RESERVE BANK – INTEGRATED OMBUDSMAN SCHEME, 2026

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), Section 18 of the Payment and Settlement Systems Act, 2007 (51 of 2007) and Section 11 of the Credit Information Companies (Regulation) Act, 2005 (30 of 2005).

CHAPTER I

PRELIMINARY

1. Short Title, Commencement, Extent and Application

(1) The Scheme shall be called the Reserve Bank– Integrated Ombudsman Scheme (RB-IOS), 2026. It aims to provide a cost-effective, expeditious, non-adversarial alternate grievance redress mechanism for the resolution of complaints against Regulated Entities covered under the Scheme.

(2) It shall come into force with effect from July 1, 2026.

(3) The Scheme shall apply to the services provided by the following Regulated Entities:

(a) all Commercial Banks, Regional Rural Banks, State Co-operative Banks, Central Co-operative Banks, Scheduled Primary (Urban) Co-operative Banks, and Non-Scheduled Primary (Urban) Co-operative Banks with deposits size of ₹50 crore and above as on the date of the audited balance sheet of the previous financial year.

(b) all Non-Banking Financial Companies (excluding Housing Finance Companies, Core Investment Company (CIC), Infrastructure Debt Fund-Non-Banking Financial Company (IDF-NBFC), Non-Banking Financial Company - Infrastructure Finance Company (NBFC-IFC), Non-Operative Financial Holding Company (NOFHC), Primary Dealers (PDs), Mortgage Guarantee Companies (MGC)) which

(i) are authorised to accept deposits; or

(ii) have customer interface, with an assets size of ₹100 crore and above as on the date of the audited balance sheet of the previous financial year.

(c) all Non-bank Prepaid Payment Instruments Issuers.

(d) Credit Information Companies.

2. Suspension of the Scheme

(1) The Reserve Bank, if it is satisfied that it is expedient so to do, may by order suspend for such period as may be specified in the order, the operation of all or any of the clauses of the Scheme, either generally or in relation to any specified Regulated Entity.

(2) The Reserve Bank may, by order, extend from time to time, the period of any suspension ordered as aforesaid by such period, as it may deem fit.

3. Definitions

(1) In the Scheme, unless the context otherwise requires:

(a) "Appellate Authority" means the Executive Director in-Charge of Consumer Education and Protection Department of the Reserve Bank;

(b) "Appellate Authority Secretariat" means Consumer Education and Protection Department of the Reserve Bank which is administering the Scheme;

(c) "Authorised Representative" means a person, other than an advocate, duly appointed and authorised in writing to represent the Complainant in the proceedings before the RBI Ombudsman;

(d) "Award" means the direction issued under clause 15 of the Scheme by the RBI Ombudsman to the Regulated Entity for specific performance of its obligations within the time limit prescribed;

(e) "bank" means a 'banking company', a 'corresponding new bank', a 'Regional Rural Bank', 'State Bank of India' as defined in the Banking Regulation Act, 1949, a 'co-operative bank' as defined in Section 56 (c) of the Banking Regulation Act, 1949 to the extent included under the Scheme but does not include a bank in resolution or winding up or under All-Inclusive Directions;

(f) “Complaint” means a representation in writing, alleging a deficiency in service on the part of a Regulated Entity, submitted by its customer or his/her authorised representative, and seeking relief under the provisions of the Scheme;

(g) “Credit Information Company” means a company as defined in the Companies Act, 2013 (18 of 2013) and has been granted a certificate of registration under sub-section (2) of section 5 of the Credit Information Companies (Regulation) Act, 2005 (30 of 2005);

(h) “Customer” means a person who uses, or is an applicant for, a service provided by a Regulated Entity;

(i) “Deficiency in service” means a shortcoming or an inadequacy in any service, which the Regulated Entity is required to provide statutorily or otherwise, which may or may not result in financial loss or damage to the customer;

(j) “Non-Banking Financial Company” (NBFC) means an NBFC as defined in Section 45-I (f) of the Reserve Bank of India Act, 1934 and registered with the Reserve Bank, to the extent included under the Scheme but does not include, an NBFC in resolution or winding up/liquidation, or under Directions of Reserve Bank of India;

(k) “Non- bank Prepaid Payment Instruments Issuer” means a company, as defined in the Companies Act, 2013 (18 of 2013), which has been granted a Certificate of Authorisation by the Reserve Bank of India under Section 7(1) of the Payment and Settlement Systems Act, 2007 (51 of 2007) to operate as a Prepaid Payment Instrument Issuer;

