

Salient features of The Banking Ombudsman Scheme 2006

(As amended up to July 1, 2017)

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.

GROUNDINGS OF COMPLAINT

(1) Any person may file a complaint having jurisdiction on any one of the following grounds alleging deficiency in banking including internet banking or other services.

- (a). non-payment or inordinate delay in the payment or collection of cheques, drafts, bills etc.;
- (b). non-acceptance, without sufficient cause, of small denomination notes tendered for any purpose, and for charging of commission in respect thereof;
- (c). non-acceptance, without sufficient cause, of coins tendered and for charging of commission in respect thereof;
- (d). non-payment or delay in payment of inward remittances;
- (e). failure to issue or delay in issue of drafts, pay orders or bankers' cheques
- (f). non-adherence to prescribed working hours;
- (g). failure to provide or delay in providing a banking facility (other than loans and advances) promised in writing by bank or direct selling agents;
- (h). 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 the bank;
- (i). complaints from Non-Resident Indians having accounts in India in relation to their remittances from abroad, deposits and other bank- related matters;
- (j). refusal to open deposit accounts without any valid reason for refusal;
- (k). levying of charges without adequate prior notice to the customer;
- (l). non-adherence to the instructions of Reserve Bank on ATM /Debit Card and Prepaid Card operations in India by the bank or its subsidiaries on any of the following:
 - i. Account debited but cash not dispensed by ATMs
 - ii. Account debited more than once for one withdrawal in ATMs or for POS transaction
 - iii. Less/Excess amount of cash dispensed by ATMs

iv. Debit in account without use of the card or details of the card

v. Use of stolen/cloned cards

vi. Others

(m). non-adherence to the instructions of Reserve Bank on credit card operations on any of the following:

i. Unsolicited calls for Add-on Cards, insurance for cards etc.

ii. Charging of Annual Fees on Cards issued free for life

iii. Wrong Billing/Wrong Debits

iv. Threatening calls/ inappropriate approach of recovery by recovery agents including non-observance of Reserve Bank guidelines on engagement of recovery agents

v. Wrong reporting of credit information to Credit Information Bureau

vi. Delay or failure to review and correct the credit status on account of wrongly reported credit information to Credit Information Bureau.

vii. Others

(n). non-adherence to the instructions of Reserve Bank with regard to Mobile Banking / Electronic Banking service in India by the bank on any of the following:

i. delay or failure to effect online payment / Fund Transfer,

ii. unauthorized electronic payment / Fund Transfer,

(o). 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.

(p). refusal to accept or delay in accepting payment towards taxes, as required by Reserve Bank/Government;

(q). refusal to issue or delay in issuing, or failure to service or delay in servicing or redemption of Government securities;

(r). forced closure of deposit accounts without due notice or without sufficient reason;

(s). refusal to close or delay in closing the accounts;

(t). non-adherence to the fair practices code as adopted by the bank;

(u). 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 ;

(v). non-observance of Reserve Bank guidelines on engagement of recovery agent.

(w). non-adherence to Reserve Bank guidelines on para-banking activities like sale of insurance /mutual fund /other third party investment products with regard to following:

- i. improper, unsuitable sale of third party financial products
- ii. non-transparency /lack of adequate transparency in sale
- iii. non-disclosure of grievance redressal mechanism available
- iv. delay or refusal to facilitate after sales service

(x). any other matter relating to the violation of the directives issued by the Reserve Bank in relation to banking or other services.

(2) A complaint on any one of the following grounds alleging deficiency in banking service in respect of loans and advances.

- (a) non-observance of Reserve Bank Directives on interest rates;
- (b) delays in sanction, disbursement or non-observance of prescribed time schedule for disposal of loan applications;
- (c) non-acceptance of application for loans without furnishing valid reasons to the applicant; and
- (d) non-adherence to the provisions of the fair practices code for lenders as adopted by the bank or Code of Bank's Commitment to Customers, as the case may be;
- (e) non-observance of Reserve Bank guidelines on engagement of recovery agents ; and
- (f) 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.

(3) 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

(1) Any person who has a grievance against the bank on any one or more of the grounds mentioned in Clause 8 of the Scheme as above 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.

