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CASE STUDY ON AWARENESS OF OMBUDSMAN SCHEME IN INDIA

SUBHRO SEN GUPTA
ASST. PROFESSOR
IMS GHAZIABAD UNIVERSITY
COURSES CAMPUS
GHAZIABAD

NIDHI SRIVASTAVA
ASST. PROFESSOR
IMS GHAZIABAD UNIVERSITY
COURSES CAMPUS
GHAZIABAD

ABHINAV KATARIA
ASST. PROFESSOR
AMITY GLOBAL BUSINESS SCHOOL
AMITY UNIVERSITY
NOIDA

ABSTRACT

Banking sector is a service industry where customer satisfaction is the most important support to sustain the rigid competition among the players. But there have been some studies where the customers of the banks were dissatisfied with the services provided (Colgate and Lang, 2001; Colgate and Norris, 2001; Gronhaug and Gilly, 1991; White and Yanamandram, 2004). (Haq and Muhammad, 2012) found that such instances of dissatisfaction among the customers was highest in the public sector banks. In the new business era, attracting the customer is the most vital thing because they are the one who decide the profit of the organization. Whichever the bank it is, the customer will have a complaint always. It's the duty of the banks to solve the issues related to their operations. This case study tries to analyze the Banking Ombudsman Scheme. The aims of study are to identify not only the effectiveness of Banking Ombudsman Scheme in but also to analyze the performance of Banking Ombudsman Scheme in Indian Banking sector. The data are collected from the various websites and journals. This study is based on the descriptive analysis.

KEYWORDS

ombudsman scheme in India, banking sector, service industry, customer satisfaction.

INTRODUCTION

It was the month of June. The entire Northern belt of India was in furnace. Even the shaded trees were asking for a little bit of shade. In the midst of such horrific climate Mr Subramaniyam Aiyer popularly known by Subbu was on his way to Bank of Citizen. Merely three months had now left for his retirement so one can understand the number of autumns he has witnessed.

Not caring of his age he went through the threshold of the bank and once again stood before the clerk Shri. Ajay Bhasin. The enquiry was about his **cheque book and new ATM card** (Which expired three weeks ago). Cheque book was not received and ATM card has not been issued by Bank although from Banks point of view they had already forwarded the request to Local Post office for cheque book and head branch for ATM card. Mr. Subbu has made a written complaint on plain paper after one and the half month. After the receipt of written complaint, the Bank manager had forwarded him the tracking id of local post office for cheque book.

It seems to be an unforgettable ordeal for Mr. Subbu. He out of frustrations visited local post office with the last hope that he will receive his cheque book. After a thorough enquiry with Mr. kishan the clerk of the post office, he came to know that it was delivered at wrong address and send to bank for correction in address. The never ending ordeal didn't stopped here. Subbu received an email from bank that he will receive ATM after 20 days because of certain fraud in online database of ten public sector banks.

He approached the bank once again where he was directed to visit the local head office of the bank.

This was not the first incident that he will go empty handed, it was number 7. At the same time number 7 does not stands for 2 minutes. A long list of values is also attached with it. **Like number of half days Mr Aiyer has to take multiplied by half days salary, Cost incurred in coming to the Bank, the pain taken in such a LOO dominant climate and many others.**

It was a traumatic feel to visit the bank and returned empty handed. In the mean time to make the situation worst one of his last cheque made to Uttar Pradesh Electricity Board went bounced and therefore a new cheque needs to be forwarded on an urgent basis.

With such turmoil's he reached his house where Mr Abhinav Sahay one of his good friend was waiting for him as a messenger of God.

Abhinav: Hello Subbu whatsapp

Subbu: Nothing, Friend things are not going in the manner it should have.

Abhinav: Why? What happened?

Subbu: It was the 7th time that I reached bank for my Cheque book and had to return empty handed. I have to issue a cheque on immediate basis to Uttar Pradesh Electricity Board as my previous cheque went bounced. Failure to which they can disrupt their services.

Abhinav: That's not a problem I will pay that online on your behalf but Why didn't you complaint?

Subbu: I did, but very little happened except for the sympathy the Branch Manager has showed towards me.

Abhinav: I am not asking you to give a written physical complaint. I am asking you to put your complaint through the route of OMBUDSMAN.

