

AROHAN FINANCIAL SERVICES LIMITED



SALIENT FEATURES OF THE RBI INTEGRATED OMBUDSMAN SCHEME, 2026

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The Reserve Bank – Integrated Ombudsman Scheme, 2026 (RB-IOS 2026) provides a cost-effective, expeditious and non-adversarial alternate grievance redress mechanism for resolution of complaints relating to deficiency in service by entities regulated by the Reserve Bank of India (RBI).

The Reserve Bank – Integrated Ombudsman Scheme, 2026 comes into force with effect from July 1, 2026. **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 Scheme introduces system-based validation of online complaints before registration and processing by the Office of the RBI Ombudsman.
6. The responsibility of representing the Arohan (**“Regulated Entity”**) and furnishing information in respect of complaints filed by customers against the Regulated Entity would be that of the Principal Nodal Officer at Head Office in the rank of a General Manager in a Public Sector Bank or equivalent.
7. 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.
8. A copy of the Scheme is available on the RBI website and on the CMS portal (<https://cms.rbi.org.in>).

9. Procedure for filing complaint: -

- i. A complaint to the RBI Ombudsman can be filed in three ways: (i) through the online CMS portal at <https://cms.rbi.org.in>; (ii) or by emailing to: crpc@rbi.org.in; or by sending a filled-in complaint form with supporting documents by post/courier to the following address: Centralized Receipt and Processing Centre (CRPC), Reserve Bank of India, Central Vista, Sector 17, Chandigarh - 160 017 in the attached format (Annexure A).
- ii. The Contact Center with Interactive Voice Response System (IVRS) with Toll Free #14448 is available 24x7 for Complainants to know about the Scheme and the process of complaint lodging.
- iii. Additionally, the facility to connect to Contact Center personnel is available from Monday to Saturday except for National Holidays, between 8:00AM to 10:00PM for English, Hindi and ten regional languages.
- iv. Regulated Entity on receipt of the Complaint, should furnish written response along with all the relevant documents to the Office of the RBI Ombudsman within 15 days of receipt of the complaint. Provided that the Office of the RBI Ombudsman may, at the request of the Regulated Entity in writing to the satisfaction of the Ombudsman, grant such further time as may be deemed fit to file its written response and documents.
- v. The Ombudsman/Deputy Ombudsman may reject a complaint at any stage if the same is not maintainable under the Scheme.
- vi. The complainant aggrieved by an Award may within 30 days of the date of receipt of the Award, prefer an appeal before the Appellate Authority. The Executive Director-in charge of Consumer Education and Protection Department of RBI would be the Appellate Authority under the Scheme. Provided that the Appellate Authority may, if he 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.

Grounds for maintainability of a Complaint:

(1) A complaint under the Scheme shall be maintainable only if the following conditions are satisfied:

(a) the complaint is addressed to the RBI Ombudsman directly. However, it does not include a communication in which the Reserve Bank is merely endorsed/ marked in

copy (whether by e-mail or in physical form); and

(b) the complaint is lodged by the Complainant personally or through an authorized representative other than an advocate unless the advocate is the aggrieved person; and

(c) the Complainant provides complete information as specified in clause 11 of the Scheme; and

(d) the complaint is not abusive or frivolous or vexatious in nature; and

(e) the Complainant had first made a complaint in writing or through any other mode to the Regulated Entity concerned, where proof of having made a complaint can be produced by the Complainant, before making a complaint under the Scheme; and

(f) the Complainant has not received any reply within 30 days or within the time specified by the Reserve Bank, National Payments Corporation of India, or under Card Network guidelines, if any, whichever is higher after the Regulated Entity received the complaint; or the Complainant is not satisfied with the reply / resolution provided by the Regulated Entity; and

(g) the complaint is made to the RBI Ombudsman within 90 days from the date on which the timeline specified in sub-clause (1)(f) expires or the date of the last communication from the concerned Regulated Entity, whichever is later; and

(h) the complaint is not relating to the same grievance, which is already pending before the Office of the RBI Ombudsman, whether or not received from the same Complainant or along with one or more Complainants; or

(i) the complaint is not relating to the same grievance, which is already settled or dealt with on merits, by the Office of the RBI Ombudsman, whether or not received from the same Complainant or along with one or more Complainants; and

(j) the complaint is not relating to the same grievance, which is already pending before any Court, Tribunal or Arbitrator or any other judicial or quasi-judicial forum, whether or not received from the same Complainant or along with one or more of the Complainants; or

(k) the complaint is not relating to the same grievance, which is already settled or dealt with on merits, by any Court, Tribunal or Arbitrator or any other judicial or quasi-judicial forum, whether or not received from the same Complainant or along with one or more of the Complainants; and

(l) the complaint to the Regulated Entity was made before the expiry of the period of limitation prescribed under the Limitation Act, 1963, for such claim

Explanation : For the purposes of clause (j) and (k), a complaint relating to the same grievance does not include criminal proceedings pending or decided before a Court or Tribunal or any police investigation initiated in a criminal offence.

