The Reserve Bank- Integrated Ombudsman Scheme, 2021
Salient Features

In order to provide a system for redressal of complaints of the customers the Reserve Bank of India (RBI) has launched an **"Integrated Ombudsman Scheme, 2021" (hereinafter referred to as "the Integrated Scheme")** for resolving customer grievances in relation to services provided by entities regulated by Reserve Bank of India in an expeditious and cost-effective manner.

The Scheme emphasizes on strengthening the grievance redress mechanism for consumers of various services provided by the RBI regulated entities. The Scheme adopts 'One Nation One Ombudsman' approach by making the RBI Ombudsman mechanism jurisdiction neutral.

The salient features of the Scheme are as under:

• It will no longer be necessary for a complainant to identify under which scheme he/she should file complaint with the Ombudsman.

• The Scheme defines 'deficiency in service' as the ground for filing a complaint, with a specified list of exclusions. Therefore, the complaints would no longer be rejected simply on account of "not covered under the grounds listed in the scheme".

• The Scheme has done away with the jurisdiction of each ombudsman office.

• A Centralised Receipt and Processing Centre have been set up at RBI, Chandigarh for receipt and initial processing of physical and email complaints in any language.

• The responsibility of representing the Regulated Entity and furnishing information in respect of complaints filed by customers against the Regulated Entity would be that of the Principal Nodal Officer in the rank of a General Manager in a Public Sector Bank or equivalent.

• The Regulated Entity will not have the right to appeal in cases where an Award is issued by the ombudsman against it for not furnishing satisfactory and timely information/documents.

The Executive Director in charge of the Consumer Education and Protection Department of RBI would be the Appellate Authority under the Scheme. In accordance with paragraph 18 of the Scheme, we intend to ensure that our customers are aware of the purpose of the Scheme and the remedies available under it.

Which complaints are not maintainable?

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

(1) No complaint for deficiency in service shall lie under the Scheme in matters involving:
- 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;
- general grievances 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.

(2) A complaint under the Scheme shall not lie unless:

• The complainant had, before making a complaint under the Scheme, made a written complaint to the Regulated Entity concerned and –

(i) the complaint was rejected wholly or partly by the Regulated Entity, and the complainant is not satisfied with the reply; or the complainant had not received any reply within 30 days after the Regulated Entity received the complaint; and

(ii) the complaint is made to the Ombudsman within one year after the complainant has received the reply from the Regulated Entity to the complaint or, where no reply is received, within one year and 30 days from the date of the complaint.

• The complaint is not in respect of the same cause of action which is already-

(i) pending before an Ombudsman or settled or dealt with on merits, by an Ombudsman, whether or not received from the same complainant or along with one or more complainants, or one or more of the parties concerned;

(ii) pending before any Court, Tribunal or Arbitrator or any other Forum or Authority; or, settled or dealt with on merits, by any Court, Tribunal or Arbitrator or any other Forum or Authority, whether or not received from the same complainant or along with one or more of the complainants/parties concerned;

• the complaint is not abusive or frivolous or vexatious in nature;

• the complaint to the Regulated Entity was made before the expiry of the period of limitation prescribed under the Limitation Act, 1963, for such claims;

• the complainant provides complete information as specified in clause 11 of the Scheme;

• the complaint is lodged by the complainant personally or through an authorised representative other than an advocate unless the advocate is the aggrieved person.

Explanation 1: For the purposes of sub-clause (2)(A), 'written complaint' shall include complaints made through other modes where proof of having made a complaint can be produced by the complainant.
Explanation 2: For the purposes of sub-clause (2)(b)(ii), a complaint in respect of the same cause of action does not include criminal proceedings pending or decided before a Court or Tribunal or any police investigation initiated in a criminal offence.

How can a customer lodge a complaint?

Complaints can continue to be filed online on https://cms.rbi.org.in.
Complaints can also be filed through the dedicated e-mail "crpc@rbi.org.in" or sent in physical mode to the 'Centralised Receipt and Processing Centre' set up at Reserve Bank of India, 4th Floor, Sector 17, Chandigarh – 160017 in the format. Additionally, a Contact Centre with a toll-free number – 14448 (9:30 am to 5:15 pm).
A copy of the Scheme is available on the RBI website and on the CMS portal (https://cms.rbi.org.in). Maanaveeya Development & Finance Private limited, being a Non-Banking Financial Company, has also displayed the Integrated Ombudsman Scheme. The Scheme is effective from 12th November 2021. For any further details on complaint handling procedure, complaint form, etc., customer may refer to scheme displayed at its website.

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

Name	**Office Address**	**Contact Number**	**Email id**
Mr. Rambabu Balina	No. 8-2-293, Prashanti towers, 4th floor H, Land mark: Above Federal Bank, 82/564 A, 43 RoadNo:92, Jubilee Hills, Telangana 500034	4023555157	rbabu@oikocredit.org

Refer to www.maanaveeya.org *and www.rbi.org* for further details of the Scheme