(l) “RBI Deputy Ombudsman” means a person appointed by the Reserve Bank as such under Clause 4 of the Scheme;

(m) “RBI Ombudsman” means a person appointed by the Reserve Bank as such under Clause 4 of the Scheme;

(n) “Regulated Entity” means a bank or a Non-Banking Financial Company, or a Non- bank Prepaid Payment Instruments Issuer or a Credit Information Company as defined in the Scheme, or any other entity as may be specified by the Reserve Bank from time to time, to the extent not excluded under the Scheme;

(o) “Rejected Complaints” means complaints that are closed under the provisions as specified in clause 16 of the Scheme.

(p) “Settlement” means an outcome of the processes under clause 14 of the Scheme;

(q) “The Reserve Bank” means Reserve Bank of India constituted under Section 3 of the Reserve Bank of India Act, 1934.

(2) Words and expressions used and not defined in the Scheme, but defined in the Reserve Bank of India Act, 1934, or in the Banking Regulation Act, 1949, or in the Payment and Settlement Systems Act, 2007 or in the Credit Information Companies (Regulation) Act, 2005 or the Regulations or guidelines or Directions issued by the Reserve Bank in exercise of its powers conferred by the Acts referred to herein above, shall have the meanings respectively assigned to them.

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CHAPTER II

OFFICES UNDER THE RESERVE BANK – INTEGRATED OMBUDSMAN SCHEME, 2026

4. Appointment and Tenure of RBI Ombudsman and RBI Deputy Ombudsman

(1) The Reserve Bank may appoint one or more of its officers as RBI Ombudsman and RBI Deputy Ombudsman, to carry out the functions entrusted to them under the Scheme.

(2) The appointment of RBI Ombudsman or the RBI Deputy Ombudsman, as the case may be, shall be made generally for a period of three years at a time.

5. Location of the Office of the RBI Ombudsman

(1) The Offices of the RBI Ombudsman shall be at such places as may be specified by the Reserve Bank.

(2) In order to expedite disposal of the complaints, the RBI Ombudsman may hold sittings at such places and in such manner as may be considered necessary and proper in respect of a complaint.

6. Centralised Receipt and Processing Centre

(1) The Reserve Bank shall establish the Centralised Receipt and Processing Centre at one or more places, as may be decided by it, to receive the complaints filed under the Scheme and process them.

(2) The complaints under the Scheme made online shall be registered on the portal (https://cms.rbi.org.in). Complaints received through e-mail[1] and physical form, including postal and hand-delivered complaints, shall be addressed and sent to the Centralised Receipt and Processing Centre[2] of the Reserve Bank.

7. Staffing of the Offices of the RBI Ombudsman and Centralised Receipt and Processing Centre

The Reserve Bank shall ensure that the Offices of the RBI Ombudsman and the Centralised Receipt and Processing Centre are adequately staffed and shall bear the cost thereof.

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[1] crpc@rbi.org.in

[2] Centralised Receipt and Processing Centre, 4th Floor, Reserve Bank of India, Sector -17, Central Vista, Chandigarh - 160017

CHAPTER III

POWERS AND FUNCTIONS OF THE RBI OMBUDSMAN/ RBI DEPUTY OMBUDSMAN

8. Powers and Functions

(1) The RBI Ombudsman/RBI Deputy Ombudsman shall consider the complaints of customers of Regulated Entities relating to deficiency in service.

(2) While considering the complaints, the RBI Ombudsman/RBI Deputy Ombudsman shall take into account, the principles of banking law and practice, as also the directions, instructions, guidelines or regulations issued by the Reserve Bank to Regulated Entities from time to time and such other factors as may be relevant.

(3) There is no limit on the amount in a dispute that can be brought before the RBI Ombudsman for which the RBI Ombudsman/ RBI Deputy Ombudsman can facilitate a settlement or pass an Award. However, for any consequential loss suffered by the Complainant, the RBI Ombudsman shall have the power to provide a compensation up to ₹30 lakh. In addition, the RBI Ombudsman shall also have the power to provide a compensation up to ₹3 lakh for the loss of the Complainant's time, expenses incurred, harassment/mental anguish suffered, etc., if any, by the Complainant.

(4) The RBI Ombudsman shall have the power to examine and close all complaints.

