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Since many are migrant workers without permanent address, the government is seeking employers' certification to open bank accounts subject to verification.

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Fed up of your bank's service? Here's how to lodge a complaint

By ET Bureau | Jan 11, 2016, 04.00 AM IST

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ET explains the route from lodging a [complaint](#) against your [bank](#) to its redressal and the options you have if it's not done to your satisfaction.

1. Where can I lodge a complaint?

There are several options open to customers. You can lodge a complaint on various platforms. Go to the branch directly and file a complaint or alternatively you can do it through the [customer](#) care helpline or online.



2. How do I know that my complaint has been received by the bank?

If a customer's complaint has been received in writing, the bank should endeavour to send the customer an acknowledgement/response within a week. If the complaint is relayed over the phone at the bank's designated telephone helpdesk or customer service number, the bank shall provide the complainant a complaint reference number, and keep the customer informed of the progress within a reasonable period of time.

3. What happens after the complaint is received?



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After examining the matter, the bank will send the customer their final response or explain why they need more time to respond and shall endeavour to do so within 30 days of receipt of the complaint.

4. What if my complaint is not addressed satisfactorily by the branch manager?

Most banks have a Grievance Redressal Cell/Department/Centre. One can approach the Branch Manager to find out how to lodge a complaint and what to do if one is unhappy with the outcome.

5. What if I am not satisfied with the response from the bank's internal procedures?

If the complainant wishes to pursue other avenues for redressal of grievances, they may



approach the Banking Ombudsman appointed by the Reserve Bank of India under the Banking Ombudsman Scheme.

6. Where can I find details of the Banking Ombudsman?

The bank is required to display the Banking Ombudsman Scheme on their website and make available a copy thereof, on request, at a nominal charge. The banks are also required to display at their branches the name and contact details of the Banking Ombudsman under whose jurisdiction the branch falls.

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