

# WHERE DO I GO ?

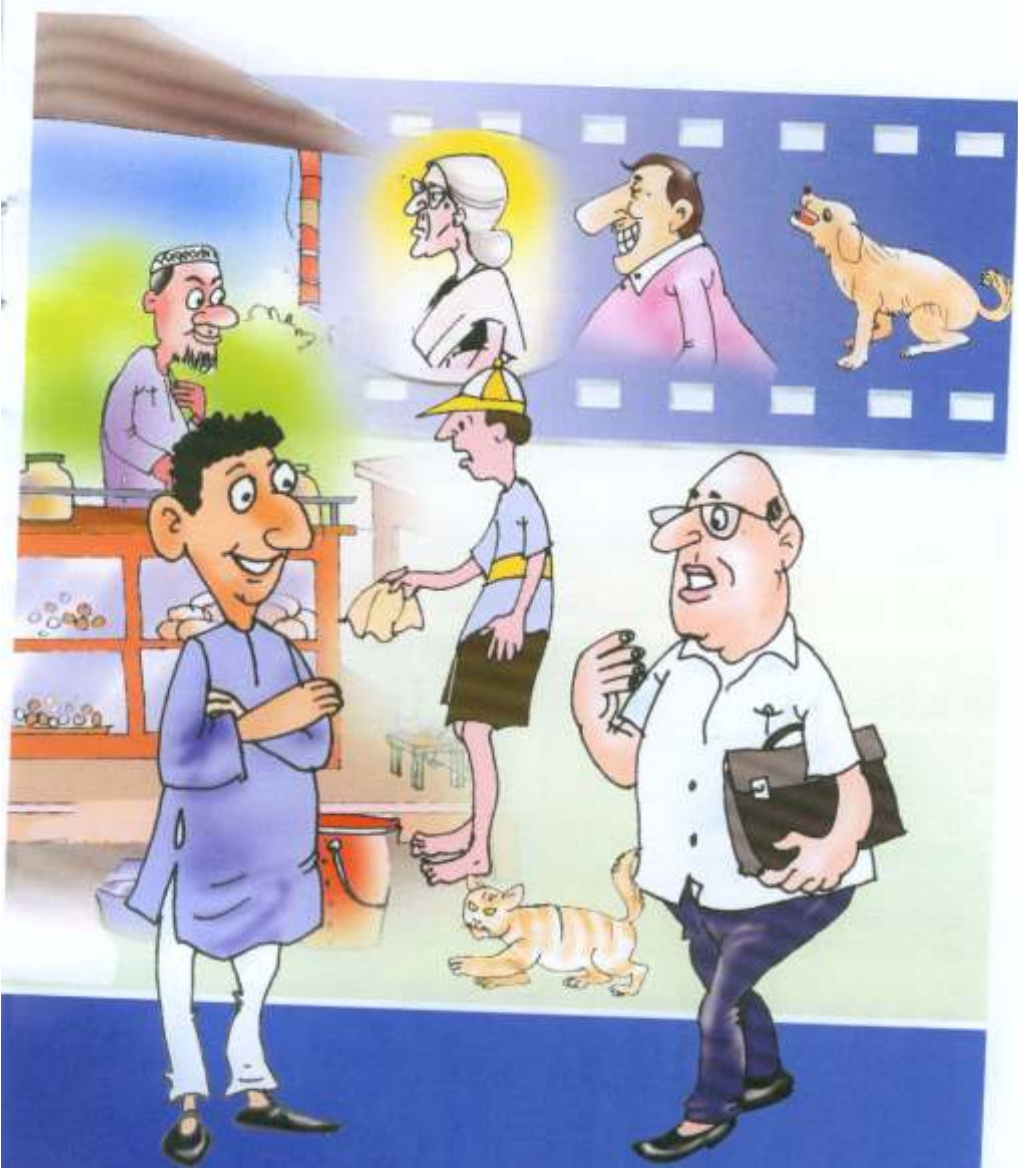


## BANKING OMBUDSMAN

### A CONVERSATION



RESERVE BANK OF INDIA



JIJU.D

VITHOL



HELLO, JIJU!

SIR, NAMASKAR! I'M GOING HOME YOU TOO I GUESS. WELL CATCH THE KAMRUP-LOCAL LET'S WALK DOWN THE RIVER ROAD. IT'S LESS CROWDED. MATA GHAT IS JUST A FEW MINUTES' WALK. IT KEEPS ME FIT!



FOR YOUR PENSION, DID YOU COME HERE?

NO DEAR! NOT FOR PENSION. I'VE RECEIVED IT TWO YEARS AGO, PRECISELY. TODAY, I CAME TO SEE WHETHER I'VE WON MY BIG AND LONG FIGHT WITH MY BANK. FOR ME, IT'S A BATTLE ROYAL!



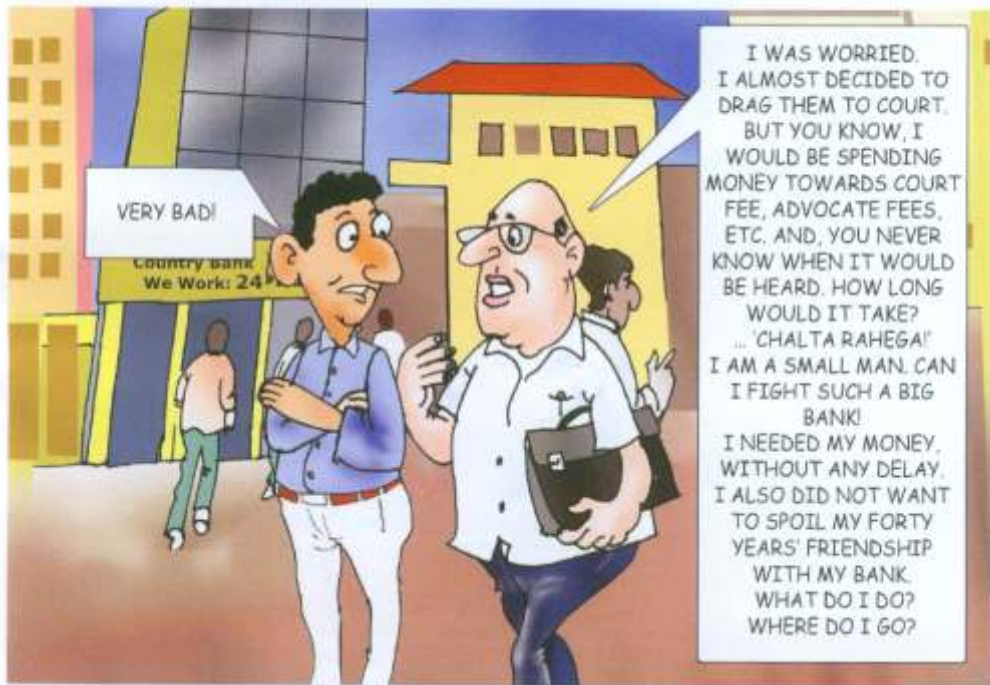
BIG FIGHT!  
WITH YOUR BANK!  
ISN'T YOUR BANK AT PAN  
MANDI?