(5) The RBI Deputy Ombudsman shall have the power to close those complaints falling under clause 10 of the Scheme and complaints resolved as per the provisions of the clause 14(8)(a) to 14(8)(c) of the Scheme.

(6) The RBI Ombudsman shall have the power to make any Regulated Entity, other than the one against whom the complaint has been lodged, a party to the complaint if, in the opinion of the RBI Ombudsman, such Regulated Entity has, by an act, negligence, or omission, failed to comply with any directions, instructions, guidelines, or regulations issued by the Reserve Bank.

(7) The Reserve Bank shall, in the public interest, publish an annual report on the functioning and activities under the Scheme in such manner as it deems fit.

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CHAPTER IV

PROCEDURE FOR REDRESSAL OF GRIEVANCE UNDER THE SCHEME

9. 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).

10. Grounds for maintainability of a Complaint

(1) A complaint under the Scheme shall be maintainable only if the following conditions are satisfied:

(a) the complaint is addressed to the RBI Ombudsman directly. However, it does not include a communication in which the Reserve Bank is merely endorsed/marked in copy (whether by e-mail or in physical form); and

(b) the complaint is lodged by the Complainant personally or through an authorised representative other than an advocate unless the advocate is the aggrieved person; and

(c) the Complainant provides complete information as specified in clause 11 of the Scheme; and

(d) the complaint is not abusive or frivolous or vexatious in nature; and

(e) the Complainant had first made a complaint in writing or through any other mode to the Regulated Entity concerned, where proof of having made a complaint can be produced by the Complainant, before making a complaint under the Scheme; and

(f) the Complainant has not received any reply within 30 days or within the time specified by the Reserve Bank, National Payments Corporation of India, or under Card Network guidelines, if any, whichever is higher after the Regulated Entity received the complaint; or the Complainant is not satisfied with the reply / resolution provided by the Regulated Entity; and

(g) the complaint is made to the RBI Ombudsman within 90 days from the date on which the timeline specified in sub-clause (1)(f) expires or the date of the last communication from the concerned Regulated Entity, whichever is later; and

(h) the complaint is not relating to the same grievance, which is already pending before the Office of the RBI Ombudsman, whether or not received from the same Complainant or along with one or more Complainants; or

(i) the complaint is not relating to the same grievance, which is already settled or dealt with on merits, by the Office of the RBI Ombudsman, whether or not received from the same Complainant or along with one or more Complainants; and

(j) the complaint is not relating to the same grievance, which is already pending before any Court, Tribunal or Arbitrator or any other judicial or quasi-judicial forum, whether or not received from the same Complainant or along with one or more of the Complainants; or

(k) the complaint is not relating to the same grievance, which is already settled or dealt with on merits, by any Court, Tribunal or Arbitrator or any other judicial or quasi-judicial forum, whether or not received from the same Complainant or along with one or more of the Complainants; and

(l) 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.

Explanation 1: For the purposes of sub-clause (1)(j) and (1)(k), a complaint relating to the same grievance does not include criminal proceedings pending or decided before a Court or Tribunal or any police investigation initiated in a criminal offence.

(2) The complaints involving the following matters are excluded from the purview of the Scheme:

(a) matters related to commercial judgment or decision of a Regulated Entity;

(b) a dispute between a vendor and a Regulated Entity;

(c) grievances against Management or Executives of a Regulated Entity;

(d) a grievance arising from an action of a Regulated Entity in compliance with the orders of a judicial/quasi-judicial or statutory or law enforcing authority;

(e) a service not within the regulatory purview of the Reserve Bank;

(f) a dispute between Regulated Entities;

(g) a dispute involving the employee-employer relationship of a Regulated Entity;

(h) a grievance for which a remedy has been provided in Section 18 of the Credit Information Companies (Regulation) Act, 2005; and

(i) a grievance pertaining to customers of Regulated Entity not included under the Scheme.

(3) Complaints not meeting the eligibility conditions as specified under sub-clause (1) and complaints that are mentioned in sub-clause (2), shall be rejected at the outset as non-maintainable without further examination, with appropriate communication to the Complainant.

11. Procedure for Filing a Complaint

(1) The complaint may be lodged online through the portal https://cms.rbi.org.in.

(2) The complaint may also be submitted through e-mail[3] or physical mode to the Centralised Receipt and Processing Centre[4] 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 submitted in electronic or physical mode shall be in such format as specified in Annex.

