

From: Vijay pal <vijay.pal@ifcilttd.com>
Sent: 04 February 2021 13:28
To: 'sobo3-dfs'; usbo3-dfs@nic.in
Cc: usif1-dfs@nic.in; soif1-dfs@nic.in
Subject: Lok Sabha Unstarred Question Diary No. 2794 for Answer on 08th February, 2021 - Illegal Banking Charges

Importance: High

Shri Sanjay Kumar Roy,
 Under Secretary,
 Department of Financial Services,
 Ministry of Finance,
 Jeevan Deep Building, Sansad Marg,
 New Delhi – 110 001.

Respected Sir,

Please refer to your email dated 2nd February, 2021 regarding Lok Sabha Unstarred Question Dy. No. 2794 for answer on 8th February, 2021.

The reply from IFCI is given below:-

LOK SABHA UNSTARRED QUESTION DIARY NO.2794 FOR ANSWER ON 08.02.2021 regarding 'ILLEGAL BANKING CHARGES'

Sl.No.	Question	IFCI Reply
(a)	Whether it is a fact that in the last 10 months Government has received around 4 lakh complaints with regard to unlawful charges on Debit, Credit Card and poor banking and if so, the details thereof and the action taken by the Government, month wise and bank-wise;	Not Applicable, as it pertains to unlawful charges on debit, credit card and poor banking.
(b)	Whether between 1 st March, 2020 to 31 st December, 2020 the Government has received more than thousand complaints	IFCI has granted moratorium, as per RBI guidelines, issued vide Circular dated 27/03/2020 and 23/05/2020, based on the requests received from

	<p>against Banks and 2100 complaints against NBFCs with regard to moratorium violation cases and if so, the details thereof and the action taken by the Government against the Banks and NBFCs, bank-wise; and</p>	<p>the eligible borrowers in standard category. For the first moratorium, applicable from 01/03/2020 to 31/05/2020, IFCI granted moratorium to 56 borrowers against request received from 59 borrowers in standard category as 3 borrowers withdrew their requests. For the second moratorium, applicable from 01/06/2020 to 31/08/2020, IFCI granted moratorium to 45 borrowers against request received from 49 borrowers in standard category, as in one case, settlement was expected, another case, the borrower prepaid and the third case, the Lead did not grant the moratorium and IFCI followed the lead lender of the consortium, as per Board approved policy.</p>
©	<p>Whether the Government has made amendments in audit rules for banks and if so, the details thereof and the reasons therefor?</p>	<p>Not applicable, as it pertains to amendments in audit rules for Banks.</p>

Thanking you,

With Best Regards,

सादर/ Regards,

विजय पाल / Vijay Pal

महाप्रबन्धक / General Manager

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