

Citizen's Charter

2017

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PREFACE

Deutsche Bank's Citizens' Charter is a document which provides information on Common practices and Fair Banking Practices followed by the bank. It also provides information on the different products and services provided by the bank alongwith the time norms taken for different banking transactions.

This document has been prepared in consultation with the users and highlights Deutsche Bank's commitments towards customer satisfaction, thus ensuring accountability and responsibility amongst its officials and staff.

This is not a legal document creating rights and obligations. The charter has been prepared to promote fair banking practices and to give information in respect of various activities relating to customer service.

We maintain constant consultations with our customers through various channels to evaluate, improve and widen the range of services available to customers. At the same time, our customers are also requested to keep us informed of their experiences about the various services rendered by the Bank and feel free to comment on this charter.

NOTE

Information given in this charter is as of 1st June 2015, which is subject to change/revision.

This document should not be considered as a legal document creating rights and obligations. It is for promoting better understanding between Customer and Banker.

Only key information on various services/facilities is given in this charter. Each service has its own detailed terms and conditions; which are displayed on the Deutsche Bank website or can be made available on request.

For further details / information, visit our branch offices or write to us at customer.care@db.com, or visit Deutsche Bank's Website at <http://www.deutsche-bank.co.in>. You may also call our 24/7 phone banking team at 1860 266 6601# for immediate assistance.

Customers outside India need to dial +91 22 6601 6601. Customers in Mumbai can also call at 6601 6601. Call charges apply.

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**COMMON PRACTICES
FOLLOWED BY DEUTSCHE BANK BRANCHES**

1. Display of business hours.
2. Render courteous services.
3. Attend to all customers present in the banking hall during business hours.
4. Separate 'May I Help You' counter at our branches.
5. Offer nomination facility for all deposit accounts (i.e. account opened in individual capacity) and all safe deposit locker hirers (i.e. individual hirers).
6. Display of interest rates for various deposit schemes from time to time.
7. Notify change in interest rates on advances.
8. Provide details of various deposit schemes/services of the Bank.
9. Issue Demand Drafts, Pay Orders, etc.
10. All banking transactions are carried out from Monday to Friday between 10.00 am to 4.30 pm. and on Saturday between 10.00 am to 2.00 pm or as specified on our website. Branches will remain closed on Sundays and other Public Holidays as specified under the Negotiable Instrument Act communicated by General Administration Department of RBI. In addition to that Branches will remain close on holidays declared by the State Government.
11. Pay interest for delayed credit of outstation cheques, as per Deutsche Bank's Cheque Collection Policy and as guided by Reserve Bank of India (RBI) from time to time.
12. Accord immediate credit in respect of outstation and local cheques upto a specified limit subject to certain conditions, as per Deutsche Bank's Cheque Collection Policy and as advised by RBI from time to time.
13. Provide complaint / suggestion box in the branch premises.
14. Display of Nodal Officer's contact details dealing with customer grievances / complaints on Branch Notice Board and on website.

FAIR BANKING PRACTICES

Customers are requested to :

1. Ensure safe custody of cheque book and account statements / pass book.
2. Preferably use reverse carbon while writing a cheque.
3. Issue crossed / account payee cheques as far as possible.
4. Check the details of the cheque, namely, date, amount in words and figures, crossing etc., before issuing it. As far as possible, issue cheques after rounding off the amount to nearest rupee.
5. Maintain minimum balance as specified by the Bank from time to time and not to issue cheque without adequate balance. Send cheques and other financial instruments by Registered Post or by courier when corresponding with the Bank.
6. Get pass book updated from time to time.
7. Use nomination facility.
8. Safe keep account numbers, locker number, details of FDRs, debit cards, account statements, PINs, etc. separately.
9. Avoid writing or saving Phone Banking / Internet Banking / ATM PIN where it is commonly accessible.
10. Immediately inform the Bank of any change in address, contact details, etc..
11. Inform loss of demand draft, fixed deposit receipt, cheque leave (s)/book, key of locker, Debit Card etc., immediately to the Bank.
12. Avail standing instruction facility for repeat transactions or the same can be done through Deutsche Bank's Online Banking Facility.
13. Provide feedback on our services and bring any deficiency in the services to the notice of the bank.
14. Pay interest, loan installments, locker rent and other dues on time.
15. Avail services such as ATM, ECS, NEFT, RTGS, Remittance, Forex etc. offered by the bank.
16. Do not sign blank cheque/s or record specimen signature either on pass book or on cheque book.
17. Do not introduce any person who is not personally known for the purpose of opening account.

