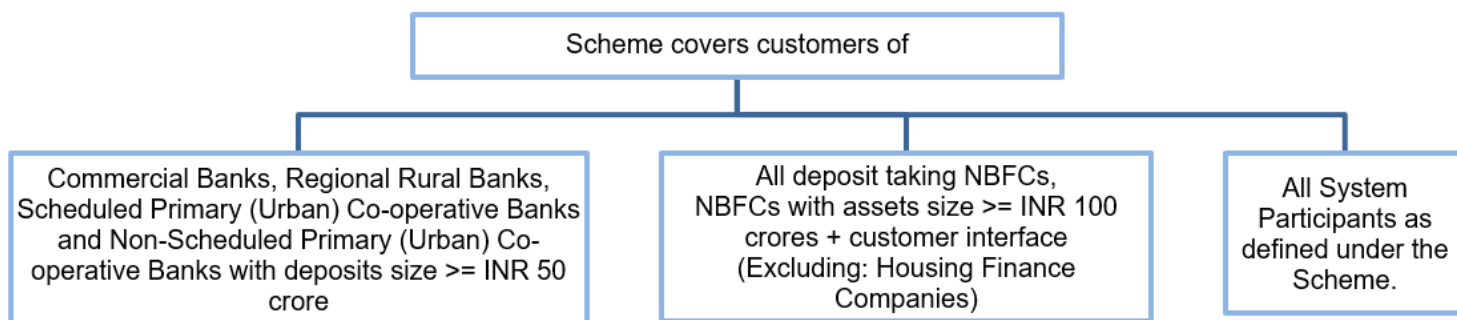


# THE RESERVE BANK - INTEGRATED OMBUDSMAN SCHEME, 2021

## Salient Features



### Grounds for filing a complaint by a customer:

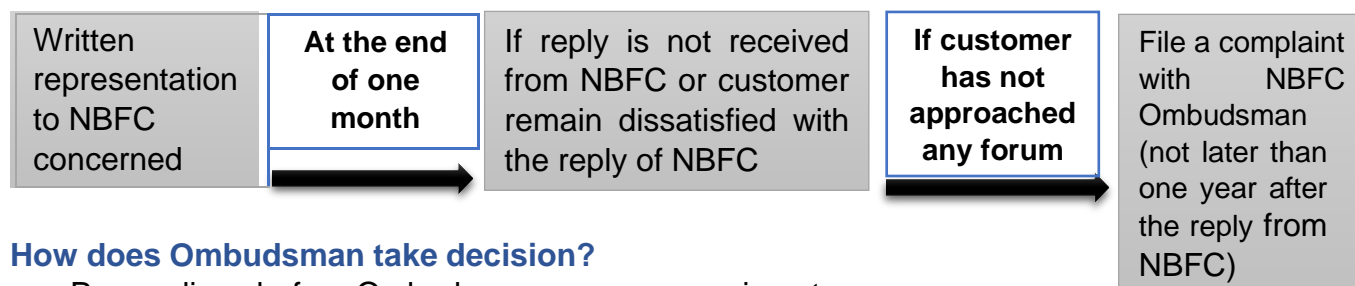
Any customer aggrieved by an act or omission of a Regulated Entity resulting in deficiency in service may file a complaint under the Ombudsman Scheme, personally or through an authorized representative, as defined under clause 3(1)(c).

### Grounds on which complaint filed by a customer will be non-maintainable

No complaint for deficiency in service shall lie under the Scheme in matters involving:

- a commercial judgment/ commercial decision of a Regulated Entity;
- a dispute between a vendor and a Regulated Entity relating to an outsourcing contract;
- a grievance not addressed to the Ombudsman directly;
- a general grievance against Management or Executives of a Regulated Entity;
- a dispute in which action is initiated by 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; and
- a dispute involving the employee-employer relationship of a Regulated Entity.

### How can a customer file complaint?



### How does Ombudsman take decision?

- Proceedings before Ombudsman are summary in nature
- Promotes settlement through conciliation → If not reached, can issue Award/ Order

### Can a customer appeal, if not satisfied with decision of Ombudsman?

**Yes**, If Ombudsman's decision is appealable → Appellate Authority: Executive Director in-Charge of the Department of the Reserve Bank administering the Scheme.

### Note:

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