Salient features of Integrated Ombudsman scheme 2021

Integrated Ombudsman Scheme launched by Reserve Bank of India on November 12, 2021.

Some of the salient features of the Scheme are as follows:

- A Centralized Receipt and Processing Centre has been set up at RBI, for receipt and initial processing complaints in any language.

- The Scheme defines 'deficiency in service' as the ground for filing a complaint, with a specified list of exclusions.

- A complaint can be made under the scheme:

  - If complainant had made a written complaint to the Regulated Entity concerned and the complaint was rejected wholly or partly by the bank, and the complainant is not satisfied with the reply or
  - Complainant had not received any reply within 30 days after the bank received the complaint

- Complaints can be made within one year after the complainant has received the reply from the bank or, where no reply is received, within one year and 30 days from the date of the complaint.

- No complaint to Banking Ombudsman can be made under the scheme for the matters related to
  - The complaint is not in respect of the same cause of action which is already- pending before an Ombudsman or settled or dealt with on merits, by an Ombudsman
  - 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

- Complaints can continue to be filed online on https://cms.rbi.org.in. Complaints can also be sent in physical mode to the Centralized Receipt and Processing Centre set up at Reserve Bank of India, 4th Floor, Sector 17, Chandigarh - 160017 in the format. Additionally, a Contact Centre with a toll-free number – 14448
- The complaint can be made by the customer in the format prescribed by RBI

- For more details, a copy of the Scheme is available at the branch and on the RBI website and on the CMS portal (https://cms.rbi.org.in).

RBL Bank

Branch Manager