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## INTEGRATED OMBUDSMAN SCHEME, 2021

### ❖ SALIENT FEATURES

The Integrated Ombudsman Scheme, 2021 is effective from November 12, 2021. The Scheme adopts 'One Nation One Ombudsman' approach by making the RBI Ombudsman mechanism jurisdiction neutral. It integrates the existing three Ombudsman schemes of RBI namely, (i) the Banking Ombudsman Scheme, 2006; (ii) the Ombudsman Scheme for Non-Banking Financial Companies, 2018; and (iii) the Ombudsman Scheme for Digital Transactions, 2019.

❖ **APPLICABILITY:** All entities regulated by Reserve Bank of India (i.e. Banks / NBFCs / Payment System Operators)

### ❖ PROCEDURE FOR GRIEVANCE REDRESSAL UNDER THE SCHEME:

I. **Grounds of complaint:** Any customer aggrieved by an act/omission of the Company resulting in deficiency in service may file complaint personally or through an authorised representative. "Authorised Representative" means a person, other than an advocate (unless the advocate is the aggrieved person) duly appointed and authorised in writing to represent the complainant in the proceedings before the Ombudsman.

#### II. Complaint shall not lie under the Scheme, unless:

- a. The complainant had, before making a complaint under the Scheme, made a written complaint to the Company and
  - i. the complaint was rejected wholly or partly by the company, and the complainant is not satisfied with the reply; or the complainant had not received any reply within 30 days after the company received the complaint; and
  - ii. the complaint is made to the Ombudsman within one year after the complainant has received the reply from the company to the complaint or, where no reply is received, within one year and 30 days from the date of the complaint.
- b. 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.
- c. The complaint is not abusive or frivolous or vexatious in nature;



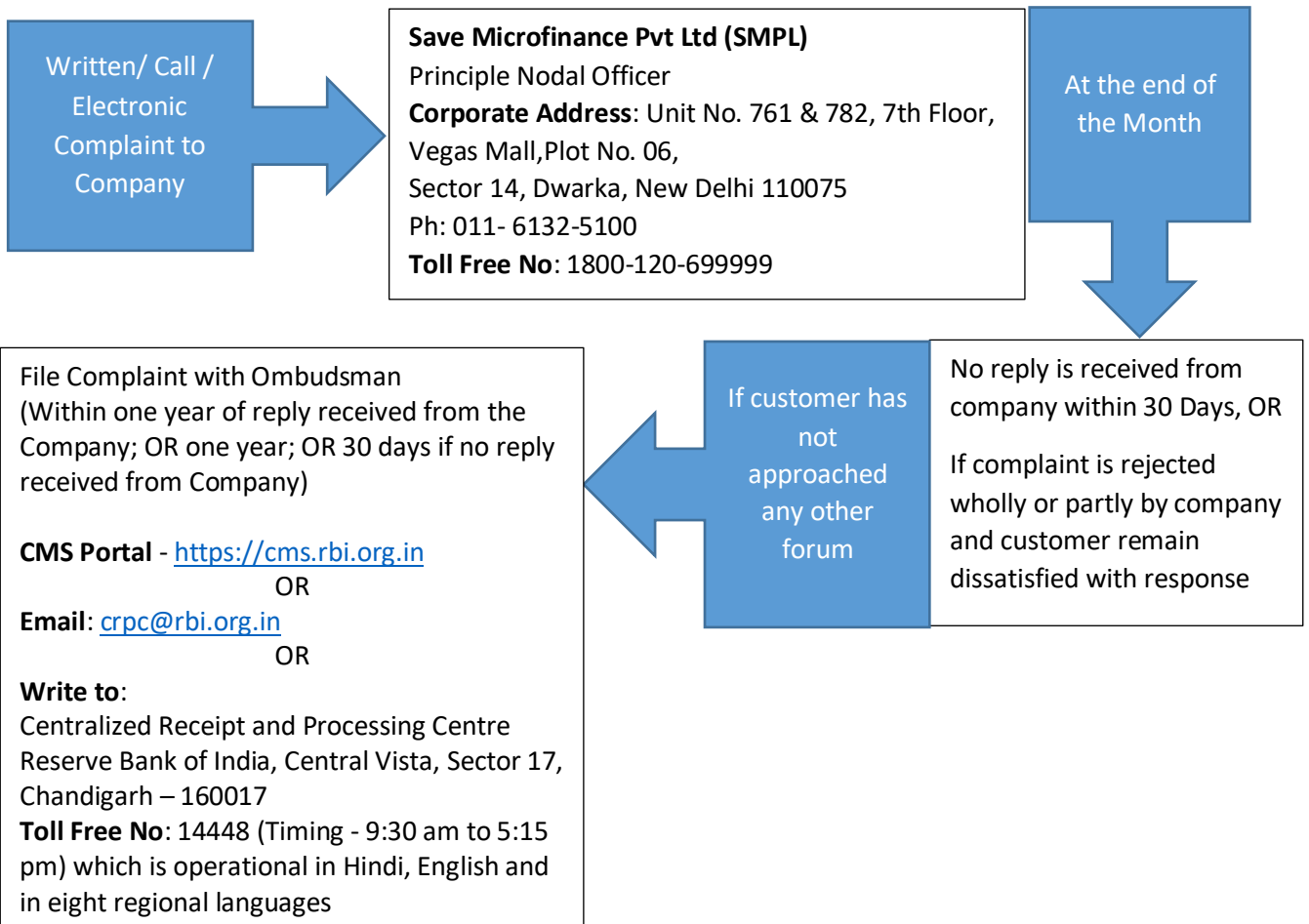
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- d. The complaint to the Company was made before the expiry of the period of limitation prescribed under the Limitation Act, 1963, for such claims;
- e. The complainant provides complete information as specified in clause 11 of the Scheme;
- f. The complaint is lodged by the complainant personally or through an authorised representative other than an advocate unless the advocate is the aggrieved person.

