



बैंकिंग लोकपाल का कार्यालय(कर्नाटक)
OFFICE OF THE BANKING OMBUDSMAN (Karnataka)
भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA
बैंगलूर - BANGALORE
bobangalore@rbi.org.in

OBO (BG) No.

/02.14.109/ST//2011-12

July 25, 2011

Shri S. Nagaraja
154, "A", KHB, Surya City
Chandapura
Bangalore 560 081

Dear Sir,

Your complaint against Bank of India – Chandapura branch
Complaint No. 201011002003052

Please refer to your complaint dated April 30, 2011 against the captioned bank. In this connection we observe from the documents furnished by the bank that all the disputed ATM transactions are successful. Further, the bank has also informed that the particular ATM centre of Canara Bank did not have CCTV facility. Copies of documents received from the bank are enclosed for your reference. Based on these documentary proof, the Banking Ombudsman has considered that the ATM transactions in question are successful and he cannot intervene further in the matter by calling for investigation / elaborate evidence etc. Hence, we advise that we are unable to proceed further under clause 13 (c) of the Banking Ombudsman Scheme 2006, the relevant portion of which is reproduced below;

"The Banking Ombudsman may reject a complaint at any stage if it appears to him that the complaint made is requiring consideration of elaborate documentary and oral evidence and the proceedings before the Banking Ombudsman are not appropriate for adjudication of such complaint;"

You may please note that there is no option available to appeal in respect of clause 13(c) of Banking Ombudsman Scheme 2006 under which your complaint is closed. However, you are free to approach any other complaint redressal forum / court of your choice.

This is issued with the approval of the Banking Ombudsman.

Yours faithfully,

p. Banking Ombudsman

Office of the Banking Ombudsman (Karnataka), (II Floor) Reserve Bank of India Building, 10/3/8, Nrupathunga Road,
Bangalore – 560 001: Tel: (080) 22210771/2227 5629, Fax;(080)22244047