

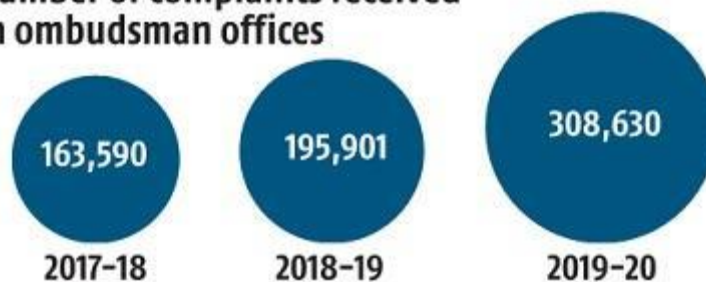
Complaints against banks and mobile banking to RBI soar: Report



The [Reserve Bank of India](#) (RBI) on Monday released the annual report of its Ombudsman Scheme. For the first time, the central bank is merging all its ombudsman offices that used to separately cater to banking, non-bank, and online payments complaints into one unified scheme. The report covers the period between July 1, 2019, and June 30, 2020.

There was an increase of 64.97 per cent in the receipt of complaints under the three ombudsman schemes, from 200,362 in 2018-19 to 330,543 in 2019-20. Of these, 86.19 per cent were received electronically and via email.

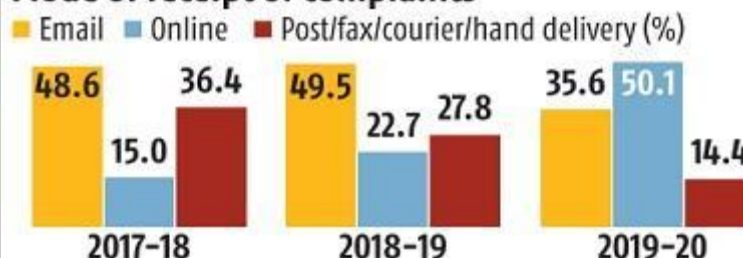
Number of complaints received in ombudsman offices



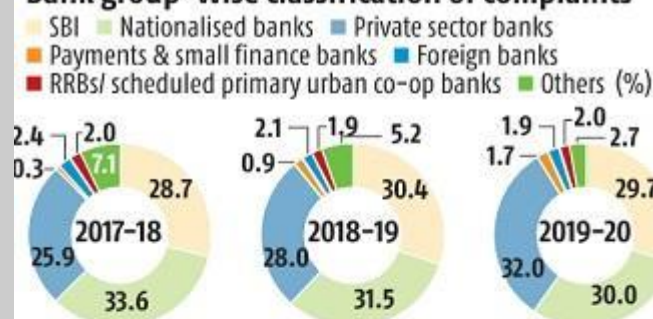
Cost of handling a complaint

	2017-18	2018-19	2019-20
Total cost (₹ crore)	61.2	63.55	77.36
Complaints handled (No.)	174,805	202,083	320,699
Average cost (₹)	3,504	3,145	2,412

Mode of receipt of complaints



Bank group-wise classification of complaints



Top five category-wise distribution and share of complaints

	2017-18	2018-19	2019-20
ATM/DEBIT CARDS	24,672 15.08%	36,539 18.65%	67,800 21.97%
MOBILE/ELECTRONIC BANKING	8,487 5.19%	14,794 7.55%	41,310 13.38%
NON-OBSERVANCE OF FAIR PRACTICE CODE	36,146 22.10%	37,557 19.17%	36,215 11.73%
CREDIT CARDS	12,647 7.73%	13,274 6.78%	28,713 9.30%
FAILURE TO MEET COMMITMENTS	11,044 6.75%	13,332 6.81%	25,036 8.11%

Source: RBI's annual ombudsman report

Disposal rate of more than 92 per cent was achieved, according to the RBI. The report said 72.27 per cent of the maintainable complaints were resolved through mediation and conciliation. The major grounds of complaints were ATM/debit card related, on mobile/electronic banking, and non-observance of fair practices code.

The north zone complained the most, with 42.63 per cent of total received coming from there. Most of the complaints originated from metropolitan areas, accounting for nearly half of in 2019-20, according to the RBI's report

[Reserve Bank of India](#)