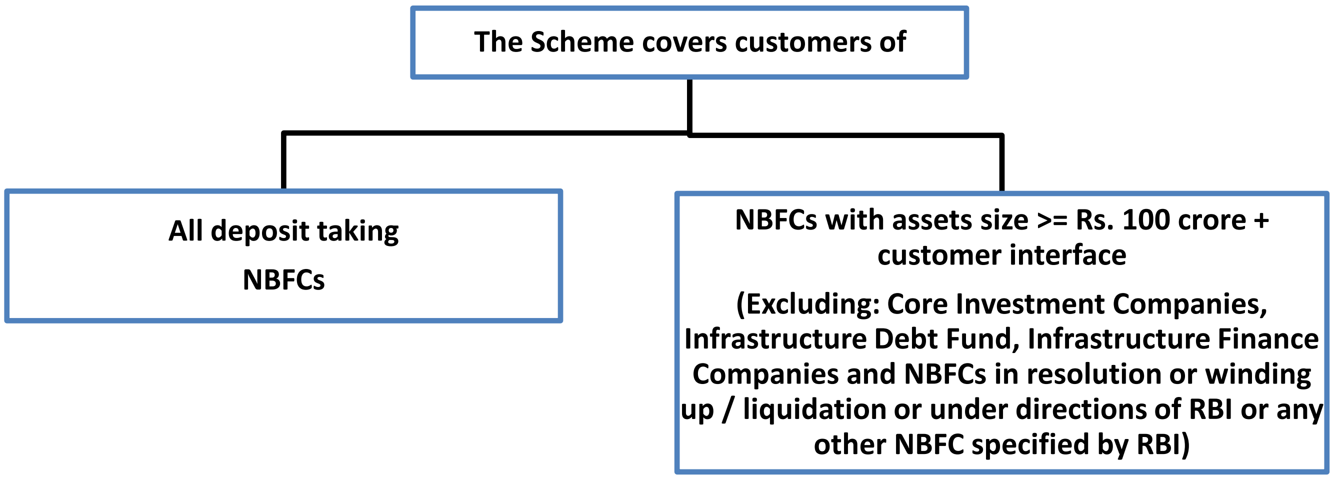
RESERVE BANK - INTEGRATED OMBUDSMAN SCHEME, 2021:
Salient Features



Grounds for filing a complaint by a customer:

- Any customer aggrieved by an act or omission of the Regulated Entity resulting in deficiency in service may file a complaint under the Scheme personally or through an authorised representative as defined under clause 3(1)(c) of the Scheme.

"Authorised Representative" means a person, other than an advocate, duly appointed and authorised in writing to represent the complainant in the proceedings before the Ombudsman; other than an advocate, duly appointed and authorised in writing to represent the complainant in the proceedings before the Ombudsman;

Grounds for non-maintainability of a complaint:

- No complaint for deficiency in service shall lie under the Scheme in matters involving:
  - a) commercial judgment/decision of a Regulated Entity;
  - b) a dispute between a vendor and a Regulated Entity relating to an outsourcing contract;
  - c) a grievance not addressed to the Ombudsman directly;
  - d) general grievances against Management or Executives of a Regulated Entity;
  - e) a dispute in which action is initiated by a Regulated Entity in compliance with the orders of a statutory or law enforcing authority;
  - f) a service not within the regulatory purview of the Reserve Bank;
  - g) a dispute between Regulated Entities;
  - h) a dispute involving the employee-employer relationship of a Regulated Entity;
  - i) a dispute for which a remedy has been provided in Section 18 of the Credit Information Companies (Regulation) Act, 2005; and
  - j) a dispute pertaining to customers of Regulated Entity not included under the Scheme.

- A complaint under the Scheme shall not lie unless:

  Before making a complaint under the Scheme, a written complaint is made to the Regulated Entity concerned and (i) the complaint was rejected wholly or partly by the Regulated Entity, and the complainant is not satisfied with the reply; or the complainant had not received any reply within 30 days after the Regulated Entity received the complaint; and (ii) the complaint is made to the Ombudsman within one year after the complainant has received the reply from the Regulated Entity to the complaint or, where no reply is received, within one year and 30 days from the date of the complaint.

Procedure for Filing a Complaint

A complaint can be filed through any of the following methods:

- Online - on CMS portal of RBI at https://cms.rbi.org.in
- Physical complaint (letter/post) in the form as specified in Annexure 'A' 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 to crpc@rbi.org.in

Can a customer appeal, if not satisfied with decision of Ombudsman?

- An appeal can be filed through the CMS Portal (https://cms.rbi.org.in) for a closed complaint. Alternatively, the appeal can also be sent vide e-mail at aaos@rbi.org.in
- Further, if the complainant is not satisfied with the resolution provided by the Ombudsman, he/she is at liberty to explore other recourses and/or remedies available, as per law.

For further details please refer to the 'Reserve Bank - Integrated Ombudsman Scheme, 2021'