Provided that a complaint arising out of the operations of credit cards and other types of services with centralized operations, shall be filed before the Banking Ombudsman within whose territorial jurisdiction the billing address of the customer is located.

(2) (a) 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, stating clearly:

- i. the name and the address of the complainant,
- ii. the name and address of the branch or office of the bank against which the complaint is made,
- iii. the facts giving rise to the complaint,
- iv. the nature and extent of the loss caused to the complainant, and
- v. the relief sought for.

(b) The complainant shall file along with the complaint, copies of the documents, if any, which he proposes to rely upon and a declaration that the complaint is maintainable under Sub-Clause (3) of this Clause.

(c) A complaint made through electronic means shall also be accepted by the Banking Ombudsman

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

(3) No complaint to the Banking Ombudsman shall lie unless:-

(a) 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;

(b) 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;

(c) the complaint is not in respect of the same cause of action 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 cause of action ;

(d) the complaint does not pertain to the same cause of action, 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;

(e) the complaint is not frivolous or vexatious in nature; and

(f) the complaint is made before the expiry of the period of limitation prescribed under the Indian Limitation Act, 1963 for such claims.

POWER TO CALL FOR INFORMATION

(1) For the purpose of carrying out his duties under this Scheme, a Banking Ombudsman may require the bank against whom the complaint is made or any other bank concerned with the complaint to provide any information or furnish certified copies of any document relating to the complaint which is or is alleged to be in its possession.

Provided that in the event of the failure of a bank to comply with the requisition without sufficient cause, the Banking Ombudsman may, if he deems fit, draw the inference that the information if provided or copies if furnished would be unfavourable to the bank.

(2) The Banking Ombudsman shall maintain confidentiality of any information or document that may come into his knowledge or possession in the course of discharging his duties and shall not disclose such information or document to any person except with the consent of the person furnishing such information or document.

Provided that nothing in this Clause shall prevent the Banking Ombudsman from disclosing information or document furnished by a party in a complaint to the other party or parties to the extent considered by him to be reasonably required to comply with any legal requirement or the principles of natural justice and fair play in the proceedings.

SETTLEMENT OF COMPLAINT BY AGREEMENT

(1) As soon as it may be practicable to do, the Banking Ombudsman shall send a copy of the complaint to the branch or office of the bank named in the complaint, under advice to the nodal officer and endeavour to promote a settlement of the complaint by agreement between the complainant and the bank through conciliation or mediation.

(2) For the purpose of promoting a settlement of the complaint, the Banking Ombudsman shall not be bound by any rules of evidence and may follow such procedure as he may consider just and proper, which shall, however, at the least, require the Banking Ombudsman to provide an opportunity to the complainant to furnish his/her submissions in writing along with documentary evidence within a time limit on the written submissions made by the bank.

Provided, where the Banking Ombudsman is of the opinion that the documentary evidence furnished and written submissions by both the parties are not conclusive enough to arrive at a decision, he may call for a meeting of bank or the concerned subsidiary and the complainant together to promote an amicable resolution.

Provided further that where such meeting is held and it results in a mutually acceptable resolution of the grievance, the proceedings of the meeting shall be documented and signed by the parties specifically stating that they are agreeable to the resolution and thereafter the Banking Ombudsman shall pass an order recording the fact of settlement annexing thereto the terms of the settlement.

(3) The Banking Ombudsman may deem the complaint as resolved, in any of the following circumstances:

a. Where the grievance raised by the complainant has been resolved by the bank or the concerned subsidiary of a bank with the intervention of the Banking Ombudsman; or

b. The complainant agrees, whether in writing or otherwise, to the manner and extent of resolution of the grievance provided by the Banking Ombudsman based on the conciliation and mediation efforts; or

c. In the opinion of the Banking Ombudsman, the bank has adhered to the banking norms and practices in vogue and the complainant has been informed to this effect through appropriate means and complainant's objections if any to the same are not received by Banking Ombudsman within the

time frame provided. 3 Substituted by Notification Ref CEPD PRS No. 6317 /13.01/01/2016-17 dated June 16, 2017 12 (4) The proceedings before the Banking Ombudsman shall be summary in nature.

