKAMAL LEASING AND INVESTMENT PRIVATE LIMITED	1	0	0	1	0	0	0	0	0	0	0	0	2
RATTANINDIA FINANCE PRIVATE LIMITED	2	0	2	0	0	0	0	0	0	0	0	4	8
RELIANCE CAPITAL LIMITED	12	1	2	1	0	2	0	2	2	0	2	5	29

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RELIANCE COMMERCIAL COMPANY LIMITED	2	0	0	1	0	1	0	0	0	0	0	0	4
RELIANCE FINVEST PRIVATE LIMITED	1	0	0	0	0	0	0	0	0	0	0	1	2
RELIANCE VENTURES LIMITED	0	0	0	1	0	0	0	0	0	0	0	0	1
RELIGARE ENTERPRISES LIMITED	0	0	1	1	1	0	0	0	0	0	0	0	3
RELIGARE FINVEST LIMITED	37	0	9	5	1	4	0	0	0	1	1	9	67
RHINE AND RAAVI CREDITS & HOLDINGS LIMITED	1	0	0	0	0	0	0	0	0	0	0	0	1
RHINO FINANCE PRIVATE LIMITED	1	0	0	0	0	1	0	0	0	0	0	0	2
RIVIERA INVESTORS PRIVATE LIMITED	2	0	0	0	0	0	0	0	0	0	0	0	2
RUPAR FINANCE PRIVATE LIMITED	0	0	0	0	0	0	0	0	0	0	0	1	1

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S H FINANCE & CREDIT PRIVATE LIMITED	0	0	0	0	0	0	0	1	0	0	0	0	1
SAHARA INDIA CORPORATION INVESTMENT LIMITED	1	0	0	0	1	0	0	0	0	0	0	0	2
SAHARA INDIA INVESTMENT CORPORATION LIMITED	0	0	0	0	0	0	0	0	0	0	0	1	1
SAI POINT FINANCE CORPORATION LIMITED	2	0	0	0	0	0	0	0	0	0	0	0	2
SATIN CREDITCARE NETWORK LIMITED	1	0	2	0	2	0	0	0	0	1	0	1	7
SBI FACTORS & COMMERCIAL SERVICES PRIVATE LIMITED	1	0	0	0	0	0	0	0	0	0	0	0	1
SHAH FINLEASE PRIVATE LIMITED	1	0	0	1	0	1	0	1	0	0	0	0	4

NAME OF THE NBFC	NON-ADHERENCE TO FAIR PRACTICES CODE	NOT COVERED UNDER THE CLAUSE 8 OF THE SCHEME	NON-OBSERVANCE RBI DIRECTIVES TO NBFC	LEVYING OF CHARGES WITH OUT NOTICE	DELAY IN REPAYMENT OF DEPOSITS	NO TRANSPARENCY IN CONTRACT/LOAN	DELAY IN RELEASE OF SECURITIES / DOCUMENTS	NO COMMUNICATION ABOUT LOAN SANCTIONED	NON-UNDERSTANDABLE OR NO ADEQUATE NOTICE ON TERMS AND CONDITIONS	NON-UNDERSTANDABLE OR SANCTIONED	DELAY IN PAYMENT OF INTEREST	OTHER CATEGORIES	TOTAL
SHRIRAM CREDIT COMPANY LIMITED	0	0	0	0	0	0	0	0	0	1	0	0	1
SHUBHAM FINANCIAL SERVICES LIMITED	0	0	0	0	0	0	0	0	0	0	0	1	1
SONATA FINANCE PRIVATE LIMITED	4	0	0	0	0	0	0	1	0	0	0	0	5
SREI INFRASTRUCTURE FINANCE LIMITED	3	0	1	0	1	40	0	0	0	0	0	1	46
STARAGRI FINANCE LIMITED	0	0	0	0	1	0	0	0	0	0	0	0	1
SUBHAM CAPITAL PRIVATE LIMITED	2	0	2	0	0	0	0	1	0	0	0	0	5
SVASTI MICRO FINANCE PRIVATE LIMITED	1	0	0	0	0	0	0	0	0	0	0	1	2
TAB CAPITAL LIMITED	1	0	0	0	0	0	0	0	0	0	0	0	1
TAMIL FINANCE AND INVESTMENTS PRIVATE LIMITED	0	0	1	0	0	0	0	0	0	0	0	0	1