IT'S A DIFFERENT STORY,  
JIJU DEAR! PUPUL, MY  
SISTER, IS OPENING A  
SCHOOL FOR THE  
PHYSICALLY CHALLENGED  
CHILDREN.  
EIGHTEEN DAYS, FROM  
TODAY, PRECISELY.  
MIRZA SAHIB, FATHER  
D'SOUZA, BOTH PUNDITJI  
AND SARDARJI WOULD BE  
THERE. MITA DEVI WOULD  
INAUGURATE! I ALSO EXPECT  
YOU.  
CHAO LUNG, MY SON, HAS  
SENT ONE LAKH, HIS FIRST  
SALARY, FOR BUYING  
SPECIAL FURNITURE FOR  
THE SCHOOL.  
I DEPOSITED THE CHEQUE  
LONG BACK, BUT ...



NO, NOT YET. THEY SAY THEY ARE  
CHANGING OVER TO CBS.  
HUM... TEN DAYS! THREE  
MONTHS BACK, I DEPOSITED THE  
CHEQUE. PRECISELY VISITED  
THEM ALMOST DAILY. SAME  
ROUTINE REPLIES YOU WILL GET  
IT. WE ARE MOVING TO CBS.  
I WAS FED UP AND WROTE TO  
THEIR HEAD OFFICE. NOW WHEN  
I VISITED THEM, THEY STOPPED  
EVEN LOOKING AT ME!

BUT, DIDN'T YOU GET YOUR  
MONEY? ISN'T CHAO LUNG  
WORKING IN KOBAY, WITH A  
MULTINATIONAL FIRM? IT  
WILL TAKE MINIMUM TEN  
DAYS. ISN'T YOUR BRANCH A  
CBS BRANCH?



VERY BAD!

Country bank  
We Work: 24

I WAS WORRIED. I ALMOST DECIDED TO DRAG THEM TO COURT. BUT YOU KNOW, I WOULD BE SPENDING MONEY TOWARDS COURT FEE, ADVOCATE FEES, ETC. AND, YOU NEVER KNOW WHEN IT WOULD BE HEARD. HOW LONG WOULD IT TAKE? ... 'CHALTA RAHEGA!' I AM A SMALL MAN. CAN I FIGHT SUCH A BIG BANK! I NEEDED MY MONEY, WITHOUT ANY DELAY. I ALSO DID NOT WANT TO SPOIL MY FORTY YEARS' FRIENDSHIP WITH MY BANK. WHAT DO I DO? WHERE DO I GO?



YES, I CAN UNDERSTAND YOUR DILEMMA.

**BANKING OMBUDSMAN!**

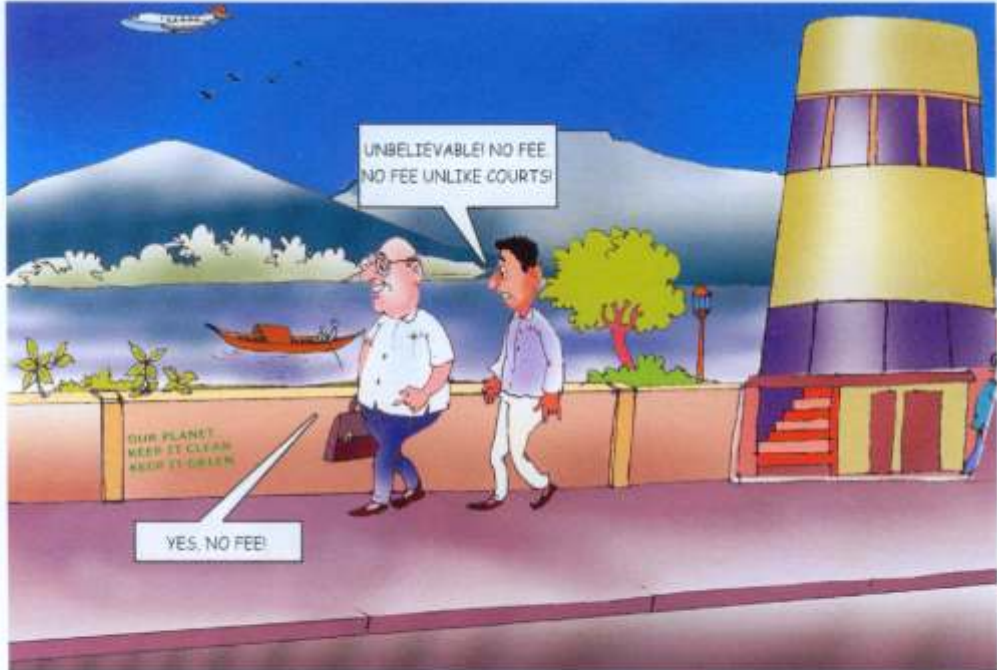
YOU KNOW, I'M AN INCORRIGIBLE OPTIMIST, BUT LAST TIME WHEN I VISITED THE BRANCH, ONE FELLOW THERE, TOLD ME GO TO HEAD OFFICE, THEY WILL GIVE YOUR MONEY. I JUST LOST MY COOL AND SHOUTED AT THEM. BATHENA, OUR DINIYAR, YOU KNOW, WAS WITH ME. HE PULLED ME TO THE NOTICE BOARD IN THE BRANCH AND ASKED ME TO CONTACT THE BANKING OMBUDSMAN, IMMEDIATELY I TOOK DOWN THE ADDRESS, PHONE NUMBER OF THE BANKING OMBUDSMAN FROM THERE. FROM THEIR NOTICE BOARD!



I TOO HAVE A PROBLEM WITH MY CREDIT- CARD BANK. I AM RECEIVING WRONG BILLS AND THREATENING CALLS. I DO NOT KNOW WHAT TO DO, GO ON, PLEASE.

