

# The Mid Towner



BULLETIN OF THE ROTARY CLUB OF CHANDIGARH MIDTOWN : R.I. DISTT. 3080

R.I. President  
John Kenny

District Governor  
Chetan Aggarwal

President  
Gurdip S. Deep

Secretary  
Ritu Singal

Editor  
PP Dr. V.J.S. Vohra

Club No. 15228

PROGRAMME

Volume XXXIV No. 52 June 23, 2010

Valedictory Function

Chief Guest: District Governor Chetan Aggarwal  
Guest of Honour: Chief Justice (Retd) PP J.L Gupta

Friday, June 25, 2010

Time : 7:00 P.M.

Venue: Hotel President, Sector 26, Chandigarh

## Role of Banking Ombudsman



**Mr. Lalit Srivastava**  
Banking Ombudsman, Chandigarh

Chief Guest in our club meeting on June 18, 2010, Mr. Lalit Srivastava, Banking Ombudsman, Chandigarh and his wife Mrs Shobha Srivastava were welcomed by President Gurdip S. Deep. He also formally introduced Mr. Srivastava who had done his post graduation from Allahabad University in 1972. He joined Reserve Bank of India as a direct officer in 1976 at Mumbai. Thereafter, he had held many important positions in RBI at various cities. As Banking Ombudsman, his jurisdiction comprises of Punjab, Himachal, Chandigarh and three cities of Haryana, that is, Panchkula, Ambala and Yamunanagar, with his office being in Reserve Bank of India, Sector 17, Chandigarh.

Mr. Srivastava expressed his pleasure to be talking about his role as Banking Ombudsman to an enlightened group of Rotarians as generally he had been addressing the bankers or the customers from various background who may not understand much about banking. He said, "During last decade or so there has been tremendous revolution in the banking system in every sphere, whether it is the introduction of technology, introduction of products

or customer service." He added that this change has taken place due to constant efforts of Reserve Bank of India as a regulatory body to ensure that banking does not remain as a privilege of a few persons within the cities but it has to expand towards rural areas. India now has about 40 % of branches in the rural areas.

Mr. Srivastava pointed that this scheme really took off in 2006 with the introduction of The Banking Ombudsman Scheme, 2006 (as amended up to February 3, 2009), and only senior bank officers are now eligible for appointment as Banking Ombudsman. The office of the Banking Ombudsman is located at various cities in India specified by the Reserve Bank of India, to carry out the functions entrusted to them under the Scheme.

Mr. Srivastava cautioned that people should not unduly trust the bank officers. He said one should never leave a cheque, or fixed deposit receipt or any document or cash with bank officials without getting an official receipt for the same. If you have a problem with the bank, going to the courts would be highly expensive and years would be spent to get the matter resolved, and then there would an option for the either party to appeal to the higher courts, which costs lots of money and is extremely time consuming.

Another word of caution, you should not ignore the small charges levied by the banks. These may be contractual liability against a product that you have availed from the bank. It should be cleared in time. If not paid, over a period of time the amount may become very huge, and the Ombudsman may grant no relief on this account. Even if you feel the amount

is unjustified, you should pay it first and then file a case before the Banking Ombudsman. If the case is decided in your favour, you shall be refunded the full amount. Technology has provided very attractive products and one of these are Credit cards or ATM cards. Your carelessness in using these products may cost you very heavily.

The Banking Ombudsman shall receive and consider complaints relating to the deficiencies in banking or other services and facilitate their satisfaction or settlement by agreement or through conciliation and mediation between the bank concerned and the aggrieved parties or by passing an Award in accordance with the Scheme. The Banking Ombudsman exercises general powers of superintendence and control over his Office.

No complaint to the Banking Ombudsman shall lie unless the complainant had, before making a complaint to the Banking Ombudsman, made a written representation to the bank who 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. He

may then, himself or through his authorized representative (other than an advocate), make a complaint to the Banking Ombudsman, in writing duly signed by complainant or his authorized representative, stating clearly the name and the address of the complainant, the name and address of the branch or office of the bank against which the complaint is made, the facts giving rise to the complaint, the nature and extent of the loss caused to the complainant, and the relief sought for. The complainant has to file along with the complaint, copies of the necessary documents, in support of his claims. The complaint made through electronic means, that is email or fax, shall also be accepted by the Banking Ombudsman and a print out of such complaint shall be taken on the record of the Banking Ombudsman.