NAME OF THE NBFC	NON-ADHERENCE TO FAIR PRACTICES CODE	NOT COVERED UNDER THE CLAUSE 8 OF THE SCHEME	NON-OBSERVANCE RBI DIRECTIVES TO NBFC	LEVYING OF CHARGES WITH OUT NOTICE	DELAY IN REPAYMENT OF DEPOSITS	NO TRANSPARENCY IN CONTRACT/LOAN	DELAY IN RELEASE OF SECURITIES / DOCUMENTS	NO COMMUNICATION ABOUT LOAN SANCTIONED	NON-UNDERSTANDABLE OR NO ADEQUATE NOTICE ON TERMS AND CONDITIONS	NON-UNDERSTANDABLE OR SANCTIONED	DELAY IN PAYMENT OF INTEREST	OTHER CATEGORIES	TOTAL
TATA INVESTMENT CORPORATION LIMITED	0	0	0	0	1	0	0	0	0	0	0	0	1
TATA MOTORS FINANCE LIMITED	59	3	9	6	0	7	0	1	0	0	0	8	93
TATA MOTORS FINANCE SOLUTIONS LIMITED	9	1	10	4	2	7	1	1	1	0	0	7	43
THIRUMENI FINANCE PRIVATE LIMITED	2	0	0	1	1	0	0	0	0	0	0	1	5
TUSHAR LEASING & INVESTMENT PRIVATE LIMITED	3	0	0	0	0	0	0	0	0	0	0	0	3
TVS FINANCE AND SERVICES LIMITED	0	0	1	3	0	0	0	0	0	0	0	0	4
UAE EXCHANGE & FINANCIAL SERVICES LIMITED	1	0	0	0	0	0	0	0	0	0	0	0	1
UNITED PETRO FINANCE LIMITED	1	0	5	1	0	2	0	0	0	0	0	0	9

NAME OF THE NBFC	NON-ADHERENCE TO FAIR PRACTICES CODE	NOT COVERED UNDER THE CLAUSE 8 OF THE SCHEME	NON-OBSERVANCE RBI DIRECTIVES WITH OUT NOTICE	LEVYING OF CHARGES WITH DEPOSITS	DELAY IN REPAYMENT OF DEPOSITS	NO TRANSPARENCY IN CONTRACT/LOAN	DELAY IN RELEASE OF SECURITIES / DOCUMENTS	NO COMMUNICATION ABOUT LOAN SANCTIONED	NON-UNDERSTANDABLE OR NO ADEQUATE NOTICE ON TERMS AND CONDITIONS	NON-UNDERSTANDABLE OR SANCTIONED	DELAY IN PAYMENT OF INTEREST	OTHER CATEGORIES	TOTAL
USHA FINANCIAL SERVICES PRIVATE LIMITED	2	0	0	0	0	0	0	0	0	0	0	3	5
UTI VENTURE FUNDS MANAGEMENT COMPANY LIMITED	1	0	0	0	0	0	0	0	0	0	0	0	1
UTKARSH COREINVEST LIMITED	0	0	0	0	0	0	0	0	0	0	0	1	1
VSG LEASING & FINANCE COMPANY LIMITED	0	1	0	0	0	0	0	0	0	0	0	0	1
VEDIKA CREDIT CAPITAL LIMITED	0	0	0	0	0	0	1	0	0	0	0	0	1
VENUS INDIA ASSET-FINANCE PRIVATE LIMITED	1	0	0	0	0	0	0	0	0	0	0	0	1
VISAGE HOLDINGS AND FINANCE PRIVATE LIMITED	3	0	2	0	0	0	0	0	0	0	0	0	5
VISTAAR FINANCIAL	10	0	0	1	0	0	0	0	0	0	0	1	12

NAME OF THE NBFC	NON-ADHERENCE TO FAIR PRACTICES CODE	NOT COVERED UNDER THE CLAUSE 8 OF THE SCHEME	NON-OBSERVANCE RBI DIRECTIVES WITH OUT NOTICE	LEVYING OF CHARGES WITH OUT NOTICE	DELAY IN REPAYMENT OF DEPOSITS	NO TRANSPARENCY IN CONTRACT/LOAN	DELAY IN RELEASE OF SECURITIES / DOCUMENTS	NO COMMUNICATION ABOUT LOAN SANCTIONED	NON-UNDERSTANDABLE OR NO ADEQUATE NOTICE ON TERMS AND CONDITIONS	NON-UNDERSTANDABLE OR SANCTIONED	DELAY IN PAYMENT OF INTEREST	OTHER CATEGORIES	TOTAL
SERVICES P LIMITED													
VISTAR FINANCIERS PRIVATE LIMITED	1	0	1	0	0	0	3	0	0	0	0	0	5
VISU LEASING AND FINANCE PRIVATE LIMITED	16	1	5	2	0	0	0	0	0	0	0	6	30
VLS FINANCE LIMITED	1	0	0	0	0	0	0	0	0	0	0	0	1
VOLVO FINANCIAL SERVICES INDIA PRIVATE LIMITED	0	0	0	1	0	0	0	0	0	0	0	1	2
WILLIAMSON FINANCIAL SERVICES LIMITED	0	0	0	0	0	0	0	0	0	0	0	1	1
WINRO COMMERCIAL INDIA LIMITED	0	0	0	0	1	0	0	0	0	0	0	0	1
YATISH TRADING COMPANY PRIVATE LIMITED	0	0	0	0	0	1	0	0	0	0	0	0	1

