



DHANALAKSHMI BANK

PROTECTED

DISCLOSURES SCHEME



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1. The Scheme is called Dhanalakshmi Bank Protected Disclosures Scheme.
2. The Scheme is introduced in line with Reserve Bank of India (RBI) Circular No. DO DBS. FrMC. No.BC 5 / 23.02.011/2006-07 dated 18.04.2007.
3. The scheme shall be in addition to the existing grievances redressal mechanism in place.
4. Complaints under the scheme cover areas such as corruption, misuse of Office, Criminal Offences, Suspected / Actual Fraud, Failure to Comply with existing Rules and Regulation and acts resulting in financial loss / operational risk, loss of reputation etc; detrimental to depositors' interest / public interest.
5. Under the Scheme, employees of the Bank, its Customers, Stake holders and Members of Public can lodge complaints with Chief General Manager, Reserve Bank of India, Department of Banking Supervision, Fraud Monitoring Cell, 3rd Floor, World Trade Centre, Centre 1, Cuffee Parade, Mumbai – 400 005 who is the Nodal Agency.
6. The complaint should be sent in a closed / secured envelop.
7. The complainant should give his / her address in the beginning or end of the complaint or in an attached letter. In case of an employee making such complaint, details such as Name, Designation, Branch / Office etc. should be furnished.
8. Complaints can be made through e-mail also giving full details as specified above. The e-mail Id is **dbspd@rbi.org.in**
9. The complainant should ensure that issue raised involves dishonest intention / moral angle. He / She should study all relevant fact and understand their significance and also should make an effort, if possible, to resolve the issue through internal channel in order to avoid making the complaint.
10. The Text of the complaint should be carefully drafted so as not to give any details or clue to complainant's identity. The details of the complaint should be specific and verifiable.
11. In order to protect the identity of the complainant, RBI will not issue any acknowledgement of receipt of the complaint and complainants are advised not to enter into any further correspondence with RBI in their own interest. However, if any further clarification is required, RBI will get in touch with the complainant.
12. If the complaint is accompanied by particulars of the person making the complaint, the following steps may be taken by RBI.
 - a) If necessary, it would ascertain from the complainant whether he / she was the person who made the complaint or not.
 - b) The identity of the complainant will not be revealed unless the complainant himself / herself has made the details of the complaint either public or disclosed his / her identity to any other authority.
 - c) If the identity of the complainant is concealed, RBI shall make discreet enquiries to ascertain whether there is any basis for proceeding further with the complaint.
 - d) Either as a result of the discreet enquiry, or on the basis of complaint itself without any enquiry, if RBI is of the opinion that the matter requires to be investigated further, RBI may consider calling for the comments / response from the Chairman / Chief Executive Officer of the Bank.

- e) After obtaining the response from the Bank and / or on the basis of an independent scrutiny conducted / ordered by RBI, if RBI is of the opinion that the allegations are substantiated, RBI shall recommend appropriate action to the Bank. These shall, inter-alia include the following.
- Appropriate action to be initiated against the concerned Officials.
 - Appropriate Administrative steps for recovery of the loss caused to the Bank as a result of the corrupt act or misuse of Office, or any other offence covered under the Scheme.
 - Recommend to the appropriate authority / agency for initiation of Criminal proceedings, if warranted by the facts and circumstances of the case.
 - Recommend taking corrective measures to prevent recurrence of such events.
 - Consider initiating any other action that deems fit keeping in view the facts of the case.
13. No anonymous / pseudonymous complaints will be covered under the Scheme.
14. Either on the basis of application of the complainant or on the basis of information gathered, if the RBI is of the opinion that either the complainant or the witness in the case need protection, RBI shall issue appropriate directions to the Bank.
15. In the event of the identity of the complainant being disclosed in spite of RBI direction to the contrary, the RBI shall be authorize to initiate appropriate action as per the extant regulations against the person or agency making such disclosure. RBI may also direct such person or agency to suitably compensate the complainant.
16. Final action taken by RBI on the complaint will be intimated to the complainant.
17. The Board of Directors shall be responsible for monitoring the implementation of the Scheme
18. The Chief Executive Officer of the Bank shall report to the Board immediately on receipt of any complaint under the Scheme referred to by RBI.
19. No action shall be initiated by the Bank against the complainant (including the employee of the Bank) for preferring any genuine complaint under the Scheme. However, the Bank is at liberty to initiate appropriate action against the complainant in cases where motivated / vexatious complaints are made under the Scheme after being advised by RBI and with the approval of the Board of Directors. An opportunity of hearing shall however be given by the Bank to the complainant before initiating any such action.
20. The Scheme shall be put on the Intranet of the Bank for information of all employees of the Bank. The availability of this Scheme in the Bank shall be displayed on the Notice Board of Branches / Administrative Offices for the information of general public.