12. Initial Scrutiny, Maintainability and Registration of Complaints

(1) Complaints lodged on the portal shall be subject to limited system-based validation, based on the information and responses furnished by the Complainant, solely for the purpose of verifying compliance with basic maintainability requirements under the Scheme.

Provided that where, on the basis of such system-based validation, the complaint is found to be not maintainable under clause 10, the same shall be treated as inadmissible for registration as a complaint under the Scheme and shall be rejected at the outset with appropriate communication to the Complainant.

(2) The Centralised Receipt and Processing Centre shall verify the complaints received through e-mail and physical mode and assess their maintainability under the Scheme. Such checks shall be limited to assessing maintainability and shall not amount to examination of the complaint on merits. It shall

(a) where the submission does not indicate any deficiency in service and is in the nature of suggestions, queries etc., treat the same as a “not valid complaint” under the Scheme and reject it at the outset with appropriate communication to the Complainant;

[3] crpc@rbi.org.in

[4] Centralised Receipt and Processing Centre, 4th Floor, Reserve Bank of India, Sector -17, Central Vista, Chandigarh - 160017

(b) where the complaint falls under such grounds of non-maintainability in clause 10 as may be specified by the Reserve Bank for closure at the Centralised Receipt and Processing Centre, reject the same at the outset with appropriate communication to the Complainant.

Provided that in cases covered under sub-clauses (a) and (b), the submission/complaint shall be inadmissible for registration as a complaint under the Scheme.

(3) The complaints that are determined to be non-maintainable under clause 10 of the Scheme during processing at the Centralised Receipt and Processing Centre shall be rejected, with appropriate communication to the Complainant indicating the grounds for non-maintainability.

Provided that only such sub-clauses under clause 10, as may be decided by the Executive Director in-Charge of Consumer Education and Protection Department of the Reserve Bank, shall be rejected by the Centralised Receipt and Processing Centre.

(4) Where a complaint is not rejected under sub-clause (1) or sub-clause (2), as the case may be, it shall be registered and assigned to the Office of the RBI Ombudsman for examination and disposal under the Scheme.

(5) Registration of a complaint under sub-clause (4) and its assignment to the Office of the RBI Ombudsman, shall not be construed as a determination of maintainability. Where, upon examination, a complaint is found to be not maintainable under clause 10, the Office of the RBI Ombudsman shall reject the complaint in accordance with the provisions of the Scheme, with appropriate communication to the Complainant.

13. Power to Call for Information

(1) A copy of the complaint, registered and assigned to the Office of the RBI Ombudsman in accordance with clause 12(4), shall also be forwarded to the Regulated Entity against whom the complaint is filed with a direction to submit its written response within the time as specified in clause 14(2).

(2) The Office of the RBI Ombudsman may, for the purpose of carrying out duties under the Scheme, require the Regulated Entity against whom the complaint has been made or any other Regulated Entity which is a party to the dispute to provide any information or furnish certified copies of any document relating to the complaint which are or is alleged to be in its possession.

Provided that in the event of failure of a Regulated Entity to comply with the requisition without sufficient cause, it shall be deemed that the Regulated Entity has no information to furnish or no submissions to make.

(3) The Office of the RBI Ombudsman shall maintain confidentiality of the information or the documents coming to its knowledge or possession in the course of discharging its duties and shall not disclose such information or documents to any person except as otherwise required by law, or with the consent of the person furnishing such information or documents.

Provided that nothing in this sub-clause shall prevent the Office of the RBI Ombudsman from disclosing information or documents furnished by the parties to the proceedings to each other, to the extent considered necessary to comply with the principles of natural justice and fair play;

Provided further that provisions of this sub-clause shall not apply in relation to the disclosure made or information furnished by the Office of the RBI Ombudsman to the Reserve Bank or filing thereof before any Court, Tribunal or Arbitrator or any other judicial or quasi-judicial forum.

14. Resolution of Complaints

(1) As the intent of the Scheme is to provide a cost-effective and expeditious grievance redress, the proceedings under the Scheme shall be summary in nature and shall not be bound by any rules of evidence.

(2) The Regulated Entity shall, on receipt of the complaint, file its written response to the averments in the complaint enclosing therewith copies of the documents relied upon, within 15 days before the Office of the RBI Ombudsman.

Provided that the Office of the RBI Ombudsman may, at the request of the Regulated Entity in writing grant such further time as may be deemed fit to file its written response and documents.

(3) In case the Regulated Entity omits or fails to file its written response and documents within the time as provided in terms of sub-clause (2), the RBI Ombudsman may proceed *ex-parte,* based on the documents / material available on record, and issue an Award.