AWARD BY THE BANKING OMBUDSMAN

(1) If a complaint is not settled by agreement within a period of one month from the date of receipt of the complaint or such further period as the Banking Ombudsman may allow the parties, he may, after affording the parties a reasonable opportunity to present their case, pass an Award or reject the complaint.

(2) The Banking Ombudsman shall take into account the evidence placed before him by the parties, the principles of banking law and practice, directions, instructions and guidelines issued by the Reserve Bank from time to time and such other factors which in his opinion are relevant to the complaint.

(3) The award shall state briefly the reasons for passing the award.

(4) The Award passed shall contain the direction/s, if any, to the bank for specific performance of its obligations and in addition to or otherwise, the amount, if any, to be paid by the bank to the complainant by way of compensation for any loss suffered by the complainant, arising directly out of the act or omission of the bank.

(5) Notwithstanding anything contained in Sub-Clause (4), the Banking Ombudsman shall not have the power to pass an Award directing payment of an amount towards compensation which is more than the actual loss suffered by the complainant as a direct consequence of the act of omission or commission of the bank, or two million rupees whichever is lower. The compensation that can be awarded by the Banking Ombudsman shall be exclusive of the amount involved in the dispute.

(6) The Banking Ombudsman may also award compensation in addition to the above but not exceeding rupees 0.1 million to the complainant, taking into 4 Substituted by Notification Ref CEPD PRS No .6317 /13.01/01/2016-17 dated June 16, 2017 5 Substituted by Notification Ref CEPD PRS No. 6317 /13.01/01/2016-17 dated June 16, 2017 13 account the loss of the complainant's time, expenses incurred by the complainant, harassment and mental agony suffered by the complainant.

(7) A copy of the Award shall be sent to the complainant and the bank.

(8) An award shall lapse and be of no effect unless the complainant furnishes to the bank concerned within a period of 30 days from the date of receipt of copy of the Award, a letter of acceptance of the Award in full and final settlement of his claim. Provided that no such acceptance may be furnished by the complainant if he has filed an Appeal under Sub-Clause (1) of clause 14.

(9) The bank shall, unless it has preferred an appeal under Sub-Clause (1) of Clause 14, within one month from the date of receipt by it of the acceptance in writing of the Award by the complainant under Sub-Clause (8), comply with the Award and intimate compliance to the Banking Ombudsman.

REJECTION OF THE COMPLAINT

The Banking Ombudsman may reject a complaint at any stage if it appears to him that the complaint made is;

- a. not on the grounds of complaint referred to in clause 8; or

- b. otherwise not in accordance with Sub Clause (3) of clause 9; or
- c. beyond the pecuniary jurisdiction of Banking Ombudsman prescribed under clause 12 (5) and 12 (6): or
- d. requiring consideration of elaborate documentary and oral evidence and the proceedings before the Banking Ombudsman are not appropriate for adjudication of such complaint; or
- e. without any sufficient cause; or
- f. that it is not pursued by the complainant with reasonable diligence; or
- g. in the opinion of the Banking Ombudsman there is no loss or damage or inconvenience caused to the complainant.

The Banking Ombudsman, shall, if it appears at any stage of the proceedings that the complaint pertains to the same cause of action, 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, pass an order rejecting the complaint giving reasons thereof.

APPEAL BEFORE THE APPELLATE AUTHORITY:

(1) Party to the complaint aggrieved by an Award under Clause 12 or rejection of a complaint for the reasons referred to in sub clauses (d) to (g) of Clause 13, may within 30 days of the date of receipt of communication of Award or rejection of complaint, prefer an appeal before the Appellate Authority;

Provided that in case of appeal by a bank, the period of thirty days for filing an appeal shall commence from the date on which the bank receives letter of acceptance of Award by complainant under Sub-Clause (8) of Clause 12;

Provided that the Appellate Authority may, if he is satisfied that the applicant had sufficient cause for not making the appeal within time, allow a further period not exceeding 30 days;

Provided further that appeal may be filed by a bank only with the previous sanction of the Chairman or, in his absence, the Managing Director or the Executive Director or the Chief Executive Officer or any other officer of equal rank.”

