

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES

RAJYA SABHA
UNSTARRED QUESTION NO. 866
ANSWERED ON TUESDAY, FEBRUARY 11, 2025/MAGHA 22, 1946 (SAKA)

DIGITAL TRANSACTION GRIEVANCES

866. SHRI ANIL KUMAR YADAV MANDADI:

Will the Minister of FINANCE be pleased to state:

(a) whether Government is aware of the fact that along with the rise in number of digital transactions there is also considerable increase in grievances that have arisen due to one reason or another in digital transaction ecosystem which requires speedy and satisfactory redressal mechanism; and

(b) if so, the details of grievance redressal mechanism that are in place for their redressal?

Answer

MINISTER OF STATE IN THE MINISTRY OF FINANCE
(SHRI PANKAJ CHAUDHARY)

(a) & (b) Presently, there is no provision of reporting grievances specially related to digital payment transactions. However, the number of grievances reported under the category of Banking during the last two financial years, FY 2022-23 and FY 2023-24 are given below:

Financial Year	No. of grievances received
2022 – 23	219,189
2023 – 24	158,004

To address these grievances, various initiatives have been taken up by the Government and the Reserve Bank of India (RBI). These, inter alia, include:

i) Citizens can submit grievances, including digital transaction issues, through the Centralized Public Grievances Redress and Monitoring Systems (CPGRAMS) portal managed by Department of Administrative Reforms and Public Grievances (DARPG). It has laid down

timelines for resolution of grievance lodged by a citizen. A citizen can also raise an appeal if not satisfied with the quality of resolution of grievance.

Similarly, RBI has introduced an integrated Ombudsman Scheme under which a citizen can lodge grievance/complaint against any regulated entity for any digital transactions. In order to bring in uniformity in processing of the failed digital payment transactions, RBI has put in place a framework for turnaround time for resolution of customer complaints and compensation thereof across all authorized payment systems, vide circular dated September 20, 2019. Further, RBI vide circular dated August 06, 2020, has put in place Online Dispute Resolution framework which is transparent, rule-based, system-driven, user-friendly and unbiased mechanism for resolving customer disputes and grievances, with zero or minimal manual intervention.