Subbu: OMBUDSMAN what is this?

Abhinav: This is the irony that very few people know about it. In fact, its awareness is also very very low. Even I got to know about it during one of my examination on Banking and Practices. But believe I applied it practically and the result was good.

Subbu: Now tell me something about it.

The Banking Ombudsman Scheme enables an expeditious and inexpensive forum to bank customers for resolution of complaints relating to certain services rendered by banks. It covered all Scheduled Commercial Banks, Regional Rural Banks and Scheduled Primary Co-operative Banks are covered under the Scheme.

Subbu: That's good. But are there any grounds of complaint?

Abhinav: Yes, of course

The Banking Ombudsman can receive and consider any complaint relating to the following deficiency in banking services (including internet banking):

- Non-payment or inordinate delay in the payment or collection of cheques, drafts, bills etc.;
- Non-acceptance, without sufficient cause, of small denomination notes tendered for any purpose, and for charging of commission in respect thereof;
- Non-acceptance, without sufficient cause, of coins tendered and for charging of commission in respect thereof;
- Non-payment or delay in payment of inward remittances;
- Failure to issue or delay in issue of drafts, pay orders or bankers' cheques;
- Non-adherence to prescribed working hours;
- Failure to provide or delay in providing a banking facility (other than loans and advances) promised in writing by a bank or its direct selling agents;
- Forced closure of deposit accounts without due notice or without sufficient reason;
- Refusal to close or delay in closing the accounts;
- Non-adherence to the fair practices code as adopted by the bank or non-adherence to the provisions of the Code of Bank's Commitments to Customers issued by Banking Codes and Standards Board of India and as adopted by the bank

Subbu: What details are required in the application?

Abhinav: The complaint should have the name and address of the complainant, the name and address of the branch or office of the bank against which the complaint is made, facts giving rise to the complaint supported by documents, if any, the nature and extent of the loss caused to the complainant, the relief sought from the Banking Ombudsman and a declaration about the compliance of conditions which are required to be complied with by the complainant.

A specimen of the same to the best of my knowledge I am writing here. You just search and get the form resembling somewhat like this.

COMPLAINT RESPONSE FORM

1(A). Have you made a written complaint to the bank?

- Yes
- No

1. If yes whether 30 days are over from the lodgement of complain to the bank or not satisfied with Banks reply

- Yes
- No

COMPLAINT CHECK FORM

- Bank Name -----
- Account Number -----
- Complainant Name -----
- Mobile Number -----

COMPLAINT FORM (Annexure A)

Form of complaint to be lodged with banking Ombudsmen

- Complaint Number
- Date
- Bank category
- Bank name
- Enter district and state
- Name of Nodal officer
- Bank ID
- BANK Address

Subbu was little bit excited in hearing all these. It seems that a ray of hope has emerged from nowhere but from his friend's side only. He decided to look into the matter in detail and therefore visited the official site of RBI and drafted few of the data's.

TABLE 1

States	Accounts opened	Population
Andhra Pradesh	8794318	52500000
Assam	11861840	33900000
Bihar	29516687	108100000
Chandigarh	217473	24600000
Tamil Nadu	8745359	77800000
Ahmedabad	10812810	66100000
Kerala	3248084	36600000
Madhya Pradesh	2533908	77900000
Maharashtra	19717426	77900000
Karnataka	18546923	44900000
Rajasthan	19485745	74790000
Uttar Pradesh	44671975	218400000
West Bengal	27390220	94900000

Uttar Pradesh account opening is the highest being the population is also the largest.

