



Frequently Asked Questions

Reserve Bank - Integrated Ombudsman Scheme, 2026

1. What is RB-IOS, 2026?

The Reserve Bank - Integrated Ombudsman Scheme, 2026 (RB-IOS, 2026 / the Scheme) is a cost-free, expeditious and non-adversarial alternate grievance redress mechanism for customer complaints involving deficiency in service by Regulated Entities covered under the Scheme. It comes into force with effect from July 1, 2026.

RB-IOS, 2026 replaces the Reserve Bank - Integrated Ombudsman Scheme, 2021. Complaints received before July 1, 2026; appeals arising from decisions under RB-IOS, 2021; and execution of awards issued thereunder will continue to be governed by RB-IOS, 2021 and related RBI instructions.

2. What is the RBI Alternate Grievance Redress (AGR) Framework?

The AGR Framework of the Reserve Bank comprises the Offices of RBI Ombudsman, the Centralised Receipt and Processing Centre (CRPC), Consumer Education and Protection Cells (CEPCs), and the Consumer Education and Protection Department (CEPD). CEPD provides assistance to the Appellate Authority (AA) and processes the appeal cases.

3. Are all Regulated Entities covered under RB-IOS, 2026?

No. RB-IOS, 2026 applies only to the categories of Regulated Entities specifically covered under the Scheme. The major categories covered are banks, certain NBFCs, non-bank Prepaid Payment Instrument issuers, and Credit Information Companies. The detailed coverage is given in Question 13.

4. Who is an RBI Ombudsman?

An RBI Ombudsman is an officer appointed by the Reserve Bank to examine and deal with complaints from customers of Regulated Entities relating to deficiency in service.

5. What is “deficiency in service”?

Under RB-IOS, 2026, “deficiency in service” means a shortcoming or inadequacy in any service which the Regulated Entity is required to provide statutorily or otherwise, which may or may not result in financial loss or damage to the customer.

6. Who is an RBI Deputy Ombudsman?

An RBI Deputy Ombudsman is an officer appointed by the Reserve Bank to assist in carrying out the functions under the Scheme. The RBI Deputy Ombudsman can consider complaints relating to deficiency in service and can close/reject complaints to the extent permitted under the Scheme.

7. What are the advantages / benefits of RB-IOS, 2026 / AGR Framework?

- Cost-free complaint redress for customers of covered Regulated Entities.
- One centralised complaint lodging portal i.e., <https://cms.rbi.org.in> for online complaints and CRPC for e-mail and physical complaints.
- Jurisdiction-neutral handling of complaints under the “One Nation One Ombudsman” approach.
- Clear maintainability / admissibility requirements have been given. There is a limited system-based initial validation for determining admissibility for online complaints filed through the CMS portal.
- Facility for online tracking of complaint status through CMS.
- Structured settlement process.
- Power to pass Awards in eligible cases, including compensation within the prescribed limits.
- Provision for appeal against Awards within the Scheme framework.

8. What is a Centralised Receipt and Processing Centre (CRPC)?

The Centralised Receipt and Processing Centre is established by the Reserve Bank to receive complaints filed under the Scheme and process them. Complaints received through e-mail and physical mode, including postal and hand-delivered complaints, are addressed to the CRPC. Complaints that are made online are registered on the CMS portal.

9. What is the procedure for filing a complaint before the RBI Ombudsman?

- Online: through the CMS portal at <https://cms.rbi.org.in>.
- E-mail: by sending the complaint to crpc@rbi.org.in.
- Physical mode: by sending the duly signed complaint form with supporting documents to Centralised Receipt and Processing Centre, Reserve Bank of India, Central Vista, Sector 17, Chandigarh - 160017.

10. What is the Contact Center of RBI and how can it be accessed by complainants?

The Contact Center assists complainants in obtaining information about the RBI grievance redress mechanism, the procedure for filing complaints and the status of complaints. The IVRS facility on Toll Free No. 14448 is available 24x7. The facility to connect to Contact Center personnel is available from 8:00 AM to 10:00 PM, Monday to Saturday except National Holidays, in English, Hindi and ten regional languages (Assamese, Bengali, Gujarati, Kannada, Marathi, Malayalam, Odia, Punjabi, Telugu, Tamil).

11. Can complaints under RB-IOS, 2026 be filed through the Contact Center?

No. Complaints cannot be filed directly through the Contact Center. The Contact Center can assist complainants by providing guidance on the procedure for filing complaints through CMS, e-mail or physical mode and by providing information on the status of complaints.

12. Where are the Ombudsmen located? Is it necessary to approach a specific Ombudsman office?

The Offices of RBI Ombudsman are located at places specified by the Reserve Bank. A complainant is not required to approach any specific Ombudsman office. Complaints lodged through the CMS portal or received through CRPC are processed and assigned in accordance with RBI's internal allocation mechanism.