COMMON AREAS OF CUSTOMER-BANKER RELATIONSHIP SAVINGS BANK ACCOUNT

1. These accounts are designed to help the individuals (personal customers) to inculcate habit of saving money and to meet future requirement of money. The amounts can be deposited / withdrawn from these accounts by way of cheques and debit card. It helps to keep minimum cash at home besides earning interest.
2. Savings Bank accounts are very popular. These accounts can be opened by eligible person/s and certain organisations / agencies (as approved by the Reserve Bank of India (RBI)).
3. As required by law, while opening this account, Deutsche Bank will satisfy itself about the identity, including verification of address, of a person/s seeking to open an account, to assist in protecting the prospective customer/s, members of the public and ourselves against fraud and other misuses of the banking system.
4. The Bank is required to obtain one recent photograph of the person/s or Authorised Signatories opening / operating the account, as per RBI directives.
5. The Bank is required to obtain Permanent Account Number (PAN) from the person/s or Authorised Signatories opening / operating the account.
6. The Bank will provide to the prospective customers, details of the product specific documents required for identification of the person/s opening the account.
7. The account holder is required to maintain certain minimum balance in the account, as specified by the Bank from time to time. With effect from 4th May 2011, the interest rate applicable on Savings Bank Accounts is 4.00% per annum. The interest on Savings Bank Accounts will continue to be calculated on daily product basis in line with the guidelines issued by the Reserve Bank of India, instead of the earlier methodology of calculating Savings Bank interest on the least balance between the 10th and the end of the month. The interest on Savings Bank Accounts will be paid at quarterly intervals i.e. on 31st March, 30th June, 30th September and 31st December every year.
9. For Service charges refer to Schedule of Charges (SOC) or visit Deutsche Bank's Website at <http://www.deutschebank.co.in>.

For further details / information, visit our branch offices or write to us at customer.care@db.com or visit Deutsche Bank's Website at <http://www.deutschebank.co.in>.

CURRENT ACCOUNT

1. Current Accounts can be opened by individuals, partnership firms, private and public limited companies, HUFs/specified associates, societies etc.
2. As required by law, while opening this account, Deutsche Bank will satisfy itself about the identity / entity, including verification of address, of a person/s / entity seeking to open an account, to assist in protecting the prospective customer/s, members of the public and ourselves against fraud and other misuses of the banking system.
3. The Bank is required to obtain one recent photograph of the person/s or Authorised Signatories opening / operating the account, as per RBI directives.
4. The Bank is required to obtain Permanent Account Number (PAN) from the person/s opening / operating the account / Directors / Authorised Signatories (i.e. including partners of Registered / Unregistered partnership as also Registered / Incorporated bodies / companies).
5. The Bank will provide to the prospective customers, details of the product specific documents required for identification of the person/s opening the account.
6. Minimum balance as stipulated from time to time by Deutsche Bank will be required to be maintained by the customer.
7. No interest is paid on credit balances kept in current account.
8. For Service charges refer to Schedule of Charges (SOC) or visit Deutsche Bank's Website at <http://www.deutschebank.co.in>.
9. Magnus – Working Capital Finance
Every business big or small requires access to working capital. Working capital helps businesses meet their cashflow requirements and plan for growth and expansion.
 - Overdraft and cash credit facility
 - Foreign currency export and import finance
 - Letter of Credit and Bank Guarantee

10. Cash Management Services :

In our constant efforts to provide best-in-class banking solutions, we present in the form of Cash Management Services* customised solutions that match your financial requirements.

- Collection solutions - Convenience at your doorstep - Payment solutions

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TERM DEPOSIT ACCOUNT

Bank has tailored various deposit schemes to suit the needs and expectations of investing people in every walk of life.