FIG. 1

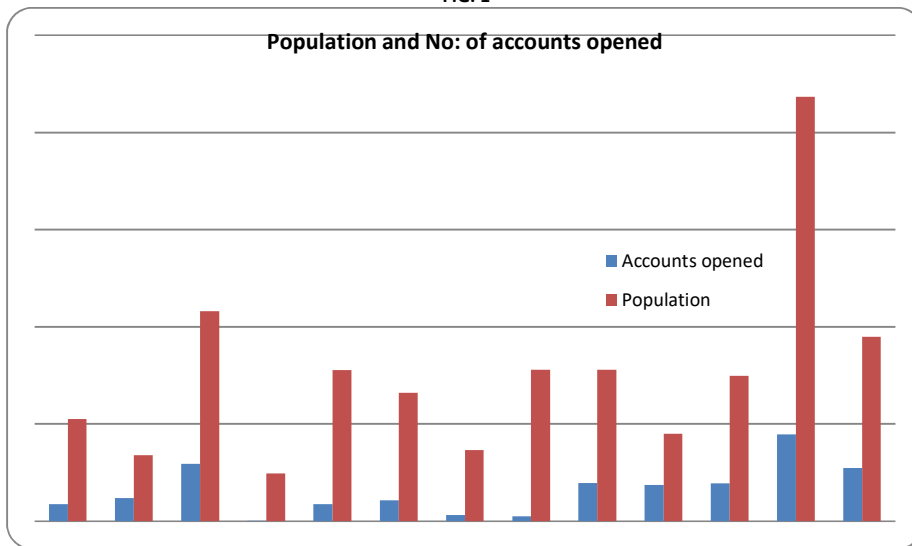
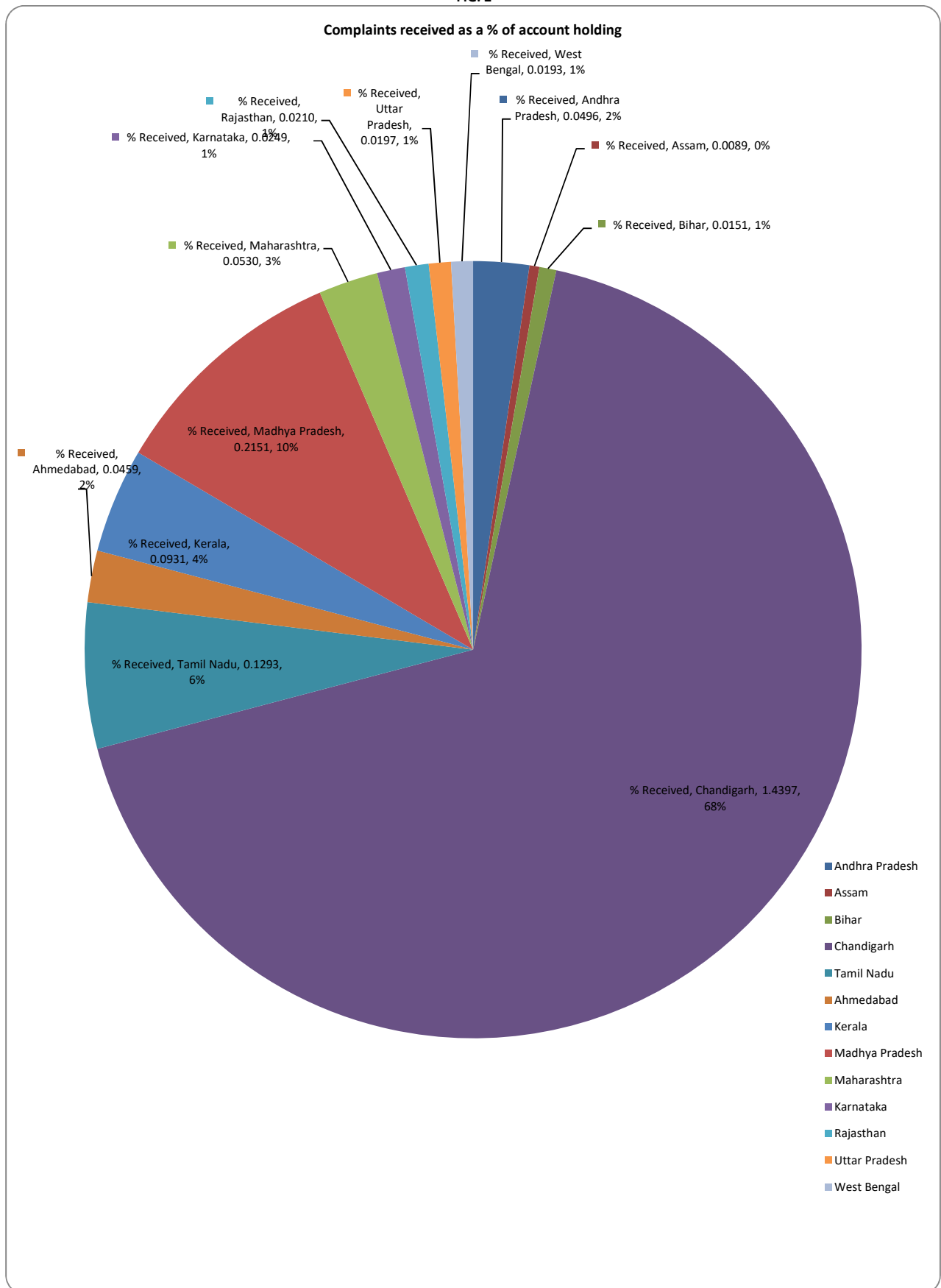


