

Protected Disclosure Scheme

Purpose	<p>Purpose of the Protected Disclosure Scheme is to;</p> <ul style="list-style-type: none"> • Strengthen financial stability • Enhance public confidence in the robustness of the financial sector 																																
Coverage	Under the scheme, all employees of the branches of India operation, customers, stake holders, NGOs and members of public can lodge complaints.																																
Areas Covered under the Scheme	The complaints under the Scheme would cover the areas such as corruption, misuse of office, criminal offences, suspected / actual fraud, failure to comply with existing rules and regulations such as Reserve Bank of India Act, 1934, Banking Regulation Act 1949, etc. and acts resulting in financial loss / operational risk, loss of reputation, etc. detrimental to depositors' interest / public interest.																																
To Whom , the Complaints Should be Addressed	<p>The complaints should be addressed to The Chief General Manager, Reserve Bank of India, Department of Banking Supervision, Fraud Monitoring Cell, Third Floor, World Trade Centre, Centre 1, Cuffe Parade, Mumbai 400 005. The envelope should be superscribed "Complaint under Protected Disclosures Scheme for Banks".</p> <p>In order to avoid making the complaint, if possible, efforts should first be made , through internal channels, through the designated officials as below:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 25%;"></th> <th style="width: 50%;">Name of Officer</th> <th style="width: 25%;">Contact Number</th> </tr> </thead> <tbody> <tr> <td rowspan="2">Regional Office Executive</td> <td>Mr. Taiju Hisai Regional Executive for India</td> <td>022 – 66693165</td> </tr> <tr> <td>Mr. Suresh Khatreja Chief Compliance Officer</td> <td>022 – 66693191</td> </tr> <tr> <td colspan="3" style="text-align: center;">Branches</td> </tr> <tr> <td>New Delhi & Neemrana</td> <td>Mr. Ichinari Matsui General Manager</td> <td>011 – 43641215</td> </tr> <tr> <td></td> <td>Mr. Robert Kerketta Compliance Officer</td> <td>011– 43641329</td> </tr> <tr> <td rowspan="2">Mumbai</td> <td>Mr. Hirokuni Tanaka General Manager</td> <td>022 – 66693020 / 3021</td> </tr> <tr> <td>Mr. Shilpesh Pisat Compliance Officer</td> <td>022 – 66693035</td> </tr> <tr> <td rowspan="2">Chennai</td> <td>Mr. Shinichi Kimijima General Manager</td> <td>044 – 45605801</td> </tr> <tr> <td>Mr. Nandhini T Chari Compliance Officer</td> <td>044 – 45605901</td> </tr> <tr> <td rowspan="2">Bengaluru</td> <td>Mr. Yoichi Yasui General Manager</td> <td>080-67580061</td> </tr> <tr> <td>Mr. T V Vijayaganesh Compliance Officer</td> <td>080-675-80-028</td> </tr> </tbody> </table>		Name of Officer	Contact Number	Regional Office Executive	Mr. Taiju Hisai Regional Executive for India	022 – 66693165	Mr. Suresh Khatreja Chief Compliance Officer	022 – 66693191	Branches			New Delhi & Neemrana	Mr. Ichinari Matsui General Manager	011 – 43641215		Mr. Robert Kerketta Compliance Officer	011– 43641329	Mumbai	Mr. Hirokuni Tanaka General Manager	022 – 66693020 / 3021	Mr. Shilpesh Pisat Compliance Officer	022 – 66693035	Chennai	Mr. Shinichi Kimijima General Manager	044 – 45605801	Mr. Nandhini T Chari Compliance Officer	044 – 45605901	Bengaluru	Mr. Yoichi Yasui General Manager	080-67580061	Mr. T V Vijayaganesh Compliance Officer	080-675-80-028
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Salient Features of the Scheme	<p>Reserve Bank of India (RBI) will be the Nodal Agency to receive complaints under the Scheme. RBI would keep the identity of the complainant secret, except in cases where complaint turns out to be vexatious or frivolous and action has to be initiated against the complainant as mentioned below.</p> <p>The Bank can take action against complainants in cases where motivated / vexatious complaints are made under the Scheme, after being advised by RBI. An opportunity of hearing will, however, be given by the bank to the complainant before taking such action.</p> <p>Final action taken by RBI on the complaint will be intimated to the complainant.</p> <p>If any person is aggrieved by any action on the ground that he is victimized due to filing of the complaint or disclosure, he may file an application before the RBI seeking redressal in the matter.</p> <p>The system evolved herein shall be in addition to the existing grievances redressal mechanism in place. However, secrecy of identity shall be observed, only if the complaint is received under the scheme.</p> <p>In case RBI finds that the complaint is motivated or vexatious, RBI shall be at liberty to take appropriate steps.</p>
Requirement to a Complainant	<p>The complainant should ensure that the issue raised by him involves dishonest intention/moral angle. He should study all the relevant facts and understand their significance. He should also make an effort, if possible, to resolve the issue through internal channels in order to avoid making the complaint.</p>
Method	<p>Complaints can be made through mail / e-mail giving full details.</p>
Anonymous Report	<p>Anonymous / pseudonymous complaints will not be covered under the Scheme and such complaints will not be entertained.</p>
Monitoring Authority	<p>The Regional Executive for India will be responsible for monitoring the implementation of the scheme.</p>
Effective Date	<p>Protected Disclosure Scheme is effective from April 18, 2007.</p>