I CALLED THE BANKING OMBUDSMAN'S OFFICE FROM MY MOBILE. AND, SOMEBODY THERE, PICKED UP MY CALL. I ASKED, HOW MUCH FEES I HAVE TO DEPOSIT. THE REPLY WAS 'NIL'.


NO FEE !



UNBELIEVABLE! NO FEE. NO FEE UNLIKE COURTS!

YES, NO FEE!

OUR PLANET. KEEP IT CLEAN. KEEP IT GREEN.



BUT THEN, ONE MIGHT HAVE TO GIVE AFFIDAVITS, PRODUCE WITNESSES, ENGAGE AN ADVOCATE, FILL UP A NUMBER OF FORMS, MAKE A NUMBER OF DECLARATIONS AND, A NUMBER OF VISITS TO THE BANKING OMBUDSMAN'S OFFICE! I FEAR.

OUR PLANET  
KEEP IT CLEAN  
KEEP IT GREEN

MY DEAR I DID ASK THEM THE SAME QUESTIONS. NO WITNESS, NO AFFIDAVIT. AT THE MOST YOU MAY HAVE TO FILL UP THE COMPLAINT FORM. YOU MAY BE ASKED TO VISIT THE OFFICE ONCE OR TWICE - IF NECESSARY - AND, REMEMBER, NO ADVOCATE. THEY TOLD ME, JIJU! YOU CAN MEET THEM. TALK TO THEM, EXPLAIN YOUR PROBLEMS YOURSELF. IT IS FREE OF ALL HASSLES. VERY SIMPLE.



BUT YOU NEEDED YOUR MONEY AT THE EARLIEST. HOW LONG IT TAKES THERE? I HOPE THERE IS NO DELAY.

NO  
HASSLE!

NO, NO! IT DOESN'T TAKE MUCH TIME THERE. IT USUALLY TAKES A MONTH OR SO BUT IT ALSO DEPENDS ON THE TYPE OF THE CASE AND THE CO-OPERATION THEY GET FROM YOU. FIRST YOU HAVE TO INFORM THE BANK ABOUT YOUR GRIEVANCE. IT IS A MUST. IF THE BANK DOES NOT GIVE ANY ANSWER TO YOUR LETTER WITHIN A MONTH OR YOU ARE NOT SATISFIED WITH THEIR REPLY, YOU MAY LODGE YOUR COMPLAINT WITH THE BANKING OMBUDSMAN. REMEMBER: FIRST, YOUR BANK, THEN OMBUDSMAN, OKAY!



UM... PLEASE CONTINUE.

NO DELAY!



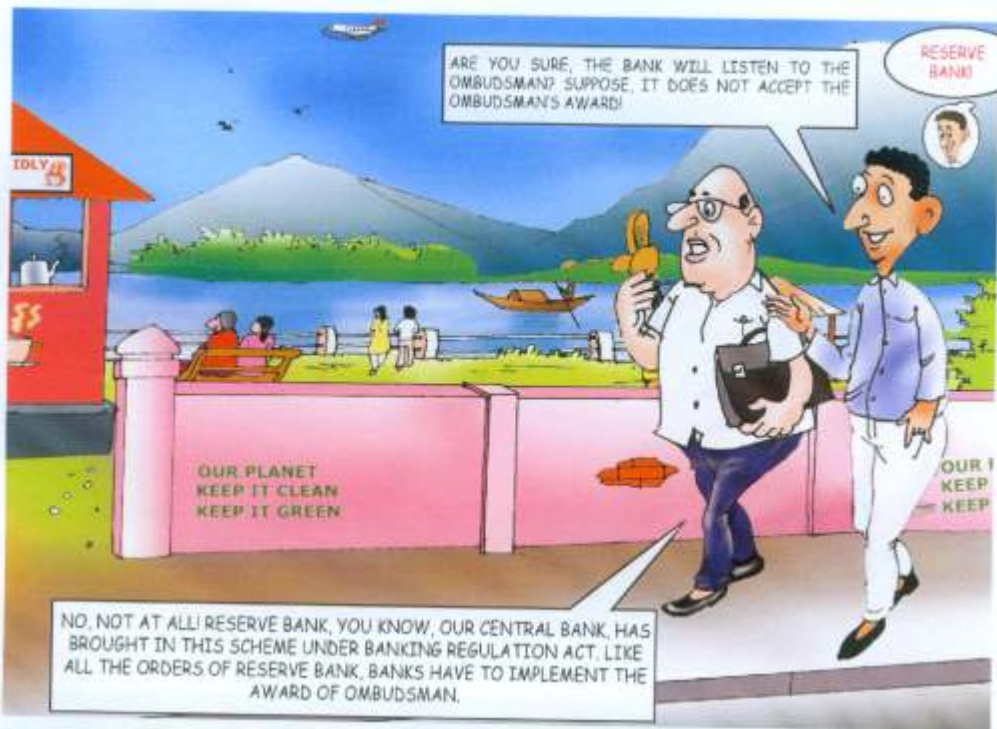
IF THEY TAKE UP YOUR CASE, THEY WILL ASK THE BANK TO EXPLAIN THEIR POINT. THEY WILL ALSO LET YOU KNOW WHAT THE BANK INFORMS THEM. USUALLY, THEY TRY TO SOLVE YOUR PROBLEM CORDIALLY LIKE A COMMON FRIEND DOES, AMICABLY. NOW MY FIGHT IS OVER AND NO BLOOD SHED. NO ILL FEELING. TODAY, I CHECKED, MY ACCOUNT. I'VE GOT MY MONEY. I'M RETURNING HOME VERY HAPPY! BUT... HAD THEIR FRIENDLY APPROACH... THEY CALL IT CONCILIATION MEETINGS... FAILED. THE BANKING OMBUDSMAN WOULD HAVE PASSED AN AWARD, I WAS TOLD.



AWARD?

OUR PLANET

YES. DURING CONCILIATION, THE GRIEVANCE IS RESOLVED IN AN INFORMAL AND, GIVE-AND-TAKE APPROACH. BUT, WHEN THE OMBUDSMAN PROCEEDS TO PASS AN AWARD; BANKING RULES, RESERVE BANK GUIDE LINES, CASE LAWS, CODES OF CONDUCT FOR BANKS AND OTHER RELEVANT GUIDELINES OR DIRECTIVES ARE LOOKED INTO. WHAT IS FAIR AND REASONABLE UNDER THE CIRCUMSTANCES IS AWARDED. AWARDS ARE BASED ONLY ON THE WRITTEN DOCUMENTS SUBMITTED BY THE BANK AND THE COMPLAINANT. NO ORAL EVIDENCE, DID YOU UNDERSTAND? YOU MAY SAY, ALMOST LIKE THE COURT PROCEDURE MINUS ADVOCATE, WITNESS, EXAMINATION AND CROSS EXAMINATION.



