

The Protected Disclosure Scheme -ANZ India

April 2022

The Protected Disclosure Scheme – ANZ India (PDS) is available for the complainants detailed below.

B. Brief description & the application of the Scheme

Scheme is formulated by Reserve Bank of India (RBI) to provide avenue for the Employees of the Bank, customers, stake holders, NGOs and members of public referred as "*complainants*" against corruption, misuse of office, criminal offences, suspected / actual fraud, failure to comply with existing rules and regulations such as Reserve Bank of India Act, 1934, Banking Regulation Act 1949, etc. and acts resulting in financial loss / operational risk, loss of reputation, etc. detrimental to depositors' interest / public interest.

Reserve Bank of India will be the nodal agency to receive the complaints and identity of the complainant will be kept secret, except in vexatious or frivolous complaints.

C. Procedure for Lodging Complaint Under the Scheme

1. The complaint should be sent in a closed / secured envelope.
2. The envelope should be addressed to

The Chief General Manager, Reserve Bank of India,
Department of Banking Supervision, Fraud Monitoring Cell,
Third Floor, World Trade Centre, Centre 1,
Cuffe Parade, Mumbai 400 005.

The envelope should be superscribed "Complaint under Protected Disclosures Scheme for Banks".

3. The complainant should give his / her name and 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, department, institution and place of posting etc. should be furnished.
4. Complaints can be made through e-mail also giving full details as specified above. For this purpose, a specific [e-mail id](#) has been created by RBI.
5. The complainant should ensure that the issue raised by him involves dishonest intention / moral angle. He should study all the relevant facts and understand their significance. He should also make an effort, if possible, to resolve the issue through internal channels in order to avoid making the complaint.
6. 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.
7. In order to protect the identity of the complainant, RBI will not issue any acknowledgement of receipt of the complaint and the complainants are advised not to enter into any further correspondence with the RBI in their own interest. RBI assures that, subject to the facts of the case being

The Protected Disclosure Scheme -ANZ India

April 2022

verifiable, it would take necessary action, as provided under the scheme. If any further clarification is required, RBI will get in touch with the complainant.

8. If the complaint is accompanied by particulars of the person making the complaint, the RBI shall take the following steps:

(a) If necessary, it would ascertain from the complainant whether he was the person who made the complaint or not.

(b) The identity of the complainant will not be revealed unless the complainant himself has made the details of the complaint either public or disclosed his identity to any other authority.

(c) If the identity of the complainant is concealed, RBI shall make discreet inquiries to ascertain if 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 inquiry, 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 of the concerned 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, the RBI shall recommend appropriate action to the concerned bank. These shall, inter alia, include the following :

- Appropriate action to be initiated against the concerned official.
- Appropriate administrative steps for recovery of the loss caused to the bank as a result of the corrupt act or mis-use of office, or any other offence covered by the Scheme.
- Recommend to the appropriate authority / agency for initiation of criminal proceedings, if warranted by the facts and circumstances of the cases.
- Recommend taking corrective measures to prevent recurrence of such events in future.
- Consider initiating any other action that it deems fit keeping in view the facts of the case.

9. If any person is aggrieved by any action on the ground that he is victimized due to filing of the complaint or disclosure, he may file an application before the RBI seeking redressal in the matter. RBI shall take such action, as deemed fit. In case the complainant is an employee of the bank, RBI may give suitable directions to the concerned bank, preventing initiation of any adverse personnel action against the complainant.

10. 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 witnesses in the case need protection, the RBI shall issue appropriate directions to the concerned bank.

The Protected Disclosure Scheme -ANZ India

April 2022

11. The system evolved herein shall be in addition to the existing grievances redressal mechanism in place. However, secrecy of identity shall be observed, only if the complaint is received under the scheme.
12. In case RBI finds that the complaint is motivated or vexatious, RBI shall be at liberty to take appropriate steps.
13. In the event of the identity of the informant being disclosed in spite of RBI's directions to the contrary, the RBI shall be authorized to initiate appropriate action as per extant regulations against the person or agency making such disclosure. RBI may also direct such person or agency to suitably compensate the complainant.

D. Protection of the Complainant

ANZ will not tolerate any detriment that is inflicted on the complainant because of the complaint made.

Examples of what may be considered detriment include:

- Retaliation, dismissal, suspension, demotion, or having your engagement with ANZ otherwise terminated;
- Harassment, threats or intimidation;
- Discrimination, subject to current or future bias, or derogatory treatment;
- Injury in employment, and harm including psychological harm;
- Damage or threats to your property, business, financial position or reputation; or

This protection applies to the complainant regardless of whether any concerns raised in a complaint are found to be true, provided that the complainant is acting honestly and ethically and has made the complaint on reasonable grounds. This protection also applies to individuals conducting, assisting or participating in an investigation.