Salient Features of the Reserve Bank – Integrated Ombudsman Scheme, 2026

1. **Eligibility**
   Any customer aggrieved due to **deficiency in service** by Regulated Entity may file a complaint provided:
   - Complaint is not abusive or **frivolous or malicious or vexacious**
   - Complaint is first lodged with KMPL (Regulated Entity) and
   - No reply is received from the Regulated entity within **30 days**, or reply is unsatisfactory

2. **Time Limit for Filing**
   Complaint to RBI must be filed within **90 days** from receipt of KMPL response / expiry of response timeline.

3. **Mode of Filing**
   - **Email:** crpc@rbi.org.in
   - **Online**: https://cms.rbi.org.in/
   - **Post:**
     Centralised Receipt and Processing Centre (CRPC)
     Reserve Bank of India,
     4th Floor, Sector 17,
     Chandigarh – 160017

4. Documents / Information Required for Filing Complaint

Customer would have to provide details of complaint indicating nature of deficiency in service, response from Regulated entity, along with supporting documents, in prescribed format.

5. Resolution of Complaint

RBI Ombudsman may reject a complaint at any stage if (a) it is found that the complaint is non-maintainable under the scheme or (b) it is not valid as it does not indicate any deficiency in service by the Regulated Entity or (c) if a case of the same case of action if filed before any Court, tribunal or other judicial/quasi-judicial forum.

The RBI Ombudsman is empowered to take necessary action towards resolution of the complaint including issuance of advisory, conciliation, passing of award, etc. RBI Ombudsman can also provide compensation to the complainant for financial/consequential loss, mental harassment, expenses incurred etc as defined under the scheme.

For further details of the scheme, click below
https://rbidocs.rbi.org.in/rdocs/content/pdfs/SCHEME16012026_A.pdf

Copy of the scheme is available for reference at our branches, upon request.