

- c. In the opinion of the Banking Ombudsman, the bank has adhered to the banking norms and practices in vogue and the complainant has been informed to this effect through appropriate means and complainant's objections if any to the same are not received by Banking Ombudsman within the time frame provided.

7. In the 'principal scheme', sub paragraph (3) of paragraph 11 shall be renumbered as sub paragraph (4)

8. In the 'principal scheme', sub paragraph (5) & (6) of paragraph 12 shall be substituted by the following, namely, -

(5) Notwithstanding anything contained in Sub-Clause (4), the Banking Ombudsman shall not have the power to pass an Award directing payment of an amount towards compensation which is more than the actual loss suffered by the complainant as a direct consequence of the act of omission or commission of the bank, or two million rupees whichever is lower. The compensation that can be awarded by the Banking Ombudsman shall be exclusive of the amount involved in the dispute.

(6) The Banking Ombudsman may also award compensation in addition to the above but not exceeding Rs. 0.1 million to the complainant, taking into account the loss of the complainant's time, expenses incurred by the complainant, harassment and mental agony suffered by the complainant.

9. In the 'principal scheme', sub paragraph (a) of paragraph 13 shall be substituted by sub paragraph (a) & (b), namely, -

- a. Not on the grounds of complaint referred to in clause 8; Or
- b. Otherwise not in accordance with Sub Clause (3) of clause 9; Or

In the 'principal scheme', sub paragraphs (b) to (f) of paragraph 13 shall be renumbered as sub paragraph (c) to (g), respectively

10. In the principal scheme, under paragraph 13, the following sub-paragraph (2) shall be inserted: