

Salient Features of the Reserve Bank of India – Integrated Ombudsman Scheme, 2021

Scheme covers the following regulated entities:

- 1) All Commercial Banks, Regional Rural Banks, Scheduled Primary (Urban) Co-operative Banks and Non –Scheduled Primary (Urban) Co-operative Banks with deposit size of Rupees 50 crore and above as on date of the audited balance sheet of the previous financial year.
- 2) All Non-Banking Financial Companies (excluding Housing Finance Companies) which (a) are authorized to accept deposits; or (b) have customer interface, with an asset size of Rupees 100 crore and above as on the date of the audited balance sheet of the previous financial year.
- 3) All System Participants as defined under the scheme.

Some of the salient features of the Scheme are:

- 1) It will no longer be necessary for a complainant to identify under which scheme he/she should file complaint with the Ombudsman.
- 2) 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”.
- 3) The Scheme has done away with the jurisdiction of each Ombudsman Office.
- 4) A Centralized Receipt and Processing Centre has been set up at RBI, Chandigarh for receipt and initial processing of physical and email complaints in any language.
- 5) 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.

Complaint lodging channels of RBI

- A) Complaints can be filed online at <https://cms.rbi.org.in>
- B) Can be sent in physical mode to: ‘**Centralized Receipt and Processing Centre (CRPC)**’ set up at Reserve Bank of India, 4th Floor, Central Vista, Sector 17, Chandigarh – 160017

CRPC also hosts a **Contact Center with a toll-free number 14448** to assist the complainants in lodging their complaints and provide them information regarding the redress mechanism in the RBI. The call centre also disseminates information related to safe banking practices in ten regional languages (Assamese, Bengali, Gujarati, Kannada, Odia, Punjabi, Malayalam, Marathi, Tamil and Telugu) apart from Hindi and English.

Further for Grievance redressal policy and contact details of Principal Nodal Officer of Paytm Payments Bank Limited, Please visit : [Customer Grievance Redressal Policy](#).