



The Dhanlaxmi Bank Ltd. Regd Office: Thrissur, Kerala

RECRUITMENT OF INTERNAL OMBUDSMAN

The Dhanlaxmi Bank Limited invites application from Indian Nationals for engaging as Internal Ombudsman in the Bank

A) Number of Vacancy : 1

B) Eligibility

Age	Less than 62 as on 01.05.2019
Qualification	<ul style="list-style-type: none">Retired or Serving officer not below the rank of DGM or equivalent of Bank/ Financial Sector/ Regulatory BoardShould not have worked/working in The Dhanlaxmi Bank Ltd
Work Experience	Minimum 7 years of experience in areas such as Banking, Regulation, Supervision, Payment and Settlement systems and / or consumer protection.

C) Employment Details:

Tenure of employment	3 years. Shall not be eligible for reappointment or for extension of tenure
Type of employment	The engagement will be purely contractual in nature for a fixed term of three (3) years. The Internal Ombudsman shall not be eligible for reappointment or for extension of term in Dhanlaxmi Bank.
Posting Location	Head Office, Thrissur, Kerala
Remuneration & Perquisites	Remuneration and Perquisites will be fixed after the selection process based on the experience and roles handled by the candidate

D) Important Dates :

Last date for receipt of physical application form with supporting documents	29.03.2019
------------------------------------------------------------------------------	------------

E) Roles and Responsibilities of Internal Ombudsman

- Internal Ombudsman shall not handle complaints received directly from the customers or members of public. In other words, the Internal Ombudsman will deal only with the complaints that have already been examined by the bank's internal grievance redressal mechanism and have remained partly or wholly un-redressed.
- Internal Ombudsman shall examine all customer grievances including complaints of deficiency in service on the part of the bank as also those listed under Clause 8 of the Banking Ombudsman Scheme, 2006 (as amended from time to time received by banks and which are partly or wholly rejected by bank's internal grievance redressal mechanism, excepting the following:

- a) Complaints related to frauds, misappropriation etc. except in respect of deficiency of service, if any, on the part of the bank.
 - b) Complaints / references relating to i) internal administration, ii) human resources, iii) pay and emoluments of staff;
 - c) References in the nature of suggestions, requests for concessions in rate of interest charged, rejection of loan proposal, modifications in sanction terms and conditions, enhancement in credit limit, waiver / write-off of loans, etc. which are primarily in the nature of commercial decisions.
 - d) Complaints which have been decided by or are already pending in other fora such as consumer fora, Courts, Debt Recovery Tribunals, etc.
3. The Internal Ombudsman shall analyze the pattern of complaints such as product / category wise, consumer groups wise, based on geographical location, etc. and suggest means for taking actions to address the root cause of complaints of different nature.
 4. The Internal Ombudsman shall examine the complaints on the basis of records / documents available with the bank and comments / clarifications furnished by the bank to specific queries of the Internal Ombudsman.
 5. The Internal Ombudsman may hold meetings with concerned functionaries / departments of the bank and seek any record / document available with the bank that is necessary for examining the complaint. To ensure resolution through conciliation, the Internal Ombudsman may seek direct feedback / clarifications from the complainant.
 6. In cases of conciliation, where the decision of the Internal Ombudsman is accepted by the complainant, the Internal Ombudsman shall obtain and keep on record, a statement showing the terms of the agreement duly signed by the complainant.
 7. The Internal Ombudsman shall not represent the bank in legal cases arising out of complaints examined by the bank or the Internal Ombudsman.
 8. The Internal Ombudsman shall immediately refer back to bank all such complaints which are outside the purview of the Scheme.
 9. He / She will perform any task other than those mentioned above relating to his / her job role as entrusted by the Bank, from time to time.

F. Mode of Selection

A preliminary screening and short listing of applications will be done at the sole discretion of the Bank. Mere eligibility will not vest any right on the candidate for being called for the personal Interview. In matters regarding eligibility and selection, Bank's decision will be final and no correspondence will be entertained.

G. Working Hours

The appointed candidate shall report at the Bank at the commencement of the working hours on all working days. The working hours shall be the usual hours as applicable.

H. Leave

The appointed candidate shall be eligible for one day leave per month (12 days per year) , out of which not more than 4 can be taken at a time. Balance of leave shall not be allowed to be carried over to the next year.

In addition to the above, he/she will be eligible for Annual Leave of 20 days per calendar year. The Annual Leave will be credited only after completion of one year of contract basis. However, in case of exigencies, the same can be permitted on pro- rata basis.

I. Other Terms and Conditions

The terms & conditions of engagement is whole and simple, governed by the provisions of the contract and the engagement shall not be construed as an employment in the Bank and the provisions of PF/Gratuity etc shall not apply in this case.

J. How to Apply

Application duly completed in all respects should be e-mailed to recruitment2019@dhanbank.co.in

K. List of Documents

Short listing for interview shall be provisional without verification of documents. Shortlisted Candidates' interview shall be subject to verification of all details/ documents when the candidate reports for the Interview. The candidates should submit the Originals of the following documents when reporting for the Interview :

- Date of Birth Certificate/ SSC/ SSLC certificate with DOB
- Copies of the mark sheets & certificates of Graduation & Other qualifications etc
- Copies of experience certificate
- Candidates who are currently serving should submit the No Objection Certificate from the competent authority invariably
- Photo identity proof
- Any other relevant documents

L. General Instructions

- ❖ Decision of the Bank in all matters regarding eligibility of the candidate, the stages at which such scrutiny of eligibility is to be undertaken, the documents to be produced for the purpose of the conduct of interview, selection and any other matter relating to recruitment will be final and binding on the candidate. Bank reserves the right to stall / cancel the recruitment partially / fully at any stage during the selection process at it's discretion, which will be final and binding on the candidate.
- ❖ Canvassing in any form will be treated as disqualification.

For queries please contact:

HRD Cell: 0487 6617224, 0487 6617123

Email : recruitment2019@dhanbank.co.in