NAME OF THE NBFC	NON-ADHERENCE TO FAIR PRACTICES CODE	NOT COVERED UNDER THE CLAUSE 8 OF THE SCHEME	NON-OBSERVANCE RBI DIRECTIVES WITH OUT NOTICE	LEVYING OF CHARGES WITH OUT NOTICE	DELAY IN REPAYMENT OF DEPOSITS	NO TRANSPARENCY IN CONTRACT/LOAN	DELAY IN RELEASE OF SECURITIES / DOCUMENTS	NO COMMUNICATION ABOUT LOAN SANCTIONED	NON-UNDERSTANDABLE OR NO ADEQUATE NOTICE ON TERMS AND CONDITIONS	NON-UNDERSTANDABLE OR SANCTIONED	DELAY IN PAYMENT OF INTEREST	OTHER CATEGORIES	TOTAL
YMS FINANCE PRIVATE LIMITED	0	0	0	0	1	0	0	0	0	0	0	0	1
YOGAKSHEMAM LOANS LIMITED	3	0	0	0	0	0	0	0	0	0	0	0	3
<b>TOTAL</b>	<b>1,981</b>	<b>93</b>	<b>971</b>	<b>440</b>	<b>125</b>	<b>428</b>	<b>84</b>	<b>108</b>	<b>25</b>	<b>15</b>	<b>82</b>	<b>1,079</b>	<b>5,431</b>

#### NEWLY REGISTERED NBFCs

A H K FINANCE PRIVATE LIMITED	0	0	0	0	0	0	0	0	0	0	0	1	1
ADITYA BIRLA FINANCIAL SERVICES PRIVATE LIMITED	18	1	0	2	0	13	1	0	0	0	0	2	37
AEON CREDIT SERVICE INDIA PRIVATE LIMITED	6	0	6	2	0	1	0	0	0	0	0	5	20
AHA HOLDINGS PRIVATE LIMITED	1	0	0	0	0	0	0	0	0	0	0	0	1
AKARA CAPITAL ADVISORS PRIVATE LIMITED	4	0	9	1	0	0	0	0	0	0	0	0	14

NAME OF THE NBFC	NON-ADHERENCE TO FAIR PRACTICES CODE	NOT COVERED UNDER THE CLAUSE 8 OF THE SCHEME	NON-OBSERVANCE RBI DIRECTIVES TO NBFC	LEVYING OF CHARGES WITH OUT NOTICE	DELAY IN REPAYMENT OF DEPOSITS	NO TRANSPARENCY IN CONTRACT/LOAN	DELAY IN RELEASE OF SECURITIES / DOCUMENTS	NO COMMUNICATION ABOUT LOAN SANCTIONED	NON-UNDERSTANDABLE OR NO ADEQUATE NOTICE ON TERMS AND CONDITIONS	NON-UNDERSTANDABLE OR SANCTIONED	DELAY IN PAYMENT OF INTEREST	OTHER CATEGORIES	TOTAL
ALTURA FINANCIAL SERVICES LIMITED	0	0	0	0	0	0	0	0	0	0	0	1	1
AMBIT FINVEST PRIVATE LIMITED	4	0	0	0	0	0	0	0	0	0	0	1	5
ANGEL FINCAP PRIVATE LIMITED	0	0	1	0	0	0	0	0	0	0	0	1	2
ASIRVAD MICRO FINANCE LIMITED	4	0	1	1	0	0	0	0	0	0	0	0	6
AUXILO FINSERVE PRIVATE LIMITED	3	0	0	2	0	0	0	0	0	0	0	1	6
BAJAJ FINSERV LIMITED	213	0	16	44	2	94	0	10	0	0	2	11	392
BAJAJ HOLDINGS AND INVESTMENT LIMITED	43	0	73	32	4	20	7	8	2	2	7	37	235
BANDHAN FINANCIAL HOLDINGS LIMITED	0	0	0	0	0	0	0	0	1	0	0	0	1
BELL FINVEST INDIA LIMITED	4	0	3	1	0	5	3	2	0	0	0	1	19
BFL INVESTMENTS & FINANCIAL	5	0	13	12	1	1	0	1	0	0	2	7	42

NAME OF THE NBFC	NON-ADHERENCE TO FAIR PRACTICES CODE	NOT COVERED UNDER THE CLAUSE 8 OF THE SCHEME	NON-OBSERVANCE RBI DIRECTIVES WITH OUT NOTICE	LEVYING OF CHARGES WITH OUT NOTICE	DELAY IN REPAYMENT OF DEPOSITS	NO TRANSPARENCY IN CONTRACT/LOAN	DELAY IN RELEASE OF SECURITIES / DOCUMENTS	NO COMMUNICATION ABOUT LOAN SANCTIONED	NON-UNDERSTANDABLE OR NO ADEQUATE NOTICE ON TERMS AND CONDITIONS	NON-UNDERSTANDABLE OR SANCTIONED	DELAY IN PAYMENT OF INTEREST	OTHER CATEGORIES	TOTAL
CONSULTANTS PRIVATE LIMITED													
BHANDARI FINANCE AND INVESTMENT PRIVATE LIMITED	0	0	0	0	1	0	0	0	0	0	0	0	1
BHARAT FINANCIAL INCLUSION LIMITED	3	0	1	0	2	1	0	0	0	0	0	0	7
BMW INDIA FINANCIAL SERVICES PRIVATE LIMITED	6	0	3	1	0	1	0	0	0	0	0	5	16
BOB FINANCIAL SOLUTIONS LIMITED	6	0	0	3	0	1	0	0	0	0	0	5	15
BUSSAN AUTO FINANCE INDIA PRIVATE LIMITED	2	0	2	2	0	0	1	1	0	0	0	0	8
CAPITAL FIRST LIMITED	11	1	1	3	0	3	0	1	0	0	1	7	28

NAME OF THE NBFC	NON-ADHERENCE TO FAIR PRACTICES CODE	NOT COVERED UNDER THE CLAUSE 8 OF THE SCHEME	NON-OBSERVANCE RBI DIRECTIVES WITH OUT NOTICE	LEVYING OF CHARGES WITH DEPOSITS	DELAY IN REPAYMENT OF DEPOSITS	NO TRANSPARENCY IN CONTRACT/LOAN	DELAY IN RELEASE OF SECURITIES / DOCUMENTS	NO COMMUNICATION ABOUT LOAN SANCTIONED	NON-UNDERSTANDABLE OR NO ADEQUATE NOTICE ON TERMS AND CONDITIONS	NON-UNDERSTANDABLE OR SANCTIONED	DELAY IN PAYMENT OF INTEREST	OTHER CATEGORIES	TOTAL
CHEMMANUR CREDITS AND INVESTMENTS LIMITED	0	0	0	1	0	0	0	0	0	0	0	0	1
CISCO SYSTEMS CAPITAL INDIA PRIVATE LIMITED	0	0	1	0	0	0	0	0	0	0	0	0	1
CITICORP FINANCE INDIA LIMITED	2	0	0	0	0	1	0	0	0	0	0	0	3
CITICORP FINANCE INDIA LIMITED (CITI FINANCIAL CONSUMER FINANCE INDIA LIMITED)	9	1	1	3	1	1	1	2	0	0	0	0	19
DAIMLER FINANCIAL SERVICES INDIA PRIVATE LIMITED	5	0	0	2	0	0	0	0	0	0	0	1	8
DE LAGE LANDEN FINANCIAL SERVICES INDIA PRIVATE LIMITED	1	0	0	0	0	1	0	0	0	0	0	0	2

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DMI FINANCE PRIVATE LIMITED	158	4	94	23	27	15	3	11	1	1	3	114	454
ECL FINANCE LIMITED	20	0	6	3	1	5	0	0	0	2	0	9	46
EDELWEISS FINVEST PRIVATE LIMITED	8	0	0	1	0	3	0	1	0	0	0	2	15
FEDBANK FINANCIAL SERVICES LIMITED	13	0	0	0	0	7	0	0	0	0	0	1	21
FINQUEST FINANCIAL SOLUTIONS PRIVATE LIMITED	0	0	0	0	2	0	0	0	0	0	0	0	2
FORD CREDIT INDIA PRIVATE LIMITED	2	0	0	0	0	0	0	0	0	0	0	2	4
FORTUNE CREDIT CAPITAL LIMITED	2	0	0	0	0	0	0	0	0	0	0	0	2
FORTUNE INTEGRATED ASSETS FINANCE LIMITED	2	0	1	2	0	1	0	0	0	0	0	0	6

