

**GOVERNMENT OF INDIA  
FINANCE  
LOK SABHA**

UNSTARRED QUESTION NO:7046  
ANSWERED ON:08.05.2015  
PAYMENT BY ATMS  
Yadav Shri Om Prakash

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

- (a) the number of complaints received by the banks regarding disbursement of less short payment by ATMs; and
- (b) if so, the details thereof, bank-wise and the steps taken by the Government in this regard?

**Answer**

The Minister of State in the Ministry of Finance (SHRI JAYANT SINHA)

(a) and (b) Reserve Bank of India (RBI) has informed that its Banking Ombudsman Scheme enables an expeditious and inexpensive forum to bank customers for resolution of complaints relating to services rendered by banks. Under the Scheme all complaints pertaining to ATM card operations are clubbed under one common ground of complaint, "Non-adherence to RBI instructions on ATM/Debit card operations" and bifurcation of complaints is not maintained.

RBI has also instructed the banks to place a quarterly review of ATM transactions to its Board of Directors indicating, inter alia, the denial of services to the customers at ATM sites, reasons thereof and the action taken to avoid recurrence of such instances.