



भारतीय रिजर्व बैंक
RESERVE BANK OF INDIA
www.rbi.org.in

RBI/2013-14/218

DBOD.BP.BC.No.49/21.04.018/2013-14

September 3, 2013

The Chairman and Managing Director/Chief Executive Officer of
all Commercial Banks
(Excluding Regional Rural Banks)

Dear Sir

Disclosure of customer complaints and unreconciled balances on account of ATM transactions

Please refer to our circular [DBOD.No.Leg BC.60/09.07.005/2006-07 dated February 22, 2007](#) on Analysis and Disclosure- Disclosure of Complaints / Unimplemented Awards of Banking Ombudsmen along with Financial Results, in terms of which banks are advised to disclose brief details on the customer complaints along with their financial results.

2. It is observed that banks have not been including in the disclosures as above, the customer complaints pertaining to Automated Teller Machines (ATM) transactions when another bank is involved in the transaction. It has been specified in our FAQs on Payment Systems-ATMs that 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 banks should include all complaints pertaining to ATM cards issued by them in the disclosures specified in the circular dated February 22, 2007 referred to 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.

बैंकिंग परिचालन और विकास विभाग, केंद्रीय कार्यालय, 12 वीं और 13 वीं मंजिल, केंद्रीय कार्यालय भवन, शहीद भगत सिंह मार्ग, फोर्ट, मुंबई -400 001
दूरभाष: 022-2266 1602, 2260 1000 फैक्स: 022-2270 5670, 2260 5671, 5691 2270, 2260 5692

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Tel: 022-2266 1602, 2260 1000 Fax: 022-2270 5670, 2270 5671, 2270 5691, 2270 5692

हिंदी आसान है इसका प्रयोग बढ़ाइए



3. In a related issue, it has come to our notice that some banks are transferring 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. Banks 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.

Yours faithfully,

(Rajesh Verma)

Chief General Manager