

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

UNSTARRED QUESTION NO. 5131

TO BE ANSWERED ON THE 03rd APRIL, 2023 / CHAITRA 13, 1945 (SAKA)

'RBI Ombudsman Scheme'

5131. SHRI G. M. SIDDESHWAR :

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

- (a) the number of complaints received by the Reserve Bank of India under the various Ombudsman schemes in various categories in the country during the last two years;
- (b) whether there is a rise in complaints related to debit and credit card transactions and online banking; and
- (c) if so, the details thereof along with the steps taken to address those complaints and to ensure that additional safeguards are provided in the transactions through debit card, credit card and online banking ?

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 RBI has been taking various initiatives from time to time for speedier redressal of these grievances. These, inter-alia, include, appointment of Nodal Officer 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.

RBI, vide its circular dated 6th July, 2017, had issued guidelines for safeguarding the customers from unauthorized electronic banking transactions which inter-alia, include strengthening of systems and procedures, reporting of unauthorized transactions by customers to banks, limited liability of a customer, reversal timeline for zero liability/limited liability of customer, Board approved policy for customer protection, burden of proof on banks and reporting and monitoring requirements.

RBI had also issued a circular on Strengthening of Grievance Redress Mechanism in Banks on January 27, 2021, regarding strengthening and improving the efficacy of the grievance redress mechanism of banks and for facilitating better customer service.

Further, RBI had 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.

In addition to above, 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.
