

FORM OF COMPLAINT (TO BE LODGED) WITH THE OMBUDSMAN

[Clause 11(2) of the Scheme]

(TO BE FILLED UP BY THE COMPLAINANT)

All the fields are mandatory except wherever indicated otherwise

To
The Ombudsman

Madam/Sir,

Sub: Complaint against(place of Regulated Entity's branch or office) of(name of the Regulated Entity)

Details of the complaint:

1. Name of the complainant
2. Age (years).....
3. Gender.....
4. Full address of the complainant

Pin Code

Phone No. (if available).....

Mobile Number.

E-mail (if available)

5. Complaint against (Name and full address of the branch or office of the Regulated Entity)
- Pin Code

6. Nature of relationship/account number (if any) with the Regulated Entity

7. Transaction date and details, if available

.....

(a) Date of complaint already made by the complainant to the Regulated Entity

(Please enclose a copy of the complaint)

.....

(b) Whether any reminder was sent by the complainant? Yes/No

(Please enclose a copy of the reminder)

.....

8. Please tick the relevant box (Yes/No)

Whether your complaint:

(i)	is sub-judice/under arbitration ¹ ?	Yes	No
(ii)	is made through an advocate, except when the advocate is the aggrieved party?	Yes	No
(iii)	has already been dealt with or is under process on the same ground with the Ombudsman?	Yes	No
(iv)	is in the nature of general complaint/s against Management or Executives of a Regulated Entity?	Yes	No
(v)	is on account of a dispute between Regulated Entities?	Yes	No
(vi)	involves employer-employee relationship?	Yes	No

9. Subject matter of the complaint

.....

10. Details of the complaint:

(If space is not sufficient, please enclose a separate sheet)

.....

.....

.....

.....

.....

¹ Complaint is sub-judice/under arbitration if the complaint in respect of the same cause of action is already pending/dealt with on merits by any Court, Tribunal or Arbitrator or any other Authority, whether individually or jointly.

11. Whether any reply has been received from the Regulated Entity within a period of 30 days of receipt of the complaint by it? Yes/No
(if yes, please enclose a copy of the reply)

12. Relief sought from the Ombudsman

.....
.....

(Please enclose a copy of documentary proof, if any, in support of your claim)

13. Nature and extent of monetary loss, if any, claimed by the complainant by way of compensation (please refer to clauses 15 (4) & 15 (5) of the Scheme)

Rs.....
.....

14. List of documents enclosed:

Declaration

(i) I/We, the complainant/s herein declare that:

a) the information furnished above is true and correct; and

b) I/We have not concealed or misrepresented any fact stated above, and in the documents submitted herewith.

(ii) The complaint is filed before the expiry of a period of one year reckoned in accordance with the provisions of clause 10 (2) of the Scheme.

Yours faithfully

(Signature of the Complainant/Authorised Representative)

✓

For display at the prominent place of the Branches

Ombudsman Scheme, 2021

The Reserve Bank of India has made a scheme called 'Integrated Ombudsman Scheme, 2021' for resolving customer grievances in relation to services provided by Banks, in an expeditious and cost-effective manner. The Scheme has come into force from November 12, 2021.

PROCEDURE FOR REDRESSAL OF GRIEVANCE UNDER THE SCHEME

1 Grounds of Complaint

Any customer aggrieved by an act or omission resulting in deficiency in service may file a complaint under the Scheme personally or through an authorised representative

2 Grounds for non-maintainability of a Complaint

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

- i) commercial judgment/commercial decision;
- j) a dispute between a vendor and Bank relating to an outsourcing contract;
- k) general grievances against Management or Executives of the organisation.
- l) a dispute in which action is initiated by Bank in compliance with the orders of a statutory or law enforcing authority;
- m) a service not within the regulatory purview of the Reserve Bank;

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

- a) The complainant had, before making a complaint under the Scheme, made a written complaint to the Bank and –
 - (i) The complaint was rejected wholly or partly by the Bank, 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.

3 Procedure for Filing a Complaint

(1) The complaint may be lodged online through the portal (<https://cms.rbi.org.in>).

(2) The complaint may also be submitted through electronic or physical mode to the Centralised Receipt and Processing Centre as notified by the Reserve Bank. The complaint, if submitted in physical form, shall be duly signed by the complainant or by

4 Location of the Office of the Ombudsman

C/o Reserve Bank of India, Sansad Marg, New Delhi.
 STD Code: 011
 Tel No 23725445

AUTHORISATION

If the complainant wants to authorise a representative to appear and make submission on her/his behalf before the Ombudsman, the following declaration should be submitted:

I/We hereby nominate Shri/Smt..... as my/our authorised representative whose contact details are as below:

Full Address
.....
.....

Pin Code

Phone No:.....

Mobile Number.

E-mail

(Signature of the Complainant)