**III. Grounds for non-maintainability of a Complaint under the scheme are those involving matters such as**

- a) Commercial judgment/commercial decision of Company;
- b) Dispute between a vendor and the Company relating to an outsourcing contract;
- c) Grievance not addressed to the Ombudsman directly;
- d) General grievances against Management or Executives of Company;
- e) Dispute in which action is initiated in compliance with the orders of a statutory or law enforcing authority;
- f) Service not within the regulatory purview of RBI;
- g) Dispute between Regulated Entities of RBI; and
- h) Dispute involving the employee-employer relationship of the Company.

**❖ PROCESS FOR FILING COMPLAINT:**





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#### ❖ PROCEDURE FOR FILING COMPLAINT

- Customer needs to make a written representation/letter i.e. lodge a written complaint (written on paper & submitted to SMPL Head Office OR Email written to [manisha.gulyani@savemfi.in](mailto:manisha.gulyani@savemfi.in) (as per the details provided in **Annexure A**) either by himself or through his authorised representative in the format enclosed as **Annex B**, stating clearly:
  - i) the name and address of the complainant,
  - ii) the name and address of the branch or registered office of the Company against which the complaint is made,
  - iii) the facts giving rise to the complaint,
  - iv) the nature and extent of the loss caused to the complainant, and
  - v) the relief sought for.
- If reply is not received from the Company within 1 (one) month, OR, if the customer remains dissatisfied with the reply, then the customer may file a complaint with Ombudsman (not later than 1 (one) year after the reply from SMPL at CMS Portal (<https://cms.rbi.org.in>) provided that customer has not approached any forum/court/authority; or  
**Toll Free No:** 14448 (Timing - 9:30 am to 5:15 pm) which is operational in Hindi, English and in eight regional languages  
Electronic or Physical mode to Centralized Receipt & Processing Centre (CRPC)  
**Email:** [crpc@rbi.org.in](mailto:crpc@rbi.org.in) or deliver the letter at  
Centralized Receipt & Processing Centre (CRPC)  
Reserve Bank of India, Central Vista, Sector 17, Chandigarh – 160017

#### ❖ APPEAL BEFORE APPELLATE AUTHORITY:

- The complainant aggrieved by an Award or rejection of a complaint by Ombudsman Office, may, within 30 days of date of receipt of award or rejection of complaint, prefer an appeal to Executive Director, Consumer Education & Protection Department (CEPD), RBI.
- The Appellate Authority may, if it is satisfied that the complainant had sufficient cause for not making the appeal within the time, may allow a further period not exceeding 30 days.

