Branch International Financial Services Private Limited
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# Reserve Bank of India: Integrated Ombudsman Scheme, 2026: Salient Features:

- The Scheme shall be called the Reserve Bank– Integrated Ombudsman Scheme (RB-IOS), 2026. It aims to provide a cost-effective, expeditious, non-adversarial alternate grievance redress mechanism for the resolution of complaints against Regulated Entities covered under the Scheme.
- It shall come into force with effect from July 1, 2026.

**Grounds of Complaint:**

- Any customer aggrieved by an act or omission of a Regulated Entity resulting in "deficiency in service" may file a complaint under the Scheme personally or through an authorised representative, other than the Advocate except where the Advocate himself/herself is aggrieved person.

**A. Grounds for maintainability of a Complaint**

- 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
- 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
- The complainant has received a reply that is unsatisfactory, or has not received any reply within 30 days (or within the timeline specified by the RBI, NPCI, or Card Network guidelines, whichever is higher).
- The complaint is made to the RBI Ombudsman within 90 days from the date on which the company's resolution timeline expires, or 90 days from the date of the last communication received from the Regulated Entity, whichever is later.
- The complaint must not relate to the same grievance that is already pending before, or has already been settled/dealt with on its merits by, the Office of the RBI Ombudsman, or any Court, Tribunal, Arbitrator, or any other judicial or quasi-judicial forum (regardless of whether it was submitted by the same complainant along with one or more of the Complainants).
- The complaint is not abusive or frivolous or vexatious in nature; and
- The complainant provides complete information as required under the Scheme; and
- The complaint is lodged by the complainant personally or through an authorised representative other than an advocate unless the advocate is the aggrieved person.
- The complaint to the Regulated Entity was made before the expiry of the period of limitation prescribed under the Limitation Act, 1963.

**B. Grounds for non-maintainability of a Complaint**

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

Any complaint that fails to meet the eligibility criteria outlined in Clause A, or falls under the excluded categories specified in Clause B, shall be rejected at the outset as non-maintainable without further examination. In all such cases, the grounds for non-maintainability will be appropriately communicated to the complainant.

**Steps to be followed by customer to file Complaint:**

**Step 1 -** Written (electronically or physically) representation/Complaint to Regulated Entity concerned
**Step 2 -** Regulated Entity will reply within 30 days from date of receipt of complaint
**Step 3 -** If reply is not received or aggrieved with the decision of Regulated Entity
**Step 4 -** Make a complaint to the RBI Ombudsman in physical form or through online portal (https://cms.rbi.org.in) within 90 days from the date on which the Regulated Entity's resolution timeline expires, or 90 days from the date of the last communication received from the Regulated Entity, whichever is later.

**How does the RBI Ombudsman take decisions?**

- Proceedings before RBI Ombudsman are summary in nature
- Promote the settlement of complaint through conciliation and mediation
- In case the NBFC omits or fails to file its written version and documents within 15 days then the RBI ombudsman can pass ex-parte order based on the available records.

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**Can a customer appeal if not satisfied with the decision of the RBI Ombudsman?**

Yes, If RBI Ombudsman's decision is appealable (within 30 days) > Appellate Authority > Executive Director in charge of Consumer Education and Protection Department of Reserve Bank (RBI). (Note: A further extension not exceeding 30 days may be allowed if there is a sufficient cause for delay).

**Note:**

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

"Deficiency in service" means a shortcoming or an inadequacy in any service, which the Regulated Entity is required to provide statutorily or otherwise, which may or may not result in financial loss or damage to the customer

**Where / How to File a Complaint:** A complaint can be filed with the RBI Ombudsman in three ways:

- **Online Portal:** Through the official CMS portal at https://cms.rbi.org.in.
- **By Email:** By writing to crpc@rbi.org.in.
- **By Post:** By sending a filled-in complaint form with supporting documents to the ***Centralised Receipt and Processing Centre (CRPC)*** set up at Reserve Bank of India, Central Vista, Sector 17, Chandigarh — 160017

A Contact Centre with a toll-free number- 14448 with a 24/7 IVRS is operationalized for information, with live personnel available Monday to Saturday (8:00 AM to 10:00 PM) in English, Hindi, and ten regional languages.

For more details about the scheme please refer to
https://rbidocs.rbi.org.in/rdocs/content/pdfs/SCHEME16012026_A.pdf

**Contact details of the Principal Nodal Officer of the Company**

Name: Mr. Vishal Kaushik
Designation: Grievance Redressal Officer and Principal Nodal Officer
Address: 01, AWFIS Space Solutions, 4th Floor, VIOS Towers, Off Eastern Express Highway, Sewri-Chembur Road, Antop Hill, Mumbai, Maharashtra, India, 400037
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