Contact: +91-7353013499
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Salient Features of Integrated Ombudsman Scheme, 2026 ("the Scheme")

Applicability of Scheme: All entities regulated by Reserve Bank of India (i.e. Banks / NBFCs / Non- Bank Prepaid Payment Instruments Issuers / and Credit Information Companies).

Grounds for filing a complaint by a customer: Any customer aggrieved by an act or omission of a company resulting in deficiency in service may file a complaint under the Scheme personally or through an Authorised Representative**.

*** Authorised Representative: A person other than an advocate, duly appointed and authorised in writing to represent the Complainant/Customer in the proceedings before the RBI Ombudsman*

Categorisation of Complaints under the Scheme: Complaints have been categorised as maintainable and non-maintainable as per the IOS, 2026 basis the parameters tabled below:

S. No.	Parameter	Maintainable	Non-Maintainable
i.	Addressing of Complaint	Complaint directly addressed to RBI Ombudsman	Complaint only marked as copy to RBI
ii.	Who can file	Filed by complainant / authorised representative (non-advocate, unless self)	Filed through advocate (not aggrieved person)
iii.	Completeness of Information	Complete information submitted	Incomplete information
iv.	Nature of Complaint	Not abusive / frivolous / vexatious	Abusive / frivolous / vexatious
v.	Prior Approach to RE	Complaint first made to RE in writing or through any other mode before making a complaint under the Scheme and produce proof thereof	Complainant has failed to demonstrate that a prior complaint was lodged with the concerned RE
vi.	Response from RE	No reply within 30 days or timeline prescribed by RBI/ NPCI / Card Network Guideline, if any (whichever is higher) or unsatisfactory reply/resolution	Reply received & satisfactory
vii.	Complaint to RBI Ombudsman	Filed within 90 days from the date on which timeline specified at vi. above expires or date of last communication from RE, whichever is later	Filed beyond 90 days

viii.	Limitation Period	Complaint to RE within limitation period	Complaint to RE beyond limitation period prescribed under the Limitation Act, 1963, for such claims
ix.	RBI Ombudsman Status	Not related to same grievance, which is already pending before RBI Ombudsman	Already pending before RBI Ombudsman
x.	RBI Ombudsman Decision Status	Not related to same grievance, which is already settled/ decided on merit by RBI Ombudsman	Already settled/ decided on merit by RBI Ombudsman
xi.	Judicial Status (Pending)	Not related to same grievance, which is already pending before court/ tribunal/ arbitrator/ any other judicial or quasi-judicial forum	Pending before court/ tribunal/ arbitrator/ any other judicial or quasi-judicial forum
xii.	Judicial Status (Decided)	Not related to same grievance, which is already settled/ decided on merit by court/ tribunal/ arbitrator/ any other judicial or quasi-judicial forum	Already settled/ decided on merit by court/ tribunal/ arbitrator/ any other judicial or quasi-judicial forum

Note: *In point xi. and xii. above, complaint relating to the same grievance does not include criminal proceedings pending or decided before a Court or Tribunal or any police investigation initiated in a criminal offence.*

Process of filing of complaint:

1. The Complainant must first make a complaint in writing or through any other mode to the RE concerned, before making a complaint under the Scheme. If the Complainant has not received any reply within 30 days or the timeline prescribed by RBI/NPCI/Card Network guidelines (where applicable) (whichever is higher) or Complainant is not satisfied with the reply/resolution received from the RE; and.
2. The complaint is made to the RBI Ombudsman within 90 days from the date on which the timeline specified in (ii) above expires or the date of the last communication from the concerned Regulated Entity, whichever is later;

Award by the RBI Ombudsman:

i. Unless the complaint is rejected, the RBI Ombudsman may pass an Award in the event of:
(a) non-furnishing of documents/information by the RE; or
(b) the matter not getting resolved based on the documents and material placed before the RBI Ombudsman.

ii. The Award shall include directions, if any, for the Regulated Entity to perform its obligations and specify compensation, if any, payable to the Complainant for losses under clause 8(3) of the Scheme.

iii. A copy of the Award shall be sent to the Complainant and RE and in the event the complainant accepts the award, a letter of acceptance must be submitted to RE within 30 days from the date of receipt of copy of award by Complainant.

iv. RE shall execute the award within 30 days from the date of receiving such acceptance and intimate compliance to the RBI Ombudsman OR appeal to the Appellate Authority subject to the provisions of para 17 of the Scheme, within 30 days from the date of receipt of the letter of acceptance from the Complainant.

Can a customer appeal, if not satisfied with decision of RBI Ombudsman?

Yes, an appeal can be filed against the Award under clause 15(1) of the Scheme, within 30 days of the date of receipt of Award.

The Appellate Authority (Executive Director-in charge of Consumer Education and Protection Department of RBI), if satisfied that the applicant had sufficient cause for not making an application for appeal within the specified time, may also allow a period of extension not exceeding 30 days.

Modes of customer complaints: A complaint to the RBI Ombudsman can be filed in three ways:

1. **Online Mode:** Through the online CMS Portal at https://cms.rbi.org.in.
2. **By emailing to:** crpc@rbi.org.in
3. **Post:** Centralized Receipt and Processing Centre (CRPC), 4th Floor Reserve Bank of India, Central Vista, Sector 17, Chandigarh - 160 017.

The complaint submitted in electronic or physical mode shall be in such format as specified by RBI in the scheme.

How to get further information:

The Contact Center with Interactive Voice Response System (IVRS) with Toll Free #14448 is available 24x7 for Complainants to know about the Scheme and the process of complaint lodging. The facility to connect to Contact Center personnel is available from Monday to Saturday except for National Holidays, between 8:00AM to 10:00PM for English, Hindi and ten regional languages.

Note:

1. This is an Alternate Dispute Resolution mechanism.
2. Customer is at liberty to approach any other court/forum/authority for the redressal at any stage. However, in such a case he/she will not be able to approach RBI Ombudsman.
3. For further details of scheme, refer RBI Website: https://rbidocs.rbi.org.in/rdocs/content/pdfs/SCHEME16012026_A.pdf

Details of the Principal Nodal officer (PNO):

Name: Mr. Bhubneshwar Jha,
Address: 1st Floor, TOWER-A, GLOBAL BUSINESS PARK, Mehrauli-Gurgaon Rd, Sikanderpur, Sector 26, Gurugram, Haryana 122002
Email: grievanceredressal@oxyzo.in
Contact Number: 0124- 4114488
(Monday to Friday and on the last 2 Saturdays of the Month from 10.00 am to 6:00 pm)