

Salient features of Integrated Ombudsman scheme 2021

Integrated Ombudsman Scheme launched by Reserve Bank of India on November 12, 2021.

Few salient features of the Scheme, as follows:

- A Centralised Receipt and Processing Centre has been set up at RBI, for receipt and initial processing of physical and email complaints in any language.
- The Scheme defines 'deficiency in service' as the ground for filing a complaint, with a specified list of exclusions.
- A complaint can be made under the scheme:
 - If complainant had made a written complaint to the Regulated Entity concerned and the complaint was rejected wholly or partly by the bank, and the complainant is not satisfied with the reply or
 - Complainant had not received any reply within 30 days after the bank received the complaint
- Complaint can be made within one year after the complainant has received a reply from the Bank or, where no reply received, within one year and 30 days from the date of the complaint.
- No complaint to Banking Ombudsman can be made under the Scheme for matters related to
 - The complaint is not in respect of the same cause of action which is already-pending before an Ombudsman or settled or dealt with on merits, by an Ombudsman
 - 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
- Complaints can be filed through any of the following modes:
 - online on <https://cms.rbi.org.in>
 - Write a letter to the Reserve Bank of India, 4th Floor, Sector 17, Chandigarh - 160017 in the format.
 - Call toll-free number – 14448
- The complaint can be made by the customer in the format prescribed by RBI. For the complaint format Please [Click here](#)
 - For more details, a copy of the Scheme is available at the branch, on the RBI website and on the CMS portal (<https://cms.rbi.org.in>).