13. Which Regulated Entities are covered under RB-IOS, 2026?

The following REs of RBI are covered under the RB-IOS, 2026:

- Banks: all Commercial Banks, Regional Rural Banks, State Co-operative Banks, Central Co-operative Banks, Scheduled Primary (Urban) Co-operative Banks, and Non-Scheduled Primary (Urban) Co-operative Banks with deposit size of Rs 50 crore and above as on the date of the audited balance sheet of the previous financial year.
- NBFCs: all NBFCs registered with RBI, excluding Housing Finance Companies, Core Investment Companies, IDF-NBFCs, NBFC-IFCs, NOFHCs, Primary Dealers and Mortgage Guarantee Companies, which either are authorized to accept deposits or have customer interface with asset size of Rs 100 crore and above as on the date of the audited balance sheet of the previous financial year.
- Non-bank Prepaid Payment Instrument Issuers.
- Credit Information Companies.

14. What happens if the grievance is against an entity regulated by RBI but not covered under RB-IOS, 2026?

Such complaints are not maintainable under RB-IOS, 2026. Depending on the nature of the entity and grievance, they may be dealt with under other applicable RBI grievance redress

arrangements, including Consumer Education and Protection Cells, wherever applicable. The complainant may be informed appropriately through the system / communication channel used for lodging the complaint.

15. What are the grounds of complaints under RB-IOS, 2026?

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, subject to the maintainability requirements under Clause 10 of the Scheme.

16. What types of complaints are not covered / are non-maintainable under RB-IOS, 2026?

The following types of complaints are not maintainable under the Reserve Bank – Integrated Ombudsman Scheme, 2026, and may be rejected at the outset or at any stage of examination, as applicable:

- Complaints not addressed directly to the RBI Ombudsman, including communications where RBI is merely marked in copy.
- Complaints not filed by the complainant personally or through an authorised representative, other than an advocate unless the advocate is the aggrieved person.
- Complaints with incomplete information as required under the Scheme.
- Complaints that are abusive, frivolous or vexatious.
- Complaints where the complainant has not first approached the concerned Regulated Entity with proof of such complaint.
- Complaints filed before the expiry of 30 days or the time specified by RBI, NPCI or Card Network guidelines, if applicable, whichever is higher, unless the complainant has received a reply/resolution and is dissatisfied.
- Complaints filed beyond 90 days from the date on which the applicable timeline expires or from the date of the last communication from the Regulated Entity, whichever is later.
- Complaints relating to the same grievance that is pending, settled or dealt with by the Office of the RBI Ombudsman.
- Complaints relating to the same grievance pending before, or settled/dealt with on merits by, any Court, Tribunal, Arbitrator or other judicial/quasi-judicial forum. Criminal proceedings pending or decided before a Court or Tribunal or police investigation initiated in a criminal offence are not treated as the same grievance for this purpose.
- Complaints where the complaint to the Regulated Entity was made after expiry of the limitation period under the Limitation Act, 1963.
- Matters relating to commercial judgment or decision of a Regulated Entity.

- Disputes between a vendor and a Regulated Entity.
- Grievances against Management or Executives of a Regulated Entity.
- Grievances arising from action taken by a Regulated Entity in compliance with orders of a judicial/quasi-judicial, statutory or law enforcing authority.
- Services not within the regulatory purview of RBI.
- Disputes between Regulated Entities.
- Disputes involving employee-employer relationship of a Regulated Entity.
- Grievances for which a remedy has been provided in Section 18 of the Credit Information Companies (Regulation) Act, 2005.
- Grievances pertaining to customers of a Regulated Entity not included under the Scheme.

17. When can one file a complaint before the RBI Ombudsman?

The complainant must first approach the concerned Regulated Entity. A complaint can be filed before the RBI Ombudsman if the complainant has not received any reply within 30 days or within the time specified by RBI, NPCI or Card Network guidelines, if any, whichever is higher, after the Regulated Entity received the complaint; or if the complainant is not satisfied with the reply/resolution provided by the Regulated Entity.

The complaint must be made to the RBI Ombudsman within 90 days from the date on which the above timeline expires or the date of the last communication from the concerned Regulated Entity, whichever is later. Further, the complaint to the Regulated Entity must have been made before expiry of the period of limitation prescribed under the Limitation Act, 1963.

