

GOVERNMENT OF INDIA  
MINISTRY OF ELECTRONICS AND INFORMATION TECHNOLOGY  
**RAJYA SABHA**  
**UNSTARRED QUESTION NO. 2165**  
TO BE ANSWERED ON 05.01.2018

**GRIEVANCES REDRESSAL MECHANISM FOR DIGITAL PAYMENTS**

**2165      SHRI KAPIL SIBAL:**

Will the Minister of ELECTRONICS AND INFORMATION TECHNOLOGY be pleased to state:

- (a) whether Government has a grievance redressal mechanism in place for digital payments, if so, the details thereof, if not, reasons therefor;
- (b) whether Government has received complaints in any form regarding discrepancies arising out in the digital payments, if so, the details thereof; and
- (c) the action taken by Government on the Debit Card fraud which took place in 2016 where 3.2 million debit cards of certain banks were compromised, along with the status thereof?

**ANSWER**

MINISTER OF STATE FOR ELECTRONICS AND INFORMATION TECHNOLOGY  
(SHRI ALPHONS KANNANTHANAM)

(a): Grievance Redressal Mechanism for digital payments is handled by various stakeholders, as part of digital payments:

- (i) On Grievance Redressal of complaints related to BHIM , NPCI has set up a call center for redressing the complaints. Banks have individual grievance acceptance helpline /cell and Apps for redressal of complaints.
- (ii) The grievance/complaints regarding Banking can be registered on National Consumer Helpline (NCH). Most of the banks are convergence partners to the NCH.
- (iii) Under the Banking Ombudsman Scheme of RBI, the complaints related to digital payments including ATM/Debit Card, Prepaid card, Credit Card operations, etc. can be registered with 20 offices of banking ombudsman situated across the country.

(b): A total of 17,844 complaints were received in the office of Banking Ombudsman against deficiency in services of banks on grounds of Credit Card, ATM/ Debit Cards & Internet Banking, prepaid card mobile and electronic banking during the period of July 01, 2017 to November 30, 2017. (Source :RBI)

(c): The specific information is not available with National Crime Records Bureau. However, State/UT-wise cases registered, cases charge-sheeted, cases convicted, persons arrested, persons charge-sheeted and persons convicted under Credit/Debit Card Fraud during 2014-2016 is enclosed as Annexure.

\*\*\*\*\*

**Cases Registered(CR), Cases ChargeSheeted(CCS), Cases Convicted, Persons Arrested Persons Charge Sheet**  
**Credit/Debit Card Fraud**

Sl	State/UT	2014						2015						CR
		CR	CCS	CCV	PAR	PCS	PCV	CR	CCS	CCV	PAR	PCS	PCV	
1	Andhra Pradesh	0	0	0	0	0	0	0	0	0	0	0	0	
2	Arunachal Pradesh	0	0	0	0	0	0	0	0	0	0	0	0	
3	Assam	0	0	0	0	0	0	0	0	0	0	0	0	
4	Bihar	0	0	0	0	0	0	0	0	0	0	0	0	
5	Chhattisgarh	0	0	0	0	0	0	0	0	0	0	0	0	
6	Goa	0	0	0	0	0	0	0	0	0	0	0	0	
7	Gujarat	1	0	0	0	0	0	1	1	0	5	5	0	
8	Haryana	0	0	0	0	0	0	0	0	0	0	0	0	
9	Himachal Pradesh	0	0	0	0	0	0	0	0	0	0	0	0	
10	Jammu & Kashmir	0	0	0	0	0	0	0	0	0	0	0	0	
11	Jharkhand	0	0	0	0	0	0	0	0	0	0	0	0	
12	Karnataka	0	0	0	0	0	0	0	0	0	0	0	0	
13	Kerala	1	0	0	1	0	0	0	0	0	0	0	0	
14	Madhya Pradesh	0	0	0	0	0	0	0	0	0	0	0	0	
15	Maharashtra	4	2	0	2	2	0	7	2	0	4	3	0	
16	Manipur	0	0	0	0	0	0	0	0	0	0	0	0	
17	Meghalaya	0	0	0	0	0	0	0	0	0	0	0	0	
18	Mizoram	0	0	0	0	0	0	0	0	0	0	0	0	
19	Nagaland	0	0	0	0	0	0	0	0	0	0	0	0	
20	Odisha	0	0	0	0	0	0	0	0	0	0	0	0	
21	Punjab	1	0	0	0	0	0	0	0	0	0	0	0	
22	Rajasthan	0	0	0	0	0	0	0	0	0	0	0	0	
23	Sikkim	0	0	0	0	0	0	0	0	0	0	0	0	
24	Tamil Nadu	0	0	0	0	0	0	0	0	0	0	0	0	
25	Telangana	0	0	0	0	0	0	0	0	0	0	0	0	
26	Tripura	0	0	0	0	0	0	0	0	0	0	0	0	
27	Uttar Pradesh	2	0	0	0	0	0	10	7	0	9	7	0	
28	Uttarakhand	0	0	0	0	0	0	0	0	0	0	0	0	
29	West Bengal	0	0	0	0	0	0	0	0	0	0	0	0	
	<b>TOTAL STATE(S)</b>	<b>9</b>	<b>2</b>	<b>0</b>	<b>3</b>	<b>2</b>	<b>0</b>	<b>18</b>	<b>10</b>	<b>0</b>	<b>18</b>	<b>15</b>	<b>0</b>	
30	A & N Islands	0	0	0	0	0	0	0	0	0	0	0	0	
31	Chandigarh	1	0	0	0	0	0	0	0	0	0	0	0	
32	D&N Haveli	0	0	0	0	0	0	0	0	0	0	0	0	
33	Daman & Diu	0	0	0	0	0	0	0	0	0	0	0	0	
34	Delhi UT	0	0	0	0	0	0	0	0	0	0	0	0	
35	Lakshadweep	0	0	0	0	0	0	0	0	0	0	0	0	
36	Puducherry	0	0	0	0	0	0	0	0	0	0	0	0	
	<b>TOTAL UT(S)</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	
	<b>TOTAL (ALL INDIA)</b>	<b>10</b>	<b>2</b>	<b>0</b>	<b>3</b>	<b>2</b>	<b>0</b>	<b>18</b>	<b>10</b>	<b>0</b>	<b>18</b>	<b>15</b>	<b>0</b>	