

ANNEXURE – I

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.
- Details of the Bank's Principal Nodal Officer are provided below.

Particulars	Details
Principal Nodal Officer (PNO)	Ms. Radhika Raghavan
Phone / Mobile	033-6826-5301
E-mail	pno@bandhanbank.com