

## THE RESERVE BANK - INTEGRATED OMBUDSMAN SCHEME, 2021

INTEGRATED OMBUDSMAN SCHEME is a Scheme for resolving customer grievances in relation to services provided by entities regulated by Reserve Bank of India in an expeditious and cost-effective manner.

### Grounds of Complaint:

Any customer aggrieved by an act or omission of a Regulated Entity resulting in **deficiency in service** of the company may file a complaint under the Scheme with the **integrated Ombudsman** personally or through an authorised representative **if the Company does not reply to the grievance filed** with its **Grievance Redressal Officer** within a period of one month after receipt of the complaint by the company, or rejects the complaint, or if the complainant is not satisfied with the reply given.

### Procedure for Filing a Complaint:

- (1) The complaint may be lodged online through the portal designed for the purpose (<https://cms.rbi.org.in>)
- (2) The complaint may also be submitted through electronic or physical mode to the Centralised Receipt and Processing Centre as notified by the Reserve Bank. Email: [crpc@rbi.org.in](mailto:crpc@rbi.org.in)
- (3) The complaint, if submitted in physical form, shall be duly signed by the complainant or by the authorised representative. The complaint shall be submitted in electronic or physical mode in such format and containing such information as may be specified by Reserve Bank.

## FORM OF COMPLAINT (TO BE LODGED) WITH THE OMBUDSMAN

(TO BE FILLED UP BY THE COMPLAINANT)

All the fields are mandatory except wherever indicated otherwise

To

The Ombudsman

Madam/Sir,

Sub: Complaint against ..... (place of Regulated Entity's branch or office) of .....  
..... (name of the Regulated Entity)

### Details of the complaint:

1. Name of the complainant .....
2. Age (years).....
3. Gender.....

4. Full address of the complainant .....  
 .....  
 ..... Pin Code .....

Phone No.: (if available) ..... Mobile Number: ..... E-mail (if available) .....

5. Complaint against (Name and full address of the branch or office of the Regulated Entity)  
 ..... Pin Code .....

6. Nature of relationship/account number (if any) with the Regulated Entity  
 .....

7. Transaction date and details, if available  
 .....

(a) Date of complaint already made by the complainant to the Regulated Entity (Please enclose a copy of the complaint) .....

(b) Whether any reminder was sent by the complainant? Yes/No (Please enclose a copy of the reminder) .....

8. Please tick the relevant box (Yes/No)

Whether your complaint:

I	is sub-judice/under arbitration?	Yes	No
ii	is made through an advocate, except when the advocate is the aggrieved party?	Yes	No
iii	has already been dealt with or is under process on the same ground with the Ombudsman?	Yes	No
iv	is on account of a dispute between Regulated Entities?	Yes	No
v	is in the nature of general complaint/s against Management or Executives of a Regulated Entity?	Yes	No
vi	involves employer-employee relationship?	Yes	No

9. Subject matter of the complaint .....

10. Details of the complaint: (If space is not sufficient, please enclose a separate sheet)  
 .....  
 .....

11. Whether any reply has been received from the Regulated Entity within a period of 30 days of receipt of the complaint by it? Yes/No (if yes, please enclose a copy of the reply)

12. Relief sought from the Ombudsman  
 .....

(Please enclose a copy of documentary proof, if any, in support of your claim)

13. Nature and extent of monetary loss, if any, claimed by the complainant by way of compensation

Rs.....

14. List of documents enclosed:

**Declaration:**

- (i) I/We, the complainant/s herein declare that:
  - a) the information furnished above is true and correct; and
  - b) I/We have not concealed or misrepresented any fact stated above, and in the documents submitted herewith.
- (ii) The complaint is filed before the expiry of a period of one year reckoned in accordance with the provisions of clause 10 (2) of the Scheme.

Yours faithfully

(Signature of the Complainant/Authorised Representative)

**15 AUTHORISATION**

If the complainant wants to authorise a representative to appear and make submission on her/his behalf before the Ombudsman, the following declaration should be submitted:

I/We ..... hereby nominate Shri/Smt..... as my/our authorised representative whose contact details are as below:

Full Address .....

.....

..... Pin Code ..... Phone

No: ..... Mobile Number: ..... E-mail .....

(Signature of the Complainant)