

The Reserve Bank – Integrated Ombudsman Scheme, 2021

1. The Reserve Bank of India (RBI) recently launched the Integrated Ombudsman Scheme. The 'One Nation-One Ombudsman' system vide their notification ref No. CEPD. PRD. No.S873/13.01.001/2021-22 on November 12, 2021 is to strengthen the grievance redressal mechanism for customer complaints against entities regulated by the RBI such as Banks, Non-Banking Financial Companies (NBFCs), and Payment Service Operators.

2. The Scheme is introduced with the object of enabling resolution of complaints relating to certain services rendered by banks and to facilitate the satisfaction or settlement of such complaints.

3. The Reserve Bank of India integrated the following three Ombudsman schemes into the Reserve Bank - Integrated Ombudsman Scheme, 2021.

- (i) [the Banking Ombudsman Scheme, 2006](#), as amended up to July 01, 2017.
- (ii) [the Ombudsman Scheme for Non-Banking Financial Companies, 2018](#);
- (iii) [the Ombudsman Scheme for Digital Transactions, 2019](#)

4. The silent features of the scheme

- i) It will no longer be necessary for a complainant to identify under which scheme he/she should file complaint with the Ombudsman.
- ii) The Scheme defines 'deficiency in service' as the ground for filing a complaint, with a specified list of exclusions.
- iii) The Scheme has done away with the jurisdiction of each Ombudsman Office.
- iv) A Centralised Receipt and Processing Centre has been set up at RBI, Chandigarh for receipt and initial processing of physical and email complaints in any language.
- v) The Scheme shall come into force from November 12, 2021.

5. To file the complaint online, customer can visit the website <https://cms.rbi.org.in>, also register your complaint through an email at crpc@rbi.org.in or by calling the contact centre on toll free number 14448. Customer can also send complaint physically by filling the form and sending it to the 'Centralised Receipt and Processing Centre' set up by RBI in Chandigarh.

6. Copy of the Scheme is available on the Bank's and RBI website and on the CMS Portal (<https://cms.rbi.org.in>).

Banking Ombudsman Address

In terms of Clause 6 of the **Reserve Bank – Integrated Ombudsman Scheme 2021**, a Centralized Receipt and Processing Centre (CRPC) has been established at Reserve Bank of India, Chandigarh to receive complaints filed under the scheme.

Address:

Centralized Receipt and Processing Centre (CRPC)
Reserve Bank of India
Central Vista, Sector 17,
Chandigarh - 160017

RBI Online Portal : <https://cms.rbi.org.in>
Email id : crpc@rbi.org.in
Contact Centre number : 14448 (9:30 am to 5:15pm) – Operationalized in Hindi, English and in 8 other regional languages.