TABLE 2

States	Accounts opened	Received	% Received
Andhra Pradesh	8794318	4366	0.0496
Assam	11861840	1054	0.0089
Bihar	29516687	4456	0.0151
Chandigarh	217473	3131	1.4397
Tamil Nadu	8745359	11309	0.1293
Ahmedabad	10812810	4965	0.0459
Kerala	3248084	3024	0.0931
Madhya Pradesh	2533908	5451	0.2151
Maharashtra	19717426	10446	0.0530
Karnataka	18546923	4610	0.0249
Rajasthan	19485745	4088	0.0210
Uttar Pradesh	44671975	8818	0.0197
West Bengal	27390220	5277	0.0193

FIG. 2

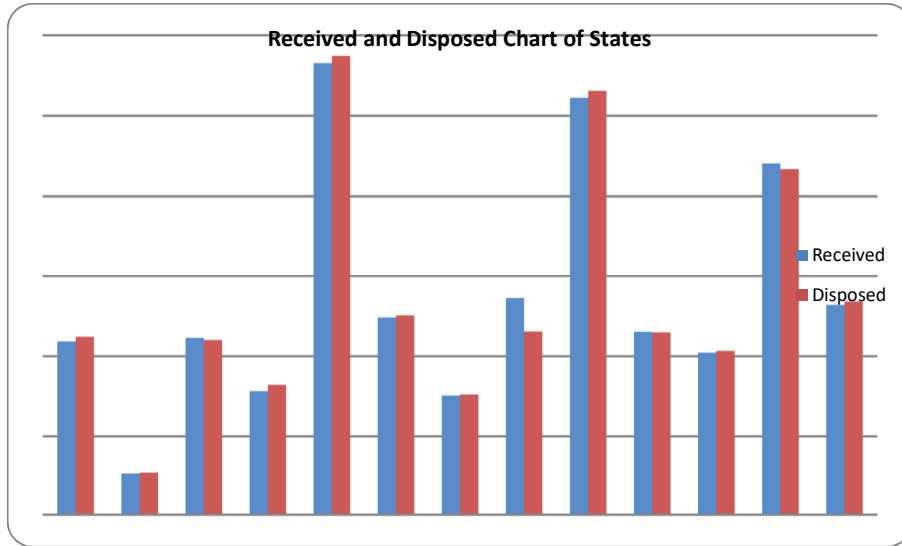


Interestingly Chandigarh from no-where in the above chart to everywhere in terms of Complaints received has occupied the highest percentage.

TABLE 3

States	Complaints Received	Complaints Disposed
Andhra Pradesh	4366	4486
Assam	1054	1077
Bihar	4456	4406
Chandigarh	3131	3288
Tamil Nadu	11309	11488
Ahmedabad	4965	5019
Kerala	3024	3049
Madhya Pradesh	5451	4616
Maharashtra	10446	10619
Karnataka	4610	4594
Rajasthan	4088	4133
Uttar Pradesh	8818	8678
West Bengal	5277	5364

