

**GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES
RAJYA SABHA**

UNSTARRED QUESTION NO. 2293

TO BE ANSWERED ON THE 21ST MARCH, 2023 / PHALGUNA 30, 1944 (SAKA)

‘Complaints received by Reserve Bank of India’

2293. SHRI NEERAJ DANGI:

Will the Minister of **FINANCE** be pleased to state:

- (a) the details of complaints received by the Reserve Bank of India under various Ombudsman Schemes of different categories in the country during the last two years;
- (b) whether there has been an increase in complaints relating to debit and credit card transactions and online banking; and
- (c) if so, the details thereof and the steps taken by Government for redressal of these grievances?

ANSWER

**THE MINISTER OF STATE IN THE MINISTRY OF FINANCE
(DR. BHAGWAT KARAD)**

(a): The details of complaints received by Reserve Bank of India (RBI) under the erstwhile Ombudsman schemes viz., the Banking Ombudsman Scheme (BOS), 2006; the Ombudsman Scheme for Non-Banking Financial Companies (OSNBFC), 2018; the Ombudsman Scheme for Digital Transactions (OSDT), 2019 and the RBI-Integrated Ombudsman Scheme (RB-IOS), 2021 during the last two years are given below:

Scheme	2020-21 (Apr-Mar)		2021-22 (Apr-Mar)	
	Number	Share (%)	Number	Share (%)
BOS	3,41,747	89.39	2,09,196	50.02
OSNBFC	36,951	9.67	20,439	4.89
OSDT	3,594	0.94	2,281	0.55
RB-IOS, 2021	-	-	72,580	17.35
Sub Total	3,82,292	100.00	3,04,496	72.81
RB-IOS, 2021-Centralized Receipt and Processing Centre (CRPC)	-	-	1,13,688	27.19
Total	3,82,292	100.00	4,18,184	100.00

(b) : The total number of complaints received against banks under the Ombudsman Schemes, relating to ATM/ Debit Cards, Credit Cards and mobile/ electronic banking are given as under:

Nature of Complaints	No. of complaints received/disposed against banks at Offices of RBI Ombudsman (ORBIOs)			
	2020-21 (Apr-Mar)		2021-22 (Apr-Mar)	
	Received	Disposed	Received	Disposed
ATM / Debit Cards	60,203	60,203	41,375	41,375
Mobile / electronic banking	44,385	44,385	39,388	39,388
Credit Cards	40,721	40,721	32,162	32,162

The data reveals that the number of complaints received relating to Debit Cards, Credit Cards and Mobile/ Electronic Banking have decreased in 2021-22 (April-March) as compared to 2020-21 (April-March).

(c) : The Government has been taking various initiatives from time to time for speedier redressal of these grievances. These, inter-alia, include, appointment of Nodal Officers and updation of details on website, display of grievance redressal policy and mechanism on websites, prompt resolution of all pending grievances within 30 days, regular monitoring/review at senior level, root cause analysis for minimizing occurrence etc.

In addition to these, RBI has established Contact Centre with 24x7x365 IVRS (#14448) as an “on-tap service”, strengthened Internal Grievance Redress mechanism at Regulated Entities and other initiatives for customer awareness such as pan India Intensive Awareness Campaign.

Further, RBI has formulated the Internal Ombudsman (IO) Scheme for banks, Non-bank Payment System Participants, Non-Banking Financial Companies (NBFCs), and Credit Information Companies (CICs) in 2015, 2019, 2021 and 2022 respectively. RBI Ombudsman offices carry out Town-hall meetings and awareness programmes on various issues including digital and online frauds in their respective jurisdictions including the rural areas.
