

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES
LOK SABHA

UN-STARRED QUESTION No. 3432
TO BE ANSWERED ON 4TH AUGUST, 2017 (FRIDAY)/SHRAVANA 13, 1939 (SAKA)

Violation of the Guidelines

3432. SHRI HARISHCHANDRA CHAVAN:

Will the Minister of FINANCE be pleased to state:

- (a) whether any bank has acted in violation of the guidelines/circular issued by the Reserve Bank of India (RBI) in regard to ATM/Debit/Credit Cards;
- (b) if so, the details thereof during the last three years; and
- (c) the action taken by the Government in this regard?

Answer

The Minister of State in the Ministry of Finance
(SHRI SANTOSH KUMAR GANGWAR)

(a) to (c) Non-adherence to the instructions of the Reserve Bank of India (RBI) on ATM/Debit card/Credit card by banks is a ground of complaint under the Banking Ombudsman Scheme. During the three-year period from July 2014 to June 2016, 64,675 complaints on these grounds were received by the offices of Banking Ombudsmans. The complaints were resolved as per the provisions of the Banking Ombudsman Scheme.