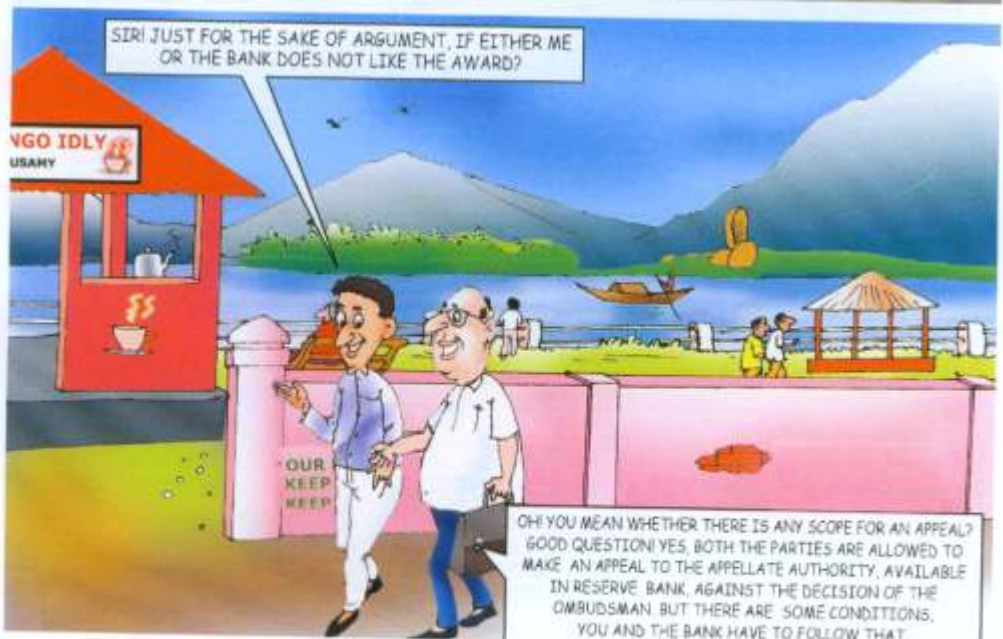
ARE YOU SURE, THE BANK WILL LISTEN TO THE OMBUDSMAN? SUPPOSE, IT DOES NOT ACCEPT THE OMBUDSMAN'S AWARD!

RESERVE BANK!

OUR PLANET  
KEEP IT CLEAN  
KEEP IT GREEN

OUR I  
KEEP  
KEEP

NO, NOT AT ALL! RESERVE BANK, YOU KNOW, OUR CENTRAL BANK, HAS BROUGHT IN THIS SCHEME UNDER BANKING REGULATION ACT. LIKE ALL THE ORDERS OF RESERVE BANK, BANKS HAVE TO IMPLEMENT THE AWARD OF OMBUDSMAN.



SIR! JUST FOR THE SAKE OF ARGUMENT, IF EITHER ME OR THE BANK DOES NOT LIKE THE AWARD?

NGO IDLY  
USANY

OUR  
KEEP  
KEEP

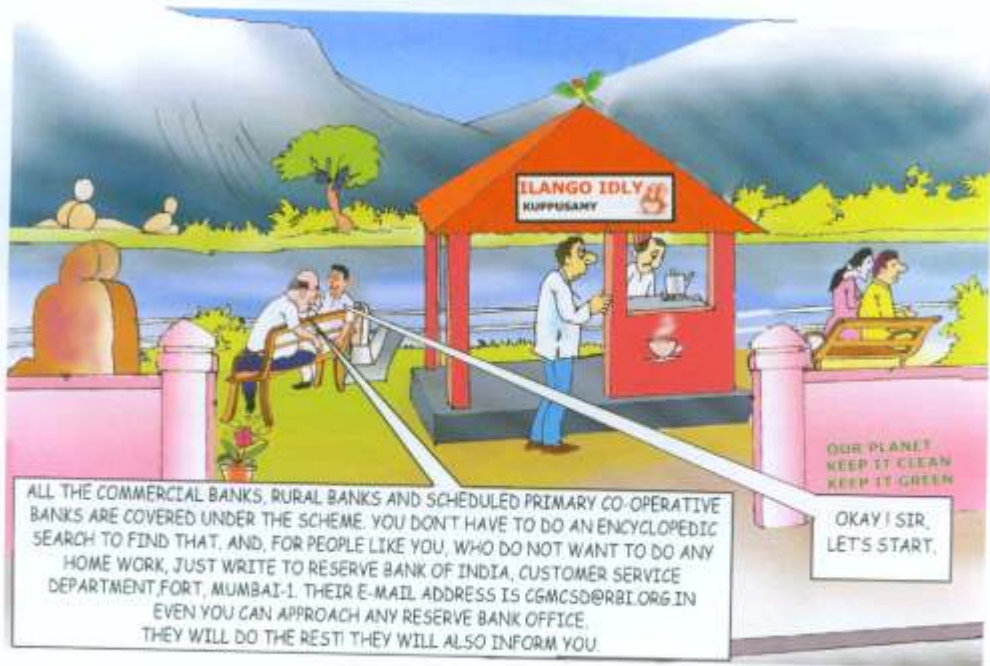
OH! YOU MEAN WHETHER THERE IS ANY SCOPE FOR AN APPEAL? GOOD QUESTION! YES, BOTH THE PARTIES ARE ALLOWED TO MAKE AN APPEAL TO THE APPELLATE AUTHORITY, AVAILABLE IN RESERVE BANK, AGAINST THE DECISION OF THE OMBUDSMAN BUT THERE ARE SOME CONDITIONS, YOU AND THE BANK HAVE TO FOLLOW THAT.





SIR, PLEASE TELL ME WHETHER MY BANK COMES UNDER THE SCHEME?

LOOK, I'M TIRED! YOU DIDN'T TAKE A RICKSHAW AND SAVED 40 RUPEES BUT I'M LOSING MY BREATH! COME ON! LET'S ENJOY THE RIVER BREEZE!



OUR PLANET  
KEEP IT CLEAN  
KEEP IT GREEN

OKAY! SIR,  
LET'S START.

