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"