



भारतीय रिजर्व बैंक

RESERVE BANK OF INDIA

www.rbi.org.in

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November 07, 2024

The MDs & CEOs

All Scheduled Commercial Banks (including RRBs)

All Small Finance Banks and Payments Banks

All Primary (Urban) Co-operative Banks/All State Co-operative Banks/All District Central Co-operative Banks

All Authorised Non-bank Prepaid Payment Instrument Issuers

Madam/ Dear Sir,

Lodging of customer complaints: Direct link on home page of RE websites

A reference is invited to Reserve Bank circulars on “Customer Protection – Limiting Liability of Customers in Unauthorised Electronic Banking Transactions” dated July 6, 2017, December 14, 2017 and January 04, 2019 wherein REs were advised to provide a direct link for lodging the complaints, with specific option to report unauthorised electronic transactions on home page of their website.

2. It is observed that a direct link to lodge a complaint is not available on home page of website of most REs. For lodging a complaint, it is seen that customers are required to click a link on home page directing them to another page on bank’s website, where the link to lodge a complaint is given. Further, the links are not prominently displayed on the home page or even on the second page and are worded differently such as ‘Customer Care’, ‘Reach Us’, ‘Locate Us’, etc. making it difficult for common man to access the complaint lodging portal.

3. In view of the above, for ease of customers, all REs are advised to adhere to the aforementioned directions and ensure that a direct link/ icon to lodge a complaint is prominently displayed on home page of bank website, preferably with the nomenclature “Lodge a Complaint” for all products/ services which would directly lead to the complaint lodging portal.

Yours faithfully

(Peeyoosh Nag)

General Manager