

Salient features of the Integrated Ombudsman Scheme, 2021

1. The Scheme integrates the existing three Ombudsman schemes of RBI namely, (i) the Banking Ombudsman Scheme, 2006; (ii) the Ombudsman Scheme for Non-Banking Financial Companies, 2018; and (iii) the Ombudsman Scheme for Digital Transactions, 2019.
2. It will no longer be necessary for a complainant to identify under which scheme he/she should file complaint with the Ombudsman.
3. The Scheme has done away with the jurisdiction of each ombudsman office.
4. The Scheme defines 'deficiency in service' as the ground for filing a complaint, with a specified list of exclusions.
5. 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.
6. Complaints can continue to be filed online on <https://cms.rbi.org.in>. Complaints can also be filed through the 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 prescribed format.
7. Additionally, a Contact Centre with a **toll-free number - 1800 210 2100** has also been operationalised to provide information/clarifications regarding the alternate grievance redress mechanism of RBI and to guide complainants in filing of a complaint.
8. The Executive Director-in charge of Consumer Education and Protection Department of RBI would be the Appellate Authority under the Scheme.
9. A copy of the Scheme is available on the RBI website and on the CMS portal (<https://cms.rbi.org.in>).