



THE CO-OPERATIVE CITY BANK LTD.

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Salient features of the Integrated Ombudsman Scheme, 2021

The integrated Ombudsman Scheme 2021 of RBI was launched on 12th November 2021 in virtual mode by Hon'ble Prime Minister Shri Narendra Modi.

The Scheme emphasizes on strengthening the grievance redress mechanism for consumers of various services provided by the RBI regulated entities.

The following existing ombudsman schemes are being integrated into a single scheme which will offer the benefit of a single platform to customers for getting speedy resolution of their grievances:

- the Banking Ombudsman Scheme, 2006
- the Ombudsman Scheme for Non-Banking Financial Companies, 2018;
- the Ombudsman Scheme for Digital Transactions, 2019;

The Scheme adopts 'One Nation One Ombudsman' approach by making the RBI Ombudsman mechanism jurisdiction neutral.

The salient features of the Scheme are as under:

- It will no longer be necessary for a complainant to identify under which scheme he/she should file complaint with the Ombudsman.
- The Scheme defines 'deficiency in service' as the ground for filing a complaint, with a specified list of exclusions. Therefore, the complaints would no longer be rejected simply on account of "not covered under the grounds listed in the scheme".
- The Scheme has done away with the jurisdiction of each ombudsman office.
- A Centralized Receipt and Processing Centre have been set up at RBI, Chandigarh for receipt and initial processing of physical and email complaints in any language.
- The responsibility of representing the Regulated Entity and furnishing information in respect of complaints filed by customers against the Regulated Entity would be that of the Principal Nodal Officer in the rank of a General Manager in a Public Sector Bank or equivalent.
- The Regulated Entity will not have the right to appeal in cases where an Award is issued by the ombudsman against it for not furnishing satisfactory and timely information/documents.

The Executive Director in charge of the Consumer Education and Protection Department of RBI would be the Appellate Authority under the Scheme.

Which complaints are not maintainable?

No complaint for deficiency in service shall be maintainable under the Scheme in matters involving:

(1) No complaint for deficiency in service shall lie under the Scheme in matters involving:

- commercial judgment/commercial decision of a Regulated Entity;
- a dispute between a vendor and a Regulated Entity relating to an outsourcing contract;
- a grievance not addressed to the Ombudsman directly;
- general grievances against Management or Executives of a Regulated Entity;
- a dispute in which action is initiated by a Regulated Entity in compliance with the orders of a statutory or law enforcing authority;
- a service not within the regulatory purview of the Reserve Bank;
- a dispute between Regulated Entities; and
- a dispute involving the employee-employer relationship of a Regulated Entity.

(2) A complaint under the Scheme shall not lie unless:

- the complainant had, before making a complaint under the Scheme, made a written complaint 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.
- the complaint is not in respect of the same cause of action which is already-
 - (i) pending before an Ombudsman or settled or dealt with on merits, by an Ombudsman, whether or not received from the same complainant or along with one or more complainants, or one or more of the parties concerned;
 - (ii) 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, whether or not received from the same complainant or along with one or more of the complainants/parties concerned;
- the complaint is not abusive or frivolous or vexatious in nature;

- the complaint to the Regulated Entity was made before the expiry of the period of limitation prescribed under the Limitation Act, 1963, for such claims;
- the complainant provides complete information as specified in clause 11 of the Scheme;
- the complaint is lodged by the complainant personally or through an authorized representative other than an advocate unless the advocate is the aggrieved person. *Explanation 1:* For the purposes of sub-clause (2)(a), 'written complaint' shall include complaints made through other modes where proof of having made a complaint can be produced by the complainant.

Explanation 2: For the purposes of sub-clause (2)(b)(ii), a complaint in respect of the same cause of action does not include criminal proceedings pending or decided before a Court or Tribunal or any police investigation initiated in a criminal offence.

How can a customer lodge a complaint?

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 'Centralized Receipt and Processing Centre' set up at Reserve Bank of India, 4th Floor, Sector 17, Chandigarh – 160017 in the format. Additionally, a Contact Centre with a toll-free number – 14448 (9:30 am to 5:15 pm) – is also being operationalized in Hindi, English, and in eight regional languages to begin with and will be expanded to cover other Indian languages in due course.

A copy of the Scheme is available on the RBI website and on the CMS portal (<https://cms.rbi.org.in>).