(4) The RBI Ombudsman or RBI Deputy Ombudsman, as the case may be, shall endeavour to facilitate a settlement of a complaint by agreement between the Complainant and the Regulated Entity. In the course of such proceedings, the parties

to the complaint shall comply with the advisory issued by the Office of the RBI Ombudsman for submission of relevant documents or material within the stipulated time.

(5) For the purpose of promoting a settlement of the complaint, the RBI Ombudsman or RBI Deputy Ombudsman, as the case may be, shall ensure that the written response or supporting documents or material filed by one party, to the extent relevant and pertaining to the complaint, are furnished to other party and follow such procedure and provide additional time as may be considered appropriate.

(6) The RBI Ombudsman may, if deemed necessary and based on the circumstances of the complaint, issue an advisory to the Regulated Entity at any stage to take such action as may lead to full or partial resolution and settlement of the complaint, and

(a) if the Regulated Entity takes action and complies with the advisory within the stipulated time and the Complainant accepts the same, the complaint shall be closed under Clause 14(8)(b);

(b) in the event the Complainant does not respond within the stipulated time or raises any objection that is found to be without merit, the complaint shall be closed under Clause 14(8)(a) or Clause 14(8)(d), respectively.

(7) Where the RBI Ombudsman / RBI Deputy Ombudsman is of the opinion that the documents / material furnished and written submissions by both the parties are not conclusive enough to arrive at a settlement, a conciliation meeting of the Complainant with the officials of Regulated Entity may be initiated by the RBI Ombudsman or RBI Deputy Ombudsman, if considered necessary. If such meeting is held and it results in a mutually acceptable settlement of the grievance, the proceedings of the meeting shall be recorded and signed by the parties stating that they are agreeable to the settlement.

Provided that such meeting shall be held in the presence of the RBI Ombudsman, and the parties in person or online.

(8) Subject to the provisions of Clause 8(5), the complaint shall be closed by the RBI Ombudsman / RBI Deputy Ombudsman when:

(a) all aspects of the complaint, have been fully settled by the Regulated Entity upon their intervention; or

(b) the Complainant has agreed in writing or otherwise (which may be recorded by the Office of the RBI Ombudsman) that the manner and the extent of resolution of the grievance is satisfactory; or

(c) the Complainant has withdrawn the complaint voluntarily; or

(d) the Complainant has objected, in part or full, to the resolution provided, but the RBI Ombudsman is of the opinion that the objections do not have sufficient merit; or

(e) the Regulated Entity has addressed certain issues raised in the complaint, and the remaining issues, in the opinion of the RBI Ombudsman, either fall outside the purview of the Scheme, or do not involve any deficiency in service on the part of the Regulated Entity, or do not merit further consideration.

15. Award by the RBI Ombudsman

(1) Unless the complaint is rejected under clause 16, the RBI Ombudsman shall pass an Award in the event of:

(a) non-furnishing of documents/information by the Regulated Entity as enumerated in clause 14(3); or

(b) the matter not getting resolved under clause 14(8) based on the documents and material placed before the RBI Ombudsman.

Provided that a reasonable opportunity of being heard (oral or in writing) is given to both the parties before passing an Award.

(2) The Award shall contain, *inter alia*, the direction, if any, to the Regulated Entity for specific performance of its obligations and in addition to or otherwise, the amount, if any, to be paid by the Regulated Entity to the Complainant by way of compensation for any loss suffered by the Complainant as specified in clause 8(3).

(3) A copy of the Award shall be sent to the Complainant and the Regulated Entity.

(4) The Award passed under sub-clause (1) shall lapse and be of no effect unless the Complainant furnishes a letter of acceptance of the Award in full and final settlement of the claim to the Regulated Entity concerned, within a period of 30 days from the date of receipt of the copy of the Award.

Provided that no such acceptance may be furnished by the Complainant if he has filed an appeal under sub-clause (3) of clause 17.

(5) The Regulated Entity shall comply with the Award and intimate compliance to the RBI Ombudsman or appeal to the Appellate Authority subject to the provisions of Clause 17, within 30 days from the date of receipt of the letter of acceptance from the Complainant.

