Closure of your complaint dated 24-07-2026 19:34:37 against UNION BANK OF INDIA regarding Mobile / Electronic Banking: Ref. No. RB-IOS-N202627004012684

1 message

RBI CMS Team <rbiteamcms@rbi.org.in> Thu, 6 Aug, 2026 at 5:45 pm
Reply to: rbiteamcms@rbi.org.in
To: suryas040792@gmail.com <suryas040792@gmail.com>

The Office of RBI Ombudsman
Reserve Bank of India

RBI/CMS/N202627004012684/ 2026-27 Date: 06-08-2026

Suryakant Shukla
14 136 Badronw Gautman PO Badronw Sirmour
MADHYA PRADESH, REWA
486001
9752432304
suryas040792@gmail.com

Madam/Dear Sir(s),

Closure of your complaint registered on **24-07-2026 19:34:37** against **UNION BANK OF INDIA** : Ref. No. **N202627004012684**

Please refer to your captioned complaint filed with our office. We have carefully examined the captioned complaint, and our observations are given here under.

2. In connection with the complaint lodged by the complainant alleging non-credit of ₹16,287/- dated 27/05/2026 vide UTR No. 611402198724 into their Union Bank of India account, comments were sought from the Regulated Entity (Union Bank of India). The fundamental requirement for crediting funds is the receipt of a valid payment instruction. The bank's verification confirms that the UTR provided by the complainant is not present in their system. This indicates that the transaction either did not reach the beneficiary bank, was returned at an intermediate stage, or the UTR provided is incorrect. To trace a missing transaction, the bank requires proof of debit from the remitting bank (such as a transaction receipt, screenshot, or advice from the sender's bank). The complainant failed to provide these essential details despite being given an opportunity via email dated 30/07/2026. Since the Regulated Entity has confirmed that the transaction does not exist in its records and the complainant failed to provide necessary documents or respond to queries to substantiate the claim, no deficiency in service is established on the part of the bank. Therefore, the complaint is closed. It is to be noted that the proceedings of the Ombudsman are summary in nature. Details of the Scheme are available at https://cms.rbi.org.in.

3. In view of the above, we have closed your complaint under Clause **16(2)(a)** of the Reserve Bank - Integrated Ombudsman Scheme, 2026 (RB-IOS), which stipulates the following:

"There is no deficiency in service."

4. This is issued with the approval of the RBI Ombudsman/DY Ombudsman/Reviewer. Kindly note that the complaints closed under Clause **16(2)(a)** of the Scheme are non-appealable under the provisions of the RB-IOS.

5. Kindly note that as per the clause 14(1) of RB-IOS, the proceedings before the Ombudsman shall be summary in nature and shall not be bound by any rules of evidence. We request you to provide your valuable feedback on the overall experience at https://cms.rbi.org.in.

6. Should you require any further information or clarification, please feel free to contact our staff on Toll-Free Number: 14448 (Monday to Friday except National Holidays, between 8:00 AM - 10:00 PM).

Regards.
The Office of RBI Ombudsman
Reserve Bank of India

आरबीआई ओम्बड्समैन कार्यालय
भारतीय रिज़र्व बैंक

आरबीआई/सीएमएस/N202627004012684/ 2026-27 दिनांक: 06-08-2026

Suryakant Shukla
14 136 Badronw Gautman PO Badronw Sirmour
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महोदया/महोदय,

UNION BANK OF INDIA के विरुद्ध **24-07-2026 19:34:37** को पंजीकृत आपकी शिकायत का समापन: संदर्भ संख्या **N202627004012684**

कृपया हमारे कार्यालय में दर्ज आपकी उपर्युक्त शिकायत का संदर्भ लें। हमने शिकायत की सावधानीपूर्वक जांच की है और हमारी टिप्पणियां निम्नानुसार हैं।

2. In connection with the complaint lodged by the complainant alleging non-credit of ₹16,287/- dated 27/05/2026 vide UTR No. 611402198724 into their Union Bank of India account, comments were sought from the Regulated Entity (Union Bank of India). The fundamental requirement for crediting funds is the receipt of a valid payment instruction. The bank's verification confirms that the UTR provided by the complainant is not present in their system. This indicates that the transaction either did not reach the beneficiary bank, was returned at an intermediate stage, or the UTR provided is incorrect. To trace a missing transaction, the bank requires proof of debit from the remitting bank (such as a transaction receipt, screenshot, or advice from the sender's bank). The complainant failed to provide these essential details despite being given an opportunity via email dated 30/07/2026. Since the Regulated Entity has confirmed that the transaction does not exist in its records and the complainant failed to provide necessary documents or respond to queries to substantiate the claim, no deficiency in service is established on the part of the bank. Therefore, the complaint is closed. It is to be noted that the proceedings of the Ombudsman are summary in nature. Details of the Scheme are available at https://cms.rbi.org.in.

3. उपर्युक्त के आलोक में, हमने रिज़र्व बैंक - एकीकृत ओम्बड्समैन योजना (आरबी-आईओएस), 2026 के खंड **16(2)(a)** के अंतर्गत आपकी शिकायत को बंद कर दिया है, जिसमें निम्नलिखित प्रावधान है:

“There is no deficiency in service.”

4. यह आरबीआई ओम्बड्समैन /उप- ओम्बड्समैन /समीक्षक के अनुमोदन से जारी किया गया है। कृपया ध्यान दें कि योजना के खंड **16(2)(a)** के तहत बंद की गई शिकायतें आरबी-आईओएस के प्रावधानों के तहत अपील योग्य नहीं हैं।

5. कृपया ध्यान दें कि आरबी-आईओएस के खंड 14(1) के अनुसार, ओम्बड्समैन के समक्ष की कार्यवाही संक्षिप्त प्रकृति की होगी और वह साक्ष्य के किसी भी नियम से बाध्य नहीं होगी। हम आपसे अनुरोध करते हैं कि आपके समग्र अनुभव के संबंध में आप https://cms.rbi.org.in पर आपकी बहुमूल्य प्रतिक्रिया प्रदान करें।

6. यदि आपको किसी अन्य सूचना या स्पष्टीकरण की आवश्यकता है, तो कृपया टोल-फ्री नंबर: 14448 (राष्ट्रीय अवकाश को छोड़कर सोमवार से शुक्रवार, प्रात: 8:00 बजे से रात्रि 10:00 बजे तक) पर हमारे स्टाफ से संपर्क करें।

सादर
आरबीआई लोकपाल कार्यालय
भारतीय रिज़र्व बैंक
