

The Reserve Bank - Integrated Ombudsman Scheme, 2021

Salient features of the Scheme

1. All complaints shall be made under Integrated Ombudsman Scheme, 2021
2. The Scheme defines 'deficiency in service' as the ground for filing a complaint, with a specified list of exclusions.
3. The Scheme has done away with the jurisdiction of each Ombudsman office.
4. 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.
5. The responsibility of representing the Regulated Entity and furnishing information in respect of complaints filed by customers against the Regulated Entity would be that of the Principal Nodal Officer in the rank of a General Manager in a Public Sector Bank or equivalent.

How can a customer file complaint?

If a customer does not receive a response from the NBFC within 30 days from the date of filing of complaint or if he is dissatisfied with the response received from the NBFC the customer can file complaint with the Ombudsman 's office not later than one year after he has received the reply from the NBFC.

The different modes of filing complaint are given below:-

- Complaints can continue to be filed online on <https://cms.rbi.org.in>.
- Complaints can also be sent in physical mode to the 'Centralised Receipt and Processing Centre' set up at Reserve Bank of India, 4th Floor, Sector 17, Chandigarh - 160017 in the prescribed format.
- Complaint can also be registered at Contact Centre with a toll-free number – 14448 (9:30 am to 5:15 pm) in Hindi ,English and in 8 regional languages.

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

- Yes. The Executive Director-in charge of Consumer Education and Protection Department of RBI would be the Appellate Authority under the Scheme

Note: The full details of the scheme is available with the Branch Manager and can also be referred at www.rbi.org.in