16. Rejection of a Complaint

(1) The RBI Ombudsman or the RBI Deputy Ombudsman may reject a complaint at any stage if it is found that:

(a) the complaint is non-maintainable under clause 10; or

(b) the complaint is not a valid complaint as it does not indicate any deficiency in service and is in the nature of suggestions, queries etc.; or

(c) a case on the same cause of action is filed before any Court, Tribunal, Arbitrator, or any other judicial or quasi-judicial forum, while the complaint is being examined under the Scheme.

(2) The RBI Ombudsman may reject a complaint at any stage if in his/her opinion:

(a) there is no deficiency in service; or

(b) the compensation sought for the consequential loss is beyond the power of the RBI Ombudsman to provide the compensation as indicated in clause 8(3); or

(c) the complaint is not pursued by the Complainant with reasonable diligence; or

(d) the complaint is without sufficient cause; or

(e) the complaint requires consideration of elaborate documentary and oral evidence and the proceedings before the RBI Ombudsman are not appropriate for adjudication of such a complaint; or

(f) there is no financial loss or damage, or inconvenience caused to the Complainant.

17. Appeal before the Appellate Authority

(1) There shall not be any right of appeal to a Regulated Entity for an Award issued under clause 15(1)(a).

(2) The Regulated Entity may, aggrieved by an Award under clause 15(1)(b), prefer an appeal before the Appellate Authority within 30 days from the date of receipt of the Complainant's letter of acceptance of the Award;

(a) an appeal may be filed by a Regulated Entity only with the previous sanction of the Executive Director/Official of equal rank.

(b) the Appellate Authority, if he is satisfied that the Regulated Entity had sufficient cause for not making the appeal within the time, may allow a further period not exceeding 30 days.

(3) The Complainant may, aggrieved by an Award under clause 15(1), within 30 days of the date of receipt of the Award, prefer an appeal before the Appellate Authority.

Provided that the Appellate Authority, if he/she is satisfied that the Complainant had sufficient cause for not making the appeal within the time, may allow a further period not exceeding 30 days.

(4) The Appellate Authority's Secretariat shall scrutinise and process the Appeal.

(5) The Appellate Authority may, after giving the parties a reasonable opportunity of being heard (oral or in writing):

(a) dismiss the appeal; or

(b) allow the appeal and set aside the Award of the RBI Ombudsman; or

(c) remand the matter to the RBI Ombudsman for fresh disposal in accordance with such directions as the Appellate Authority may consider necessary or proper; or

(d) modify the Award and pass such directions as may be necessary to give effect to the Award so modified; or

(e) pass any other order as it may deem fit.

(6) The order of the Appellate Authority shall have the same effect as the Award passed by RBI Ombudsman under clause 15 or the order rejecting the complaint under clause 16, or any other order, as the case may be.

18. Regulated Entity to Display Salient Features of the Scheme for Knowledge of the Public

(1) The Regulated Entity to which the Scheme is applicable shall facilitate the smooth implementation of the Scheme by ensuring meticulous adherence to the requirements under the Scheme, failing which, the Reserve Bank may take such action as it may deem fit.

(2) The Regulated Entity shall appoint a Principal Nodal Officer at their head office who shall be of a rank not less than a General Manager or equivalent and shall be responsible for representing the Regulated Entity and furnishing information on its behalf in respect of complaints filed against the Regulated Entity. The Regulated Entity may appoint such other Nodal Officers to assist the Principal Nodal Officer as it may deem fit for operational efficiency. Any changes in appointment or contact details of Principal Nodal Officer shall be reported to Consumer Education and Protection

Department, Central Office, Reserve Bank of India prior to or in case of exigency, immediately post any such change.

(3) The Regulated Entity shall display prominently for the benefit of their customers at their branches/places where the business is transacted, the name and contact details (Telephone/mobile number and E-mail ID) of the Principal Nodal Officer and the address of Centralised Receipt and Processing Centre along with the link to the RBI Ombudsman complaint lodging portal (https://cms.rbi.org.in) on their website.

(4) The Regulated Entity to which the Scheme is applicable shall ensure that the salient features of the Scheme are displayed prominently in English, Hindi and the regional language in all its offices, branches and places where the business is transacted in such a manner that a person visiting the office or branch has adequate information on the Scheme.

(5) The Regulated Entity shall ensure that a copy of the Scheme is available in all its branches to be provided to the customer for reference upon request.

(6) The salient features of the Scheme along with the copy of the Scheme and the contact details of the Principal Nodal Officer shall be displayed and kept updated on the website of the Regulated Entity.