(2) The complaints involving the following matters are excluded from the purview of the Scheme:

- (a) matters related to commercial judgment or decision of a Regulated Entity;
- (b) a dispute between a vendor and a Regulated Entity;
- (c) grievances against Management or Executives of a Regulated Entity;
- (d) a grievance arising from an action of a Regulated Entity in compliance with the orders of a judicial/quasi-judicial or statutory or law enforcing authority;
- (e) a service not within the regulatory purview of the Reserve Bank;
- (f) a dispute between Regulated Entities;
- (g) a dispute involving the employee-employer relationship of a Regulated Entity;
- (h) a grievance for which a remedy has been provided in Section 18 of the Credit Information Companies (Regulation) Act, 2005; and
- (i) a grievance pertaining to customers of Regulated Entity not included under the Scheme.

(3) Complaints not meeting the eligibility conditions as specified under sub-clause (1) and complaints that are mentioned in sub-clause (2), shall be rejected at the outset as non-maintainable without further examination, with appropriate communication to the Complainant.

For more details, please refer to the Scheme details available on the RBI website www.rbi.org.in. The copy of the Scheme is also available in our branches, which will be provided to customers upon request.

Complaint Form

Form for filing of online and offline complaints with the RBI Ombudsman

Part A: Guidance for filing of a complaint

The salient mandatory requirements under the captioned scheme are listed below, which must be followed by the Complainants while filing a complaint with the RBI Ombudsman, and if not followed, may lead to rejection / closure of complaints (the full text of the Scheme, accessible at: <https://cms.rbi.org.in> may be referred to for details):

1. A Complainant must necessarily file his/her complaint FIRST with the Regulated Entity against which he/she has a complaint. If that has not been done and a complaint is filed directly with the RBI Ombudsman, no action will be taken on such complaints.

Time limits for filing a complaint

2. A complaint can be filed with the RBI Ombudsman if:
 - (i) no reply has been received from the Regulated Entity within the timeline prescribed by RBI/NPCI/Card Network guidelines (where applicable) or within 30 days of receipt of the complaint by the Regulated Entity, whichever is later; or the Complainant is not satisfied with the reply/resolution received from the Regulated Entity; and
 - (ii) the complaint is made to the RBI Ombudsman within 90 days from the date on which the timeline specified in (i) above expires or the date of the last communication from the concerned Regulated Entity, whichever is later; and;
 - (iii) the complaint to the Regulated Entity was made before the expiry of the period of limitation prescribed under the Limitation Act, 1963, for such claims.

Using the services of an advocate for filing of a complaint

3. A Complainant can use the help of another person/s to act as his/her authorised representative before the RBI Ombudsman but the person/s should not be an advocate.

Amount of compensation admissible under the Scheme

4. (i) There is no limit on the amount involved in the dispute that can be considered under the Scheme.
- (ii) The Scheme allows a compensation for consequential loss upto ₹30 lakh
- (iii) The scheme allows a compensation for harassment/mental anguish suffered by the Complainant upto ₹3 lakh.

Documents needed for filing a complaint

5. The following documents are normally required for filing a complaint and should be kept ready before filling the complaint form:
 - a) Copy of the complaint filed with the entity
 - b) Copy of the response from the entity (if received)
 - c) Any other document/s relevant to the complaint.

Where / how to file a complaint

6. A complaint to the RBI Ombudsman can be filed in three ways: (i) through the online CMS portal at <https://cms.rbi.org.in> ; (ii) or by emailing to: crpc@rbi.org.in; or (iii) by sending a filled-in complaint form with supporting documents by post/courier to the following address: Centralized Receipt and Processing Centre (CRPC), Reserve Bank of India, Central Vista, Sector 17, Chandigarh - 160 017.

Where / how to get further information

7. The Contact Center with Interactive Voice Response System (IVRS) with Toll Free #14448 is available 24x7 for Complainants to know about the Scheme and the process of complaint lodging. The facility to connect to Contact Center personnel is available from Monday to Saturday except for National Holidays, between 8:00AM to 10:00PM for English, Hindi and ten regional languages.

