Salient Features of The Reserve Bank Integrated Ombudsman Scheme, 2026

1. **Effective from 1 July 2026**
    - The Scheme replaces the Integrated Ombudsman Scheme, 2021.
2. **Wider Coverage**
    - Covers Banks, eligible NBFCs, payment system participants, credit information companies and other RBI-regulated entities.
3. **No Monetary Limit for Filing Complaints**
    - There is no ceiling on the value of the dispute that can be brought before the Ombudsman.
4. **Compensation**
    - Any consequential loss suffered by the complainant; the RBI Ombudsman has the power to provide compensation up to ₹30 lakh.
    - Compensation for mental agony, harassment, and expenses up to ₹3 lakh.
5. **Centralised Receipt and Processing Centre (CRPC)**
    - RBI established CRPCs for the receipt, scrutiny, and processing of complaints.
6. **Multiple Channels for Complaint Filing**
    - The complaints can be made online in RBI CMS portal (https://cms.rbi.org.in) or through E-mail (crpc@rbi.org.in) or physical form by sending to CRPC.

    Centralised Receipt and Processing Centre (CRPC) address

    Centralised Receipt and processing Centre,
    4th Floor, Reserve Bank of India, Sector-17,
    Central Vista, Chandigarh- 160 017.

7. **Cost-Free Mechanism**
    - No fee is charged for lodging or pursuing a complaint under the Scheme.
8. **Non-Adversarial and Summary Proceedings**
    - The process is intended to be simple, informal, and not bound by strict rules of evidence, enabling quicker disposal.

9. **30-Days Internal Grievance Redressal Requirement**

   Before approaching the Ombudsman, the complainant must first submit a written complaint to the concerned Bank. A complaint may be filed under the Scheme if:

   - the complaint has been rejected wholly or partly by the Bank;
   - the complainant is dissatisfied with the Bank's reply; or
   - No reply has been received from the Bank within 30 days from the date of lodging the complaint.
   - In certain categories, such as unauthorised electronic banking transactions (UEBT), chargeback disputes, and specific fraud cases, the prescribed resolution timelines exceed 30 days. In such cases, the 30-day condition for escalation to RBIO and for treating the complaint as maintainable should be aligned with these prescribed timelines.

10. **Power to Involve Multiple Regulated Entities**

    - The Ombudsman may examine the role of more than one regulated entity where necessary for complete resolution.

11. **Appeal Mechanism**

    - Aggrieved parties can file an appeal against the Ombudsman's decision before the Appellate Authority within 30 days.

12. **Annual Public Reporting**

    - RBI will publish reports on the functioning of the Scheme, enhancing transparency and accountability.

Internal