

REVIEWER'S REPORT

Manuscript No.: IJAR-54896

Title: A Comparative Analysis of Legal Frameworks of the Banking Ombudsman Schemes in India and Bangladesh.

Recommendation:

Accept after minor revision.

Rating	Excel.	Good	Fair	Poor
Originality		✓		
Techn. Quality			✓	
Clarity			✓	
Significance			✓	

Reviewer Name: Dr. Bishwajit Rout

Reviewer's Comment for Publication.

(To be published with the manuscript in the journal)

The reviewer is requested to provide a brief comment (3-4 lines) highlighting the significance, strengths, or key insights of the manuscript. This comment will be Displayed in the journal publication alongside with the reviewers name.

- Significance:** This study is significant because it offers a clear and detailed comparison of the Banking Ombudsman Schemes in India and Bangladesh, two rapidly evolving financial systems. By examining legal foundations, institutional capacities, and technological integration, the research highlights how effective grievance redressal mechanisms enhance consumer protection, strengthen financial governance, and promote accountability. The findings provide valuable insights for policymakers seeking regulatory reforms and modernization.
- Strength:** The paper's strength lies in its comprehensive doctrinal analysis and well-structured comparison of legal frameworks, jurisdictional scope, and operational features of the Ombudsman schemes. It effectively integrates statutory provisions, institutional details, and secondary literature to highlight key differences. The study presents complex legal information in an accessible way, allowing readers to understand both the evolution and current challenges of grievance redressal mechanisms in India and Bangladesh.
- Key Insight:** A key insight of the paper is that India's Ombudsman scheme benefits from stronger legal backing, wider jurisdiction, and advanced digital infrastructure, leading to greater consumer trust and efficiency. In contrast, Bangladesh's framework suffers from limited statutory powers and lower public awareness, reducing its effectiveness. The comparison underscores the importance of legal authority, institutional autonomy, and technological modernization for successful financial grievance redressal systems.

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Reviewer's Comment / Report

The paper titled “*A Comparative Analysis of Legal Frameworks of the Banking Ombudsman Schemes in India and Bangladesh*” comparative study sharply contrasts India’s mature Banking Ombudsman Scheme (1995, strengthened under the 2021 Integrated framework wide jurisdiction, binding awards, digital-first) with Bangladesh’s weaker 2006 model (limited scope, non-binding recommendations, low rural awareness). The analysis clearly demonstrates how statutory backing, enforcement powers, and technological integration drive effectiveness in consumer redress. Well-structured and timely, it offers practical reform pathways for Bangladesh while underscoring India’s continued evolution as a regional benchmark in financial consumer protection.

Suggestions for Improvement:

1. Condense the introduction by removing redundant explanations.
2. Add a statement outlining how this study contributes uniquely to existing literature.
3. Improve coherence by ensuring smooth transitions between paragraphs.
4. Include scholarship on administrative law, regulatory governance, and dispute resolution.
5. Summarize legal provisions instead of quoting extensively. Provide critical comparison after each country’s section.
6. Use contrast tables or bullet comparisons. Add references to global Ombudsman standards.
7. Ensure balanced analysis for both countries. Add statutory citations for Bangladesh.
8. Provide more critique on limitations and implementation challenges.
9. Expand findings to include comparative insights. Support findings with examples from legal documents or case data.
10. Add insights from interviews or secondary reports if available.
11. Add country-specific recommendations instead of general measures. Suggest legal amendments with supporting reasoning.
12. Summarize only major comparative insights, not full history. Propose specific areas for future research.

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The paper offers a comprehensive doctrinal comparison of the Ombudsman frameworks in India and Bangladesh, addressing an important gap in financial governance scholarship. However, it requires minor revisions, especially in literature review, analytical rigor, structure, and academic formatting. Strengthening theoretical grounding, improving comparative analysis, reducing repetition, and enhancing the conclusion will significantly improve the quality and publishability of the manuscript. Addressing the identified weaknesses will make it suitable for publication in IJAR.

I recommend this paper for publication after minor revision.