

RESERVE BANK - INTEGRATED OMBUDSMAN SCHEME

Reserve Bank of India introduced “Reserve Bank- Integrated Ombudsman Scheme, 2021” which was made operational from 12th November 2021

Integrated Ombudsman Scheme, 2021 is applicable for Commercial Banks, Regional Rural Banks, Non-Banking Finance Companies and Scheduled Co-operative Banks. Non-Schedule Urban Cooperative Banks having deposit size of more than Rs. 50 crores are also brought under this Scheme. This Scheme is applicable to other Regulated Entities viz., Credit Information Companies etc.,

The Scheme integrates the existing three Ombudsman schemes of RBI namely, (i) [the Banking Ombudsman Scheme, 2006](#); (ii) [the Ombudsman Scheme for Non-Banking Financial Companies, 2018](#); and (iii) [the Ombudsman Scheme for Digital Transactions, 2019](#). The Scheme, framed by the Reserve Bank in exercise of the powers conferred on it under Section 35A of the Banking Regulation Act, 1949 (10 of 1949), Section 45L of the Reserve Bank of India Act, 1934 (2 of 1934), and Section 18 of the Payment and Settlement Systems Act, 2007 (51 of 2007), will provide cost-free redress of customer complaints involving deficiency in services rendered by entities regulated by RBI, if not resolved to the satisfaction of the customers or not replied within a period of 30 days by the regulated entity.

Pre-requisite for lodging a complaint under the Scheme:

- The complainant should approach the Bank for redressal of complaint.
- If the Bank did not reply within 30 days from the date the complaint is received by the Bank/complaint was rejected fully or partly by the Bank/complainant is not satisfied with the reply of the Bank.
- The Complaint should raise the complaint with Integrated Ombudsman within one year from the date of receipt of reply from the Bank.

Salient features of the Scheme:

- i. It will no longer be necessary for a complainant to identify under which scheme he/she should file complaint with the Ombudsman.
- ii. The Scheme defines ‘deficiency in service’ as the ground for filing a complaint, with a specified list of exclusions. Therefore, the complaints would no longer be rejected simply on account of “not covered under the grounds listed in the scheme”.
- iii. The Scheme has done away with the jurisdiction of each ombudsman office.
- iv. A Centralised Receipt and Processing Centre has been set up at RBI, Chandigarh for receipt and initial processing of physical and email complaints in any language.

Grounds of Complaint

Any customer aggrieved by an act or omission of a Regulated Entity resulting in deficiency in service may file a complaint under the Scheme personally or through an authorised representative as defined under clause 3(1)(c).

Grounds for non-maintainability of a Complaint

No complaint about a deficiency in service shall lie under the Scheme in matters involving:

- commercial judgment/decision of a Regulated Entity.
- a dispute between a vendor and a Regulated Entity relating to an outsourcing contract.
- a grievance not addressed to the Ombudsman directly.
- general grievances against Management or Executives of a Regulated Entity.
- a dispute in which action is initiated by a Regulated Entity in compliance with the orders of a statutory or law enforcing authority.
- a service not within the regulatory purview of the Reserve Bank.
- a dispute between Regulated Entities.
- a dispute involving the employee-employer relationship of a Regulated Entity.
- a dispute for which a remedy has been provided in Section 18 of the Credit Information Companies (Regulation) Act, 2005; and
- a dispute pertaining to customers of Regulated Entity not included under the Scheme.

Procedure for Filing a Complaint

- Through Website/portal: The complaint may be lodged online through the portal designed for the purpose (<https://cms.rbi.org.in>).
- Through Contact Centre: Complaint can be lodged through the contact centre of Internal Ombudsman
Contact Centre No: (#14448) : IVRS is available 24*7*365 days.
Contact Centre personnel is available from 8.00 AM to 10 PM from Monday to Saturday (except national holidays)
- By Post: Complaint can be lodged by sending a complaint through post to the following address:

**Centralized Receipt and Processing Centre (CRPC)
Reserve Bank of India, Central Vista, Sector 17,
Chandigarh - 160 017**

- By Email: Complaint can be sent by email to the email id: crpc@rbi.org.in

Resolution of the Complaint:

Integrated Ombudsman will call for information from the Bank and based on the information provided by the Bank; a decision will be taken either to reject the complaint or accept the complaint by passing an Award.

Appeal to Appellate Authority:

The complainant can appeal to the Appellate Authority within 30 days from the date of receipt of letter from Integrated Ombudsman in case the complainant is not satisfied with the resolution/complaint is rejected by Integrated Ombudsman.

FORM OF COMPLAINT (TO BE LODGED) WITH THE OMBUDSMAN

[Clause 11(2) of the Scheme]

(TO BE FILLED UP BY THE COMPLAINANT)

All the fields are mandatory except wherever indicated otherwise

To

The Ombudsman Madam/Sir,

Sub: Complaint against(place of Regulated Entity's branch or office) of
..... (name
of the Regulated Entity)

Details of the complaint:

1. Name of the complainant

2. Age (years).....

3. Gender.....

4. Full address of the complainant

.....

..... Pin Code

Phone No. (if available)..... Mobile

Number.

E-mail (if available)

5. Complaint against (Name and full address of the branch or office of the Regulated Entity)

.....

..... Pin Code

6. Nature of relationship/account number (if any) with the Regulated Entity

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7. Transaction date and details, if available

.....

(a) Date of complaint already made by the complainant to the Regulated Entity

(Please enclose a copy of the complaint)

.....

(b) Whether any reminder was sent by the complainant? Yes/No

(Please enclose a copy of the reminder)

.....

8. Please tick the relevant box (Yes/No)

Whether your complaint:

(i)	is sub-judice/under arbitration ¹¹ ?	Yes	No
(ii)	is made through an advocate, except when the advocate is the aggrieved party?	Yes	No
(iii)	has already been dealt with or is under process on the same ground with the Ombudsman?	Yes	No
(iv)	is in the nature of general complaint/s against Management or Executives of a Regulated Entity?	Yes	No
(v)	is on account of a dispute between Regulated Entities?	Yes	No
(vi)	involves employer-employee relationship?	Yes	No

9. Subject matter of the complaint

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10. Details of the complaint:

(If space is not sufficient, please enclose a separate sheet)

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11 Complaint is sub-judice/under arbitration if the complaint in respect of the same cause of action is already pending/dealt with on merits by any Court, Tribunal or Arbitrator or any other Authority, whether individually or jointly.

11. Whether any reply has been received from the Regulated Entity within a period of 30 days of receipt of the complaint by it? Yes/No

(if yes, please enclose a copy of the reply)

12. Relief sought from the Ombudsman

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..... (Please enclose a copy of documentary proof, if any, in support of your claim)

13. Nature and extent of monetary loss, if any, claimed by the complainant by way of compensation (please refer to clauses 15 (4) & 15 (5) of the Scheme)

Rs.....

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14. List of documents enclosed:

Declaration

(i) I/We, the complainant/s herein declare that:

a) the information furnished above is true and correct; and

b) I/We have not concealed or misrepresented any fact stated above, and in the documents submitted herewith.

(ii) The complaint is filed before the expiry of a period of one year reckoned in accordance with the provisions of clause 10 (2) of the Scheme.

Yours faithfully

(Signature of the Complainant/Authorised Representative)

AUTHORISATION

If the complainant wants to authorise a representative to appear and make submission on her/his behalf before the Ombudsman, the following declaration should be submitted:

I/We hereby nominate Shri/Smt as
my/our authorised representative whose contact details are as below:

Full Address

.....

..... Pin Code

Phone No:..... Mobile

Number. E-mail

.....

(Signature of the Complainant)