

authorization letter accompanies the complaint.

The Office of the Banking Ombudsman would make all efforts and settle the issues through conciliation or mediation.

You can also appeal to the appellate authority in the Reserve Bank of India against the decision of the Banking Ombudsman, if need be.

The Banking Ombudsman for the states of Tamilnadu, Puducherry and Union Territory of Andaman and Nicobar Islands can be contacted at

**The Banking Ombudsman  
C/o Reserve Bank of India**

Fort Glacis  
16 Rajaji Salai, Chennai 600 001

Telephone : 044-25399174

Fax : 044-25395488

URL [www.rbi.org.in](http://www.rbi.org.in)  
e-mail: [bochennai@rbi.org.in](mailto:bochennai@rbi.org.in)

**CARE:**

- (i) Please make sure you have first complained to the bank concerned and given it a reasonable period of time (atleast 30 days under the Scheme) to respond to your complaint.
- (ii) Please also note that complaints pending in any other judicial forum will not be entertained by the Banking Ombudsman.



**Reserve Bank of India  
Chennai**



**Banking Ombudsman Scheme 2006**

## Banking Ombudsman Scheme 2006

Reserve Bank of India has, in order to improve the standards of service in the Banking Sector brought out a revised Scheme of Banking Ombudsman – 2006 set up as a quasi judicial authority to redress the complaints of the customers of Commercial Banks, Regional Rural Banks and Scheduled Primary Cooperative Banks. Aggrieved customers can freely make their complaints to this authority.

Complaints can be made on the following grounds.

- ✦ Deficiency in the operation of Savings Bank account
- ✦ Delay in / Denial of opening/closing of accounts.
- ✦ Deficiency in providing the various assured banking services
- ✦ Delay in collection/encashment of cheques, drafts, bills etc.
- ✦ Levying of charges for any service without prior intimation.
- ✦ Non observance of Reserve Bank of India guidelines in the operation of ATM/Debit Card or Credit Card
- ✦ Refusal to accept small denomination of notes and coins and charging of commission in respect thereof.
- ✦ Non-observance of RBI directives applicable to rate of interest on deposits.

- ✦ Delay in approval/disbursement of loan or rejection of loan and non acceptance / rejection of loan application without furnishing valid reason.

No fee is levied by the Office of the Banking Ombudsman for resolving customer's complaint. A unique identification complaint number is given to each complaint for tracking purposes.

The process of making complaint to the Banking Ombudsman has been made simpler.

Complaints are to be addressed to the Banking Ombudsman within whose jurisdiction the branch or office of the bank complained against is located . In case of credit cards, complaint should be filed before the Banking Ombudsman within whose territorial jurisdiction the billing address of the card holder is located. Complaints can be lodged simply by writing on a plain paper or file it on-line at [www.bankingombudsman.rbi.org.in](http://www.bankingombudsman.rbi.org.in) or by sending an e-mail to the Banking Ombudsman provided you have given details/particulars of the deficiency, relief sought and your address and account / credit card number. Complaint forms are available at all bank branches also.

Ensure that your complaint is lodged with the Banking Ombudsman within one year from the date of representation to the bank.

Complaint can also be lodged by your authorized representative (other than a lawyer) and also by consumer association/forum etc provided your