ALL THE COMMERCIAL BANKS, RURAL BANKS AND SCHEDULED PRIMARY CO-OPERATIVE BANKS ARE COVERED UNDER THE SCHEME. YOU DON'T HAVE TO DO AN ENCYCLOPEDIA SEARCH TO FIND THAT, AND, FOR PEOPLE LIKE YOU, WHO DO NOT WANT TO DO ANY HOME WORK, JUST WRITE TO RESERVE BANK OF INDIA, CUSTOMER SERVICE DEPARTMENT, FORT, MUMBAI-1. THEIR E-MAIL ADDRESS IS CGMCSO@RBI.ORG IN EVEN YOU CAN APPROACH ANY RESERVE BANK OFFICE. THEY WILL DO THE REST! THEY WILL ALSO INFORM YOU.



DO I HAVE TO VISIT THE OMBUDSMAN'S OFFICE TO LODGE MY COMPLAINT?

NO, NOT REQUIRED! YOU MAY INFORM BY SENDING A LETTER BY POST. EVEN YOU CAN WRITE TO THEIR E-MAIL ADDRESS. EACH OMBUDSMAN HAS A SEPARATE ADDRESS. BUT YOU MUST GIVE ALL THE DETAILS IF REQUIRED THEY MAY SEND YOU A FORM, FREE OF ANY COST. FILL IT UP IN ALL RESPECTS AND SUBMIT TO THEM. SOMETIMES THEY MAY SOLVE YOUR PROBLEM, EVEN BEFORE THEY GET YOUR FILLED-UP FORM, JUST ON THE BASIS OF YOUR LETTER OF COMPLAINT. ALL DEPENDS ON THE NATURE OF YOUR COMPLAINT. FORMS ARE AVAILABLE IN ALL OUR OFFICIAL LANGUAGES. YOU CAN ALSO FILE YOUR COMPLAINT ON LINE @ [WWW.BANKINGOMBUDSMAN.RBI.ORG.IN](http://WWW.BANKINGOMBUDSMAN.RBI.ORG.IN)



PLEASE TELL ME ABOUT GROUNDS OF COMPLAINTS.

QUITE A NUMBER OF THEM! ALMOST ALL TYPES OF BANKING SERVICES SMALL PEOPLE LIKE US REQUIRE AND DEPEND UPON THE BANKS. ONLY A FEW I CAN TELL YOU NOW FROM MY MEMORY. REMITTANCE PROBLEMS LIKE NON-PAYMENT OR LONG DELAY IN THE PAYMENT OR COLLECTION OF CHEQUES, DRAFTS, BILLS, ETC. DEPOSIT ACCOUNT PROBLEMS, LIKE REFUSAL TO OPEN AN ACCOUNT WITHOUT VALID REASON, FORCED CLOSURE OF DEPOSIT ACCOUNTS, DELAYS OR NON-CREDITS TO PARTIES ACCOUNT, ETC. PENSION ACCOUNT RELATED PROBLEMS, LIKE, NON CREDIT OF PENSION IN TIME, ETC. THERE ARE MANY MORE.

WHAT ABOUT LOANS AND ADVANCES?

[www.rbi.org.in](http://www.rbi.org.in)

ILANGO IDLY  
RUPPUBAHY 4

OUR PLANET  
KEEP IT CLEAN  
KEEP IT GREEN

YES, BUT, ONLY TO SOME EXTENT. THEY HAVE POWER ONLY TO THE EXTENT WHAT THE RESERVE BANK HAS ASKED THE BANKS TO DO, AND ORDINARILY NOT BEYOND THAT. NOW, TAKE DOWN [WWW.RBI.ORG.IN](http://WWW.RBI.ORG.IN) IF YOU VISIT THIS WEB SITE YOU WILL COME TO KNOW ALL THE DETAILS ABOUT THE BANKING OMBUDSMAN SCHEME, ADDRESSES OF ALL THE OMBUDSMEN AND WHETHER YOUR BANK IS COVERED UNDER THE SCHEME OR NOT! YOU MAY ALSO SPEAK TO THE OMBUDSMAN'S OFFICE TO CLARIFY ALL YOUR DOUBTS.

YOU SEEM TO KNOW QUITE A LOT ABOUT BANKS. OFTEN, I SEE A NUMBER OF ADVERTISEMENTS BY BANKS SELLING DREAMS! DREAM HOUSE, DREAM CAR, DREAM SHOPPING, POWER- CARDS, DEGREES FROM FOREIGN UNIVERSITIES AND WHAT NOT! WHAT IS THERE IN THE SMALL PRINTS ONLY GOD MAY KNOW? NOW I REALISE THAT THE DREAM FOR ME HAS BECOME MY NIGHTMARE. BUT, WITHOUT PLASTIC CARDS, LIFE FOR ME WILL BE VERY DIFFICULT! DONT THEY, HAVE ANY CODES? HOW CAN I FIND OUT?

RESIDENCY

IT'S A VERY GOOD QUESTION! THERE IS AN ORGANISATION CALLED BANKING CODES AND STANDARDS BOARD OF INDIA. IN SHORT, IT IS KNOWN AS BCBSI. MEMBER BANKS HAVE TO FOLLOW THE CODES AND RULES FORMULATED BY BCBSI. EVEN RESERVE BANK WEB SITE WILL ALSO HELP YOU IN CLARIFYING YOUR DOUBTS. THEY HAVE A PAGE FOR CUSTOMERS AND ALSO PAGES UNDER "FREQUENTLY ASKED QUESTIONS" ON IMPORTANT TOPICS. IN CASE OF ANY DOUBT, VISIT THAT SITE, AND IF YOUR DOUBTS PERSIST, YOU KNOW WHERE TO GO.

YES!...THE BANKING OMBUDSMAN.




BANKING CODES AND STANDARDS  
BOARD OF INDIA  
RBI BUILDING, C-7, 4TH FLOOR,  
BANDRA KURLA COMPLEX,  
MUMBAI - 400 051  
PH: - 022-26573715, 26573724  
EMAIL: - HELP.BCSBI@RBI.ORG.IN  
WEB SITE: - WWW.BCSBI.ORG.IN

YOU ARE LUCKY!  
HERE, TAKE THE  
DETAILS.



HOW DOES BCSBI HELP US?

BCSBI LAYS DOWN  
MINIMUM STANDARDS  
WHICH THE MEMBER  
BANKS HAVE TO  
FOLLOW AND DISPLAY  
IN THEIR RESPECTIVE  
WEBSITES. YOU MAY  
GO TO YOUR BANK'S  
WEBSITE AND FIND  
OUT WHAT EXACTLY  
THEY PROMISE. THIS  
IS A COMMITMENT TO  
YOU... BY YOUR BANK.