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CHAPTER V

MISCELLANEOUS

19. Removal of Difficulties in the Scheme

If any difficulty arises in giving effect to the provisions of the Scheme, the Reserve Bank may make such provisions not inconsistent with the Reserve Bank of India Act, 1934, or the Banking Regulation Act, 1949, or the Payment and Settlement Systems Act, 2007, or the Credit Information Companies (Regulation) Act, 2005 or the Scheme, as it may consider necessary or expedient for removing any difficulty.

20. Repeal of the Existing Schemes and Application to Pending Proceedings

(1) The Reserve Bank – Integrated Ombudsman Scheme, 2021, shall stand repealed as on July 01, 2026.

(2) The adjudication of complaints under the Reserve Bank – Integrated Ombudsman Scheme, 2021, received before July 01, 2026, appeals arising from decisions made under the said Scheme, and the execution of Awards issued thereunder shall continue to be governed by the provisions of the Reserve Bank – Integrated Ombudsman Scheme, 2021 and the instructions of the Reserve Bank issued thereunder.

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Annex

Complaint Form

Form for filing of online and offline complaints with the RBI Ombudsman

Part A: Guidance for filing of a complaint

The salient mandatory requirements under the captioned scheme are listed below, which must be followed by the Complainants while filing a complaint with the RBI Ombudsman, and if not followed, may lead to rejection / closure of complaints (the full text of the Scheme, accessible at: https://cms.rbi.org.in may be referred to for details):

1. A Complainant must necessarily file his/her complaint FIRST with the Regulated Entity against which he/she has a complaint. If that has not been done and a complaint is filed directly with the RBI Ombudsman, no action will be taken on such complaints.

Time limits for filing a complaint

2. A complaint can be filed with the RBI Ombudsman if:
   (i) no reply has been received from the Regulated Entity within the timeline prescribed by RBI/NPCI/Card Network guidelines (where applicable) or within 30 days of receipt of the complaint by the Regulated Entity, whichever is later; or the Complainant is not satisfied with the reply/resolution received from the Regulated Entity; and
   (ii) the complaint is made to the RBI Ombudsman within 90 days from the date on which the timeline specified in (i) above expires or the date of the last communication from the concerned Regulated Entity, whichever is later; and;
   (iii) 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.

Using the services of an advocate for filing of a complaint

3. A Complainant can use the help of another person/s to act as his/her authorised representative before the RBI Ombudsman but the person/s should not be an advocate.

Amount of compensation admissible under the Scheme

4. (i) There is no limit on the amount involved in the dispute that can be considered under the Scheme.

   (ii) The Scheme allows a compensation for consequential loss upto ₹30 lakh

   (iii) The scheme allows a compensation for harassment/mental anguish suffered by the Complainant upto ₹3 lakh.

Documents needed for filing a complaint

5. The following documents are normally required for filing a complaint and should be kept ready before filling the complaint form:
   a) Copy of the complaint filed with the entity
   b) Copy of the response from the entity (if received)
   c) Any other document/s relevant to the complaint.

Where / how to file a complaint

6. A complaint to the RBI Ombudsman can be filed in three ways: (i) through the online CMS portal at https://cms.rbi.org.in ; (ii) or by emailing to: crpc@rbi.org.in; or (iii) by sending a filled-in complaint form with supporting documents by post/courier to the following address: Centralized Receipt and Processing Centre (CRPC), Reserve Bank of India, Central Vista, Sector 17, Chandigarh - 160 017.

Where / how to get further information

7. The Contact Center with Interactive Voice Response System (IVRS) with Toll Free #14448 is available 24x7 for Complainants to know about the Scheme and the process of complaint lodging. The facility to connect to Contact Center personnel is available from Monday to Saturday except for National Holidays, between 8:00AM to 10:00PM for English, Hindi and ten regional languages.

Part B: FORM OF COMPLAINT (TO BE LODGED) WITH THE RBI OMBUDSMAN

[Clause 11(2) of the Scheme]

(TO BE FILLED UP BY THE COMPLAINANT)

All the fields are mandatory except wherever indicated otherwise

The RBI Ombudsman

Madam/Sir

Declaration- I hereby provide my free, specific and informed consent to Reserve Bank of India for the collection, processing, storage, and use of my personal data for the purpose of complaint resolution (Please tick mark)

Yes	No

(I) Details of the Complainant:

1. Complainant Category (Please select only one by placing a tick mark in the box):
   - i. Individual ☐
   - ii. Person with Disabilities ☐
   - iii. Senior Citizen ☐
   - iv. Individual – Business ☐
   - v. Proprietorship ☐
   - vi. Partnership ☐
   - vii. MSME ☐
   - viii. Association ☐
   - ix. Trust ☐
   - x. Limited Company ☐
   - xi. Government Department ☐
   - xii. PSU ☐
2. Name of the Complainant …….
3. Age (years)……. (not mandatory) Gender……..……..(not mandatory)
4. Mobile No……

5. E-mail ID: …….. (if available)

6. Full postal address of the Complainant

…….

