

Customer Service Department

1. Complainants can log on to the Reserve Bank web site at www.rbi.org.in and complain about deficiency in bank's services by using the online complaint form. The email ids of the Banking Ombudsmen are also available in the public domain and complainants can send emails to them. For those who have no access to internet, complaints can be sent by post and in any language. Complaints received are acknowledged and tracked till they are closed in the books of the Office of the Banking Ombudsman.

2. The Banking Ombudsman Scheme envisages expeditious and satisfactory disposal of customer complaints in a time bound manner. The Banking Ombudsman on receipt of any complaint endeavours to promote a settlement of the complaint by agreement between the complainant and the bank named in the complaint through conciliation or mediation. For the purpose of promoting a settlement of the complaint, the Banking Ombudsman has been allowed to follow such procedures as he may consider appropriate and he is not bound by any legal rule of evidence. If a complaint is not settled by agreement within a period of one month from the date of receipt of the complaint or such further period as the Banking Ombudsman may consider necessary, he may pass an Award after affording the parties reasonable opportunity to present their case. He shall be guided by the evidence placed before him by the parties, the principles of banking law and practice, directions, instructions and guidelines issued by the Reserve Bank from time to time and such other factors, which in his opinion are necessary in the interest of justice.

3. The Banking Ombudsman Scheme 2006 permits banks and complainants to appeal against the decisions of the Banking Ombudsman. The appeal option is exercised by banks on grounds that the Award appears to be patently in conflict with the Bank's instructions and/or the law and practice relating to banking. Complainants can appeal against the decision of the Banking Ombudsman in respect of complaints falling on such grounds as specified in the Scheme. The Appellate Authority is the Deputy Governor in charge of the Banking Ombudsman Scheme.

4. The appeal may be filed within 30 days of the date of receipt of communication of Award or rejection of complaint before the Appellate Authority.