HOW TO FIND,  
WHETHER MY BANK IS  
A MEMBER OF THE  
BCSBI?  
MORE OVER, SUPPOSE  
THEY DO NOT FOLLOW  
THESE CODES,  
WHERE DO I GO?

GO TO THE WEB PAGES OF BCSBI. YOU WILL COME TO KNOW  
WHETHER YOUR BANK IS A  
MEMBER OR NOT, AND YOUR QUESTION: 'WHERE DO I GO, IF  
THE BANK DOES NOT FOLLOW THE CODES?'.  
YES, OF COURSE, BANKING OMBUDSMAN!



NOW I AM THINKING OF ADVISING  
HASHMUKH, MY FRIEND, TO APPROACH THE  
OMBUDSMAN. HIS CASE AGAINST HIS BANK  
IS PENDING IN THE COURT FOR QUITE A  
NUMBER OF YEARS.

SORRY JIJUI THE SAME CASE CAN NOT BE  
TAKEN UP BY THE OMBUDSMAN. THE  
OMBUDSMAN SHALL NOT TAKE UP ANY  
CASE WHICH IS ALREADY WITH ANY OTHER  
FORUM... LIKE... THE COURT, TRIBUNAL, OR  
ARBITRATOR, CONSUMER GRIEVANCE  
REDRESSAL FORUMS, ETC.



FURTHER, IF ANY ORDER HAS ALREADY BEEN PASSED ON THE SAME CASE, BY ANY OF THESE FORUMS, THE BANKING OMBUDSMAN SHALL NOT TAKE UP THE CASE. THERE ARE ALSO TIME STIPULATIONS FOR FILING OF A COMPLAINT. YOU JUST CAN NOT WAKE UP ONE DAY AND TAKE UP AN ISSUE THAT HAPPENED LONG AGO. BETTER, GO THROUGH THE SCHEME AND UNDERSTAND THE SAME BEFORE YOU START ADVISING OTHERS. IT'S AVAILABLE ON RESERVE BANK WEB SITE. I REPEAT. WWW.RBI.ORG.IN



LISTEN DEAR! THE BANKING OMBUDSMAN'S OFFICE REMAINS CLOSED ON SATURDAYS AND SUNDAYS AND ALSO USUALLY, ON ALL THE PUBLIC HOLIDAYS WHEN BANKS REMAIN CLOSED. BUT, WHY DO YOU WANT TO VISIT THEM? JUST SEND YOUR COMPLAINT THROUGH E-MAIL OR SEND A LETTER BY POST, DIDNT I TELL YOU!

SIR! REALLY, I AM LUCKY TO MEET YOU. THIS CARD ISSUING BANK HAS TAKEN AWAY MY SLEEP. NOW I CAN ENJOY ALL THE FESTIVITIES!

HI! JIJU, OUR RIVER WALK IS OVER. WE ARE NEARING MATA GHAT. THE TRAIN WILL COME AFTER HALF AN HOUR. MY THROAT IS DRY. WE HAVE BEEN TALKING FOR LONG, YOU KNOW HOW GOOD IS RAHIM CHACHA'S LEMON TEA! WE SHALL HAVE IT.

RAHIM CHACHA'S LEMON TEA IS IRRESISTIBLE. MOREOVER I HAVE NOT VISITED HIM SINCE I LEFT MY COLLEGE. RAHIM CHACHA MUST HAVE CROSSED 80. BUT HE LOOKS AS IF HE IS ONLY 50! HE'LL BE VERY HAPPY TO SEE US! WE'RE HERE ALMOST AFTER A QUARTER CENTURY! YOU SEE HOW FAST TIME PASSES!

RAHIM CHACHA REMINDS ME OF RUBY AUNTIE. HER SON ROBIN HAS JOINED NASA. AFTER ROBIN LEFT, RUBY AUNTIE HAS NOW SHIFTED TO OUR LOCALITY. SHE IS OLD AND VERY WEAK. CAN NOT SEE PROPERLY. SHE WANTS HER BANK ACCOUNT TO BE TRANSFERRED TO A BANK IN OUR LOCALITY. TRIED, BUT FAILED. CAN SHE TAKE UP HER CASE WITH THE OMBUDSMAN, WITHOUT GOING THERE HERSELF?!

JIJU, REALLY, I MISSED TO TELL YOU THAT ONE CAN FILE HIS/HER CASE THROUGH ANY REPRESENTATIVE. SO, YOU CAN REPRESENT RUBY AUNTIE. EVEN YOU CAN REPRESENT HER SON WHO IS AN NRI. REPRESENTATIVES ARE PERMITTED.



CHACHA! HOW ARE YOU! I'M YOUR SAME OLD VITHU! PLEASE GIVE US YOUR WORLD FAMOUS LEMON TEA AND HOT SAMOSA. WE ARE HERE ALMOST AFTER A QUARTER CENTURY!

INSA ALLAH! EVERY THING'S ALL RIGHT. I AM VERY HAPPY TO SEE YOU. AND JIJU. PLEASE WAIT. YOU WANT YOUR SPECIAL NIMBU TEA! SORRY, SAMOSA IS OVER. I'LL GIVE YOU RAJBHOS.

CHACHA HUT  
MATA GIAT



SIRI TELL ME WHAT IS THE SPECIFIED TIME LIMIT, YOU HAVE MENTIONED. FOR FILING THE COMPLAINT AND, ACCEPTANCE OF AWARDS OF OMBUDSMAN? —

CHACHA! PLEASE STOP YOUR DOG. HOW DO YOU GET CUSTOMERS WITH THIS STUPID DOG AROUND HERE!

CHACHA HUT  
MATA GIAT

JIJU! YOU KNOW... FOR EVERY THING IN LIFE THERE IS A LIMIT, PARTICULARLY A TIME LIMIT! SIMILARLY, UNDER THE SCHEME, THERE ARE CERTAIN TIME LIMITS. YOU KNOW HOW POOR I'M IN REMEMBERING NUMBERS! BETTER YOU READ THE SCHEME, I MIGHT HAVE MISSED SOMETHING. YOU PLEASE GO THROUGH AND CORRECT ME IF I HAVE TOLD YOU SOMETHING WRONG.

STOP, BINJJI! THEY ARE OUR CASH-CUSTOMERS. ALSO VERY OLD FRIENDS!

BHO!!!BHO!!! BHO!!!