…….

District…….. State……. Pin Code ……

(II) Details of the complaint:

	Name of the Regulated Entity (RE)	Complaint Number/ acknowledgement number allotted by RE	Location of branch (city, town, village, etc.), address, PIN
Complaint against			

a) Do you have an account with the RE mentioned at (II) above? Yes/No

b) If yes, please provide the account number (savings/ Loan/ ATM/ Debit/ Credit Card) in which you have a complaint (you can tick more than one). ……..

c) Date of making the complaint to the RE …….
(*Please enclose a copy of the* complaint)

d) Transaction date, reference number and details, if available

……..……

e) Whether any reply has been received from the RE? Yes/No
(if yes, please enclose a copy of the reply)

f) Please tick the relevant box below (Yes or No):

(i)	Whether your complaint has already been dealt with or is pending before any court, tribunal, arbitrator, or any other judicial or quasi-judicial forum? (for the same cause of action)	Yes	No
(ii)	Whether your complaint is being made through an advocate?	Yes	No
(iii)	If answer to (ii) is yes, then are you the Complainant?	Yes	No

(iv)	Whether your complaint has already been dealt with by the RBI Ombudsman earlier or is under process on the same ground/ cause of action with the RBI Ombudsman?	Yes	No
(v)	Is the Complainant a staff of the RE and complaint involves employer-employee relationship?	Yes	No

Note: If you answered "Yes" to (i), (iv) or (v), or if you answered "Yes" to (ii) and "No" to (iii), your complaint is not maintainable under the Scheme and will not be registered.

g) What is the nature of your complaint (please select one – place a tick mark in the box) - *(The response to this question is optional for the Complainant)*

i. ATM/Debit Cards ☐
ii. Bank Guarantees/ Letter of Credit and documentary credits ☐
iii. Credit Cards ☐
iv. Deposit Account (Saving and Current)- including complaints on opening/ operation of accounts ☐
v. Internet/Mobile/Electronic Banking ☐
vi. Loans and advances (including complaints against recovery Agents/ Direct Sales Agents, harassment, non-observance of Fair Practices Code. Etc.) ☐
vii. Notes and Coins ☐
viii. Para-Banking products ☐
ix. Mis-selling ☐
x. Pensions and facilities for Senior Citizens ☐
xi. Issue related to KYC updation (including freezing of accounts) ☐
xii. Issues related to Premises ☐
xiii. Staff behaviour ☐
xiv. Remittance and collection of instruments (Cheques/ drafts/ bills and other physical modes) ☐
xv. Tax related/ Government Business ☐
xvi. Facilities for differently abled ☐

h) Please give brief Details of the complaint including the particulars of the product (card/loan account/locker, etc.) under dispute:

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

……
……
……

i) What is the relief sought from the RBI Ombudsman:

……
……
……

j) Do you want any compensation to be paid to you by the RE? Yes / No

If yes, please give details of the compensation:

i. For consequential loss suffered, if any: (maximum ₹30 lakh)
ii. For time, expenses incurred, harassment & mental anguish, if any (maximum ₹3 lakh)

List of documents/ proof, if any, in support of your claim at (j) above, including the calculations for compensation sought for the consequential loss. (Please enclose copy/copies)

Declaration

I/We, the Complainant/s herein declare that the information furnished above is true and correct.

Yours faithfully

(Signature of the Complainant/Authorised Representative)

Authorisation

If the Complainant wants to authorise a representative on her/his behalf before the RBI Ombudsman, the following declaration should be submitted:

I/We …….. hereby nominate Shri/Smt…….as my/our authorised representative to appear and make submission on my/our behalf before the RBI Ombudsman, whose contact details are furnished below:

Full Address

……

……

…….

Pin Code ……..……..

Mobile Number. ……

E-mail ……..……

(Signature of the Complainant)
Name of the Complainant:
Complaint number assigned:
(in case the authorisation is submitted at a later stage)