

**DECCAN GRAMEENA BANK
HEAD OFFICE: HYDERABAD**

CUSTOMER INFORMATION SERVICE

THE BANKING OMBUDSMAN SCHEME 2006

The Scheme is introduced with the object of enabling resolution of complaints relating to certain services rendered by banks and to facilitate the satisfaction or settlement of such complaints.

The Scheme applies to the business in India of a bank as defined under the scheme. The Banking Ombudsman shall receive and consider complaints relating to the deficiencies in banking or other services filed on the grounds mentioned in clause 8 and facilitate their satisfaction or settlement by agreement or through conciliation and mediation between the bank concerned and the aggrieved parties or by passing an Award in accordance with the Scheme.

PROCEDURE FOR REDRESSAL OF GRIEVANCE

GROUNDINGS OF COMPLAINT

Any person may file a complaint with the Banking Ombudsman having jurisdiction on any one of the following grounds deficiency in banking or other services.

1. non-payment or inordinate delay in the payment or collection of cheques, drafts, bills etc.
2. non-acceptance, without sufficient cause, of small denomination notes tendered for any purpose, and for charging of commission in respect thereof;
3. non-acceptance, without sufficient cause, of coins tendered and for charging of commission in respect thereof;
4. non-payment or delay in payment of inward remittances ;
5. failure to issue or delay in issue of drafts, pay orders or bankers' cheques;
6. non-adherence to prescribed working hours ;
7. 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;
8. 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 ;
9. complaints from Non-Resident Indians having accounts in India in relation to their remittances from abroad, deposits and other bank related matters;
10. refusal to open deposit accounts without any valid reason for refusal;
11. levying of charges without adequate prior notice to the customer;
12. non-adherence by the bank or its subsidiaries to the instructions of Reserve Bank on ATM/Debit card operations or credit card operations;
13. 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 with regard to its employees);
14. refusal to accept or delay in accepting payment towards taxes, as required by Reserve Bank/Government;
15. refusal to issue or delay in issuing, or failure to service or delay in servicing or redemption of Government securities;
16. forced closure of deposit accounts without due notice or without sufficient reason;
17. refusal to close or delay in closing the accounts;

18. non-adherence to the fair practices code as adopted by the bank;
19. non-adherence to the provisions of the Code of Bank's Commitments to Customers issued by Banking Codes and Standards Board of India and as adopted by the Bank,
20. non-adherence Reserve Bank guidelines on engagement of recovery agents by banks and
21. any other matter relating to the violation of the directives issued by the Reserve Bank in relation to banking or other services.

A complaint on any one of the following grounds alleging deficiency in banking service in respect of loans and advances may be filed with the Banking Ombudsman having jurisdiction:

1. non-observance of Reserve Bank Directives on interest rates
2. delays in sanction, disbursement or non-observance of prescribed time schedule for disposal of loan applications;
3. non-acceptance of application for loans without furnishing valid reasons to the applicant; and
4. non-adherence to the provisions of the Code of Bank's Commitment to Customers
5. non-observance of Reserve Bank guidelines on engagement of recovery agents by banks and
6. 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 in this behalf.

PROCEDURE FOR FILING COMPLAINT

Any person who has a grievance against a bank on any one or more of the grounds mentioned in Clause 8 of the Scheme may, himself or through his authorised representative (other than an advocate), make a complaint to the Banking Ombudsman within whose jurisdiction the branch or office of the bank complained against is located.

The complaint in writing shall be duly signed by the complainant or his authorized representative and shall be, as far as possible, in the form specified in Annexure 'A' or as near as thereto as circumstances admit.

A complaint made through electronic means shall also be accepted by the Banking Ombudsman and a print out of such complaint shall be taken on the record of the Banking Ombudsman.

The Banking Ombudsman shall also entertain complaints covered by this Scheme received by Central Government or Reserve Bank and forwarded to him for disposal.

No complaint to the Banking Ombudsman shall lie unless:-

1. The complainant had, before making a complaint to the Banking Ombudsman, made a written representation to the bank and the bank had rejected the complaint or the complainant had not received any reply within a period of one month after the bank received his representation or the complainant is not satisfied with the reply given to him by the bank;
2. The complaint is made not later than one year after the complainant has received the reply of the bank to his representation or, where no reply is received, not later than one year and one month after the date of the representation to the bank;

3. The complaint is not in respect of the same subject matter which was settled or dealt with on merits by the Banking Ombudsman in any previous proceedings whether or not received from the same complainant or along with one or more complainants or one or more of the parties concerned with the subject matter;
4. The complaint does not pertain to the same subject matter, for which any proceedings before any court, tribunal or arbitrator or any other forum is pending or a decree or Award or order has been passed by any such court, tribunal, arbitrator or forum;
5. The complaint is not frivolous or vexatious in nature; and
6. The complaint is made before the expiry of the period of limitation prescribed under the Indian Limitation Act, 1963 for such claims.