

GOVERNMENT OF INDIA  
MINISTRY OF FINANCE  
DEPARTMENT OF FINANCIAL SERVICES

**RAJYA SABHA**

**UNSTARRED QUESTION NO. 233**

ANSWERED ON TUESDAY, DECEMBER 2, 2025/ 11 AGRAHAYANA, 1947 (SAKA)

**RESOLUTION OF COMPLAINTS UNDER RB-IOS**

233. SHRI S. NIRANJAN REDDY:

Will the Minister of FINANCE be pleased to state:

- (a) whether Government is aware that under the Reserve Bank-Integrated Ombudsman Scheme (RB-IOS), the average turnaround time (TAT) for resolving complaints related to unauthorised digital payment transactions has increased from 36.3 days in FY 2022-23 to 68.3 days in FY 2024-25;
- (b) if so, the reasons for the rising delays and whether this indicates a growing backlog or increasing complexity in complaint resolution; and
- (c) whether Government/RBI plans to enhance the operational capacity of the Ombudsman, including the adoption of advanced digital case management tools, streamlining complaint resolution workflows, and increasing staffing?

**ANSWER**

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

- (a) & (b) The turnaround time for resolving complaints related to unauthorised digital payment transactions has increased due to the rising volume of complaints and the growing complexity of cases, particularly those involving multiple entities. These complaints require a detailed examination of records of accounts of both the complainant and beneficiary(s). Additionally, due process requirements, including adherence to the principles of natural justice, sharing information among all parties, and providing personal hearings, also contribute to longer resolution timelines.
- (c) The process of complaint resolution is being streamlined through revision in the Reserve Bank-Integrated Ombudsman Scheme. Simultaneously, upgrade of the Complaint Management System is being envisaged with advanced features and AI-enabled tools to streamline complaint handling. Further the Reserve Bank of India has developed comprehensive training modules to strengthen the skillset of Ombudsman staff, organises hands-on workshops for effective handling of complaints, and assess staff requirement internally on a periodic basis. These initiatives will help improving operational efficiency, and reducing delays in complaint resolution.

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