Reserve Bank
Integrated Ombudsman Scheme

Session by CA. Subhashree D.A.

Introduction

- **What is the Scheme about?**
- **When did it come into effect?**
- **Extent of Coverage**
- **Suspension of the Scheme**

Definitions

- Appellate Authority
- Appellate Authority Secretariat
- Award
- Bank
- Complaint
- Credit Information Company
- Deficiency in Service
- Deputy Ombudsman
- Non-Banking Financial Company
- Regulated Entity (RE)
- Settlement
- System Participant
- System Provider
- The Reserve Bank

Offices Under The Reserve Bank - Integrated Ombudsman Scheme, 2021

- Appointment and Tenure of Ombudsman and Deputy Ombudsman
- Location of the Office of the Ombudsman
- Establishment of a Centralised Receipt and Processing Centre
- Staffing of the Offices of Ombudsman and Centralised Receipt and Processing Centre

Powers And Functions Of The Ombudsman

- Complaints relating to deficiency in service
- Limit on amount of dispute
- Limit on compensation
- Power of Deputy Ombudsman
- Send report to Deputy Governor

Procedure For Redressal Of Grievance Under The Scheme

Grounds of Complaint

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

Procedure For Redressal Of Grievance Under The Scheme

Grounds for non-maintainability of a Complaint

- First Resort Complaint
- Delayed Complaint
- Duplicate Complaint
- Complaint dealt with by or pending before other fora
- Abusive Complaint

Procedure For Redressal Of Grievance Under The Scheme

Grounds for non-maintainability of a Complaint

- Complaint after expiry of the period of limitation
- Incomplete Complaint
- Complaint filed through advocate
- Commercial Judgement/Decision
- Dispute between vendor and RE

Procedure For Redressal Of Grievance Under The Scheme

Grounds for non-maintainability of a Complaint

- Complaint not directly addressed to Ombudsman
- General complaint against Management
- Complaint w.r.t. service not within regulatory purview of RBI
- Dispute between Regulated Entities
- Dispute involving employee-employer relationship

Procedure For Redressal Of Grievance Under The Scheme

- Procedure for Filing a Complaint
- Initial Scrutiny of Complaints
- Power to Call for Information
- Resolution of Complaints
- Award by the Ombudsman

Procedure For Redressal Of Grievance Under The Scheme

Rejection of a Complaint

- Not in the nature of a Complaint
- No deficiency in service
- Proceedings before the Ombudsman not appropriate for adjudication
- Complaint not pursued with reasonable diligence
- Complaint without sufficient cause
- No financial loss or damage, or inconvenience

Procedure For Redressal Of Grievance Under The Scheme

Appeal before the Appellate Authority

- Right of Appeal - Complainant
- Right of Appeal - RE
- Scrutiny and Processing of Appeal
- How does Appellate Authority deal with the Appeal?
- Effect of Order of the Appellate Authority Further

Directions for REs

- Facilitate the smooth conduct of the Scheme
- Appointment of Principal Nodal Officer
- Display of details at Place of Business
- Display of details on Website
- Copy of the Scheme to be available at Branches
- Appointment of Internal Ombudsman

Miscellaneous

- **Removal of Difficulties**
- **Repeal of the Existing Schemes**
- **Application to Pending Proceedings**

Complaints – How to File, Track and Appeal?

- Essential details to be kept ready before filing
- How to file a Complaint?
- How to track your Complaint?
- How to file an Appeal?

QnA

Any Questions?

Thank You!

Have a Good Day!