1. Term Deposit accounts can be opened by individuals, partnership firms, private and public limited companies, HUFs/specified associates, etc.
2. As required by law, while opening this account, Deutsche Bank will satisfy itself about the identity / entity, including verification of address, of a person/s / entity seeking to open an account, to assist in protecting the prospective customer/s, members of the public and ourselves against fraud and other misuses of the banking system.
3. The Bank is required to obtain one recent photograph of the person/s or Authorised Signatories opening / operating the account, as per RBI directives.
4. The Bank is required to obtain Permanent Account Number (PAN) from the person/s or entity / Authorised Signatories opening / operating the account.
5. The Bank will provide to the prospective customers, details of the product specific documents required for identification of the person/s opening the account.
6. Generally loans / overdrafts are allowed against deposits held with Deutsche Bank except Certificates of Deposit (CD). Such loans are sanctioned by charging interest at rates directed by RBI from time to time or as prescribed by the Bank.
7. Deposits can be renewed by the Bank on due dates on request.
8. Interest on deposits is payable either monthly at discounted value or quarterly or compounded quarterly (i.e., reinvestment of interest) or on the date of maturity at the option of the depositor as applicable under particular deposit scheme.
9. Renewal of Overdue Term Deposits : - When a term deposit is renewed on maturity, interest rate for the period specified by the depositor as applicable on the date of maturity would be applied. If request for renewal is received after the date of maturity, such overdue deposits will be renewed with effect from the date of maturity at interest rate applicable as on the due date, provided such request is received within 14 days from the date of maturity. In respect of overdue deposits renewed after 14 days from the date of maturity, interest for the overdue period will be paid at the rates decided by the Bank from time to time.
10. For resident individuals, interest on bank deposits is exempt from income tax upto a limit specified by Income Tax authorities from time to time.

11. The Union Budget 2015 has expanded the definition of Term deposits to include Recurring Deposits as well and modified the interest exemption limit of Rs. 10,000/- per Branch to read as Rs.10,000/- per "Bank" effective 1st June 2015. TDS will now be determined based on the total interest accrued for all deposits tagged to the Customer's ID
12. The depositor may furnish declaration in Form No. 15G (resident individuals) / Form 15H (for Senior Citizens) preferably at the commencement of the Financial Year for receiving interest on deposits without deduction of tax.
13. The Bank will issue TDS Certificate at the end of each quarter for the tax deducted as per the existing Income Tax Regulations.
14. NRE Fixed Deposits
 - Can be opened jointly with Non Resident Indians and Persons of Indian Origin (PIOs)
 - Principal along with interest are completely repatriable
 - Interest income on balances of the NRE Fixed Deposit is exempt from income tax
 - Tenor ranges from 1 to 5 years
 - The deposit is automatically renewed on maturity in the absence of any other instruction
15. NRO Fixed Deposits
 - Can be opened jointly with Resident Indians.
 - Tenor ranges from 7 days to 5 years.
 - Interest on the deposit is credited every three months or at the time of maturity

Interest Rates are subject to change without prior notice.

For further details / information, visit our branch offices or write to us at customer.care@db.com or visit Deutsche Bank's Website at <http://www.deutschebank.co.in..>

INVESTMENTS

(i) Mutual Funds :

Deutsche Bank offers a wide range of funds from leading Asset Management Companies in India. These companies have been selected through a comprehensive review process so that customers can choose to invest in funds that best fit as per their requirements.

(ii) Portfolio Management Services :

Deutsche Bank refers to you Portfolio Management Services from reputed third party providers (fund houses / financial institutions), who, for a fee, invest money after scientifically analyzing the various options basis needs and risk appetite.

(iii) DEMAT Account

A depository account facilitates holding of securities in dematerialized / electronic form for the depository account holder.

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INSURANCE

Life Insurance :

Deutsche Bank has a tie-up with leading Insurance providing companies for products which include Non Life, Life and Health Insurance.

Non Life Insurance :

Valuable possessions in life - home, business, and vehicle are exposed to various hazards. Also, medical expenses can put serious financial stress. Traveling too involves risks such as accident, loss of baggage / passport and medical expenses.

Health Insurance :

Health Insurance for sudden medical expenses arising out of illnesses or accidents which will help in paying hospital bills.

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LOANS

Deutsche Bank offers the following loan facilities :

(i) Home Loan and Loan against Property

Home loans and Loan against Property are provided at Fixed and Floating rate of interest. Choice of rate of interest is given to the customer.

(ii) Personal Loan :

For a family vacation, for buying a household appliance or for child's education, Deutsche Bank offers personal loan at Competitive interest rates. No security, collateral or guarantor required.

(iii) Business Installment Loan :

For Small and Micro Enterprise engaged in manufacturing, processing, preservation of goods or rendering services, Deutsche Bank provides easy and collateral free loans at flexible and attractive interest rates with less documentation and with faster processing time.

