

## **Salient Features of the RBI Integrated Ombudsman Scheme, 2021**

The Reserve Bank of India (RBI) has integrated its three erstwhile Ombudsman Schemes viz. (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, into one Scheme - 'The Reserve Bank - Integrated Ombudsman Scheme, 2021 (the Scheme / RB-IOS, 2021)' with effect from **November 12, 2021**.

The objective of the Scheme is to resolve the customer grievances involving 'deficiency in service' on part of Banks in a speedy, cost-effective and satisfactory manner.

### **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) There is no limit on the amount in a dispute that can be brought before the Ombudsman for which the Ombudsman can pass an Award. However, for any consequential loss suffered by the complainant, the Ombudsman shall have the power to provide a compensation up to Rupees 20 lakh, in addition to, up to Rupees One lakh for the loss of the complainant's time, expenses incurred and for harassment/mental anguish suffered by the complainant.
- 4) The Scheme has done away with the jurisdiction of each ombudsman office.
- 5) 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.
- 6) The responsibility of representing the Bank and furnishing information in respect of complaints filed by customers against the Bank would be that of the Principal Nodal Officer.
- 7) Bank 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 Bank in writing to the satisfaction of the Ombudsman, grant such further time as may be deemed fit to file its written version and documents.
- 8) In case Bank 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.
- 9) The Bank 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.
- 10) 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 Bank, within a period of 30 days from the date of receipt of the copy of the Award.
- 11) 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.
- 12) 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.
- 13) The Bank 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.

The Scheme shall apply to the services provided by the bank as defined in the Scheme to the extent not excluded under the Scheme. The grounds for maintainability and Non-Maintainability of a Complaint are as follows:

Grounds for filing a complaint by a customer	Grounds for non-maintainability of a Complaint
<p>Any customer aggrieved by an act or omission of the Bank resulting in deficiency in service may file a complaint under the Scheme personally or through an Authorized Representative as defined in the Scheme.</p>	<ul style="list-style-type: none"> <li>a) Commercial judgment/commercial decision of the Bank</li> <li>b) A dispute between a vendor and the Company relating to an outsourcing contract</li> <li>c) A grievance not addressed to the Ombudsman directly</li> <li>d) General grievances against Management or Executives of the Company</li> <li>e) A dispute in which action is initiated by the Bank in compliance with the orders of a statutory or law enforcing authority</li> <li>f) A service not within the regulatory purview of the Reserve Bank</li> <li>g) A dispute between the Bank and other Regulated Entities</li> <li>h) A dispute involving the employee-employer Relationship of the Company</li> <li>i) the complaint is in respect of the same cause of action which is already-               <ul style="list-style-type: none"> <li>- 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; and</li> <li>- 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.</li> </ul> </li> <li>j) The complaint is abusive or frivolous or vexatious in nature</li> <li>k) The complaint was made after the expiry of the period of limitation prescribed under the Limitation Act, 1963, for such claims</li> <li>l) The complainant does not provide complete information as specified in clause 11 of the Scheme;</li> <li>m) The complaint is not lodged by the complainant personally or through an authorised representative, other than an advocate (unless the advocate is the aggrieved person).</li> </ul>

## How can a customer file complaint?

Written complaint to the Bank where complaints made through other modes where proof of having made a complaint can be produced by the complainant.

Complaint can be filed with BO, if Complainant has not received any reply within 30 days after the Bank received the complaint and within 1 year and 30 days from the date of complaint, or Complaint was rejected wholly or partly by the Bank and the complainant is not satisfied with the reply within one year after the complainant has received the reply from the Bank.

### **Brief procedure for filing a complaint on ombudsman / centralized receipt and processing centre**

- 1) The complaint may be lodged online through the portal designed for the purpose (<https://cms.rbi.org.in>)
- 2) Complaints can also be filed through the dedicated e-mail id (CRPC@rbi.org.in )
- 3) Complaint can also be sent in physical mode to the ‘Centralised Receipt and Processing Centre’ set up at Reserve Bank of India, 4th Floor, Sector 17, Chandigarh – 160017” in the format given in the Scheme.
- 4) Complainant can also call Contact Centre with a toll-free number – 14448 (9:30 am to 5:15 pm). The Contact Centre will provide information/clarifications regarding the alternate grievance redress mechanism of RBI and to guide complainants in filing of a complaint.

#### **Details of Centralized Receipt and processing Centre (CRPC)**

**Address: Centralized Receipt and processing Centre (CRPC) Reserve bank of India, Central Vista, 4th Floor, Sector 17, Chandigarh-160 017**

**Email:-[crpc@rbi.org.in](mailto:crpc@rbi.org.in)**

**Toll Free No. – 14448**

## NOTES

### **1) How does Ombudsman take decision?**

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

### **2) Can a customer file appeal before the Appellate Authority, if not satisfied with decision of Ombudsman?**

Yes, Ombudsman’s decision is appealable. Appellate Authority, Executive Director in-Charge of the Department of the Reserve Bank. Appeal shall be made within 30 days of receipt of the Award or rejection of the complaint.

**This is an Alternate Dispute Resolution mechanism - Customer is at liberty to approach any other court/forum/authority for the redressal at any stage.**

[Log on to \[https://cms.rbi.org.in/cms/assets/Documents/Ombudsman\\\_Scheme\\\_English.pdf\]\(https://cms.rbi.org.in/cms/assets/Documents/Ombudsman\_Scheme\_English.pdf\) \(for detailed scheme\)](https://cms.rbi.org.in/cms/assets/Documents/Ombudsman_Scheme_English.pdf)

**Contact Details of the Principal Nodal Officer of Jana Small Finance Bank Ltd.**

**NAME** : Shirley George

**EMAIL** : [nodal.officer@janabank.com](mailto:nodal.officer@janabank.com)

**OFFICE NUMBER** : 080 68131421

The Principal Nodal Officer can be contacted between 9:00 a.m. to 6 p.m. from Monday to Friday (Except Public Holidays)