

Salient Features of Integrated Ombudsman Scheme, 2021

Applicability: - To services provided by Regulated Entity (RE) under the provisions of Reserve Bank of India Act, 1934, the Banking Regulation Act, 1949, and the Payment and Settlement Systems, Act, 2007.

Regulated Entity means a bank or a Non-Banking Financial Company or a System Participant as defined in the scheme or any other entity as may be specified by Reserve Bank from time to time to the extent not excluded under the scheme.

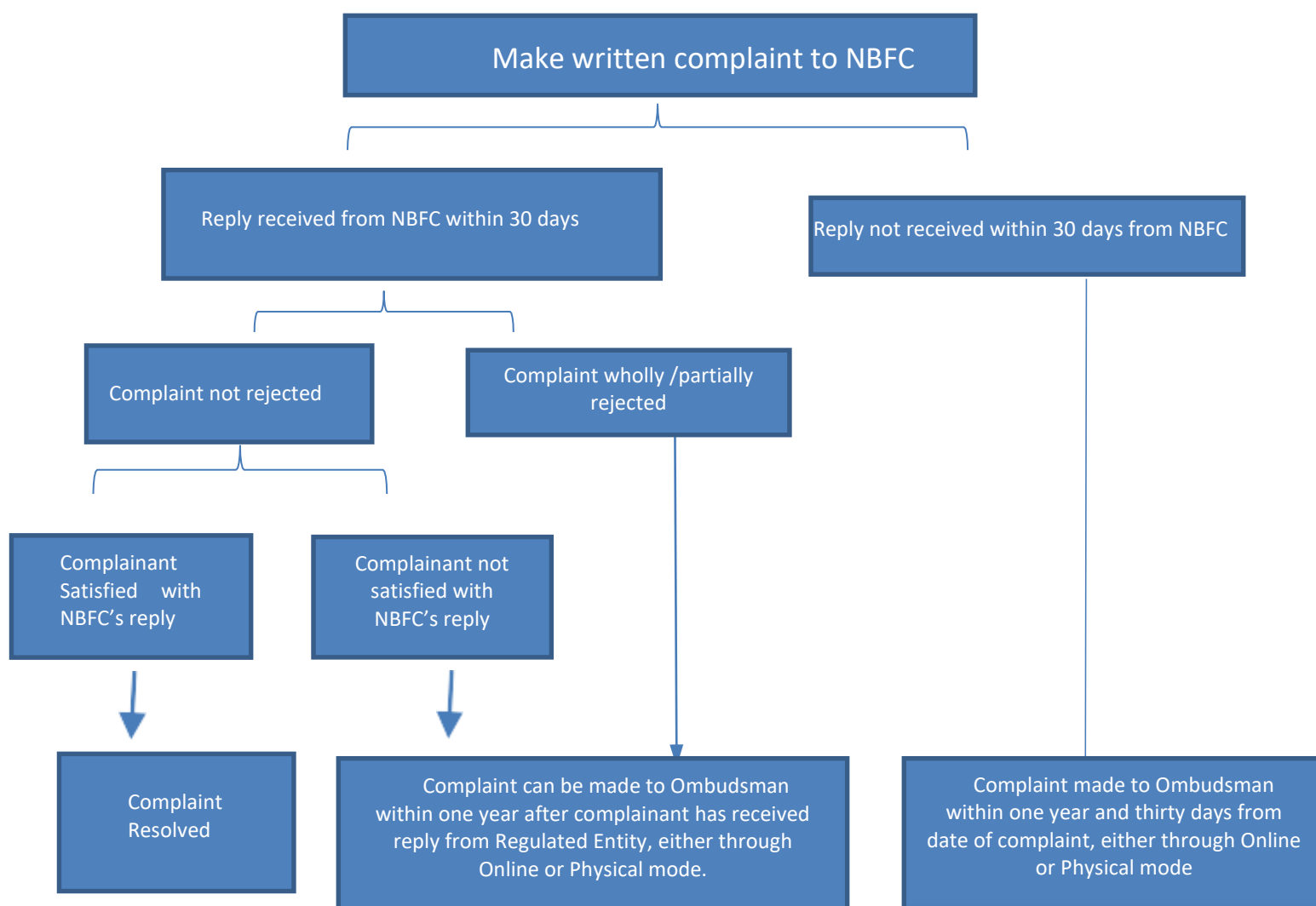
Matters not considered under the scheme: -

