



भारतीय रिज़र्व बैंक  
RESERVE BANK OF INDIA

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### Banking Ombudsman for the States of West Bengal and Sikkim

The Reserve Bank of India has appointed Shri S.L.Bose, IAS (Retd.), formerly Member, Board of Revenue and Secretary, Land Reforms, Government of West Bengal, as the Banking Ombudsman for the States of West Bengal and Sikkim, with effect from May 12, 1997. Shri Bose will be based at the Reserve Bank of India, 15, Netaji Subhas Road, Calcutta 700 001.

It may be recalled that the Banking Ombudsman Scheme, 1995 was introduced by the Reserve Bank in June 1995. The Scheme, issued under the provisions of the Banking Regulation Act, 1949, covers all scheduled primary cooperative banks and scheduled commercial banks having business in India, except regional rural banks.

The scheme seeks to establish a system of Banking Ombudsman for the expeditious and inexpensive resolution of customer complaints. Any person whose grievance against a bank is not resolved to his satisfaction by that bank within a period of two months after the bank received the complaint can approach the Banking Ombudsman if his complaint pertains to any of the matters specified in the scheme.

The Banking Ombudsman will have authority to look into complaints concerning -

- a. deficiency in service such as, non-payment/inordinate delay in the payment or collection of cheques, drafts/bills, etc.; non-acceptance of small denomination notes tendered for any purpose without sufficient cause and charging of commission for handling of such notes; non-issue of drafts to customers and others; non-adherence to prescribed working hours by branches; failure to honour guarantee/letter of credit commitments by banks; claims in respect of unauthorised or fraudulent withdrawals from deposit accounts, etc.; complaints pertaining to the operations in any savings, current or any other account maintained with a bank, such as 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; complaints from exporters in India such as delays in receipt of export proceeds, handling of export bills, collection of bills, etc., provided the said complaints pertain to the bank's operations in India; and complaints from Non-Resident Indians having accounts in India in relation to their remittances from abroad, deposits and other bank-related matters.

- b. loans and advances insofar as they relate to non-observance of Reserve Bank directives on interest rates, delays in sanction or non-observance of prescribed time schedule for disposal of loan applications and non-observance of any other directions or instructions of the Reserve Bank as may be specified for this purpose.

The other centres where Banking Ombudsmen have already been appointed are (the location of the Ombudsman is given in bracket): Delhi, District Ghaziabad in Uttar Pradesh, Haryana and Jammu and Kashmir (Delhi); Karnataka (Bangalore); Maharashtra and Goa (Mumbai); Madhya Pradesh (Bhopal); Himachal Pradesh, Punjab and the Union Territory of Chandigarh (Chandigarh); Andhra Pradesh (Hyderabad); Bihar (Patna); Rajasthan (Jaipur); Uttar Pradesh (excluding the district of Ghaziabad) (Kanpur); Assam, Arunachal Pradesh, Manipur, Meghalaya, Mizoram, Nagaland & Tripura (Guwahati); Bhubaneswar (Orissa); and Tamil Nadu and Union Territories of Pondicherry and Andaman & Nicobar Islands (Chennai).

(Alpana Killawala)  
**Deputy General Manager**

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