

## **Banking Codes and Standards Board of India**

### **Credit Counselling Services - Mumbai**

**1. Coverage:** Credit Counselling will be provided only to the borrowers of member banks in the retail segment e.g. personal loan/vehicle loan/home loan/Credit Card and MSE sector whose credit exposure does not exceed Rs. 50 lakh.

#### **2. Procedure**

**2.1** Borrowers in distress and seeking credit counselling may directly apply to BCSBI in the prescribed application form. Member banks may also encourage borrowers whose loan accounts are in default and who, in their opinion, need credit counselling to approach BCSBI.

**2.2** If the applicant's case requires debt restructuring, the Counsellor will formulate a debt restructuring plan in consultation with the concerned bank(s).

**2.3** It is not obligatory for a bank to accept the debt restructuring plan drawn by the Counsellor and the concerned bank is free to accept the solution in full or with modifications.

**3. Charges:** The credit counselling services are free of charge.

**4. Confidentiality:** Credit Counsellors will maintain confidentiality of the information received from member banks/borrowers. Member banks need to assure their borrowers on this to encourage them to avail of the credit counselling services.

**5. Coordination:** In order to ensure that there is co-ordination between Credit Counsellors and the banks and also to ensure that the objectives of the Credit Counselling are met with speed and efficiency, each member bank will identify a Nodal Officer, preferably from the Credit Department.

**6. Location and Address:** Counselling services will be available between 10.00 AM and 5.30 PM from Monday to Friday at the following address:

Banking Codes and Standards Board of India  
C-7, 4<sup>th</sup> Floor, Reserve Bank of India Building  
Bandra Kurla Complex Bandra (East)  
Mumbai – 400 051  
Tel No (022) 2657 1105      Fax No (022) 2657 3719

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## MEMBER BANKS

1. AB Bank Ltd.
2. ABN AMRO Bank N.V.
3. Allahabad Bank
4. Andhra Bank
5. Axis Bank Ltd.
6. Bank of America
7. Bank of Baroda
8. Bank of Ceylon
9. Bank of India
10. Bank of Maharashtra
11. Bank of Nova Scotia
12. Barclays Bank P L C
13. BNP Paribas
14. Calyon Bank
15. Canara Bank
16. Central Bank of India
17. Citibank N.A
18. City Union Bank
19. Corporation Bank
20. DBS Bank Ltd.
21. Dena Bank
22. Deutsche Bank
23. Development Credit Bank
24. HDFC Bank Ltd.
25. ICICI Bank Ltd.
26. IDBI Bank Ltd.
27. Indian Bank
28. Indian Overseas Bank
29. Indusind Bank
30. IngVysya Bank Ltd.
31. JPMorgan Chase Bank Ltd.
32. Karnataka Bank Ltd.
33. Kotak Mahindra Bank Ltd..
34. Krung Thai Bank PCL
35. Mashreq Bank psc
36. Oman International Bank S.A.O.G.
37. Oriental Bank of Commerce
38. Punjab National Bank
39. SBI Commercial & International Bank Ltd.
40. Shinhan Bank
41. Societe Generale
42. Sonali Bank
43. Standard Chartered Bank
44. State Bank of Bikaner & Jaipur
45. State Bank of Hyderabad
46. State Bank of India
47. State Bank of Indore
48. State Bank of Mauritius
49. State Bank of Mysore
50. State Bank of Patiala
51. State Bank of Travancore
52. Syndicate Bank
53. Tamilnad Mercantile Bank Ltd
54. The Bank of Rajasthan Ltd.
55. The Catholic Syrian Bank Ltd.
56. The Dhanalakshmi Bank Ltd.
57. The Federal Bank Ltd.
58. The Hongkong and Shanghai Bkg. Corp.Ltd.
59. The Jammu and Kashmir Bank Ltd.
60. The Karur Vysya Bank Ltd.
61. The Lakshmi Vilas Bank Ltd.
62. The Nainital Bank Ltd.
63. The Ratnakar Bank Ltd.
64. The South Indian Bank Ltd.
65. UCO Bank
66. Union Bank of India
67. United Bank of India
68. Vijaya Bank
69. Yes Bank Ltd.
70. The Bharat Co-operative Bank (Mumbai) Ltd.
71. The Cosmos Co-operative Bank Ltd.
72. The Karad Urban Co-operative Bank Ltd
73. Nagar Urban Co-operative Bank Ltd.
74. The Saraswat Co-operative Bank Ltd.
75. Andhra Pragathi Grameena Bank
76. Karnataka Vikas Grameena Bank
77. Pandyan Grama Bank
78. Prathama Bank
79. Saurashtra Gramin Bank
80. Kashi Gomti Samyut Gramin Bank

12	Monthly dues required to be paid	
13	Monthly dues that can be paid at present	
14	Approximate value of assets	Immoveable assets
		Deposits/ Investments
		Other movable assets
15	Reason/s which caused repayment problem-If necessary please furnish the details in a separate letter	
16	How do you intend to resolve the problem including your future plans?	

I herein declare that:

- i) The above information is true and correct and I have not misreported or concealed any fact.
- ii) The subject matter of the present case has not been decided by any forum/ Court/ Arbitrator.

I am aware that the advice tendered by the Counsellors will be recommendatory in nature and will not be binding on me or the bank which has extended credit facility to me.

I authorise the Counsellors to disclose any such information/ documents furnished by me to the banks and disclosure whereof is, in their opinion, necessary.

Place:

Signature of borrower

Date:

List of Documents to be submitted with the request form

1. Copy of latest salary slip both self and spouse, if spouse is employed.
2. Copy of rental receipts of residential accommodation, if applicable.
3. Copies of latest Credit Card/Loan Account Statements.
4. Copies of receipts for deposits placed with banks.

Website: [www.bcsbi.org.in](http://www.bcsbi.org.in) Telephone No. 022-26571105 Fax No.022-26573719

C 7, RBI Building  
Bandra Kurla Complex  
Mumbai 400 051