(2) The Appellate Authority shall, after giving the parties a reasonable opportunity of being heard

(a) dismiss the appeal; or

(b) allow the appeal and set aside the Award; or

(c) remand the matter to the Banking Ombudsman for fresh disposal in accordance with such directions as the Appellate Authority may consider necessary or proper; or

(d) modify the Award and pass such directions as may be necessary to give effect to the Award so modified; or

(e) pass any other order as it may deem fit.

3) The order of the Appellate Authority shall have the same effect as the Award passed by Banking Ombudsman under Clause 12 or the order rejecting the complaint under Clause 13, as the case may be.

15. BANKS TO DISPLAY SALIENT FEATURES OF THE SCHEME FOR COMMON KNOWLEDGE OF PUBLIC.

(1) The banks covered by the Scheme shall ensure that the purpose of the Scheme and the contact details of the Banking Ombudsman to whom the complaints are to be made by the aggrieved party are displayed prominently in all the offices and branches of the bank in such manner that a person visiting the office or branch has adequate information of the Scheme.

(2) The banks covered by the Scheme shall ensure that a copy of the Scheme is available with the designated officer of the bank for perusal in the office premises of the bank, if anyone, desires to do so and notice about the availability of the Scheme with such designated officer shall be displayed along with the notice under Sub-Clause (1) of this Clause and shall place a copy of the Scheme on their websites.

(3) The banks covered by the Scheme shall appoint Nodal Officers at their Regional/Zonal Offices and inform the respective Office of the Banking Ombudsman under whose jurisdiction the Regional/Zonal Office falls. The Nodal Officer so appointed shall be responsible for representing the bank and furnishing information to the Banking Ombudsman in respect of complaints filed against the bank. Wherever more than one zone/region of a bank are falling within the jurisdiction of a Banking Ombudsman, one of the Nodal Officers shall be designated as the 'Principal Nodal Officer' for such zones or regions.

FORM OF COMPLAINT (TO BE LODGED) WITH THE BANKING OMBUDSMAN

(TO BE FILLED UP BY THE COMPLAINANT)

To:

The Banking Ombudsman

Place of BO's office..... Dear Sir,

Sub: Complaint against(Name of the bank's branch) of
.....(Name of the Bank)

Details of the complaint are as under:

1. Name of the Complainant
2. Full Address of the Complainant
-
..... Pin Code
-
Phone No/ Fax No. Email
.....
3. Complaint against (Name and full
address of the branch/bank)
-
-
Pin Code Phone No. /
Fax No.

4. Particulars of Bank or Credit card Account (If any)
.....

(Please state the number and the nature of account viz. Saving bank/ current/ cash credit/ term deposit/ loan account etc. related to the subject matter of the complaint being made.)

5. (a) Date of representation already made by the complainant to the bank
(Please enclose a copy of the representation)
.....

(b) Whether any reminder was sent by the complainant? YES/NO (Please

enclose a copy of the reminder)
.....

6. Subject matter of the complaint (*Please refer to Clause 8 of the Scheme*)

.....
.....

7. Details of the complaint:

(If space is not sufficient, please enclose separate sheet)

.....
.....
.....
.....
.....

8. Whether any reply (Within a period of one month after the bank concerned received the representation) has been received from the bank? Yes/ No

(if yes, please enclose a copy of the reply)

9. Nature of Relief sought from the Banking Ombudsman

.....

(Please enclose a copy of documentary proof, if any, in support of your claim)

10. Nature and extent of monetary loss, if any, claimed by the complainant by way of compensation (please refer to clauses 12 (5) & 12 (6) of the Scheme) Rs.....

11. List of documents enclosed:

(Please enclose a copy of all the documents)

12. Declaration:

(i) I/ We, the complainant/s herein declare that:

a) the information furnished herein above is true and correct;
and

b) I/We have not concealed or misrepresented any fact stated in the above columns and in the documents submitted herewith.

(ii) The complaint is filed before expiry of period of one year reckoned in accordance with the provisions of Clause 9(3)(a) and (b) of the Scheme.

