

SAMPLE TEMPLATE — STATE VARIATION MAY APPLY

Complaint to the RBI Banking Ombudsman

Date: [DD MONTH YYYY]

To,
The Banking Ombudsman
Reserve Bank of India
[OFFICE OF BANKING OMBUDSMAN — find your jurisdiction at rbi.org.in]

Subject: Complaint under the Reserve Bank — Integrated Ombudsman Scheme, 2021

Sir / Madam,

1. Complainant. [NAME], aged [AGE], resident of [ADDRESS], mobile [PHONE], e-mail [EMAIL].

2. Bank and account details.

Bank: [BANK NAME]

Branch: [BRANCH WITH IFSC]

Account number / Card number (last 4 digits only): [DIGITS]

Type of account: [SAVINGS / CURRENT / CREDIT CARD / LOAN].

3. Nature of complaint. [SELECT — non-payment / delay in cheque collection / wrongful charges / unauthorised transaction / harassment by recovery agent / mis-selling of insurance / KYC freeze / unfair credit reporting / refund delay.]

4. Detailed facts. [STATE FACTS CHRONOLOGICALLY — date of issue, what happened, amount involved, transaction reference numbers.]

5. Loss / harm caused. Rs. [AMOUNT] [+ describe other harm — credit-score impact, time lost, mental harassment].

6. Prior complaint to the bank.

(a) First complaint filed with the bank on: [DATE]

(b) Bank's reference / ticket number: [NUMBER]

(c) Response received: [RESPONSE / NO RESPONSE / UNSATISFACTORY RESPONSE]

(d) 30 days have elapsed since first complaint — required precondition under the Scheme.

7. Relief sought.

(a) Refund / reversal of Rs. [AMOUNT];

(b) Compensation of Rs. [AMOUNT] for [LOSS / HARASSMENT];

(c) Direction to bank to [SPECIFIC ACTION — withdraw report from CIBIL / release pledged security / etc.];

(d) Such other relief as the Ombudsman deems fit.

8. Documents enclosed.

(i) Copy of original complaint to bank;

(ii) Bank's response (if any);

(iii) Bank statement / transaction proof;

(iv) Identity proof.

9. Declaration. I declare that the matter is not pending before any other forum, court, arbitrator, or has not been settled or dealt with on merits previously.

Note

File online at **cms.rbi.org.in** for fastest processing. Physical complaints may also be sent to the Centralised Receipt and Processing Centre, RBI, Chandigarh.

[COMPLAINANT SIGNATURE]

[NAME]

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