

The Reserve Bank – Integrated Ombudsman Scheme, 2021

The RBI in public interest, and to make alternate dispute redress mechanism simpler and more responsive to the customers, decided to integrate erstwhile three ombudsman scheme i.e. (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 into an Integrated Ombudsman Scheme, 2021.

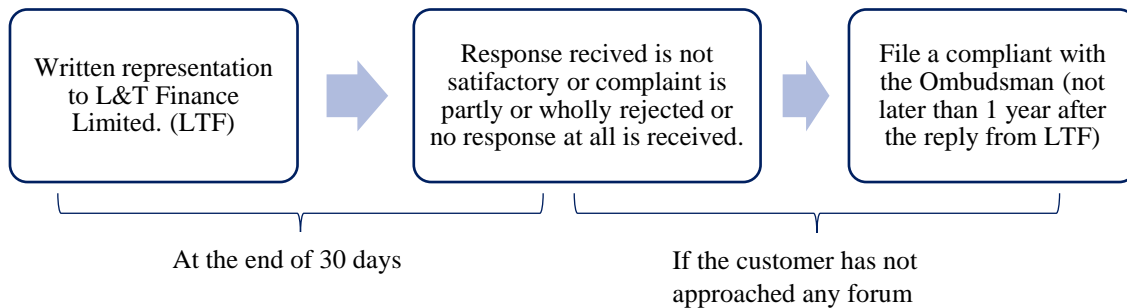
Grounds for filing a complaint by a customer to Ombudsman:

- **Complaint can be raised within 1 year after occurrence of the following events:**
 - The complaint is wholly/partly rejected by LTF; or
 - Response is not satisfactory; or
 - No response is received within 30 days from LTF, from filing of complaint.

Where can the Complaint be filed

- Complaint may be logged though online portal: <https://cms.rbi.org.in/>
- Complaints can be in electronic mode and physical form, including postal and hand-delivered complaints, shall be addressed and sent to the place where the Centralised Receipt and Processing Centre of the RBI.

Process for Filing a Complaint?



Award from Ombudsman

- Complainant to furnish letter of acceptance (if satisfied) of the award to LTF, within 30 days from the date of receipt of the copy of award.
- LTF shall comply with award within 30 days from the date of receipt of the letter of acceptance from complainant.

Can a customer appeal, if not satisfied with decision of Ombudsman?

Yes, Ombudsman's decision is appealable within 30 days of the date of receipt of the award or rejection of complaint to Appellate Authority i.e. Executive Director in charge of the Department, RBI administering the scheme.

Note:

- Ombudsman/ Deputy Ombudsman may reject the complaint, if not maintainable under the scheme.
- This is an Alternate Dispute Resolution Mechanism.
- Customer is at liberty to approach any other court/ forum/ authority for the redressal at any stage, however in such a case he/she will not be able to approach RBI Ombudsman.
- For further details of Scheme, Refer to www.rbi.org.in
- The scheme is also available with our Branch/ Meeting Centre