

LOKPAL OF INDIA
Plot No - 6, Vasant Kunj Institutional Area - Phase II
New Delhi - 110070.

Complaint No. : 4451/2022

Date : 20th February, 2023

Coram : Justice Pradip Kumar Mohanty
Acting Chairperson

Shri Dinesh Kumar Jain
Member

Shri Mahender Singh
Member

ORDER

Perused the letter No. F.No.11/63/2022-BO-III dated 17th January, 2023 from Under Secretary (BO-III), Department of Financial Services, Ministry of Finance enclosing therewith a copy of the email from Consumer Education and Protection Department (CEPD), Central Office (CO), Reserve Bank of India (RBI), Mumbai in compliance with the Order dated 30.11.2022 passed by the Full Bench of the Lokpal of India in respect of Complaint No.4451/2022.

2. The complainant had filed this complaint for redressal of his grievance alleging unauthorized withdrawals using his ICICI ATM Card which had got stuck in the ATM machine while he was withdrawing money. The complainant has alleged that an amount of Rs.49,500/- has been unauthorizedly withdrawn from his bank account.

3. The Full Bench vide Order dated 30.11.2022 directed the Secretary, Department of Financial Services, Ministry of Finance to look into the same and to submit a report to the Registry of the Lokpal of India within a period of four (04) weeks from the date of receipt of the order.

4. In compliance with the order dated 30.11.2022, a report from the Department of Financial Services has been received enclosing therewith an email from CEPD, CO, RBI, Mumbai.

5. CEPD, CO, RBI Mumbai vide an email dated January 06, 2023 have informed that the **“complainant had not ensured confidentiality of PIN and safekeeping of the card and also failed to ensure blocking of the card by reporting the same to the bank immediately”**.

6. The Division Bench has perused the complaint and the report of the Department of Financial Services, Ministry of Finance, and the report of the CEPD, CO, RBI. The Bench is of the view that in view of the information furnished by the CEPD, CO, in respect of this complaint, there is no need to proceed any further in this matter. Hence, no order needs to be passed in this case. The complainant is at liberty to pursue his grievance/complaint with appropriate authority(ies).

7. Accordingly, the complaint is disposed of.


Court Master
Lokpal of India

/RR/