

## **Reserve Bank - Integrated Ombudsman Scheme, 2021**

**RBI - Integrated Ombudsman Scheme, 2021** is a scheme for resolving customer grievances in relation to services provided by entities regulated by Reserve Bank of India in an expeditious and cost-effective manner 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).

### **Below complaints can be raised under this scheme where \_**

- a) the complaint was rejected wholly or partly by the Regulated Entity, and the complainant is not satisfied with the reply; or the complainant had not received any reply within 30 days after the Regulated Entity received the complaint; and
- b) the complaint is made to the Ombudsman within one year after the complainant has received the reply from the Regulated Entity to the complaint or, where no reply is received, within one year and 30 days from the date of the complaint
- c) pending before an Ombudsman or settled or dealt with on merits, by an Ombudsman,
- d) pending before any Court, Tribunal or Arbitrator or any other Forum or Authority; or, settled or dealt with on merits, by any Court, Tribunal or Arbitrator or any other Forum or Authority, whether or not received from the same complainant or along with one or more of the complainants/parties concerned;
- e) the complaint is not abusive or frivolous or vexatious in nature;
- f) the complaint to the Regulated Entity was made before the expiry of the period of limitation prescribed under the Limitation Act, 1963, for such claims;
- g) the complainant provides complete information as specified in clause 11 of the Scheme;
- h) the complaint is lodged by the complainant personally or through an authorised representative other than an advocate unless the advocate is the aggrieved person.

### **Below complaints will not be considered under this scheme -**

- a) commercial judgment/commercial decision of a Regulated Entity;
- b) a dispute between a vendor and a Regulated Entity relating to an outsourcing contract;
- c) a grievance not addressed to the Ombudsman directly;
- d) general grievances against Management or Executives of a Regulated Entity;
- e) a dispute in which action is initiated by a Regulated Entity in compliance with the orders of a statutory or law enforcing authority;
- f) a service not within the regulatory purview of the Reserve Bank;
- g) a dispute between Regulated Entities; and
- h) a dispute involving the employee-employer relationship of a Regulated Entity

### **To Lodge a complaint you may choose any of the following channels -**

- a) Log on to the portal (<https://cms.rbi.org.in>)
  - b) Contact Centralised Receipt and Processing Centre (CRPC) in **Toll Free No. – 14448**
  - c) Write to Email ID – [crpc@rbi.org.in](mailto:crpc@rbi.org.in)
  - d) Write letter to physical address “Centralised Receipt and Processing Centre, Reserve Bank of India, 4th Floor, Sector 17, Chandigarh – 160017
- The complaint, if submitted in physical form, shall be duly signed by the complainant or by the authorised representative.

### **The complaint would be deemed to be resolved when -**

- a) it has been settled by the Regulated Entity with the complainant upon the intervention of the Ombudsman; or
- b) the complainant has agreed in writing or otherwise (which may be recorded) that the manner and the extent of resolution of the grievance is satisfactory; or
- c) the complainant has withdrawn the complaint voluntarily

**This scheme is applicable from November 12, 2021. More information on the notification can be found at the below link of RBI.**

[CEPD. PRD. No.S873/13.01.001/2021-22 dated November 12, 2021](#)