FIG. 3

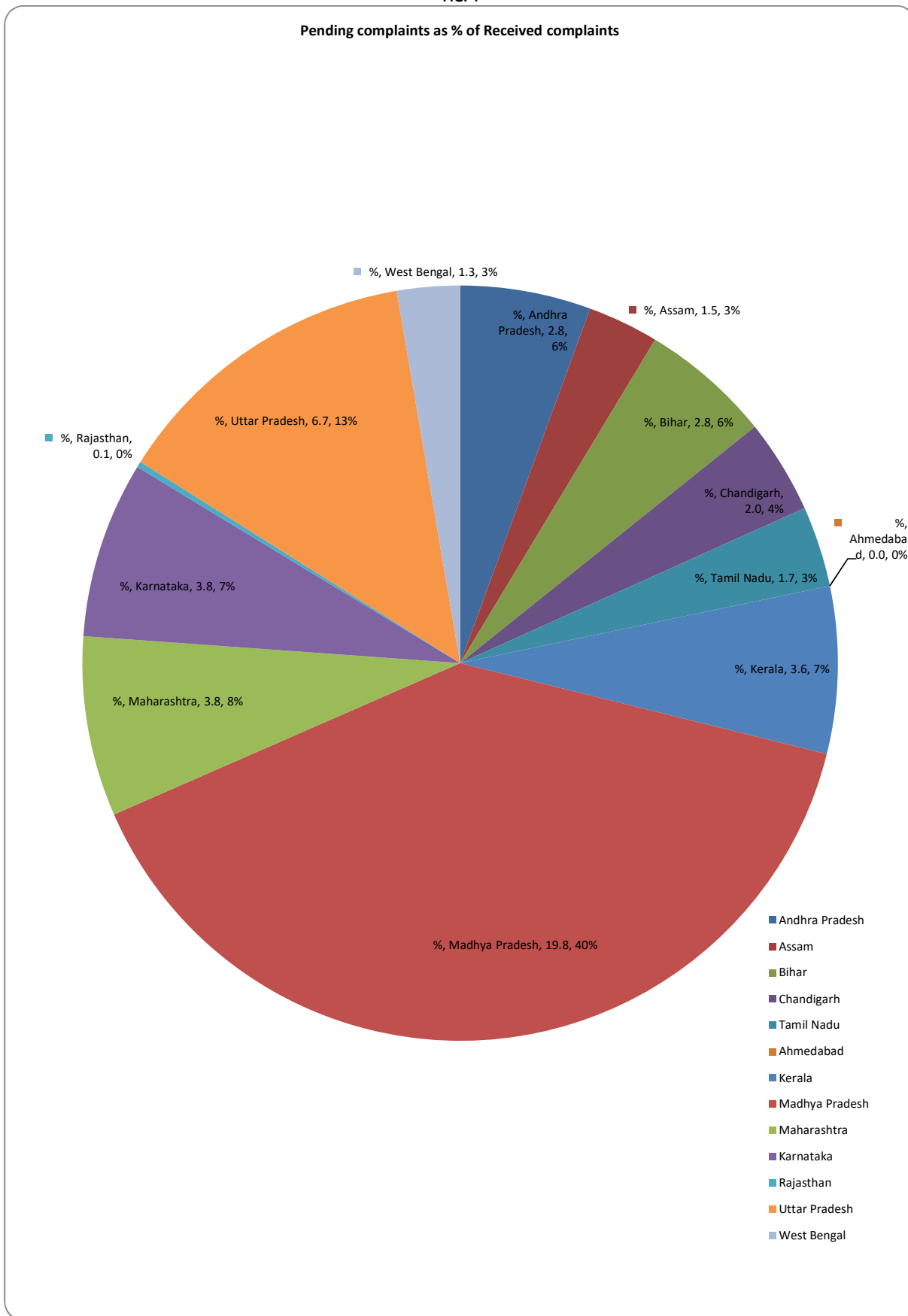


Beyond doubt every state has performed exceptionally well whatever received was disposed off. Tamilnadu and Maharashtra remain neck to neck.

TABLE 4

States	Complaints Received	Complaints Pending(End)	%
Andhra Pradesh	4366	122	2.8
Assam	1054	16	1.5
Bihar	4456	125	2.8
Chandigarh	3131	63	2.0
Tamil Nadu	11309	195	1.7
Ahmedabad	4965	0	0.0
Kerala	3024	108	3.6
Madhya Pradesh	5451	1078	19.8
Maharashtra	10446	402	3.8
Karnataka	4610	174	3.8
Rajasthan	4088	5	0.1
Uttar Pradesh	8818	589	6.7
West Bengal	5277	71	1.3

FIG. 4



Ahmedabad and Rajasthan leave no stone unturned in bringing the number of pending to zero. Although Mr. Subbu was happy that the Number of complaints solved as a percentage was comparatively high but at the same time carry forward of complaints to next year was fear-factor to him.