**Part B: FORM OF COMPLAINT (TO BE LODGED) WITH THE RBI
OMBUDSMAN**

[Clause 11(2) of the Scheme]

(TO BE FILLED UP BY THE COMPLAINANT)

All the fields are mandatory except wherever indicated otherwise

The RBI

Ombudsman

Madam/Sir

Declaration- I hereby provide my free, specific and informed consent to Reserve Bank of India for the collection, processing, storage, and use of my personal data for the purpose of complaint resolution (Please tick mark)

Yes	No

(I) Details of the Complainant:

1. Complainant Category (Please select only one by placing a tick mark in the box):

- i. Individual
- ii. Person with Disabilities
- iii. Senior Citizen
- iv. Individual – Business
- v. Proprietorship
- vi. Partnership
- vii. MSME
- viii. Association
- ix. Trust
- x. Limited Company
- xi. Government Department
- xii. PSU

2. Name of the Complainant

- 3. Age (years)..... (not mandatory) Gender (not mandatory)
- 4. Mobile No.....
- 5. E-mail ID(if available)
- 6. Full postal address of the Complainant

.....

District..... State..... Pin Code

(II) Details of the complaint:

Complaint against	Name of the Regulated Entity (RE)	Complaint Number/ acknowledgement number allotted by RE	Location of branch (city, town, village, etc.), address, PIN

- a) Do you have an account with the RE mentioned at (II) above? Yes/No
- b) If yes, please provide the account number (savings/ Loan/ ATM/ Debit/ Credit Card) in which you have a complaint (you can tick more than one).

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- c) Date of making the complaint to the RE
(Please enclose a copy of the complaint)

- d) Transaction date, reference number and details, if available

.....

- e) Whether any reply has been received from the RE?
 Yes/No (if yes, please enclose a copy of the reply)

f) Please tick the relevant box below (Yes or No):

(i)	Whether your complaint has already been dealt with or is pending before any court, tribunal, arbitrator, or any other judicial or quasi-judicial forum? (for the same cause of action)	Yes	No
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(ii)	Whether your complaint is being made through an advocate?	Yes	No
(iii)	If answer to (ii) is yes, then are you the Complainant?	Yes	No
(iv)	Whether your complaint has already been dealt with by the RBI Ombudsman earlier or is under process on the same ground/ cause of action with the RBI Ombudsman?	Yes	No
(v)	Is the Complainant a staff of the RE and complaint involves employer-employee relationship?	Yes	No

Note: If you answered “Yes” to (i), (iv) or (v), or if you answered “Yes” to (ii) and “No” to (iii), your complaint is not maintainable under the Scheme and will not be registered.

g) What is the nature of your complaint (please select one – place a tick mark in the box) - *(The response to this question is optional for the Complainant)*

- i. ATM/Debit Cards
- ii. Bank Guarantees/ Letter of Credit and documentary credits
- iii. Credit Cards
- iv. Deposit Account (Saving and Current)- including complaints on opening/ operation of accounts
- v. Internet/Mobile/Electronic Banking
- vi. Loans and advances (including complaints against recovery Agents/ Direct Sales Agents, harassment, non-observance of Fair Practices Code. Etc.)
- vii. Notes and Coins
- viii. Para-Banking products
- ix. Mis-selling
- x. Pensions and facilities for Senior Citizens
- xi. Issue related to KYC updation (including freezing of accounts)
- xii. Issues related to Premises
- xiii. Staff behaviour
- xiv. Remittance and collection of instruments (Cheques/ drafts/ bills and other physical modes)
- xv. Tax related/ Government Business
- xvi. Facilities for differently abled

h) Please give brief Details of the complaint including the particulars of the product (card/loan account/locker, etc.) under dispute:

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

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i) What is the relief sought from the RBI Ombudsman:

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j) Do you want any compensation to be paid to you by the RE?

Yes / No If yes, please give details of the compensation:

- i. For consequential loss suffered, if any: (maximum ₹30 lakh)
- ii. For time, expenses incurred, harassment & mental anguish, if any (maximum ₹3 lakh)

List of documents/ proof, if any, in support of your claim at (j) above, including the calculations for compensation sought for the consequential loss. (Please enclose copy/copies)

Declaration

I/We, the Complainant/s herein declare that the information furnished above is true and correct.

Yours faithfully

(Signature of the Complainant/Authorized Representative)

Authorization

If the Complainant wants to authorize a representative on her/his behalf before the RBI Ombudsman, the following declaration should be submitted:

I/We hereby nominate Shri/Smt as my/our authorised representative to appear and make submission on my/our behalf before the RBI Ombudsman, whose contact details are furnished below:

Full Address

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

Pin Code

Mobile Number.

..... E-mail

.....

(Signature of the Complainant)

Name of the Complainant:

Complaint number assigned:

(in case the authorization is submitted at a later stage)