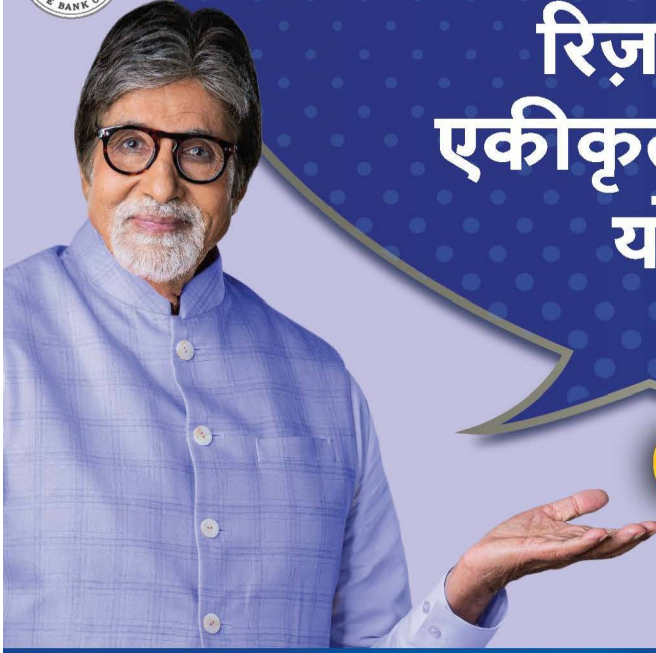
The bank has also displayed the Integrated Ombudsman Scheme at all branches.

The Scheme is effective from 12th November 2021.

For any further details on complaint handling procedure, complaint form, etc., customer may refer to scheme displayed at branches.



रिज़र्व बैंक - एकीकृत लोकपाल योजना



शिकायत दर्ज करने के लिए

<https://cms.rbi.org.in>

पर जाएँ

आरबीआई विनियमित संस्थाओं के विरुद्ध शिकायतों के निवारण के लिए एकल सुविधा



30 दिनों के भीतर शिकायतों का निवारण न होने या आरबीआई द्वारा विनियमित बैंकों/एनबीएफसी/क्रेडिट इंफॉर्मेशन कंपनियों/पेमेन्ट प्रणाली प्रतिभागियों द्वारा संतोषजनक निवारण न होने पर, आप उनकी शिकायत आरबीआई लोकपाल के समक्ष दर्ज कर सकते हैं



ऑनलाइन <https://cms.rbi.org.in> पर या डाक द्वारा केंद्रीकृत प्राप्ति और प्रसंस्करण केंद्र, भारतीय रिज़र्व बैंक, चंडीगढ़ - 160017 पर शिकायत दर्ज करें



अपवर्जन सूची में उल्लिखित सेवाओं को छोड़कर, अन्य सेवाओं में कमियों से संबंधित सभी शिकायतें शामिल हैं



अपनी शिकायत की वास्तविक स्थिति को शिकायत प्रबंधन प्रणाली (<https://cms.rbi.org.in>) पर देखें



अधिक जानकारी के लिए **14448** पर कॉल करें.

समय: कार्यदिवसों पर, राष्ट्रीय अवकाशों को छोड़कर:

- हिंदी और अंग्रेजी के लिए सुबह 8:00 बजे से रात 10:00 बजे तक
- 10 क्षेत्रीय भाषाओं (असमिया, बंगाली, गुजराती, कन्नड़, मराठी, मलयालम, ओडिया, पंजाबी, तेलुगु और तमिल) के लिए सुबह 9:30 बजे से शाम 5:15 बजे तक



आरबीआई कहता है...
जानकार बनिए,
सतर्क रहिए!



जनहित में जारी
भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA
www.rbi.org.in



अधिक जानकारी के लिए, <https://rbi.khehtahai.rbi.org.in/> पर जाएं
फ़ीडबैक देने के लिए, rbi.khehtahai@rbi.org.in को लिखें



Reserve Bank - Integrated Ombudsman Scheme



Visit

<https://cms.rbi.org.in>
to lodge a complaint

Single window for resolution
of complaints against RBI regulated entities



Complaints not resolved within 30 days or not resolved satisfactorily by Banks/NBFCs/Credit Information Companies/Payment System Participants regulated by RBI, can be lodged with the RBI Ombudsman



Lodge complaints online at <https://cms.rbi.org.in> or by post to Centralised Receipt and Processing Centre, Reserve Bank of India, Chandigarh - 160017



All complaints regarding deficiency in services covered, except those in the exclusion list



Track the status of your complaint on Complaint Management System (<https://cms.rbi.org.in>)



Call **14448** for more information.

Timings: Weekdays except National Holidays:

- 8:00 AM to 10:00 PM for English and Hindi
- 9:30 AM to 5:15 PM for 10 Regional Languages (Assamese, Bengali, Gujarati, Kannada, Malayalam, Marathi, Odia, Punjabi, Tamil and Telugu)



**RBI Kehta Hai...
Jaankaar Baniye,
Satark Rahiye!**



Issued in public interest by

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For more details, visit <https://rbikehtahai.rbi.org.in/>
For feedback, write to rbikehtahai@rbi.org.in



Reserve Bank of India

Nation-wide Intensive Financial Awareness Campaign



Do not share your bank account login ID, password, PIN or OTP with anyone.

Do not download any unknown app on your phone/device.

Never respond to messages offering/ promising prize money, government aid and KYC updation



RBI Kehta Hai!

Do not take help from strangers at the ATM. Always cover the ATM keypad with your hand while keying in the PIN.



<https://cms.rbi.org.in>

Do not give your ATM card to anyone for withdrawal of cash. Never write the PIN on your card.



Be(A)ware

Scan here to know more about the Be(A)ware booklet published by RBI

Scan here to know more about RB-IOS, 2021