

## Salient features of RBI - Integrated Ombudsman Scheme (RBI- IOS) 2021

Integrated Ombudsman Scheme was launched by Reserve Bank of India on November 12, 2021. Few salient features of the Scheme are as follows:

- A complaint can be filed on CMS portal/ Centralised Receipt and Processing Centre from anywhere in the country irrespective of the address of the complainant, Regulated Entity (RE) or branch involved.
- One address and one email for lodging of physical/ email complaints from anywhere in the country.
- Automatic acknowledgement to the complainant on registration of online complaint.
- Facility for real-time tracking of the status of complaint.
- Facility for online submission of additional documents on the CMS itself.
- Detailed letter intimating decision/ closure of complaint. The Scheme defines 'deficiency in service' as any shortcoming or inadequacy in any financial service, which RE of RBI is required to provide statutorily or otherwise, which may or may not result in financial loss or damage to the customer' as the ground for filing a complaint with a specified list of exclusions. A complaint can be made under the scheme:
  - For redress of grievance, the complainant must first approach the concerned RE. If the RE does not respond within a period of 30 days after lodgement of the complaint or rejects the complaint wholly/partly or if the complainant is not satisfied with the response/resolution given by the RE, the complainant can lodge his complaint under the RB-IOS, 2021.
  - Approaching the RBI Ombudsman without first lodging a complaint with the RE or doing so before 30 days after lodging the complaint, if there is no response from the RE, would make the complaint non-maintainable under RB-IOS, 2021.
  - It may be noted that the complaint should be made to the RBI Ombudsman (RBIO) not later than one year after receiving the reply of the RE or, in cases where no reply is received, not later than one year and 30 days after the date of the representation to the RE. No complaint to Banking Ombudsman can be made under the Scheme for below mentioned indicative matters related to:
    - Complaints which have been already dealt with by Ombudsman/ CEPC or those under process/pending on the same cause of action and for similar relief (whether received from the same complainant or along with one or more complainants) with the RBIO.
    - Complaints 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.

- Complaints pertaining to a dispute in which action initiated by a RE is in compliance of the orders of a statutory or law enforcing authority.

- Complaints lodged through an advocate (except where the advocate himself is the aggrieved person).

Complaints can be filed through any of the following modes:

- Online - on CMS portal of RBI at <https://cms.rbi.org.in>.

- Physical complaint (letter/post) in the form as specified in the Scheme to "Centralised Receipt and Processing Centre, 4th Floor, Reserve Bank of India, Sector -17, Central Vista, Chandigarh - 160017".

- Complaints with full details can be sent by email ([crpc@rbi.org.in](mailto:crpc@rbi.org.in)).

- For more details, a copy of the Scheme is available at the branch, the Bank's website and on the RBI website.