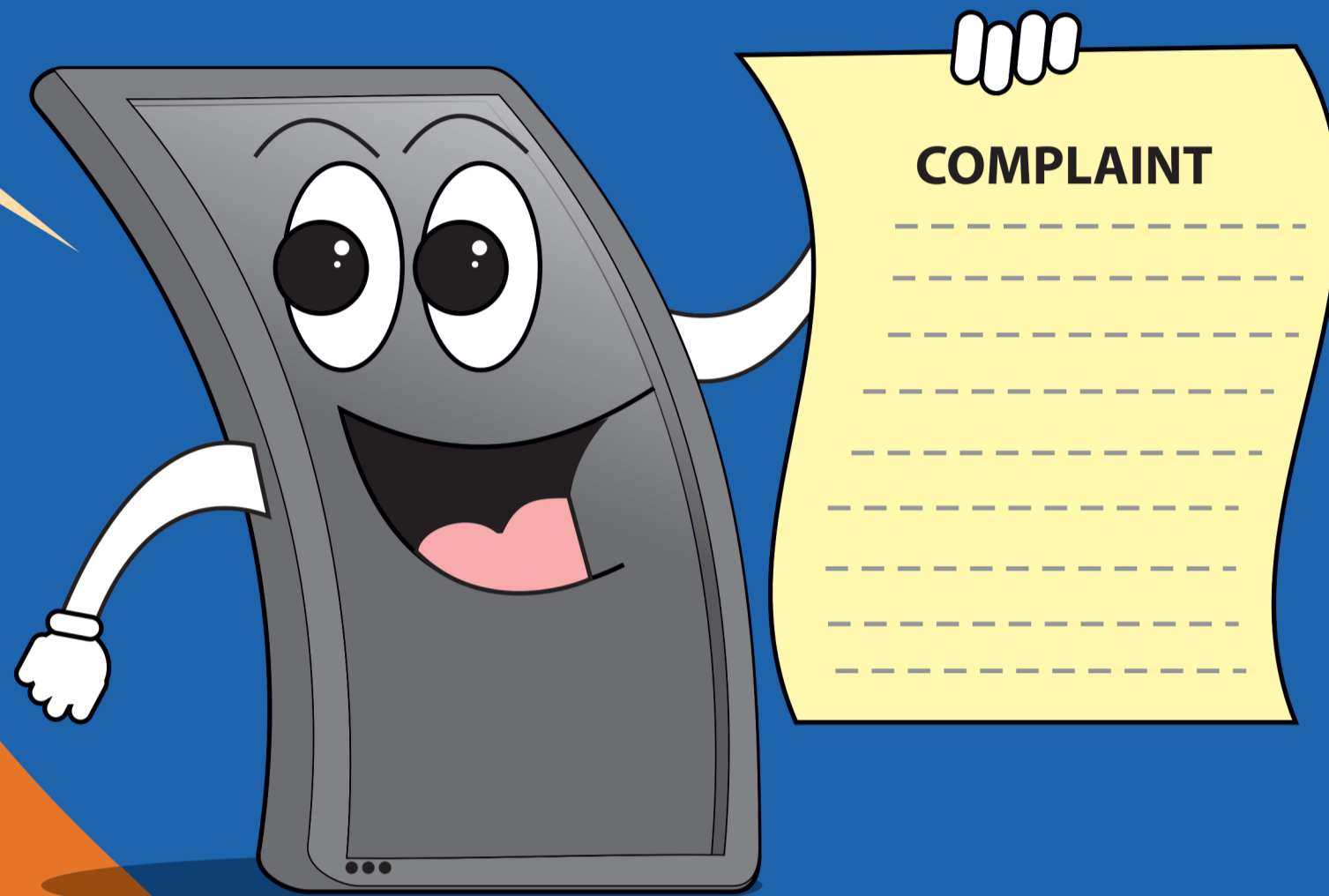


# KNOW HOW TO LODGE YOUR COMPLAINTS AT THE BANK & THE BANKING OMBUDSMAN

As a customer, when you face hassles in your day to day banking services such as failed ATM withdrawal transactions due to non-dispensation of cash, levy of charges without prior notice, credit-card related issues etc., contact your bank officials to resolve the issue. If unresolved, follow the below process to get your complaints redressed.



1

Fill in your complaint in the complaint register in your bank branch. If not available around, ask for it or fill it up online on the bank's website.

2

Ask for names of officials who can be contacted for resolution of complaints, if they are not displayed in the branch. Banks have a nodal officer for complaint redress.

3

If your bank does not resolve your complaint within a month, approach RBI's Banking Ombudsman. RBI's Banking Ombudsman scheme resolves your complaint expeditiously and free of cost. Banking Ombudsman covers a range of deficiency in banking services.

4

Simply write on plain paper or send an email. The addresses and email ids of the Banking Ombudsman offices can be found by logging into <https://bankingombudsman.rbi.org.in> and then clicking on "Addresses of Banking Ombudsmen"

5

To file an online complaint, visit <https://bankingombudsman.rbi.org.in> and then click on "Complaint Form"

For detailed information, please visit <https://bankingombudsman.rbi.org.in>