PLEASE TAKE THIS...EIGHT FIVE RUPEE COINS IN THIS POUCH AND... TWO CHOCOLATES FOR TWO RUPEES YOU HAVE GIVEN ME A FIFTY RUPEE NOTE RAJSHOG, FREE.

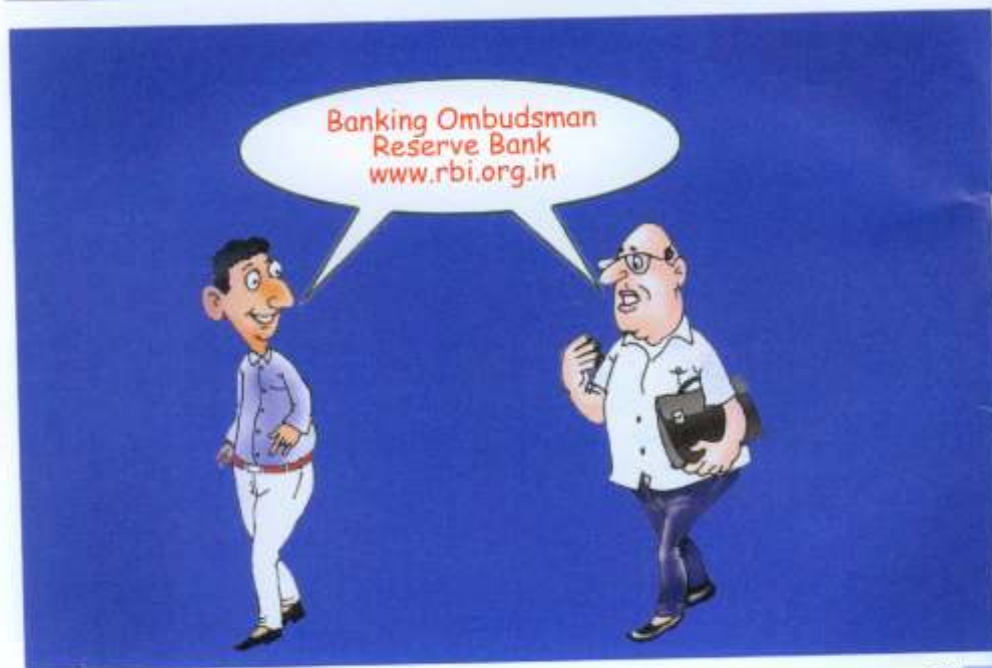
MATA GHAT

CHACHA! DON'T YOU HAVE RUPEE NOTES? THESE COINS WILL BE TOO HEAVY TO CARRY IN MY POCKET. WHY CHOCOLATES! DO WE STILL LOOK LIKE SCRUFFY LITTLE SCHOOL BOYS?



CHACHA HU  
MATA GHAT

VITHU DEAR! WHAT CAN I DO? YOUR BUS CONDUCTOR IS NOT VISITING ME...AND...NOT GIVING ME NOTES FOR COINS, FOR RUPEE NOTES AND ONE RUPEE COINS I DEPEND ON HIM. I DO NOT GO TO BANK. I DO NOT HAVE A BANK ACCOUNT. I AM A SMALL MAN...UNLIKE YOU! I'VE LITTLE MONEY.



## Useful Information

(A) Institutions Covered : All the Commercial Banks, the Regional Rural Banks and Scheduled Primary Co-operative Banks.

### (B) Grounds of Complaints

- (a) non-payment or inordinate delay in the payment or collection of cheques, drafts, bills etc.;
- (b) non-acceptance, without sufficient cause, of small denomination notes tendered for any purpose, and for charging of commission in respect thereof;
- (c) non-acceptance, without sufficient cause, of coins tendered and for charging of commission in respect thereof;
- (d) non-payment or delay in payment of inward remittances ;
- (e) failure to issue or delay in issue of drafts, pay orders or bankers' Cheques;
- (f) non-adherence to prescribed working hours ;
- (g) failure to honour guarantee or letter of credit commitments ;
- (h) failure to provide or delay in providing a banking facility (other than loans and advances) promised in writing by a bank or its direct selling agents;
- (i) delays, non-credit of proceeds to parties' accounts, non-payment of deposit or non-observance of the Reserve Bank directives, if any, applicable to rate of interest on deposits in any savings, current or other account maintained with a bank ;
- (j) delays in receipt of export proceeds, handling of export bills, collection of bills etc., for exporters provided the said complaints pertain to the bank's operations in India;
- (k) complaints from Non-Resident Indians having accounts in India in relation to their remittances from abroad, deposits and other bank related matters;
- (l) refusal to open deposit accounts without any valid reason for refusal;
- (m) levying of charges without adequate prior notice to the customer;
- (n) non-adherence by the bank or its subsidiaries to the instructions of Reserve Bank on ATM/Debit card operations or credit card operations;
- (o) non-disbursement or delay in disbursement of pension (to the extent the grievance can be attributed to the action on the part of the bank concerned, But not with regard to its employees);
- (p) refusal to accept or delay in accepting payment towards taxes, as required by Reserve Bank/Government;

- (q) refusal to issue or delay in issuing, or failure to service or delay in servicing or redemption of Government securities;
- (r) forced closure of deposit accounts without due notice or without sufficient Reason;
- (s) refusal to close or delay in closing the accounts;
- (t) non-adherence to the fair practices code as adopted by the bank; and
- (u) any other matter relating to the violation of the directives issued by the Reserve Bank in relation to banking or other services.

(2) A complaint on any one of the following grounds alleging deficiency in banking service in respect of loans and advances may be filed with the Banking Ombudsman having jurisdiction:

- (a) non-observance of Reserve Bank Directives on interest rates;
- (b) delays in sanction, disbursement or non-observance of prescribed time schedule for disposal of loan applications;
- (c) non-acceptance of application for loans without furnishing valid reasons to the applicant; and
- (d) non-observance of any other direction or instruction of the Reserve Bank as may be specified by the Reserve Bank for this purpose from time to time.

(3) The Banking Ombudsman may also deal with such other matter as may be Specified by the Reserve Bank from time to time in this behalf.

.....

