

## **Matter related to complain against the bank before the RBI ombudsman**

### **Principal Nodal Officer as regards complaint of the Bank:**

Name - Mr. Sanjit Das, Sr. Assistant Manager

Phone Number – 033-2563-7506

Mail Id – [kcbl@kcbank.co.in](mailto:kcbl@kcbank.co.in)

### **Nodal Officer to assist Principal Nodal Officer:**

Name - Mr. Mrinmoy Bhattacharyya, Jr. Office Assistant

Phone Number - 9836384310

Mail ID – [mrinmoy@kcbank.co.in](mailto:mrinmoy@kcbank.co.in)

- 1) Khardah Co-Op Bank Ltd is covered under RBI Ombudsman.
- 2) You can lodge a complaint before the RBI against the bank **without any charge.**
- 3) Please keep in mind that before submitting a complaint before the RBI Ombudsman against the bank the complainant should approach the bank and if no reply being received from the bank within 30 days from the date of lodging complaint or the reply of the bank is not satisfactory to the complainant then only a complain can be lodged before the RBI ombudsman.
  - \* Please keep in mind that without prior approach to the bank if complaint be lodged to the RBI then it will not be entertained by the Ombudsman.
  - \* No complaint can be lodged before the RBI ombudsman on the matter which is more than one year old.

### **Procedure for filing the complaint before the RBI Ombudsman:**

- i. Online - on CMS portal of RBI at <https://cms.rbi.org.in>
- ii. Physical complaint (letter/post) in the form as specified in Annexure 'A' in the Scheme to "Centralised Receipt and Processing Centre, 4th Floor, Reserve Bank of India, Sector -17, Central Vista, Chandigarh - 160017".
- iii. Complaints with full details can be sent by email [crpc@rbi.org.in](mailto:crpc@rbi.org.in)
- iv. Through telephone (toll free) bearing number 14448 from 8.00A.M to 10 P.M for Hindi and English languages and from 9.30 A.M to 5.15 P.M in Bengali.

### **What are the minimum details required to file a complaint with the RBI Ombudsman:**

- i. Name of the complainant, age and gender;
- ii. Full postal address of the complainant with personal e-mail ID, mobile number (mandatory to receive notifications), and landline number (if available);
- iii. Name and address of the branch or office of the bank against which the complaint is filed;
- iv. Complete facts giving rise to the complaint, including, transaction date and details, the details of the complainant's account number, debit card number to the extent that they are relevant to the subject matter of the complaint;
- v. Date and details of the representation submitted to the Bank for redressal of grievance and reply, if any, received from the Bank;
- vi. The nature and extent of the loss caused to the complainant; and

- vii. The relief sought; along with
- viii. Declaration that the complaint is not non-maintainable.

**Note:** The complainant shall submit, along with the complaint, copies of the relevant documents supporting the complaint.

**For unsatisfactory decision by the RBI Ombudsman:**

The complainant can appeal within 30 days from the award or decision of the ombudsman, to the appellate authority. The address to the appellate authority is:

The Appellate Authority

Reserve Bank - Integrated Ombudsman Scheme, 2021

Consumer Education and Protection Department

Reserve Bank of India

First Floor, Amar Building, Fort, Mumbai 400 001.

An appeal can be filed through the CMS Portal <https://cms.rbi.org.in> for a closed complaint.

Alternatively, the appeal can also be sent vide e-mail at [aaos@rbi.org.in](mailto:aaos@rbi.org.in)

For withdrawing a complaint, one can log on to the Complaint Management System portal <https://cms.rbi.org.in> and go to the tab "Track a complaint".

**Full document of the ombudsman scheme is available:**

[https://rbi docs.rbi.org.in/rdocs/content/pdfs/RBIOS2021\\_amendments05082022.pdf](https://rbi docs.rbi.org.in/rdocs/content/pdfs/RBIOS2021_amendments05082022.pdf)