- Commercial Judgement/decision of a Regulated Entity (RE).
- Dispute between vendor and Regulated Entity relating to outsourcing contract.
- Grievance not addressed to Ombudsman directly.
- General grievances against Management or Executives of a Regulated Entity.
- Dispute in which action is initiated by Regulated Entity in compliance with order of a statutory or law enforcing authority.
- Service not within regulatory preview of the Reserve Bank.
- Dispute between Regulated Entities.
- Dispute involving employer-employee relationship of a Regulated Entity.

Complaint under scheme shall not lie unless

- Complainant had before making complaint under scheme, made written complaint to Regulated Entity and
 - a. Complaint got rejected wholly or partially and complainant is not satisfied with reply or complainant had not received reply within 30 days after Regulated Entity received complaint and
 - b. Complaint is made to Ombudsman within 1 year after complainant received reply from Regulated Entity or where no reply is received within 1 year and 30 days from date of the complaint.
- The complaint is not in respect of same cause of action which is already –
 - a. Pending before Ombudsman or settled or dealt with on merit by Ombudsman, whether or not received from same complainant or along with 1 or more complainant or parties concerned.
 - b. Pending before any court, tribunal or arbitrator or settled or dealt with on merit by any court. Tribunal or arbitrator, whether or not received from same complainant or along with 1 or more complainant or parties concerned.
 - c. Complaint in respect of same cause of action does not include criminal proceeding pending or decided before a court or tribunal or any police investigation initiated in a criminal offence.
- Complaint is not abusive or frivolous or vexatious in nature.
- Complaint to Regulated Entity was made before expiry of period of limitation under the Limitation Act, 1963 for such claims.
- The complainant provides complete information as per clause 11 of scheme.
- The complaint is lodged by complainant personally or through complainant personally other than advocate unless complainant itself is advocate.

Procedure to be followed by customer to file a complaint



Procedure to file Complaint

Complaint can be lodged either online through portal <https://cms.rbi.org.in> or through electronic or physical mode (duly signed) to Centralised Receipt and Processing Centre at below address.:

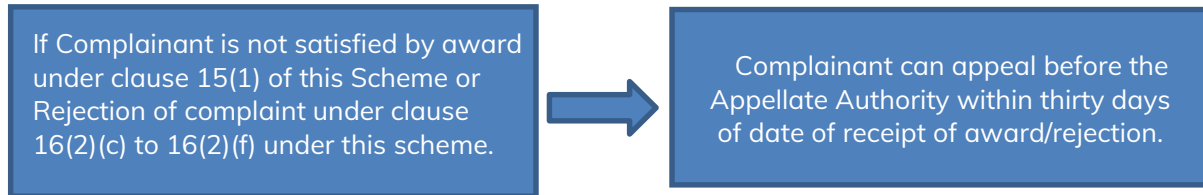
**Centralised Receipt and Processing Centre, Reserve Bank of India,
4th Floor, Sector 17, Chandigarh – 160017**

How does Ombudsman take decision?

- Ombudsman/Deputy Ombudsman endeavors to promote settlement of a complaint by agreement between the complainant and the RE through facilitation or conciliation or mediation.
- Proceedings before Ombudsman are summary in nature and shall not be bound by any rule of evidence.
- Complaint is deemed to be resolved when: -
 - a. It is settled by RE upon intervention of Ombudsman or

- b. Complainant has agreed in writing or otherwise(recorded) that manner and extent of resolution of grievance is satisfactory or
- c. Complainant has withdrawn complaint voluntary
- Unless complaint is rejected under clause 16 of the scheme, Ombudsman shall pass an award.

Appeal before Appellate Authority



Name and Contact details of the Principal Nodal Officer of the Company

Principal Nodal Officer	Office Address	Email id
Atrayee Sarkar	2nd Floor, Vaishnavi Tech Square, Iballur Village, Begur Hobli, Bengaluru, Karnataka 560102	nodaloffice@navi.com