SALIENT FEATURES OF

THE RESERVE BANK – INTEGRATED OMBUDSMAN SCHEME, 2026

1. Customers are not required to identify the specific Ombudsman scheme before filing a complaint. All complaints against regulated entities are filed under the Reserve Bank – Integrated Ombudsman Scheme (RB-IOS), 2026.
2. The Scheme defines "deficiency in service" which may or may not result in financial loss or damage to customer as the ground for filing a complaint.
3. A Centralised Receipt and Processing Centre set up at RBI, Chandigarh, for receipt and initial processing of physical and email complaints in any language.
4. The 2026 Scheme strengthens the grievance redress framework by providing a faster, cost-free, transparent, and non-adversarial mechanism for resolving complaints against RBI-regulated entities.
5. Customers are not charged any fee for filing or pursuing complaints.
6. In the event where the Complaints does not meet the eligibility conditions as specified under RB-IOS 2026, the same shall be rejected at the outset as non-maintainable without further examination, with proper communication to the Complainant.
7. The Grievance Redressal Officer being the Principal Nodal Officer of the Company is responsible for coordinating with RBI, representing the regulated entity, and ensuring timely submission of all required information and documents.
8. Regulated entity has no right to appeal where an award is passed against it due to failure to furnish satisfactory or timely information/documents before the Ombudsman.
9. The Executive Director in charge of the Consumer Education and Protection Department (CEPD), RBI function as the Appellate Authority under the Scheme.
10. A complaint may be filed with the RBI Ombudsman if the Regulated Entity does not respond within the time prescribed under RBI, NPCI, or Card Network guidelines (where applicable), or within 30 days of receiving the complaint, whichever is later, or if the complainant is not satisfied with the response or resolution provided. The complaint must be filed with the RBI Ombudsman within 90 days from the expiry of the applicable response timeline or from the date of the last communication received from the Regulated Entity, whichever is later. Additionally, the original complaint to the Regulated Entity must have been made within the limitation period prescribed under the Limitation Act, 1963.
11. There is no limit on the amount involved in a dispute that can be considered under the Scheme. The Scheme provides compensation of up to ₹30 lakh for consequential loss and up to ₹3 lakh for harassment or mental anguish suffered by the complainant.

12. A complaint to the RBI Ombudsman can be filed in three ways: (i) through the online CMS portal at https://cms.rbi.org.in ; (ii) or by emailing to: crpc@rbi.org.in; or (iii) by sending a filled-in complaint form with supporting documents by post/courier to the following address: **Centralized Receipt and Processing Centre (CRPC), Reserve Bank of India, Central Vista, Sector 17, Chandigarh - 160 017**.

13. The Contact Center with Interactive Voice Response System (IVRS) with Toll Free #14448 is available 24x7 for Complainants to know about the Scheme and the process of complaint lodging. The facility to connect to Contact Center personnel is available from Monday to Saturday except for National Holidays, between 8:00AM to 10:00PM for English, Hindi and ten regional languages.

Please note that before approaching the Ombudsman, it is mandatory to first file the complaint with the concerned Regulated Entity (RE). Only in the event of non-receipt of reply, within 30 days from the lodgement of the complaint, from the RE or if the complaint is rejected wholly or partially by the RE, the complaint can be registered with the Ombudsman