NAME OF THE NBFC	NON-ADHERENCE TO FAIR PRACTICES CODE	NOT COVERED UNDER THE CLAUSE 8 OF THE SCHEME	NON-OBSERVANCE RBI DIRECTIVES WITH OUT NOTICE	LEVYING OF CHARGES WITH DEPOSITS	DELAY IN REPAYMENT OF DEPOSITS	NO TRANSPARENCY IN CONTRACT/LOAN	DELAY IN RELEASE OF SECURITIES / DOCUMENTS	NO COMMUNICATION ABOUT LOAN SANCTIONED	NON-UNDERSTANDABLE OR NO ADEQUATE NOTICE ON TERMS AND CONDITIONS	NON-UNDERSTANDABLE OR SANCTIONED	DELAY IN PAYMENT OF INTEREST	OTHER CATEGORIES	TOTAL
GLOBAL LEASING & FINANCE LIMITED	0	0	0	0	0	1	0	0	0	0	0	0	1
GLOBE FINCAP LIMITED	3	0	0	0	0	1	0	0	0	0	0	1	5
HDFC CREDILA FINANCIAL SERVICES PRIVATE LIMITED	9	0	18	5	1	5	2	3	2	0	3	11	59
HDFC HOLDINGS LIMITED	8	0	15	5	1	1	0	1	0	0	0	6	37
HEWLETT-PACKARD FINANCIAL SERVICES INDIA PRIVATE LIMITED	0	0	1	0	0	0	0	0	0	0	0	0	1
HINDUJA FINANCE PRIVATE LIMITED	5	0	2	0	1	1	1	0	0	0	0	2	12
HINDUJA LEYLAND FINANCE LIMITED	43	3	14	12	2	10	4	3	2	1	0	21	115
IDFC FINANCIAL HOLDING COMPANY LIMITED	0	0	0	0	0	1	0	1	0	0	0	0	2

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IFCI VENTURE CAPITAL FUNDS LIMITED	1	0	2	0	0	0	0	0	0	0	0	0	3
IL & FS FINANCIAL SERVICES LIMITED	3	0	0	0	0	0	0	0	0	0	0	0	3
INDIA INFOLINE FINANCE LIMITED	86	5	68	23	2	37	5	7	0	1	5	52	291
INDIABULLS COMMERCIAL CREDIT LIMITED	55	2	34	23	2	16	1	2	1	0	0	19	155
INDIABULLS CREDIT SERVICES LIMITED	0	0	0	1	0	0	0	0	0	0	0	0	1
INDIABULLS FINANCIAL SERVICES LIMITED	12	1	1	0	0	3	0	0	0	0	0	1	18
INDITRADE MICROFINANCE LIMITED	1	0	1	0	0	0	0	0	0	0	0	1	3
INDOSTAR CAPITAL FINANCE LIMITED	18	1	6	3	0	4	0	1	0	0	1	0	34

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J M FINANCIAL & INVESTMENT CONSULTANCY SERVICES PRIVATE LIMITED	0	0	0	0	0	0	0	0	0	0	0	1	1
J R G FINCORP LIMITED	0	0	1	0	0	0	0	0	0	0	0	1	2
JOHN DEERE FINANCIAL INDIA PRIVATE LIMITED	1	0	0	0	0	0	0	0	0	0	0	0	1
JUMBO FINVEST INDIA LIMITED	1	1	0	0	0	5	0	0	0	0	0	1	8
KOTAK INFRASTRUCTURE DEBT FUND LIMITED	0	0	1	1	0	0	0	0	0	0	0	0	2
KUBIZ CAPITAL PRIVATE LIMITED	1	0	0	0	0	0	0	0	0	0	0	0	1
KUDOS FINANCE & INVESTMENTS PRIVATE LIMITED	1	0	0	0	0	0	0	0	0	0	0	0	1
L & T FINANCE LIMITED	12	0	8	4	1	3	1	0	0	0	0	6	35

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L & T FINCORP LIMITED	0	0	0	0	0	0	0	0	0	0	1	0	1
L&T INFRASTRUCTURE FINANCE COMPANY LIMITED	2	0	0	1	0	2	0	0	0	0	0	0	5
MADURA MICRO FINANCE LIMITED	1	0	1	0	0	0	0	0	0	0	0	1	3
MAGMA CONSUMER FINANCE PRIVATE LIMITED	1	0	0	1	0	2	0	0	0	0	0	1	5
MENTOR CAPITAL LIMITED	0	0	0	0	0	0	0	0	0	0	0	1	1
MOTILAL OSWAL FINANCIAL SERVICES LIMITED	3	0	8	1	0	1	0	0	0	0	0	6	19
MUTHOOT FINANCE LIMITED	51	7	69	24	5	10	3	3	1	0	20	43	236
MUTHOOT FINCORP LIMITED	9	1	6	2	0	0	0	1	0	0	0	1	20

