

RBI OMBUDSMAN SCHEME

The **Ombudsman Scheme, 2021** was introduced by the **Reserve Bank of India (RBI)** to streamline the grievance redressal mechanism for customers of banks, NBFCs, and digital payment systems.

Coverage of Regulated Entities: The Scheme covers the following regulated entities:

- i. all Commercial Banks, Regional Rural Banks, Scheduled Primary (Urban) Cooperative Banks and Non-Scheduled Primary (Urban) Co-operative Banks with deposits size of Rupees 50 crore and above as on the date of the audited balance sheet of the previous financial year;
- ii. all Non-Banking Financial Companies (excluding Housing Finance Companies) which (a) are authorised to accept deposits; or (b) have customer interface, with an assets size of Rupees 100 crore and above as on the date of the audited balance sheet of the previous financial year;
- iii. all System Participants as defined under the Scheme.

Below are the key salient features:

1. One Nation, One Ombudsman

- Instead of multiple schemes, there is now **one single platform** for customers to file complaints.

2. Centralized Receipt & Processing Centre (CRPC) for streamlined handling of complaints- The Centralized Receipt & Processing Centre (CRPC) has been set up by RBI for receipt and processing of the complaints

3. "Deficiency in Service" Approach

- The scheme covers complaints related to **deficiency in service** instead of listing specific grounds for complaints.
- This broadens the scope and makes it easier for customers to lodge complaints.

4. Online Complaint Filing through CMS Portal

- Customers can file complaints online through the **RBI's Complaint Management System (CMS)** portal: <https://cms.rbi.org.in>
- Complaints can also be submitted via email or physical letters. Below are the details

Contact Details of Centralized Receipt and Processing Center(CRPC):Address: Reserve Bank of India Sector 17, Chandigarh - 160017, India, Tel: +91 172 2721071, Fax: :+91 172 2701252 Email: crpc@rbi.org.in

For more details about the scheme please visit our website link- www.findocinvest.com

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