

The Reserve Bank of India – Integrated Ombudsman Scheme, 2021

Scheme covers the following regulated entities:

- 1) All Commercial Banks, Regional Rural Banks, Scheduled Primary (Urban) Co-operative Banks and Non –Scheduled Primary (Urban) Co-operative Banks with deposit size of Rupees 50 crore and above as on date of the audited balance sheet of the previous financial year.
- 2) All Non-Banking Financial Companies (excluding Housing Finance Companies) which
 - (a) are authorized to accept deposits; or
 - (b) have customer interface, with an asset size of Rupees 100 crore and above as on the date of the audited balance sheet of the previous financial year.
- 3) All System Participants as defined under the scheme.

Some of the salient features of the Scheme are:

- 1) It will no longer be necessary for a complainant to identify under which scheme he/she should file complaint with the Ombudsman.
- 2) 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”.
- 3) The Scheme has done away with the jurisdiction of each Ombudsman Office.
- 4) A Centralized Receipt and Processing Centre has been set up at RBI, Chandigarh for receipt and initial processing of physical and email complaints in any language.
- 5) 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.
- 6) Complaints can be filed online at <https://cms.rbi.org.in>
- 7) Complaints can also be filed through the dedicated email: crpc@rbi.org.in

(Or)

Sent in physical mode to: ‘Centralized Receipt and Processing Centre (CRPC)’ set up at Reserve Bank of India, 4th Floor, Central Vista, Sector 17, Chandigarh – 160017

A Contact Centre with a toll-free number – 14448 (9:30 am to 5:15 pm) – is also being operationalized in Hindi, English and in eight regional languages.

- 8) For more details about the scheme, Please visit our website: www.shareindiafincap.com