18. What are the minimum details required to file a complaint with the RBI Ombudsman?

- Complainant basic details such as name, mobile number, e-mail ID if available, and full postal address.
- Details of the Regulated Entity against which the complaint is filed, including name of the entity, branch/location and address, as applicable.
- Regulated Entity complaint number / acknowledgement number and date of complaint made to the Regulated Entity, along with copy of the complaint.
- Account / card / loan / transaction details relevant to the complaint, where applicable.
- Date of transaction, reference number and transaction details, if available.
- Copy of the response received from the Regulated Entity, if any.
- Complete facts giving rise to the complaint, nature and extent of loss or inconvenience, and relief sought.
- Relevant documents supporting the complaint.

19. Can the complainant track the status of a complaint lodged under RB-IOS, 2026?

Yes. After successful registration, the complainant is provided a complaint number. The status of the complaint can be tracked through the CMS portal using the complaint number and mobile number. The complainant may also contact the Contact Center on Toll Free No. 14448 for status-related assistance.

20. Can a complaint be filed before the RBI Ombudsman through a representative?

Yes. A complaint may be filed through an authorised representative of the complainant. However, the authorised representative cannot be an advocate unless the advocate himself/herself is the aggrieved person. The representative should be duly appointed and authorised in writing to represent the complainant before the RBI Ombudsman.

21. Is there any charge or fee for filing a complaint with the RBI Ombudsman?

No. There is no charge or fee for filing or resolving complaints under RB-IOS, 2026. Complainants need not approach any third-party agency or pay any fee to file a complaint with the RBI Ombudsman.

22. Is there any monetary limit on the amount involved in the complaint or compensation that the RBI Ombudsman can provide?

There is no limit on the amount involved in a dispute that can be brought before the RBI Ombudsman for settlement or passing of an Award. However, for any consequential loss suffered by the complainant, the RBI Ombudsman has the power to provide compensation up to Rs 30 lakh. In addition, the RBI Ombudsman may provide compensation up to Rs 3 lakh for loss of the complainant's time, expenses incurred, harassment / mental anguish suffered, etc.

23. Can compensation be claimed for mental agony and harassment?

Yes. Under RB-IOS, 2026, the RBI Ombudsman may provide compensation up to Rs 3 lakh for loss of the complainant's time, expenses incurred, harassment / mental anguish suffered, etc., if any, by the complainant.

24. What happens after a complaint is received by the RBI Ombudsman? What are the different ways in which complaints are resolved by the Ombudsman Office?

After a complaint is received, it is first checked to see whether it can be taken up under the Scheme. If the complaint is not maintainable, it is closed with a suitable communication to the complainant.

If the complaint is maintainable, it is forwarded to the concerned Regulated Entity for its response. The Office of the RBI Ombudsman then examines the complaint, the response of the Regulated Entity, the documents submitted by both sides and the applicable RBI instructions.

The complaint may be resolved in the following ways:

1. **Settlement:** The RBI Ombudsman or RBI Deputy Ombudsman may help the complainant and the Regulated Entity arrive at a mutually acceptable resolution. This may be done through facilitation, advisory or conciliation. If the grievance is resolved or the complainant accepts the resolution, the complaint is closed as settled.
2. **Award:** If the complaint is not settled and the RBI Ombudsman finds deficiency in service, an Award may be passed directing the Regulated Entity to take specific action and/or pay compensation, wherever applicable.
3. **Rejection:** If no deficiency in service is found, or if the complaint falls under any of the rejection grounds provided in the Scheme, the complaint may be rejected with reasons.

The final outcome is communicated to the complainant and the Regulated Entity.

25. Can one participate in a conciliation meeting from anywhere?

Yes. Where considered necessary, a conciliation meeting may be held in the presence of the RBI Ombudsman, with the parties participating in person or online. The manner of participation would be as decided by the Office of the RBI Ombudsman having regard to the circumstances of the complaint.

26. Can the RBI Ombudsman reject a complaint at any stage?

Yes. As per Clause 16 of the RB-IOS, 2026, the RBI Ombudsman may reject a complaint at any stage, if the complaint:

- The complaint is not a valid complaint as it does not indicate any deficiency in service and is in the nature of suggestions, queries, etc.
- A case on the same cause of action is filed before any Court, Tribunal, Arbitrator or other judicial/quasi-judicial forum while the complaint is being examined.
- In the opinion of the RBI Ombudsman, there is no deficiency in service.
- The compensation sought for consequential loss is beyond the power of the RBI Ombudsman to provide.
- The complaint is not pursued by the complainant with reasonable diligence.

- The complaint is without sufficient cause.
- The complaint requires consideration of elaborate documentary and oral evidence and proceedings before the RBI Ombudsman are not appropriate for adjudication.
- There is no financial loss or damage, or inconvenience caused to the complainant.

