Prelim Bits 24-06-2017

Banking Ombudsman

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- Recently, RBI has widened the scope of the Banking Ombudsman Scheme 2006 to mobile banking and electronic banking services.
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- Thus it enables a customer to lodge a complaint against the bank for non-adherence to instructions related to mobile and electronic banking services.
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- The Banking Ombudsman Scheme enables an expeditious and inexpensive forum to bank customers for resolution of complaints relating to certain services rendered by banks.
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- The Banking Ombudsman is a senior official appointed by the Reserve Bank of India to redress customer complaints against deficiency in certain banking services.
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- All Scheduled Commercial Banks, Regional Rural Banks and Scheduled Primary Co-operative Banks are covered under the Scheme.
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- The Banking Ombudsman does not charge any fee for filing and resolving customers' complaints.
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- If one is not satisfied with the decision passed by the Banking Ombudsman, one can approach the appellate authority which is vested with a Deputy Governor of the RBI.
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City Liveability Index

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- The index was launched by the Ministry of Urban Development.
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- The index is for measuring the quality of life in 116 major cities including smart cities, capital cities and cities with a population of above one million each.
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- It accesses cities on a comprehensive set of 79 paratmeters to capture the extent and quality of infrastructure including availability of roads, education and health care, mobility, employment opportunities, emergency response, grievance redressal, pollution, availability of open and green spaces, cultural and entertainment opportunities etc.
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MERIT Portal

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- 'MERIT' - Merit Order Despatch of Electricity for Rejuvenation of Income and Transparency.
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- The portal has been developed by Ministry of Power in association with POSOCO and Central Electricity Authority.
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- It displays extensive array of information regarding the merit order of Electricity procured by States such as daily source-wise power purchases of respective states/UTs.
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- Information available in the Portal shall help State Discoms to optimize their power procurement in more efficient way leading to lower cost of power to consumers.
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