



भारतीय रिज़र्व बैंक

RESERVE BANK OF INDIA

www.rbi.org.in

RBI/2013-14/269

RPCD.CO.RRB.BC. No. 35 /03.05.33/2013-14

September 17, 2013

The Chairmen
All Regional Rural Banks

Dear Sir/Madam,

Analysis and Disclosure of Customer Complaints and Unreconciled Balances on Account of ATM Transactions

The Committee on Procedures and Performance Audit on Public Services (CPPAPS) had recommended that banks should place a statement before their Boards analyzing the complaints received. CPPAPS had further recommended that the statement of complaints and its analysis should also be disclosed by banks along with their financial results. Further, a suggestion has been received that unimplemented awards of the Banking Ombudsman should also be disclosed alongwith financial results.

2. The matter has been examined in the light of enhancing the effectiveness of the grievance redressal mechanism and RRBs are accordingly advised to place a statement of complaints before their Boards / Customer Service Committees along with an analysis of the complaints received. The complaints should be analysed (i) to identify customer service areas in which the complaints are frequently received; (ii) to identify frequent sources of complaint; (iii) to identify systemic deficiencies; and (iv) for initiating appropriate action to make the grievance redressal mechanism more effective.

ग्रामीण आयोजना और ऋण विभाग,केन्द्रीय कार्यालय,10 वी मंजिल, केंद्रीय कार्यालय भवन, शहीद भगतसिंह मार्ग,पोस्ट बॉक्स सं. 10014,मुंबई -400 001

Rural Planning & Credit Dept.,Central Office,10th Floor, Central Office Building,Shahid Bhagat Singh Marg,P.B.No.10014,Mumbai 400001

टेली Tel:022-22601000 फैक्स: 91-22-22621011/22610943/22610948 ई -मेल : cgmicrpcd@rbi.org.in

हिंदी आसान है,इसका प्रयोग बढ़ाइए।

"चेतावनी: रिज़र्व बैंक द्वारा मेल-डक, एसएमएस या फोन कॉल के जरिए किसी की भी व्यक्तिगत जानकारी जैसे बैंक के खाते का ब्यौरा, पासवर्ड आदि नहीं मांगी जाती है। यह धन रखने या देने का प्रस्ताव भी नहीं करता है। ऐसे प्रस्तावों का किसी भी तरीके से जवाब मत दीजिए।"

Caution: RBI never sends mails, SMSs or makes calls asking for personal information like bank account details, passwords, etc. It never keeps or offers funds to anyone. Please do not respond in any manner to such offers.

3. Further, RRBs are also advised to disclose the following brief details along with their financial results:

A. Customer Complaints

(a)	No. of complaints pending at the beginning of the year
(b)	No. of complaints received during the year
(c)	No. of complaints redressed during the year
(d)	No. of complaints pending at the end of the year

B. Awards passed by the Banking Ombudsman

(a)	No. of unimplemented Awards at the beginning of the year
(b)	No. of Awards passed by the Banking Ombudsmen during the year
(c)	No. of Awards implemented during the year
(d)	No. of unimplemented Awards at the end of the year

4. In case of a failed ATM transaction at other bank ATMs, the customer should lodge a complaint with the card issuing bank even if the transaction was carried out at another bank's ATM. It is clarified that RRBs should include all complaints pertaining to ATM cards issued by them in the disclosures specified above. Where the card issuing bank can specifically attribute ATM related customer complaints to the acquiring bank, the same may be clarified by way of a note after including the same in the total number of complaints received.

5. RRBs should not transfer credit balances pending reconciliation representing various cases of excess cash in ATMs on account of failures in retraction of cash, sensor failure and other technical /hardware errors, to their profit and loss account. RRBs are advised that pending reconciliation or matching claim by customers, such ATM related credit balances represent unclaimed balances and should not be transferred to profit and loss account.

6. Further, RRBs are also advised to place the detailed statement of complaints and its analysis on their web-site for information of the general public at the end of each financial year.

Yours faithfully

(A.Udgata)
Principal Chief General Manager