

SAMPLE TEMPLATE — STATE VARIATION MAY APPLY

Written Grievance to Bank — Pre-Ombudsman Stage

Date: [DD MONTH YYYY]

To,

The Branch Manager / Nodal Officer

[BANK NAME]

[BRANCH ADDRESS]

(Copy: Principal Nodal Officer at [BANK'S CIRCLE / HEAD OFFICE])

Subject: Grievance regarding [DESCRIBE — unauthorised transaction / wrongful charges / service deficiency] — Account No. [LAST 4 DIGITS]

Sir / Madam,

1. I, [NAME], hold [ACCOUNT TYPE] number [LAST 4 DIGITS] with your branch since [DATE].
2. [DESCRIBE THE GRIEVANCE — date, transaction details, what went wrong, what is owed.]
3. [STATE THE LOSS OR HARM — Rs. [AMOUNT], along with consequential effects (EMI bounce, transaction blocked, salary credit affected).]
4. I request the bank to:
 - (a) [REVERSE / REFUND / CORRECT] within [TIMEFRAME — say, 7 working days];
 - (b) Provide a written explanation of [the unauthorised debit / the charge levied];
 - (c) Not to take any adverse step (mark default, block account) pending resolution.
5. Please acknowledge this complaint with a unique ticket number and provide a definitive response within 30 days as required by the RBI Customer Service Framework.
6. Failing satisfactory resolution within 30 days, or earlier rejection, I shall approach the RBI Banking Ombudsman under the Integrated Ombudsman Scheme, 2021.

Yours faithfully,

[SIGNATURE]

[NAME]

Mobile: [PHONE]

E-mail: [EMAIL]