

CHAPTER – III

ROLE AND RESPONSIBILITIES OF INTERNAL OMBUDSMAN

8. JURISDICTION

(1) Internal Ombudsman shall not handle complaints received directly from the customers or members of public. In other words, the Internal Ombudsman will deal only with the complaints that have already been examined by the bank's internal grievance redressal mechanism and have remained partly or wholly un-redressed.

(2) Internal Ombudsman shall examine all customer grievances including complaints of deficiency in service on the part of the bank as also those listed under Clause 8 of the Banking Ombudsman Scheme, 2006 (as amended from time to time) received by banks and which are partly or wholly rejected by bank's internal grievance redressal mechanism, excepting the following:

a. Complaints related to frauds, misappropriation etc., except in respect of deficiency of service, if any, on the part of the bank.

b. Complaints / references relating to a) internal administration, b) human resources, c) pay and emoluments of staff;

c. References in the nature of suggestions, requests for concessions in rate of interest charged, rejection of loan proposal, modifications in sanction terms and conditions, enhancement in credit limit, waiver / write-off of loans, etc. which are primarily in the nature of commercial decisions.

d. Complaints which have been decided by or are already pending in other fora such as consumer fora, Courts, Debt Recovery Tribunals, etc.

(3) The Internal Ombudsman shall analyze the pattern of complaints such as product / category wise, consumer groups wise, based on geographical location, etc. and suggest means for taking actions to address the root cause of complaints of different nature.

(4) The Internal Ombudsman shall examine the complaints on the basis of records / documents available with the bank and comments / clarifications furnished by the bank to specific queries of the Internal Ombudsman.

- (5) The Internal Ombudsman may hold meetings with concerned functionaries / departments of the bank and seek any record / document available with the bank that is necessary for examining the complaint. To ensure resolution through conciliation, the Internal Ombudsman may seek direct feedback / clarifications from the complainant.
- (6) In, cases of conciliation, where the decision of the Internal Ombudsman is accepted by the complainant, the Internal Ombudsman shall obtain and keep on record, a statement showing the terms of the agreement duly signed by the complainant.
- (7) The Internal Ombudsman shall not represent the bank in legal cases arising out of complaints examined by the bank or the Internal Ombudsman.
- (8) The Internal Ombudsman shall report to the Managing Director / Executive Director of the bank handling customer grievances.
- (9) The Internal Ombudsman shall immediately refer back to bank all such complaints which are outside the purview of the Scheme.