

The salient features of the Integrated Ombudsman Scheme, 2021 are as follows.

1. It will no longer be necessary for a complainant to identify under which scheme he/she should file complaint with the Ombudsman. All complaints shall be made under Integrated Ombudsman Scheme, 2021
2. The Scheme defines ‘deficiency in service’ as the ground for filing a complaint, with a specified list of exclusions. **(for better understanding of the customer, copy of the scheme to be displayed on the website of the Company and hard copy of the same should be provided to the customer on request)**
3. The Scheme has done away with the jurisdiction of each ombudsman office.
4. The responsibility of representing the Regulated Entity and furnishing information in respect of complaints filed by customers against the Regulated Entity would be that of the Principal Nodal Officer in the rank of a General Manager in a Public Sector Bank or equivalent.
5. The Regulated Entity will not have the right to appeal in cases where an Award is issued by the ombudsman against it for not furnishing satisfactory and timely information/documents.
6. The Executive Director-in charge of Consumer Education and Protection Department of RBI would be the Appellate Authority under the Scheme.
7. Complaints can continue to be filed online on <https://cms.rbi.org.in>
8. Complaints can also be filed through the dedicated email or sent in physical mode in the prescribed format.