
RESERVE BANK – INTEGRATED OMBUDSMAN SCHEME 2021

SALIENT FEATURES

The integrated Ombudsman Scheme 2021 of RBI was launched on 12th November 2021 in virtual mode by Hon’ble Prime Minister Shri Narendra Modi.

The Scheme emphasizes on strengthening the grievance redress mechanism for consumers of various services provided by the RBI regulated entities.

The following existing ombudsman schemes are being integrated into a single scheme which will offer the benefit of a single platform to customers for getting speedy resolution of their grievances:

- The Banking Ombudsman Scheme, 2006
- The Ombudsman Scheme for Non-Banking Financial Companies, 2018;
- The Ombudsman Scheme for Digital Transactions, 2019;

The Scheme adopts ‘One Nation One Ombudsman’ approach by making the RBI Ombudsman mechanism jurisdiction neutral.

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

Following are the salient features of the Integrated Ombudsman Scheme, 2021:

- (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 Centralised Receipt and Processing Centre have been set up at RBI, Chandigarh for receipt and initial processing of physical and email complaints in any language at the given address:

- i. Centralised Receipt and Processing Centre
(CRPC) Reserve Bank of India
Central Vista, Sector
17 Chandigarh –
160017 Email id:
crpc@rbi.org.in
- ii. Officer-In-Charge
Department of Supervision, Reserve Bank of India,
3rd Floor, RBI Building, Opposite Mumbai Central Railway Station,
Byculla, Mumbai - 400008

Or can raise the complaint on below link <https://cms.rbi.org.in>

(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.

(6) The Regulated Entity will not have the right to appeal in cases where an Award is issued by the ombudsman against it for not furnishing satisfactory and timely information/documents.

Details of Principal Nodal Officer is as below:

Name	Mr. Harshal Chandak
Address	Plot No 1 Scheme No 1, Income Tax Colony Model Town, Jagatpura, Jaipur, Rajasthan, India, 302017
Email ID	pno@kaabilfinance.com
Customer Care Number	1800 571 3088

7. A complaint under the Scheme shall not lie unless:

(a) the complainant had, before making a complaint under the Scheme, made a written complaint to the NBFC concerned and

(i) the complaint was rejected wholly or partly by the NBFC, and the complainant is not satisfied with the reply; or the complainant had not received any reply within 30 days after the NBFC received the complaint; and

(ii) the complaint is made to the Ombudsman within one year after the complainant has received the reply from the NBFC 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;

(d) the complaint to the NBFC 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.

8. No complaint for deficiency in service shall lie under the Scheme in matters involving:

(a) commercial judgment/commercial decision of a NBFC;

(b) a dispute between a vendor and a NBFC relating to an outsourcing contract;

- (c) a grievance not addressed to the Ombudsman directly;
- (d) general grievances against Management or Executives of a NBFC;
- (e) a dispute in which action is initiated by a Bank in compliance with the orders of a statutory or law enforcing authority;
- (f) a service not within the regulatory purview of the Reserve Bank;
- (g) a dispute between NBFCs; and
- (h) a dispute involving the employee-employer relationship of a NBFC.

9. NBFC on receipt of the complaint, should furnish written reply along with all the relevant documents to the Ombudsman within 15 days of receipt of complaint. Provided that the Ombudsman at the request of the NBFC in writing to the satisfaction of the Ombudsman, grant such further time as may be deemed fit to file its written version and documents.

10. In case NBFC omits /fails to file its written version and documents within 15 days, then Ombudsman may proceed ex-parte based on the evidence available on record and pass appropriate Order or issue an Award.

11. The NBFC will not have any right to appeal in case the Bank omits or fails to file its written version and documents within the time as provided in terms of Clause 15(1)(a) of the Integrated Ombudsman Scheme.

12. The Award shall lapse and be of no effect unless the complainant furnishes a letter of acceptance of the Award in full and final settlement of the claim to the NBFC, within a period of 30 days from the date of receipt of the copy of the Award.

13. The complainant aggrieved by an Award or rejection of a complaint by Ombudsman Office may prefer an Appeal before the Appellate Authority within 30 days of the date of receipt of the Award or rejection of the complaint

14. 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.

For more details, please refer to the Scheme details available on Kaabil Finance Pvt. Ltd. Website <https://www.kaabilfinance.com/> or at RBI website www.rbi.org.in.

The copy of the Scheme is also available in our branches, which will be provided to the customer for reference upon request.
