Annexure II

SALIENT FEATURES OF THE INTEGRATED OMBUDSMAN SCHEME, 2026

- The Reserve Bank – Integrated Ombudsman Scheme (RB-IOS), 2026 has been launched by the Reserve Bank of India for redressal of complaints against banks, NBFCs, non-bank PPI issuers and credit information companies.

- The Scheme is effective from July 1, 2026.

- A customer aggrieved by deficiency in service by a Regulated Entity may file a complaint under this Scheme.

- Before filing a complaint, the customer must first approach the Regulated Entity (bank/NBFC) and wait for 30 days for a response.

- If the customer is not satisfied with the response or does not receive a response within 30 days, the customer may file a complaint with the RBI Ombudsman within 90 days.

- Complaints can be filed online at https://cms.rbi.org.in, by e-mail at crpc@rbi.org.in, or by post/courier to Centralised Receipt and Processing Centre, 4th Floor, Central Vista, Reserve Bank of India, Sector-17, Chandigarh – 160017.

- Toll-free helpline number: 14448.

- There is no cost for filing a complaint under the Scheme.

- The Ombudsman can award compensation up to Rs.30 lakh for consequential financial loss and up to Rs.3 lakh for harassment, mental anguish, time and expenses.

- There is no limit on the amount in dispute that can be brought before the Ombudsman.

- The complainant or the Regulated Entity may appeal against the Ombudsman's decision within 30 days to the Appellate Authority.

- The following matters are not covered: commercial decisions, vendor disputes, employee matters, matters before Courts, services outside RBI purview.

- The Scheme does not cover complaints that are frivolous, vexatious or abusive in nature.

- For more information, customers may visit https://cms.rbi.org.in or call 14448.

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