(iv) Small Business Overdraft :

To fulfill the requirement of Collateral free limits for working capital needs of small / micro enterprise engaged in manufacturing, processing, preservation of goods or rendering services, Deutsche Bank provides Small Business Overdrafts at attractive interest rates with less documentation and with faster processing time.

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OTHER SERVICES OFFERED BY THE BANK

Payment of Balance in Accounts of Deceased Customer to Survivors / Claimants

As directed by the RBI, the bank will not insist on succession certificate from legal heirs irrespective of amount involved. However, the banks may adopt such safeguards in considering settling of claims as appropriate including accepting an indemnity bond. For detailed information, please refer to Deutsche Bank's Account Handling of Deceased Depositors Policy.

Standing Instructions

Standing instructions can be given to the Bank for transfer / remittance of funds from one account to other account/s maintained in the same branch, any other branch of the Bank or any other bank or any other third party.

Safe Deposit Lockers

The facility of Safe Deposit Lockers is an ancillary service offered by the Bank at select branches. The Bank's branches offering this facility will indicate/display this information.

The major aspects governing the services are:

1. A locker may be hired by an individual (not minor), firms, limited companies, specified associations and societies, etc.
2. Nomination facility is available to individual hirer of Safe Deposit Locker.
3. Loss of key should be immediately informed to the Branch.
4. Lockers are available in different sizes.
5. Lockers are rented out for a minimum period of one year. Rent is payable in advance. In case of overdue rent, the Bank will charge penalty as decided from time to time.
6. With Standing Instructions, the rent may be paid from the deposit account of the hirer.
7. The Bank will provide locker facility only if the required documents for identification and other relevant documents are provided.
8. The Bank reserves right to break open the locker, if the rent is not paid in spite of giving notices as per the Bank rules and recover charges thereof.

Nomination

Nomination facility is available for all deposit accounts and safe deposit vaults.

Nomination is available for accounts opened in individual capacity (i.e. single / joint accounts as well as accounts of a sole proprietary concern) only, i.e. not for accounts opened in representative capacity.

In line with RBI's Master Circular on Customer Service, Section 19.7.2 with respect to nomination in Safe Deposit Lockers / Safe Custody of Articles

- (i) Nomination facilities are available only in the case of individual depositors and not in respect of persons jointly depositing articles for safe custody.
- (ii) As per Section 45ZE of the Banking Regulation Act, 1949 does not preclude a minor from being a nominee for obtaining delivery of the contents of a locker. However, when the contents of a locker are being sought to be removed on behalf of the minor nominee, the articles will be handed over to a person who, in law, is competent to receive the articles on behalf of the minor.
- (iii) As regards lockers hired jointly, on the death of any one of the joint hirers, the contents of the locker are only allowed to be removed jointly by the nominees and the survivor(s) after an inventory is taken in the prescribed manner. In such a case, after such removal preceded by an inventory, the nominee and surviving hirer(s) may still keep the entire contents with the same bank, if they so desire, by entering into a fresh contract of hiring a locker.

Nomination can be made, cancelled or varied by the account holder anytime during his/her life time. While making nomination, cancellation or variation, witness is required and the request should be signed by all account holders.

Nomination can be made in favour of a minor also.

For the existing accounts where nomination is not made, the account holder/s can do so by filling up form available with the branches.

Customers (new as well as existing) are advised to avail nomination facility, if they have not availed so far.

Remittance Service

Customers may remit funds from one centre to another centre by Demand Draft by paying specified charges as per the Bank's rules.

The customers can utilise the facility of National Electronic Funds Transfer (NEFT) System and RTGS (Real Time Gross Settlement) System etc., operated through RBI for transferring funds.

Demand drafts and travellers cheques will be issued by the bank only by debit to the customer's account. Similarly, payments towards such instruments will be made through banking channels and not in cash.

Cash Order (i.e. Pay Order, Banker's Cheque)

Cash Order is issued for making payment locally.

Issue/payment of cash order for Rs.50,000/- and above is to be made only through the bank account.

Validity period of cash order is 3 months. This can be revalidated by the issuing branch on written request of the purchaser alongwith the original instrument.