(iii) The subject matter of the present complaint has never been brought before the Office of the Banking Ombudsman by me/ us or by any of the parties concerned with the subject matter to the best of my/ our knowledge.

(iv) The subject matter of the present complaint has not been decided by/pending with any forum/court/arbitrator.

(v) I/We authorise the bank to disclose any such information/ documents furnished by us to the Banking Ombudsman and disclosure whereof in the opinion of the Banking Ombudsman is necessary and is required for redressal of our complaint.

(vi) I/We have noted the contents of the Banking Ombudsman Scheme, 2006

Yours faithfully,

(Signature of Complainant)

NOMINATION – (If the complainant wants to nominate his representative to appear and make submissions on his behalf before the Banking Ombudsman or to the Office of the Banking Ombudsman, the following declaration should be submitted.)

I/We the above named complainant/s hereby nominate Shri/Smt..... who is not an Advocate and whose address is

.....
..... as my/our REPRESENTATIVE in all proceedings of this complaint and confirm that any statement, acceptance or rejection made by him/her shall be binding on me/us. He/She has signed below in my presence.

ACCEPTED

(Signature of Representative)

(Signature of Complainant)

Note: If submitted online, the complaint need not be signed.

Annex I

Address and Area of Operation of Banking Ombudsmen

Sl. No.	Centre	Address of the Office of Banking Ombudsman	Area of Operation
1.	Ahmedabad	C/o Reserve Bank of India La Gajjar Chambers, Ashram Road Ahmedabad-380 009 STD Code: 079 Tel. No. 26582357/26586718 Fax No. 26583325 Email : boahmedabad@rbi.org.in Click here to lodge complaint	Gujarat, Union Territories of Dadra and Nagar Haveli, Daman and Diu
2.	Bengaluru	C/o Reserve Bank of India 10/3/8, Nrupathunga Road Bengaluru -560 001 STD Code: 080 Tel. No. 22210771/22275629 Fax No. 22244047 Email : bobangalore@rbi.org.in Click here to lodge complaint	Karnataka
3.	Bhopal	C/o Reserve Bank of India Hoshangabad Road Post Box No. 32, Bhopal-462 011 STD Code: 0755 Tel. No. 2573772/2573776 Fax No. 2573779 Email : bobhopal@rbi.org.in Click here to lodge complaint	Madhya Pradesh
4.	Bhubaneswar	C/o Reserve Bank of India Pt. Jawaharlal Nehru Marg Bhubaneswar-751 001 STD Code: 0674 Tel. No. 2396207/2396008 Fax No. 2393906 Email : bobhubaneswar@rbi.org.in Click here to lodge complaint	Odisha
5.	Chandigarh	C/o Reserve Bank of India 4th Floor, Sector 17 Chandigarh Tel. No. 0172 - 2721109 Fax No. 0172 - 2721880 Email : bochandigarh@rbi.org.in Click here to lodge complaint	Himachal Pradesh, Punjab, Union Territory of Chandigarh and Panchkula, Yamuna Nagar and Ambala Districts of Haryana.
6.	Chennai	C/o Reserve Bank of India Fort Glacis, Chennai 600 001 STD Code: 044 Tel No. 25395964 Fax No. 25395488 Email : bochennai@rbi.org.in Click here to lodge complaint	Tamil Nadu, Union Territories of Puducherry (except Mahe Region) and Andaman and Nicobar Islands
7.	Guwahati	C/o Reserve Bank of India Station Road, Pan Bazar Guwahati-781 001 STD Code: 0361 Tel.No.2542556/2540445 Fax No. 2540445 Email : boguwahati@rbi.org.in Click here to lodge complaint	Assam, Arunachal Pradesh, Manipur, Meghalaya, Mizoram, Nagaland and Tripura

