



भारतीय रिज़र्व बैंक

RESERVE BANK OF INDIA

www.rbi.org.in

RBI /2011-12/426

DBOD.No. Leg.BC. 83 / 09.07.005/2011-12

March 5, 2012

All Scheduled Commercial Banks
(excluding RRBs)

Dear Sir

Grievance Redressal Mechanism in Banks – Display of Names of Nodal Officers

Please refer to our [Circular DBOD.No.Leg.BC.24 /09.07.005/2009-10 dated July 21, 2009](#) wherein banks were, inter alia, advised to display the names and other details of the officials at their Head Office / Zonal Offices / Regional Offices including the names of the Nodal Officers / Principal Nodal Officers appointed under the Banking Ombudsman Scheme, 2006 on their web-sites who can be contacted for redressal of complaints. Banks were also advised to display the names, addresses, telephone numbers and fax numbers of their CMD / CEO, Line Functioning Heads for operations such as, Credit Cards, Loans and Advances, Retail Banking, Personal Banking, Rural / Agricultural Banking, SME Banking, etc on their web-sites to enable their customers to approach them, if necessary.

2. With a view to making the Grievance Redressal Mechanism more effective, in addition to the instructions contained in the above mentioned circular, banks are further advised as under:



- (i) Ensure that the Principal Nodal Officer appointed under the Banking Ombudsman Scheme is of a sufficiently senior level, not below the rank of a General Manager.
- (ii) Contact details including name, complete address, telephone / fax number, email address, etc., of the Principal Nodal Officer needs to be prominently displayed in the portal of the bank preferably on the first page of the web-site so that the aggrieved customer can approach the bank with a sense of satisfaction that she / he has been attended at a senior level.
- (iii) Grievance Redressal Mechanism (GRM) should be made simpler even if it is linked to call centre of customer care unit without customers facing hassles of proving identity, account details, etc.
- (iv) Adequate and wider publicity are also required to be given by the respective financial services provider.

3. The name and address of the Principal Nodal Officer may also be forwarded to the Chief General Manager, Customer Service Department, Reserve Bank of India, Central Office, 1st Floor, Amar Building, Sir P.M.Road, Mumbai-400 001 ([email](#)).

Yours faithfully,

(Deepak Singhal)
Chief General Manager-in-Charge