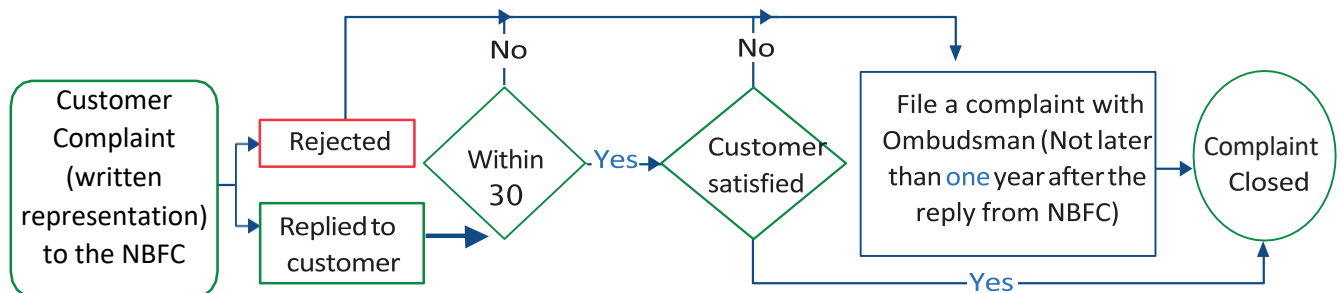


The Reserve Bank - Integrated Ombudsman Scheme, 2021: Salient Features

Grounds for filing a complaint by a customer: Any customer aggrieved by an act or omission of a Regulated Entity resulting in deficiency in service may file a complaint under the Scheme personally or through an authorised representative other than through Advocate.

“Deficiency in service” means a shortcoming or an inadequacy in any financial service, which the Regulated Entity is required to provide statutorily or otherwise, which may or may not result in financial loss or damage to the customer.

- **How can a customer file complaint?**



Procedure for filing a complaint

- The complaint may be lodged online through the portal designed for the purpose at <https://cms.rbi.org.in> .
- The complaint may also be submitted through physical mode to the Centralised Receipt and Processing Centre at Reserve Bank of India, 4th Floor, Sector 17, Chandigarh - 160017 or electronic mode (email) to crpc@rbi.org.in . The complaint, if submitted in physical form, shall be duly signed by the complainant or by the authorised representative.
- Additionally, a Contact Centre with a toll-free number - 14448 (9:30 am to 5:15pm) - has also been operationalised by RBI in Hindi, English, and in eight regional languages

How does Ombudsman take decision?

- Proceedings before Ombudsman are summary in nature
- Promotes settlement through conciliation → If not reached, can issue Award/Order

Can a customer appeal, if not satisfied with decision of Ombudsman?

Yes, If Ombudsman’s decision is appealable → Appellate Authority: Executive Director in-Charge of the Department of the Reserve Bank administering the Scheme.

Note

- This is an Alternate Dispute Resolution mechanism
- Customer is at liberty to approach any other court/forum/authority for the redressal at any stage
- Refer to www.rbi.org.in for further details of the Scheme

**Nodal Officer:

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