8.	Hyderabad	C/o Reserve Bank of India 6-1-56, Secretariat Road Saifabad, Hyderabad-500 004 STD Code: 040 Tel. No. 23210013/23243970 Fax No. 23210014 Email : bohyderabad@rbi.org.in Click here to lodge complaint	Andhra Pradesh and Telangana
9.	Jaipur	C/o Reserve Bank of India, Ram Bagh Circle, Tonk Road, Post Box No. 12 Jaipur-302 004 STD Code: 0141 Tel. No. 0141-5107973 Fax No. 0141-2562220 Email : bojaipur@rbi.org.in Click here to lodge complaint	Rajasthan
10.	Kanpur	C/o Reserve Bank of India M. G. Road, Post Box No. 82 Kanpur-208 001 STD Code: 0512 Tel. No. 2306278/2303004 Fax No. 2305938 Email : bokanpur@rbi.org.in Click here to lodge complaint	Uttar Pradesh (excluding Districts of Ghaziabad, Gautam Buddha Nagar, Saharanpur, Shamli (Prabudh Nagar), Muzaffarnagar, Baghpat, Meerut, Bijnor and Amroha (Jyotiba Phule Nagar)
11.	Kolkata	C/o Reserve Bank of India 15, Netaji Subhash Road Kolkata-700 001 STD Code: 033 Tel. No. 22304982 Fax No. 22305899 Email : bokolkata@rbi.org.in Click here to lodge complaint	West Bengal and Sikkim
12.	Mumbai	C/o Reserve Bank of India 4th Floor, RBI Byculla Office Building, Opp. Mumbai Central Railway Station, Byculla, Mumbai-400 008 STD Code: 022 Tel No. 23022028 Fax : 23022024 Email : bomumbai@rbi.org.in Click here to lodge complaint	Maharashtra and Goa
13.	New Delhi (I)	C/o Reserve Bank of India, Sansad Marg, New Delhi STD Code: 011 Tel. No. 23725445/23710882 Fax No. 23725218 Email : bonewdelhi@rbi.org.in Click here to lodge complaint	Delhi
14.	Patna	C/o Reserve Bank of India Patna-800 001 STD Code: 0612 Tel. No. 2322569/2323734 Fax No. 2320407 Email : bopatna@rbi.org.in Click here to lodge complaint	Bihar
15.	Thiruvananthapuram	C/o Reserve Bank of India Bakery Junction Thiruvananthapuram-695 033 STD Code: 0471 Tel. No. 2332723/2323959	Kerala, Union Territory of Lakshadweep and Union Territory of Puducherry (only Mahe Region).

		Fax No. 2321625 Email : bothiruvananthapuram@rbi.org.in Click here to lodge complaint	
16	New Delhi (II)	C/o Reserve Bank of India Sansad Marg, New Delhi STD Code: 011 Tel. No. 23724856 Fax No. 23725218-19 Email : bonewdelhi2@rbi.org.in Click here to lodge complaint	Haryana (except Panchkula, Yamuna Nagar and Ambala Districts) and Ghaziabad and Gautam Budh Nagar districts of Uttar Pradesh
17	Dehradun	C/o Reserve Bank of India 74/1 GMVN Building, 3rd floor, Rajpur Road, Dehradun - 248 001 STD Code : 0135 Telephone : 2742003 Fax : 2742001 Email : bodehradun@rbi.org.in Click here to lodge complaint	Uttarakhand and seven districts of Uttar Pradesh viz., Saharanpur, Shamli (Prabudh Nagar), Muzaffarnagar, Baghpat, Meerut, Bijnor and Amroha (Jyotiba Phule Nagar)
18	Ranchi	C/o Reserve Bank of India 4th Floor, Pragati Sadan, RRDA Building, Kutchery Road, Ranchi Jharkhand 834001 STD Code : 0651 Telephone : 2210512 Fax : 2210511 Email : boranchi@rbi.org.in Click here to lodge complaint	Jharkhand
19	Raipur	C/o Reserve Bank of India 54/949, Shubhashish Parisar, Satya Prem Vihar Mahadev Ghat Road, Sundar Nagar, Raipur- 492013 STD Code : 0771 Telephone: 2242566 Fax : 2242566 Email : boraipur@rbi.org.in Click here to lodge complaint	Chhattisgarh
20	Jammu	C/o Reserve Bank of India , Rail Head Complex, Jammu- 180012 STD Code : 0191 Telephone: 2477617 Fax : 2477219 Email: bojammu@rbi.org.in Click here to lodge complaint	State of Jammu and Kashmir