#### ❖ RESOLUTION OF COMPLAINTS:

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

#### **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



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**Annexure A**

**Details of Principal Nodal Officer appointed under THE RESERVE BANK - INTEGRATED OMBUDSMAN SCHEME, 2021 at Head Office/Corporate Office-**

<b>Name of the Principal Nodal Officer:</b>	Mr. Vijay Kumar Dwivedi
<b>Designation:</b>	Manager – Compliance & Legal
<b>Postal Address:</b>	Unit No. 761 & 782, 7th Floor, Vegas Mall, Plot No. 06, Sector 14, Dwarka, New Delhi - 110075
<b>Base Location:</b>	New Delhi
<b>Area of operation:</b>	PAN India
<b>Telephone Number:</b>	011-61325100
<b>Mobile Number:</b>	9015475136
<b>Email ID</b>	<a href="mailto:cs.smpl@savemfi.in">cs.smpl@savemfi.in</a>



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**Annexure B**

**FORM OF COMPLAINT (TO BE LODGED) WITH THE OMBUDSMAN**

[Clause 11(2) of the Scheme]

(TO BE FILLED UP BY THE COMPLAINANT)

All the fields are mandatory except wherever indicated otherwise

To  
The Ombudsman

Madam/Sir,

Sub: Complaint against ..... (place of Regulated Entity’s branch or office) of  
.....name of the Regulated Entity)

Details of the complaint:

- 1. Name of the complainant .....
- 2. Age (years).....
- 3. Gender.....
- 4. Full address of the complainant .....
- .....
- .....
- Pin Code .....
- Phone No. (if available).....
- Mobile Number. ....
- E-mail (if available) .....

- 5. Complaint against (Name and full address of the branch or office of the Regulated Entity)  
.....
- .....
- Pin Code .....

- 6. Nature of relationship/account number (if any) with the Regulated Entity  
.....

- 7. Transaction date and details, if available  
.....

- (a) Date of complaint already made by the complainant to the Regulated Entity (*Please enclose a copy of the complaint*) .....
- (b) Whether any reminder was sent by the complainant? Yes/No (*Please enclose a copy of the reminder*) .....

- 8. Please tick the relevant box (Yes/No)



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Whether your complaint:

I.	is sub-judice/under arbitration <sup>1</sup> ?	Yes	No
II.	is made through an advocate, except when the advocate is the aggrieved party?	Yes	No
III.	has already been dealt with or is under process on the same ground with the Ombudsman?	Yes	No
IV.	is in the nature of general complaint/s against Management or Executives of a Regulated Entity?	Yes	No
V.	is on account of a dispute between Regulated Entities?	Yes	No
VI.	involves employer-employee relationship?	Yes	No

9. Subject matter of the complaint

.....

10. Details of the complaint:

(If space is not sufficient, please enclose a separate sheet)

.....  
.....  
.....  
.....

11. Whether any reply has been received from the Regulated Entity within a period of 30 days of receipt of the complaint by it? Yes/No (if yes, please enclose a copy of the reply)

12. Relief sought from the Ombudsman

.....  
.....

(Please enclose a copy of documentary proof, if any, in support of your claim)

13. Nature and extent of monetary loss, if any, claimed by the complainant by way of compensation (please refer to clauses 15 (4) & 15 (5) of the Scheme)

Rs.....  
.....

14. List of documents enclosed:



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### Declaration

(i) I/We, the complainant/s herein declare that:

- a) the information furnished above is true and correct; and
- b) I/We have not concealed or misrepresented any fact stated above, and in the documents submitted herewith.

(ii) The complaint is filed before the expiry of a period of one year reckoned in accordance with the provisions of clause 10 (2) of the Scheme.

Yours faithfully

(Signature of the Complainant/Authorised Representative)



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### AUTHORISATION

If the complainant wants to authorise a representative to appear and make submission on her/his behalf before the Ombudsman, the following declaration should be submitted:

I/We ..... hereby nominate Shri/Smt.....  
as my/our authorised representative whose contact details are as below:

Full

Address.....  
.....  
.....

Pin Code .....

Phone No:.....

Mobile Number. ....

E-mail .....

(Signature of the Complainant)