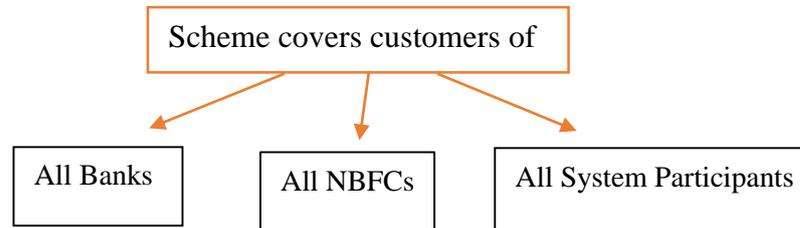


Reserve Bank - Integrated Ombudsman Scheme, 2021:

Salient Features



Grounds for filing a complaint by a customer:

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. (“Authorised Representative” means a person, other than an advocate, duly appointed and authorised in writing to represent the complainant in the proceedings before the Ombudsman).

Procedure for Filing a Complaint:

(1) The complaint may be lodged online through the portal designed for the purpose. Further, complaints can also be filed through e-mail or physical letter sent to the ‘centralised receipt and processing centre’ set-up in Chandigarh.

Portal: Complaint lodging portal of the Ombudsman <https://cms.rbi.org.in/>

Complaint Form: https://cms.rbi.org.in/cms/assets/Documents/ComplaintForm_English.pdf

Email id: crpc@rbi.org.in

Address: Centralized Receipt and Processing Centre, Reserve Bank of India, 4th Floor, Sector 17, Chandigarh 160017.

(2) The complaint may also be submitted through electronic or physical mode to the Centralised Receipt and Processing Centre as notified by the Reserve Bank. The complaint, if submitted in physical form, shall be duly signed by the complainant or by the authorised representative. The complaint shall be submitted in electronic or physical mode in such format and containing such information as may be specified by Reserve Bank.

Resolution of Complaints

- The Regulated Entity shall, on receipt of the complaint, file its written version in reply to the averments in the complaint enclosing therewith copies of the documents relied upon, within 15 days before the Ombudsman for resolution.
- In case the Regulated Entity omits or fails to file its written version and documents within the time, the Ombudsman may proceed ex-parte based on the evidence available on record and pass appropriate Order or issue an Award.

- The Regulated Entity shall comply with the Award and intimate compliance to the Ombudsman within 30 days from the date of receipt of the letter of acceptance from the complainant.

How does Ombudsman take decision?

- Proceedings before Ombudsman are summary in nature and is not bound by any rules of evidence.
- Promotes settlement through conciliation or mediation → If not reached to any decision, can issue Award/Order.

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

Yes, If Ombudsman's decision is appealable → Appellate Authority: Executive Director in-Charge, RBI.

Note:

- This is an Alternate Dispute Resolution mechanism
- Customer is at liberty to approach any other court/forum/authority for the redressal at any stage.

Refer to https://rbidocs.rbi.org.in/rdocs/content/pdfs/RBIOS2021_121121.pdf for further details of the Scheme.