Any person may file a complaint with the Banking Ombudsman alleging deficiency in banking including internet banking or other services, or regarding deficiency in banking service in respect of loans and advances as per section 8 of Banking Ombudsman Scheme, 2006. If a complaint is not settled by agreement within a period of one month from the



Cake being cut for wedding anniversary of R'ann Renu & Rtn. Anil K. Khanna



President Gurdip S. Deep thanks Rtn. Anil K. Khanna for his contribution of Rs. 500/- for the club projects

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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.

Any person aggrieved by an Award given by the Banking Ombudsman may within 30 days of the date of receipt of communication of Award or rejection of complaint, prefer an appeal before the Appellate Authority, that is, the Deputy Governor in charge of the Department of the Reserve Bank implementing the Scheme.

The talk by the Banking Ombudsman was followed

by a vibrant discussion with Rotarians. As President Gurdip summed it up, "It was a wonderful and very candid inter action! May I request everybody for three cheers to Mr. Srivastava."

PP Dr. Balram Gupta, proposed formal vote of thanks. He said, "We had the other day a lecture on the Income Tax Ombudsman and today from the Banking Ombudsman. Such institution in itself demands low technicalities, easy access and therefore timely relief is available for those who have a grievance." He thanked the Banking Ombudsman Mr. Lalit Srivastava for enlightening us on this important matter.



*Birthday boy Rtn. Vinod K. Jawa cuts the cake and gets the gift from Mr. Lalit Srivastava*

## Get Well Soon PP Indrajeet Sengupta

Last week PP Indrajeet Sengupta had a stroke affecting his right leg and partially the right arm. He is recovering at his residence, undergoing a physiotherapy treatment. We wish him to recover speedily to generate strength and sound health to enable him to attend to his business and Rotary commitments.



PP Dr. Balram Gupta proposes a vote of thanks and presents a memento to Mr. Lalit Srivastava

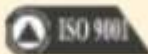


Rtn. Dr. Rita Kalra gets the punctuality award from Mr. Lalit Srivastava

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## Valedictory Function

The last club meeting of Rotary year 2009-10 on Friday, June 25, 2010 at Hotel President, will be the Valedictory Function, followed by dinner, hosted by the Board of Directors 2009-10. The Chief Guest will be the District Governor Chetan Aggarwal and the Guest of Honour: Chief Justice (Retd) J.L. Gupta, our President (1979-80). AG Charanjit Singh will also grace the occasion. President Gurdip S. Deep and Secretary Ritu Singal have resumed joint responsibility to organize the function.

## District Awards Function

On Sunday, 27<sup>th</sup> June 2010 at 10 am, District awards function is being held at Pinewood, Barog. We should be there in large numbers, not only to receive appreciations from District Governor Chetan Aggarwal, but also to thank him for a very meaningful and dynamic leadership.

President Gurdip has requested that we should be present in large numbers. Registration is Rs. 550/- (single) and Rs. 1050/- (couple).

## Amendment of Bye Laws

Rotary International in its Council of Legislation held in April 2010 decided to have the fifth Avenue of Service, that is, New Generations. President Gurdip S. Deep said in the club meeting on 18<sup>th</sup> June 2010, "This requires our club bye laws to be amended so as to have the fifth director on the board." He further added that this issue had been taken up in the last board of directors meeting held on 1<sup>st</sup> June 2010 and it was decided to review our bye laws. For this a Committee has been constituted under the Chairmanship of PP B.L. Ramsisaria, with PDG Shaju Peter and PP D.P. Khandelvia as members, who would soon be working on this issue. More members may be inducted in the committee by the Chairman. Suggestions are welcome, for which please contact the Chair PP B.L. Ramsisaria.

## Wedding Anniversary Greetings

R'ann Manjit & PP Rtn. Harish C. Sethi  
Rtn. Dr. Rita & Dr. Sanjay Kalra  
R'ann Nirmal & Rtn. B.B. Bahl



June 27  
June 29  
June 30

## Birthday Greetings

Rtn. Jeetan Bhambari



June 23

## Punctuality Draw

Won by Rtn. Dr. Rita Kalra

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