

**TYPES OF COMMON COMPLAINTS DEALT AT
BANKING OMBUDSMAN OFFICES**

Category 1 : Deposit Accounts

- v Refusal to open savings accounts without valid reason.
- v Refusal / delay in furnishing of statement of accounts.
- v Non-issue of cheque books.
- v Insisting the account holders to drop the cheques / cash in drop boxes.
- v Banks refuse to provide acknowledgements across the counter for cheque deposits.
- v Cheques put up in drop box not credited to the correct accounts.
- v Abnormal delay in clearing cheques dropped in the drop box resulting in unnecessary in cheque returns leading to levying of penal charges and overdue charges.
- v Pilferage of cheques leading to fraudulent transactions.
- v Wrongful dishonour of cheques.
- v Wrong debits in accounts. (unauthorized debits).
- v Debits for unsuccessful ATM Transactions.
- v Non- issue of ATM cards.
- v Abnormal annual ATM fee / charges.
- v Non-receipt of cash/shortfall in receipt of cash but account debited in full.
- v ATMs swallowing the cards and no receipts given therefore.
- v ATMs not working / frequent shut-downs.
- v Not paying promised interest on fixed deposits.
- v Refusal to repay / delay in repayment of deposit.
- v Non payment of interest during overdue period.
- v Refusal to grant contractual rate of interest in case of renewal.
- v Not sending deposit due notices in time.

- v Wrongly effecting TDS on interest and not remitting it.
- v Exercise of banker's general lien without notice.
- v Delay in transfer of deposit accounts from one branch to another.
- v Closure of account without giving notice to the customer.
- v Freezing of the accounts without any valid notice.
- v Refusal to close the account.
- v Delay in settlement of death claim accounts / unnecessary production of succession certificates.

Category 2 : Remittances

- v Delay in collection of outstation cheques.
- v Delay in issue of duplicate drafts.
- v Delay in credit of proceeds remitted to customer's accounts.
- v Levying of excess collection charges.
- v Refusal to accept tax remittances.
- v Failure to provide immediate credit of cheques as per RBI guidelines.
- v Delay in crediting remittances received from abroad.
- v Debiting without authorization remittance received from abroad and credited into the account
- v Non- issue of DD / Pay order / Banker's cheque.

Category 3 : Credit card

- v Non-issue of credit cards.
- v Issue of unsolicited cards.
- v Non-dispatch of account statement in time.
- v Levy of excessive service charge.
- v Unauthorised debits.
- v Late appropriation of payments made through cheques even though deposited in time and levy of late fee in such cases.

- v Excessive late fee and penal charges.
- v Sanction of loan against credit cards on the basis of offers over telephone without clear consent of customer.
- v Refusal to cancel credit card.
- v Refusal to settle Insurance claims.
- v Not adhering to settlement terms for settling credit card dues.
- v Wrong reporting of status of cardholder's dues to CIBIL.
- v Failure to note caution / instructions in lost cards.
- v Freezing of cards without informing the cardholder.
- v Disowning responsibility in claiming insurance amount.
- v Harassment by recovery officer.

Category 4 : Loans and advance - General

- v Rejection of loan applications without any valid reasons.
- v Denying verbally without giving / providing loan application.
- v Delay in disposal of loan applications.
- v Non refund of processing fee for non sanctioned loan.