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MUTHOOTU MINI FINANCIERS LIMITED	1	0	0	0	1	0	0	0	0	0	0	1	3
ONE CAPITAL LIMITED	1	1	2	0	0	0	0	0	0	0	0	0	4
ORIX LEASING & FINANCIAL SERVICES INDIA LIMITED	7	0	1	4	0	1	0	0	0	0	0	1	14
OXYZO FINANCIAL SERVICES PRIVATE LIMITED	0	0	0	0	0	0	0	0	0	0	0	1	1
PAUL FINCAP PRIVATE LIMITED	2	0	0	0	0	0	0	0	0	0	0	1	3
PNB GILTS LIMITED	0	0	0	1	0	0	0	0	0	0	0	0	1
RELIANCE COMMERCIAL FINANCE LIMITED	5	1	2	0	1	0	1	2	0	0	0	10	22
RELIANCE COMMERCIAL FINANCE PRIVATE LIMITED	1	0	0	1	1	0	0	0	0	0	0	1	4

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RELIANCE FINANCIAL LIMITED	7	0	3	4	3	1	1	0	2	0	1	8	30
RELIANCE RETAIL FINANCE LIMITED	0	0	1	0	0	0	0	0	0	0	0	0	1
RELIGARE FINANCE LIMITED	3	0	0	0	0	2	0	0	0	0	0	0	5
RHC FINANCE PRIVATE LIMITED	0	0	1	0	0	0	0	0	0	0	0	0	1
SAHARA INDIA FINANCE & INVESTMENT LIMITED	0	0	0	0	1	0	0	0	0	0	0	0	1
SAIJA FINANCE PRIVATE LIMITED	0	0	1	0	1	0	0	0	0	0	0	0	2
SBI CARDS & PAYMENT SERVICES PRIVATE LIMITED	12	0	2	16	2	1	0	0	0	1	1	13	48
SBI GLOBAL FACTORS LIMITED	2	0	0	0	0	0	0	0	1	0	0	1	4
SHARE MICROFIN LIMITED	1	0	0	0	0	0	0	0	0	0	0	0	1

NAME OF THE NBFC	NON-ADHERENCE TO FAIR PRACTICES CODE	NOT COVERED UNDER THE CLAUSE 8 OF THE SCHEME	NON-OBSERVANCE RBI DIRECTIVES WITH OUT NOTICE	LEVYING OF CHARGES WITH DEPOSITS	DELAY IN REPAYMENT OF DEPOSITS	NO TRANSPARENCY IN CONTRACT/LOAN	DELAY IN RELEASE OF SECURITIES / DOCUMENTS	NO COMMUNICATION ABOUT LOAN SANCTIONED	NON-UNDERSTANDABLE OR NO ADEQUATE NOTICE ON TERMS AND CONDITIONS	NON-UNDERSTANDABLE OR SANCTIONED	DELAY IN PAYMENT OF INTEREST	OTHER CATEGORIES	TOTAL
SHAREKHAN BNP PARIBAS FINANCIAL SERVICES PRIVATE LIMITED	2	0	0	0	0	0	0	0	0	0	0	0	2
SHREM INVESTMENTS PRIVATE LIMITED	0	0	0	0	0	0	0	0	0	0	1	0	1
SHRI RAM FINANCE CORPORATION PRIVATE LIMITED	3	0	7	1	2	1	1	2	0	0	0	1	18
SHIRIRAM EQUIPMENT FINANCE COMPANY LIMITED	1	0	0	0	0	1	0	0	0	0	0	0	2
SI CREVA CAPITAL SERVICES PRIVATE LIMITED	8	0	6	0	1	2	0	1	0	1	0	2	21
SMALL BUSINESS FINCREDIT INDIA PRIVATE LIMITED	115	2	30	13	4	12	16	5	1	0	1	22	221
SPANDANA SPHOORTY	0	0	0	0	0	1	0	1	0	0	0	2	4