Keeping his fingers crossed he decided to lodge his complaint through Ombudsman the very next day and left everything to his belief that "God is Great". He also decided to make the General Public aware of this scheme so that no Subbu in future meets harassment.

After a week on the pleasant morning of Sarawati Puja "The Goddess of Wisdom" the postman arrived with a letter and Cheque book addressing

On this auspicious day thanks to god for providing adequate wisdom, murmured Aiyer. For whom that's still a big question to answer?

Questions:

1. What could be the probable reasons for such low complaints?
2. Do you think poor and lower middle class will get benefit from such complaint scheme?
3. List some more complaints which you think has not been covered above?
4. Discuss in detail the steps to be followed for filling the form?
5. Why according to you this topic has not been discussed at length with banking customers?
6. Suggest the suitable measures to make the scheme more popular among bank account holders.
7. You are required to fill the given form.

FORM OF COMPLAINT (TO BE LODGED) WITH THE BANKING OMBUDSMAN (TO BE FILLED UP BY THE COMPLAINANT)

To: The Banking Ombudsman Place of BO's office.....)

Dear Sir, Sub: Complaint against(Name of the bank's branch) of(Name of the Bank)

Details of the complaint are as under:

1. Name of the Complainant
 2. Full Address of the Complainant 27 Pin Code Phone No/ Fax No..... Email
 3. Complaint against (Name and full address of the branch/bank) Pin Code Phone No. / Fax No.
 4. Particulars of Bank or Credit card Account (If any) (Please state the number and the nature of account viz. Savings bank/current/cash credit/term deposit/loan account etc. related to subject matter of the complaint being made)
 5. (a) Date of representation already made by the complainant to the bank (Please enclose a copy of the representation)
 - (b) Whether any reminder was sent by the complainant? YES/NO (Please enclose a copy of the reminder)
 6. Subject matter of the complaint (Please refer to Clause 8 of the Scheme)
 7. Details of the complaint: (If space is not sufficient, please enclose separate sheet)
 8. Whether any reply (Within a period of one month after the bank concerned received the representation) has been received from the bank? Yes/ No (If yes, please enclose a copy of the bank's reply)
 9. Nature of Relief sought from the Banking Ombudsman (Please enclose a copy of documentary proof, if any, in support of your claim)
 10. Nature and extent of monetary loss, if any, claimed by the complainant by way of compensation Rs..... (please refer to clauses 12 (5) & 12 (6) of the Scheme)
 11. List of documents enclosed: (Please enclose a copy of all the documents)
 12. Declaration: (i) I/ We, the complainant/s herein declare that: a) the information furnished herein above is true and correct; and b) I/ We have not concealed or misrepresented any fact stated in the above columns and in the documents submitted herewith. 29 (ii) The complaint is filed before expiry of period of one year reckoned in accordance with the provisions of Clause 9(3)(a) and (b) of the Scheme. 8 (iii) The subject matter of the present complaint has never been brought before the Office of the Banking Ombudsman by me/ us or by any of the parties concerned with the subject matter to the best of my/ our knowledge. (iv) The subject matter of the present complaint has not been decided by/pending with any forum/court/arbitrator. (v) I/We authorise the bank to disclose any such information/ documents furnished by us to the Banking Ombudsman and disclosure whereof in the opinion of the Banking Ombudsman is necessary and is required for redressal of our complaint. (vi) I/We have noted the contents of the Banking Ombudsman Scheme, 2006.
- Yours faithfully, (Signature of Complainant) NOMINATION – (If the complainant wants to nominate his representative to appear and make submissions on his behalf before the Banking Ombudsman or to the Office of the Banking Ombudsman, the following declaration should be submitted.) 30 I/We the above named complainant/s hereby nominate Shri/Smt..... who is not an Advocate and whose address is as my/our REPRESENTATIVE in all proceedings of this complaint and confirm that any statement, acceptance or rejection made by him/her shall be binding on me/us. He/She has signed below in my presence. ACCEPTED (Signature of Representative) (Signature of Complainant) Note: If submitted online, the complaint need not be signed. 1. As amended vide latest notification

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