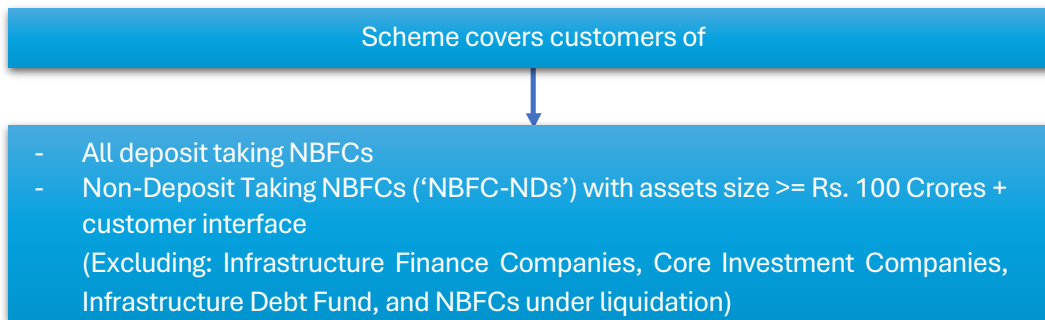


THE RESERVE BANK - INTEGRATED OMBUDSMAN SCHEME, 2021

SALIENT FEATURES

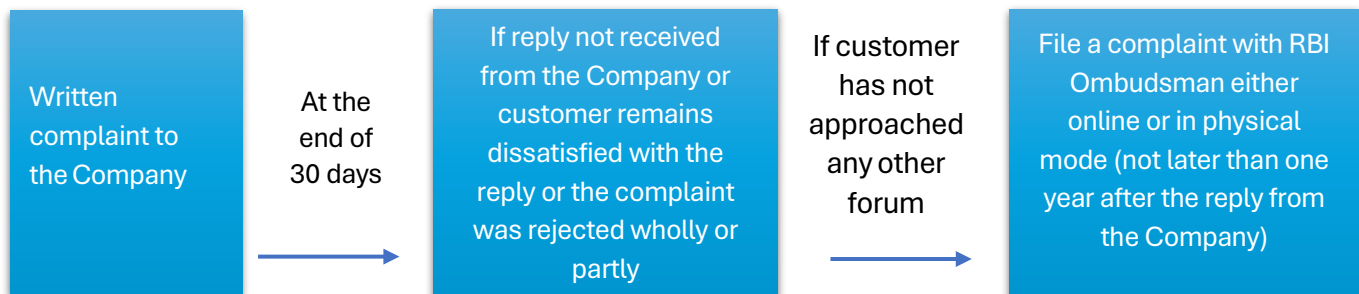


Grounds for filing a complaint by a customer:

Any customer may file a complaint about an act of omission by the company resulting in a **“Deficiency in Service”** under this Scheme either personally or through an authorized representative.

“Deficiency in service” means a shortcoming or an inadequacy in any financial 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.

How can a customer file complaint?



- Portal link for lodging complaint with RBI Ombudsman-<https://cms.rbi.org.in>.
- Contact details of Centralised Receipt & Processing Centre (CRPC) for physical complaints-
 - Email ID: crpc@rbi.org.in
 - Address: Centralised Receipt & Processing Centre, Reserve Bank of India, 4th Floor, Sector 17, Chandigarh – 160017

For complete details on the Ombudsman Scheme please refer to the following link of the RBI website- https://rbidocs.rbi.org.in/rdocs/content/pdfs/RBIOS2021_121121.pdf.