NAME OF THE NBFC	NON-ADHERENCE TO FAIR PRACTICES CODE	NOT COVERED UNDER THE CLAUSE 8 OF THE SCHEME	NON-OBSERVANCE RBI DIRECTIVES WITH OUT NOTICE	LEVYING OF CHARGES WITHIN THE FRAMEWORK OF DEPOSITS	DELAY IN REPAYMENT OF DEPOSITS	NO TRANSPARENCY IN CONTRACT/LOAN	DELAY IN RELEASE OF SECURITIES / DOCUMENTS	NO COMMUNICATION ABOUT LOAN SANCTIONED	NON-UNDERSTANDABLE OR NO ADEQUATE NOTICE ON TERMS AND CONDITIONS	NON-UNDERSTANDABLE OR SANCTIONED	DELAY IN PAYMENT OF INTEREST	OTHER CATEGORIES	TOTAL
FINANCIAL LIMITED													
SREI EQUIPMENT FINANCE LIMITED	9	0	15	3	2	2	1	0	0	0	1	7	40
STANDARD CHARTERED INVESTMENTS & LOANS INDIA LIMITED	1	0	0	0	0	0	0	0	0	0	0	0	1
SUSTAINABLE AGRO-COMMERCIAL FINANCE LIMITED	1	0	0	1	0	0	0	0	0	0	0	0	2
SWASTIKA FIN-MART PRIVATE LIMITED	0	0	0	0	0	0	0	0	0	0	0	1	1
TATA CAPITAL FINANCIAL SERVICES LIMITED	244	7	82	54	7	55	8	8	2	4	2	110	583
TELETEC FINSEC INDIA PRIVATE LIMITED	0	0	0	0	0	0	0	1	0	0	0	0	1

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TOYOTA FINANCIAL SERVICES INDIA LIMITED	1	0	0	0	0	0	0	0	0	0	0	0	1
TVS CREDIT SERVICES LIMITED	16	2	11	13	1	7	1	0	0	0	1	10	62
VERITAS FINANCE PRIVATE LIMITED	5	0	0	0	0	0	0	0	0	0	0	0	5
VOLKSWAGEN FINANCE PRIVATE LIMITED	2	0	1	3	0	2	0	0	0	0	0	4	12
<b>TOTAL</b>	<b>1,332</b>	<b>41</b>	<b>653</b>	<b>361</b>	<b>83</b>	<b>364</b>	<b>63</b>	<b>79</b>	<b>16</b>	<b>13</b>	<b>53</b>	<b>586</b>	<b>3,644</b>
<b>OTHERS</b>	1,607	225	632	141	70	588	46	80	2	7	18	731	4,147
<b>TOTAL</b>	<b>7,052</b>	<b>474</b>	<b>3,607</b>	<b>1,628</b>	<b>395</b>	<b>1,704</b>	<b>268</b>	<b>399</b>	<b>82</b>	<b>49</b>	<b>232</b>	<b>3,542</b>	<b>19,432</b>

**ANNEX - III - STATEMENT OF COMPLAINTS RECEIVED BY THE OODTS FOR THE PERIOD 2019-20**

NAME OF THE SYSTEM PARTICIPANT	FUND TRANSFERS/UPI/ BBPS/BHARAT QR CODE	MOBILE / ELECTRONIC FUND TRANSFERS	NON-REVERSAL OF FUNDS DUE TO WRONG BENEFICIARY TRANSFER BY SYSTEM PARTICIPANT	NON-ADHERENCE OF RBI GUIDELINES TO PREPAID PAYMENT INSTRUMENTS (PPI)	VIOLATION OF RBI DIRECTIVES IN RELATION TO FEES/CHARGES	OUT OF SUBJECT	OTHERS	TOTAL
<b>BHARAT BILL PAYMENT CENTRAL UNIT</b>								
NATIONAL PAYMENTS CORPORATION OF INDIA	11	1	1	0	0	0	0	13
<b>BHARAT BILL PAYMENT OPERATING UNITS</b>								
AVENUES INDIA PRIVATE LIMITED	14	2	1	0	2	0	0	19
CSC E – GOVERNANCE SERVICES INDIA LIMITED	6	6	2	3	2	0	0	19
EURONET SERVICES INDIA PRIVATE LIMITED	3	0	0	0	0	0	0	3
INDIAIDEAS COM LIMITED	11	3	3	0	2	0	4	23
ITZ CASH CARD LIMITED	3	0	0	2	0	0	0	5
OXIGEN SERVICES INDIA PRIVATE LIMITED	1	4	1	2	1	2	0	11
SPICE DIGITAL LIMITED	5	1	0	1	0	0	2	9
TECHPROCESS PAYMENT SERVICES LIMITED	6	3	0	0	0	0	0	9
<b>TOTAL</b>	<b>49</b>	<b>19</b>	<b>7</b>	<b>8</b>	<b>7</b>	<b>2</b>	<b>6</b>	<b>98</b>
<b>PREPAID PAYMENT INSTRUMENTS</b>								

