



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA

www.rbi.org.in

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DBOD.No.Leg.BC.24 /09.07.005/2009-10

July 21, 2009

All Scheduled Commercial Banks
(Excluding RRBs)

Dear Sir,

**Grievance Redressal Mechanism in banks -
Display of names of Nodal Officers appointed
under the Banking Ombudsman Scheme, 2006**

Please refer to paragraph 16.5 (v) of our Master Circular on Customer Service [DBOD. No. Leg.BC.9/09.07.006/2009-10](#) dated July 1, 2009, wherein banks have been advised to prominently display at the branches, the names of the officials who can be contacted for redressal of complaints, together with their direct telephone number, fax number, complete address (not Post Box No.) and e-mail address etc. for proper and timely contact by the customers and for enhancing the effectiveness of the grievance redressal machinery. Banks have also been advised in paragraph 8.3.1 of the afore-said Circular to display information in the Comprehensive Notice Board which, inter alia, will include display of (i) officials who can be contacted at the branch level (ii) officials who can be contacted at the Regional / Zonal Office and (iii) the contact details of the Banking Ombudsman, in case the customer is not satisfied with the grievance redressal by the bank.

2. With a view to strengthening the Grievance Redressal Mechanism, it is necessary that names of officials displayed at the branches also include the name of the concerned Nodal Officer appointed at their Regional/Zonal Offices in terms of paragraph 15 (3) of the Banking Ombudsman Scheme, 2006.



3. Banks are, therefore, advised to ensure that the names of the officials displayed at the branches who can be contacted for redressal of complaints also include the name and other details of the concerned Nodal Officer appointed under the Banking Ombudsman Scheme, 2006.

4. Further, banks may also display on their web-sites, the names and other details of the officials at their Head Office / Regional Offices / Zonal Offices who can be contacted for redressal of complaints. This list should also include the names of the Nodal Officers / Principal Nodal Officers appointed under the Banking Ombudsman Scheme, 2006.

5. Banks may also display on their web-sites, 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., to enable their customers to approach them in case of need, if necessary.

Yours faithfully

(B.Mahapatra)
Chief General Manager