Issue of Duplicate Cash Order without receipt of non-payment advice

As directed by the RBI, the bank will issue duplicate demand draft upto Rs. 5,000/- on the basis of adequate indemnity and without obtaining Non-Payment Advice from the drawee branch.

Time frame for issue of Cash Order (Draft drawn on branches of the Bank)

As directed by the RBI, the banks will issue duplicate demand draft to the customer within seven working days from the receipt of request and Indemnity Bond.

Collection Service

Branches / extension counters of the Bank will consider providing immediate credit for outstation cheques / instruments up to the aggregate value of Rs.15,000 tendered for collection by individual account holders subject to satisfactory conduct of such accounts for a period not less than 6 months. For detailed information, please refer to Deutsche Bank's Cheque Collection Policy.

All cheques (local and outstation) deposited by the customers are cleared by the Bank as follows:

LOCAL CLEARING : Cheques are cleared normally in two working days, depending on the centre subject to depositing of the cheques / instruments in time.

NATIONAL CLEARING : Cheques drawn on Metropolitan centres listed in national clearing where the Bank has a branch are cleared in 7 working days. All cheques drawn on other centres are cleared in 14 working days.

For details on compensation, please refer to Deutsche Bank's Compensation Policy or visit Deutsche Bank's Website at <http://www.deutschebank.co.in>.

Customers are requested to deposit their cheques within the stipulated timeframe at the branches.

Exchange of Soiled Currency Notes

The bank accepts soiled notes from customers for exchange.

Interest on Deposits

The Bank pays interest on deposits as per various deposit schemes.

Interest rates are revised from time to time and made known to public.

Revised interest rates are applicable only to the renewals and fresh deposits while existing deposit continue to get interest at the contracted rate.

Service Charges

The Bank provides various services to customers for which service charges are levied. The charges are reviewed / revised from time to time.

For Service charges, please refer to Schedule of Charges (SOC). The same is available with the branch at the 'May I Help You' desk or visit Deutsche Bank's Website at <http://www.deutschebank.co.in>.

Account related important information

Insurance Cover for Deposits

Deutsche Bank AG, India has been covered under the Deposit Insurance and Credit Guarantee Corporation Act, 1961 which insures the bank's deposits to the extent of Rs. 1 lakh for every depositor in the same right and same capacity.

Stop Payment Facility

The Bank may accept stop payment instructions from the depositors in respect of cheques issued by them as per Bank's policy in this regard. Stop Payment Charges, as specified, will be recovered from the customer.

Dormant Accounts

Accounts which are not operated for 24 months will be transferred to a separate dormant / inoperative account status in the interest of the depositor. The depositor has to provide appropriate identity and address evidence etc., as the Bank may prescribe to re-activate the account.

TIME-NORMS FOR VARIOUS BANKING TRANSACTIONS

The following time norms etc. are indicative only.

Day 0 - Being the date of receipt of the documents / instructions at the branch counter

SR. No.	Type of Activity	TATs
1	Transfers within DB	30 minutes for single transaction
2	Pay Order / DD Issuance on DB	30 minutes of 1 DD / Pay Order issuance
3	Temporary Overdraft (TOD) Set up #	30 minutes
4	Pay Order / DD Issuance on Correspondent Bank	1 hour for 1 DD issuance
5	DD Issuance on Non-Correspondent Bank / Non-DB Branch	1 working day and depending on the other bank
6	Processing RTGS / NEFT	45 minutes for single transaction
7	DEMAT transactions (Pledge, unpledge, invoke etc.)	1 hour for single transaction
8	Outward Remittance	45 minutes for single transaction
9	FCY draft (processed at Branch) from INR A/c EEFC Account	1 hour
10	Account Opening and Welcome Kit delivery	6 Days
11	Debit Card Reissuance	6 Days
12	Debit Card PIN Reissuance	4 Days
13	Net Banking PIN Reissuance	4 Days
14	Address Change, Signature Updation, Addition / Deletion of Account Holder etc.	6 Days
15	Closure of Accounts	7 Days
16	Cash Transaction at Counter	10 minutes after submitting cash and deposit or cheque but depends on the volume of cash deposited or payment demanded
17	Import Remittance	2 Days
18	Import Document Acceptance	2 Days
19	Import LC Issuance	3 Days
20	Import LC Amendments	2 Days
21	Import Buyers Credit	2 Days
22	Acknowledgement of BOE	7 Days
23	XCF despatch of docs	3 Days
24	Export Settlement	2 Days
25	Export Discounting	2 Days
26	XLF despatch of docs	4 Days
27	Packing Credit	2 Days
28	ELC Advising LC	5 Days
29	Amendment in ELC Advising	2 Days
30	BRC	7 Days
31	Export GR Release	7 Days
32	Issuance of Guarantee	3 Days
33	Amendment in Issuance of Guarantee	3 Days
34	Cancellation of Bank Guarantee	2 Days
35	Trade Certificates	4 Days
36	Trade NOC	3 Days
37	Local Bills Discounting	5 Days
38	Import Collection Document	2 Days
39	Import Document under LC	4 Days
40	Export Letter of Transfer	2 Days
41	Export Lodgement	7 Days