AIRCEL SMART MONEY LIMITED	5	3	1	4	0	0	0	13
AMAZON PAY INDIA PRIVATE LIMITED	162	66	16	31	3	4	23	305
APPNIT TECHNOLOGIES PRIVATE LIMITED	0	1	0	1	0	0	0	2
BALANCEHERO INDIA PRIVATE LIMITED	2	3	1	4	2	0	1	13
CARD PRO SOLUTIONS PRIVATE LIMITED	3	3	3	0	0	0	0	9
DIGITSECURE INDIA PRIVATE LIMITED	4	1	0	0	1	0	0	6
EDENRED INDIA PRIVATE LIMITED – NEE ACCOR SERVICES PRIVATE LIMITED	0	0	1	0	0	1	0	2
EKO INDIA FINANCIAL SERVICES PRIVATE LIMITED	2	0	2	1	0	0	0	5
FLYTECH AVIATION LIMITED	0	0	0	0	0	1	0	1
GI TECHNOLOGY PRIVATE LIMITED	7	1	1	2	0	0	0	11
HIP BAR PRIVATE LIMITED	1	0	1	0	1	0	0	3
INCASHME MOBILE WALLET SERVICES PRIVATE LIMITED	0	2	0	1	2	0	0	5
INDIA TRANSACT SERVICES LIMITED	2	2	1	0	1	1	0	7
ITZ CASH CARD LIMITED	4	0	1	0	1	0	1	7

KEDIA INFOTECH LIMITED	0	0	0	0	1	0	0	1
LIVQUIK TECHNOLOGY INDIA PRIVATE LIMITED	0	1	0	0	0	0	0	1
MANAPPURAM FINANCE LIMITED	1	1	0	0	1	0	0	3
MPURSE SERVICES PRIVATE LIMITED	0	1	0	0	0	0	0	1
MY MOBILE PAYMENTS LIMITED	20	9	2	8	3	0	5	47
ONE MOBIKWIK SYSTEMS PRIVATE LIMITED	49	92	24	36	2	4	32	239
OXIGEN SERVICES INDIA PRIVATE LIMITED	2	4	0	3	1	3	1	14
PAY POINT INDIA NETWORK PRIVATE LIMITED	1	2	2	0	2	2	1	10
PAYU PAYMENTS PRIVATE LIMITED	47	47	13	28	3	4	10	152
PHONEPE PRIVATE LIMITED	615	254	121	45	9	6	45	1,095
PINE LABS PRIVATE LIMITED	8	3	2	6	0	0	0	19
PYRO NETWORKS PRIVATE LIMITED	0	0	0	0	0	0	1	1
QWIKCILVER SOLUTIONS PRIVATE LIMITED	0	0	0	1	0	0	0	1
RAPIPAY FINTECH PRIVATE LIMITED	0	0	1	0	0	0	0	1
SMART PAYMENT SOLUTIONS PRIVATE LIMITED	2	3	0	0	0	0	0	5

SODEXO SVC INDIA PRIVATE LIMITED	1	1	0	1	0	0	1	4
SPICE DIGITAL LIMITED	1	1	0	1	0	0	2	5
TRANSACTION ANALYSTS INDIA PRIVATE LIMITED	3	5	0	0	1	0	0	9
TRANSCORP INTERNATIONAL LIMITED	0	0	1	0	0	0	0	1
TRANSERV PRIVATE LIMITED	1	0	0	1	0	0	1	3
UAE EXCHANGE & FINANCIAL SERVICES LIMITED	0	1	0	0	2	0	0	3
VODAFONE M-PESA LIMITED	1	2	0	1	3	0	1	8
WEIZMANN IMPEX SERVICE ENTERPRISE LIMITED	1	3	0	0	0	0	0	4
Y-CASH SOFTWARE SOLUTIONS PRIVATE LIMITED	0	0	1	0	0	0	0	1
ZIPCASH CARD SERVICES PRIVATE LIMITED	6	9	2	10	5	2	10	44
<b>TOTAL</b>	<b>951</b>	<b>521</b>	<b>197</b>	<b>185</b>	<b>44</b>	<b>28</b>	<b>135</b>	<b>2,061</b>
<b>OTHERS</b>	78	57	13	5	7	45	104	309
<b>TOTAL</b>	<b>1,089</b>	<b>598</b>	<b>218</b>	<b>198</b>	<b>58</b>	<b>75</b>	<b>245</b>	<b>2481</b>