

Salient features of the Integrated Ombudsman Scheme, 2021

The integrated Ombudsman Scheme 2021 of RBI was launched on 12th November 2021 in virtual mode by Hon'ble Prime Minister Shri Narendra Modi.

The Scheme emphasizes on strengthening the grievance redress mechanism for consumers of various services provided by the RBI regulated entities.

The following existing ombudsman schemes are being integrated into a single scheme which will offer the benefit of a single platform to customers for getting speedy resolution of their grievances:

- The Banking Ombudsman Scheme, 2006;
- The Ombudsman Scheme for Non-Banking Financial Companies, 2018;
- The Ombudsman Scheme for Digital Transactions, 2019;

The Scheme adopts 'One Nation One Ombudsman' approach by making the RBI Ombudsman mechanism jurisdiction neutral.

The salient features of the Scheme are as under:

- It will no longer be necessary for a complainant to identify under which scheme he/she should file complaint with the Ombudsman.
- The Scheme defines 'deficiency in service' as the ground for filing a complaint, with a specified list of exclusions. Therefore, the complaints would no longer be rejected simply on account of "not covered under the grounds listed in the scheme".
- The Scheme has done away with the jurisdiction of each ombudsman office.
- A Centralised Receipt and Processing Centre have been set up at RBI, Chandigarh for receipt and initial processing of physical and email complaints in any language.
- The responsibility of representing the Regulated Entity and furnishing information in respect of complaints filed by customers against the Regulated Entity would be that of the Principal Nodal Officer in the rank of a General Manager in a Public Sector Bank or equivalent.

- The Regulated Entity will not have the right to appeal in cases where an Award is issued by the ombudsman against it for not furnishing satisfactory and timely information/documents.

The Executive Director in charge of the Consumer Education and Protection Department of RBI would be the Appellate Authority under the Scheme

Complaints can continue to be filed online on <https://cms.rbi.org.in>. Complaints can also be filed through dedicated e-mail crpc@rbi.org.in or sent in physical mode to the 'Centralised 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 (9:30 am to 5:15 pm) - is operational.

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