27. Can the RBI Deputy Ombudsman reject any complaint?

Yes. Under the Reserve Bank – Integrated Ombudsman Scheme, 2026, the RBI Deputy Ombudsman may reject a complaint at any stage, on any of the grounds specified in Clause 16(1) of the Scheme. These include cases where:

- i. the complaint is non-maintainable under Clause 10 of the Scheme;
- ii. the complaint does not disclose any deficiency in service and is in the nature of a suggestion, query, request for guidance or explanation, or similar matter; or
- iii. during the examination of the complaint under the Scheme, a case on the same cause of action is filed before a Court, Tribunal, Arbitrator, or any other judicial or quasi-judicial forum.

28. What happens if the complaint is not settled by agreement?

If a complaint is not resolved through settlement and is not liable to be rejected under the Scheme, the RBI Ombudsman further examines the matter on the basis of the documents and material available on record.

Where, after examining the complaint, the RBI Ombudsman is of the opinion that there has been deficiency in service on the part of the Regulated Entity, the Ombudsman may pass an Award directing the Regulated Entity to take appropriate remedial action and/or pay compensation, as admissible under the Scheme. Before passing an Award, both the complainant and the Regulated Entity are given a reasonable opportunity of being heard, either orally or in writing.

29. What if the Regulated Entity does not comply with the decision / Award of the RBI Ombudsman, or there is delay in compliance?

Where an Award is passed, the complainant must furnish a letter of acceptance of the Award in full and final settlement of the claim to the Regulated Entity within 30 days from receipt of the copy of the Award, unless the complainant has filed an appeal. The Regulated Entity must comply with the Award and intimate compliance to the RBI Ombudsman or prefer an appeal to the Appellate Authority where permitted, within 30 days from receipt of the complainant's letter of acceptance.

30. What if there are different decisions in similar cases?

Cases that appear similar may differ in facts, documents, relief sought, applicable regulatory instructions and conduct of the parties. The Scheme enables the RBI Ombudsman to consider the principles of banking law and practice, RBI directions/instructions/guidelines/regulations and other relevant factors while deciding a complaint.

31. Is there any further recourse available in case of an unsatisfactory decision by the RBI Ombudsman?

Under the Reserve Bank – Integrated Ombudsman Scheme, 2026, an appeal is available only against an Award passed by the RBI Ombudsman.

A complainant who is aggrieved by an Award may file an appeal before the Appellate Authority within 30 days from the date of receipt of the Award.

A Regulated Entity may also file an appeal against an Award, with the required prior sanction, against an Award passed by the RBI Ombudsman. However, no appeal is available to a Regulated Entity against an Award passed owing to its failure to furnish the required information or documents.

32. Is there any time limit for filing an appeal?

Yes. A complainant may file an appeal within 30 days from the date of receiving the Award. If there is sufficient reason for the delay, the Appellate Authority may allow a further period of up to 30 days.

A Regulated Entity may also file an appeal within 30 days from the date of receipt of the complainant's letter accepting the Award, subject to the required prior approval. The Appellate Authority may allow a further period of up to 30 days if sufficient reason for the delay is shown.

33. How does the Appellate Authority deal with the appeal?

The Appellate Authority, after examining the appeal and related documents, may act as given under:

- Dismiss the appeal.
- Allow the appeal and set aside the Award of the RBI Ombudsman.
- Remand the matter to the RBI Ombudsman for fresh disposal with appropriate directions.
- Modify the Award and pass directions necessary to give effect to the Award as modified.
- Pass any other order as it may deem fit.

34. Can I withdraw my complaint at any stage?

Yes. A complainant may voluntarily withdraw a complaint at any stage, if he so desires. For withdrawing a complaint, one can log on to the Complaint Management System portal (<https://cms.rbi.org.in>) and go to the tab “Track a complaint”.

35. Where can the full document / Scheme of RB-IOS, 2026 be found?

The Scheme is available at the following link

https://rbidocs.rbi.org.in/rdocs/content/pdfs/SCHEME16012026_A.pdf

36. Can a complainant provide feedback on the complaint closed by the RBI Ombudsman?

Yes. Complainants may provide feedback through the CMS portal where the facility is available. Such feedback helps RBI review and improve the grievance redress process.

37. In what languages can a complaint be filed under RB-IOS, 2026?

The CMS portal enables filing of complaints in Hindi and English. Facts / description of the complaint may be typed, copied or pasted in the description box in any language, subject to the applicable character limit on the portal. Complaints submitted through e-mail or physical mode may be filed in any language.

Disclaimer

These FAQs are for information and general guidance. They cannot be quoted in any legal proceeding and do not constitute legal advice or legal opinion. Readers should be guided by the Reserve Bank - Integrated Ombudsman Scheme, 2026 and the relevant circulars, directions, notifications and instructions issued from time to time by the Reserve Bank and the Government.