TOD activity is applicable for PWM cases wherein the hard copy of the mail should be given to the BOSM / DBOSM for processing the TOD in the account.

** Delivery time may vary basis the mailing address and hence ranges from 2 days to 7 days

For detailed information on our Products and Service offering, visit our branch offices or write to us at customer.care@db.com or visit Deutsche Bank's Website at <http://www.deutschebank.co.in>.

FOREIGN EXCHANGE TRANSACTIONS

The Bank offers a wide range of Foreign Exchange Products and Services to all customers, through its branches. All Foreign Exchange transactions are conducted subject to Rules and Regulations under the Foreign Exchange Management Act, 1999 (FEMA). For further details / information, visit our branch offices or write to us at customer.care@db.com or visit Deutsche Bank's Website at <http://www.deutschebank.co.in>.

ALTERNATE DELIVERY CHANNEL

1. DB Online Banking

(i) For Individuals

db Online Banking offers host of convenient, round-the-clock banking services with cutting-edge security features to manage finances and carry out a number of banking transactions through db OnlineBanking at your convenience. Through db Online Banking savings, current, loan, investment and demat accounts can be accessed. Utility Bill payments such as electricity, gas etc., can be scheduled and done. Funds transfer facility using NEFT or RTGS is available.

(ii) For Corporates and Firms

Through db Online Banking corporate can manage their finances and can carry out a number of banking transactions with safety and convenience.

2. Phone Banking

Deutsche Bank Phone Banking unit is accessible 24 hours a day, 7 days a week to attend to your queries. Just dial 1860 266 6601# or our toll free number 1800 123 6601 from anywhere in India.

Customers outside India need to dial +91 22 6601 6601.

Customers in Mumbai can also call at 6601 6601. Call charges apply.

3. SMS Banking

SMS Banking offers the convenience to check account balance, know the status of an issued cheque or ask for account statement to be sent on your registered email ID or even ask for a cheque book to be delivered by simply sending a text message.

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REDRESSAL OF COMPLAINTS

At Deutsche Bank, we want to make sure that all our customers get best of the services, which you as a valued customer deserve.

To enable the customers to voice their grievances or offer suggestions for improvement in customer service, monthly 'Customer Service Meetings' are held at all our branches and quarterly meeting in this regard are held at the Head Office constituting of Senior Management inclusive of the Managing Director.

In case of any complaint, the matter may be first brought to the notice of concerned branch manager for immediate redressal. If the complaint is not redressed to the satisfaction of the customer,

You can write to us at the following addresses:

By Regular Post
Customer Care – Banking
Deutsche Bank AG,
PO Box 9095,
Mumbai - 400 063.

We will respond to you within 7 days of receipt of your communication. You may also call our 24/7 phone banking team at 1860 266 6601# for immediate assistance.

If you do not receive any response from customer.care@db.com, you may escalate your complaint to head.services@db.com

If your complaint remains unresolved, you can further escalate to:

Ms. Nalanda Kadam
Nodal Officer
Deutsche Bank AG, India
Private and Commercial Clients
PO Box Number - 9094
Goregaon Post Office
Goregaon (E), Mumbai 400 063.
Email: nalanda.kadam@db.com

Customers outside India need to dial +91 22 6601 6601. Customers in Mumbai can also call at 6601 6601. Call charges apply.

If you do not hear from us regarding your complaint within 30 days or if your complaint remains unresolved to your satisfaction you may choose to approach the Banking Ombudsman appointed by the Reserve Bank of India under the Banking Ombudsman Scheme 2006, at any of the Banking Ombudsman Address provided under Deutsche Bank website.

Disclaimer :

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