Address of the Central Office:-

**Reserve Bank Of India**  
CUSTOMER SERVICE DEPARTMENT  
Central Office  
Amar Building, 1st Floor,  
Sir P. M. Road, Fort,  
Mumbai 400001,

Telephone: - 022- 22661644  
Fax: - 022- 22631744/22630482  
Email:- cgmcscd@rbi.org.in

**(C) Address & Area of operation of the Banking Ombudsman**

Centre	Contact details of the Office of the Banking Ombudsman	Area of Operation
Ahmedabad	C/o. Reserve Bank of India, La Gajjar Chambers, Ashram Road, Ahmedabad 380 009 Tel. 079-26582357, 26586718 FAX No. 079-26583325 Email: <a href="mailto:bogujarat@rbi.org.in">bogujarat@rbi.org.in</a>	Gujarat, Union Territories of Dadra and Nagar Haveli and Daman and Diu
Bangalore	C/o. Reserve Bank of India, 10/3/8, Nrupathunga Road, Bangalore-560 001, Tel- No. 080-22210771, 22275629 FAX No. 080-22244047 Email: <a href="mailto:bobangalore@rb.org.in">bobangalore@rb.org.in</a>	Karntaka
Bhopal	C/o. Reserve Bank of India, Hoshangabad Road, Bhopal 462 011, Tel No. 0755-2573772, 2573776 FAX No. 0755-2573779 Email : <a href="mailto:bobhopal@rbi.org.in">bobhopal@rbi.org.in</a>	Madhya Pradesh and Chattisgarh
Bhubaneswar	C/o. Reserve Bank of India, Pt Jawaharlal Nehru Marg, Bhubaneswar-751 001 Tel No. 0674-2396207, 2396008 FAX-0674-2393906 Email : <a href="mailto:bobhubaneswar@rbi.org.in">bobhubaneswar@rbi.org.in</a>	Orissa
Chandigarh	C/o. Reserve Bank of India New Office Building, Sector-17 Central Vista, Chandigarh, PIN-160 017 Tel No. 0172-2721109, 2721011 FAX: 0172-2721880 Email: <a href="mailto:bochandigarh@rbi.org.in">bochandigarh@rbi.org.in</a>	Himachal Pradesh, Punjab & Union Territory of Chandigarh
Chennai	C/o Reserve Bank of India, Fort Glacis, Chennai-600 001 Tel No-044-25399170, 25395964 FAX-044-25395488 Email: <a href="mailto:bochennai@rbi.org.in">bochennai@rbi.org.in</a>	Tamilnadu, Union Territories of Pondicharry and Nicobar Islands
Guwahati	C/o Reserve Bank of India, Station Road, Pan Bazar, Guwahati 781 001 Tel No. 0361-2542556, 2540445 FAX 0361-2540445 Email : <a href="mailto:boguwahati@rbi.org.in">boguwahati@rbi.org.in</a>	Assam, Arunachal Pradesh, Manipur Mizoram, Meghalaya, Nagaland and Tripura
Hyderabad	C/o. Reserve Bank of India, 6-1-56, Secretariat Road, Saifabad, Hyderabad 500 004 Tel No. 040-23210013, 23243970 FAX No. 040-23210014 Email : <a href="mailto:bohyderabad@rbi.org.in">bohyderabad@rbi.org.in</a>	Andhra Pradesh

Jaipur	C/o. Reserve Bank of India Ram Bagh Circle, Tonk Road, Post Box No. 12, Jaipur-302 004 Tel No. 0141-2570357, 2570392 FAX No. 0141-2562220 Email : <a href="mailto:bojaipur@rbi.org.in">bojaipur@rbi.org.in</a>	Rajasthan
Kanpur	C/o Reserve Bank of India, MG Road, Post Box No. 82 Kanpur 208 001 Tel No. 0512-2361191,2310593 FAX No. 0512-2362553 Email: <a href="mailto:bokanpur@rbi.org.in">bokanpur@rbi.org.in</a>	Uttar Pradesh (excluding district of Ghaziabad) and Uttaranchal
Kolkata	C/o. Reserve Bank of India, 15, Netaji Subhas Road, Kolkata 700 001 Tel No. 033-22306222, 22305580 FAX No. 033-22305899 Email: <a href="mailto:bokolkata@rbi.org.in">bokolkata@rbi.org.in</a>	West Benbal and Sikkim
Mumbai	C/o Reserve Bank of India Garment House, Ground Floor, Dr. Annie Besant Road, Worli, Mumbai 400 018 Tel No. 022-24924607, 24960893 FAX No. 022-24960912 Email : <a href="mailto:bomumbai@rbi.org.in">bomumbai@rbi.org.in</a>	Maharastra and Goa
New Delhi	C/o. Reserve Bank of India 6, Sansad Marg New Delhi 110 011, Tel No. 011-23725445, 23710882 FAX No. 011-23725218 Email: <a href="mailto:bonewdelhi@rbi.org.in">bonewdelhi@rbi.org.in</a>	Delhi, Haryana, Jammu & Kashmir and Ghaziabad District of Uttar Pradesh
Patna	C/o. Reserve Bank Of India South Gandhi Maidan, Patna 800 001 Tel No. 0612-2323007 FAX No. 0612-2323734 Email: <a href="mailto:bopatna@rbi.org.in">bopatna@rbi.org.in</a>	Bihar and Jharkhand
Thiruvananthapuram	C/o. Reserve Bank of India Bakery Junction Thiruvananthapuram-695 003 Tel No. 0471-2332723, 2329676 FAX No. 0471-2321625 Email : <a href="mailto:bothiruvananthapuram@rbi.org.in">bothiruvananthapuram@rbi.org.in</a>	Kerala and Union territory of Lakshadweep

## Acknowledgement

Dr. Y V Reddy, Governor, Reserve Bank of India

for Inspiration

Smt. Usha Thorat, Deputy Governor, Reserve Bank of India

for guidance

---

## Special Thanks:

Alpana Killawala, Chief General Manager, Press Relations Division,  
Reserve Bank of India, Mumbai

Smt. Sewali Choudhury, Regional Director, Reserve Bank of India, Guwahati  
Shri Kaza Sudhakar, Chief General Manager, Customer Service Department,  
Reserve Bank of India, Mumbai

---

Concept, dialogue & direction : K.R.Das

Graphic Illustration(Cartoon) : Utpal Borah

Associates : Girin Hazarika, Debabrata Das, Matiur Rahman Hazarika,  
Biplan Das Choudhari, Madhusudhan Pathak,  
Purabi Borah, Narayan Dey, Thaneswar Sarmah,  
Tirthendu Bhattacharjee, Fakaruddin Ahmed, Kusum and Har

**Office of The Banking Ombudsman**

**Reserve Bank Of India Building (3rd Floor)**

**Station Road, Guwahati - 781001**

**E-mail: boguwahati@rbi.org.in**