

Salient features of Integrated Ombudsman Scheme

1. **“One Nation – One Ombudsman” approach**
 - The scheme is **jurisdiction-neutral**: customers across India can lodge complaints irrespective of where the branch/office of the regulated entity is located.
2. **Single point of access & ease of redressal**
 - A centralised receipt and processing centre (CRPC) is set up for physical/ email complaints in any language. A single portal (CMS), one email, one address for lodging complaints across the country.
 - The complaints under the scheme made online shall be registered on the portal (<https://cms.rbi.org.in>).
 - A toll-free multi-lingual contact centre (Toll Free No: 14448) for guidance in filing complaints.
3. **Grounds for complaint & definition of “deficiency in service”**
 - A complaint can be filed when a customer is aggrieved by an act or omission of a regulated entity causing “deficiency in service” even if there is no financial loss.
 - The scheme provides a list of **exclusions** for what is *not* maintainable (e.g., commercial judgment, outsourcing contract dispute, general management grievances).
 - Complaints which are in the nature of offering suggestions, seeking guidance or explanations are not treated as valid complaints.
4. **Pre-condition for lodging complaint**
 - The complainant must **first** make a written complaint to the regulated entity.
 - If the regulated entity rejects wholly/partially, or does not respond within 30 days, then complaint to Ombudsman is maintainable.
 - The complaint to Ombudsman must be made within **one year** of the reply from the regulated entity, or if no reply, within **one year and 30 days** from the date of complaint to the regulated entity.
5. **Cost-free redressal for customers**
 - The scheme is free of cost for customers: they can file grievances without paying fees.
6. **Availability of tracking, acknowledgement**
 - Automatic acknowledgement of registration of complaint.
 - Facility for real-time tracking of complaint status.