

# Ombudsman

Banking Ombudsman Scheme enable the people to file complain to resolve the banking issues. Banking Ombudsman Scheme, 2006 is introduced with the objective of enabling resolution of complaints relating to certain services rendered by banks and to facilitate the satisfaction or settlement of such complaints.

## What is Banking Ombudsman Scheme?

Banking Ombudsman is a quasi-judicial authority functioning under India's Banking Ombudsman Scheme 2006. The Banking Ombudsman is a senior official appointed by the Reserve Bank of India to redress customer complaints against deficiency in certain banking services. As on date, fifteen Banking Ombudsmen have been appointed with their offices located mostly in state capitals.

## Grounds of complaints

The Banking Ombudsman can receive and consider any complaint relating to the following deficiency in banking services (including internet banking)

- non-payment or inordinate delay in the payment or collection of cheques, drafts, bills etc.
- non-acceptance, without enough cause, of small denomination notes tendered for any purpose, and for charging of commission in respect thereof
- non-acceptance, without enough cause, of coins tendered and for charging of commission in respect thereof
- non-payment or delay in payment of inward remittances
- failure to issue or delay in issue of drafts, pay orders or bankers' cheques
- non-adherence to prescribed working hours
- failure to provide or delay in providing a banking facility (other than loans and advances) promised in writing by a bank or its direct selling agents
- delays, non-credit of proceeds to parties' accounts, non-payment of deposit or non-observance of the Reserve Bank directives, if any, applicable to rate of interest on deposits in any savings, current or other account maintained with a bank
- complaints from Non-Resident Indians having accounts in India in relation to their remittances from abroad, deposits and other bank-related matters;
- refusal to open deposit accounts without any valid reason for refusal
- levying of charges without adequate prior notice to the customer
- non-adherence by the bank or its subsidiaries to the instructions of Reserve Bank on ATM/Debit card operations or credit card operations
- non-disbursement or delay in disbursement of pension (to the extent the grievance can be attributed to the action on the part of the bank concerned, but not about its employees)
- refusal to accept or delay in accepting payment towards taxes, as required by Reserve Bank/Government
- refusal to issue or delay in issuing, or failure to service or delay in servicing or redemption of Government securities
- forced closure of deposit accounts without due notice or without enough reason
- refusal to close or delay in closing the accounts
- non-adherence to the fair practices codes as adopted by the bank or non-adherence to the provisions of the Code of Banks Commitments to Customers issued by Banking Codes and Standards Board of India and as adopted by the bank
- non-observance of Reserve Bank guidelines on engagement of recovery agents by banks and

- any other matter relating to the violation of the directives issued by the Reserve Bank in relation to banking or other services.
- A customer can also lodge a complaint on the following grounds of deficiency in service with respect to loans and advance
- non-observance of Reserve Bank Directives on interest rates
- delays in sanction, disbursement or non-observance of prescribed time schedule for disposal of loan applications
- non-acceptance of application for loans without furnishing valid reasons to the applicant and
- non-adherence to the provisions of the fair practices code for lenders as adopted by the bank or Code of Bank's Commitment to Customers, as the case may be
- non-observance of any other direction or instruction of the Reserve Bank as may be specified by the Reserve Bank for this purpose from time to time.
- The Banking Ombudsman may also deal with such other matter as may be specified by the Reserve Bank from time to time

## How to file online complaint

### You can approach the Banking Ombudsman IF

1. You have not received a reply from your bank within one month from the date of receipt of complaint by the bank **OR**
2. The bank has rejected your complaint **OR**
3. You are not satisfied with bank's reply

The following is the process for lodging an online complaint with the Banking Ombudsman.

- Visit online complaint page in the site [secweb.rbi.org.in](http://secweb.rbi.org.in)
- Select BO office (Banking Ombudsman).
- You will be asked to fill Bank name, branch name, Complaint name, Mobile no.
- Fill up the form with necessary details and Click "SAVE"
- After successfully submission of your application, user can upload supporting documents by clicking on upload option. Supporting document means copy of complaint, bank reply, evidence etc.

You will get acknowledgement of complaint once review is done by Ombudsman. Within 30 days from your complaint, Ombudsman will resolve the issue. They may contact you if any further clarification is required.

### **DOWNLOAD RESERVE BANK - INTEGRATED OMBUDSMAN SCHEME**

<https://stambhadribank.in/wp-content/uploads/2026/02/integrated-ombudsman-scheme.pdf>