

# Know How To Lodge Your Complaints at The Bank & The Banking Ombudsman

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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.



## Complaint to Bank

1

Fill in your complaint in the complaint register in your bank branch. If not available, 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.

## Complaint to Banking Ombudsman (BO)

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

To file an online complaint, visit <https://bankingombudsman.rbi.org.in> and then click on "Complaint Form". To file the complaint in paper mode, preferably use the complaint form given in the Banking Ombudsman Scheme. The Scheme, jurisdiction and addresses of Ombudsman are available at <https://bankingombudsman.rbi.org.in>