

**GOVERNMENT OF INDIA
FINANCE
LOK SABHA**

UNSTARRED QUESTION NO:3432
ANSWERED ON:04.08.2017
Violation of the Guidelines
Chavan Shri Harishchandra Deoram

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

(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.