Reserve Bank – Integrated Ombudsman Scheme (RB-IOS), 2026
(The Scheme is effective from July 01, 2026)

Salient Features of the Scheme

In accordance with directions issued by the Reserve Bank of India, the following salient features of the Reserve Bank – Integrated Ombudsman Scheme (RB-IOS), 2026 are displayed for public information.

1. The Scheme provides a single, integrated Ombudsman framework for grievance redressal. It covers banks, NBFCs, payment system participants, and all RBI-regulated entities.

2. Procedure for Redressal of Grievance: Complaints are examined through a structured, non-adversarial, and time-bound process. The Ombudsman may facilitate resolution through conciliation or pass a reasoned decision in accordance with the Scheme.

3. Grounds for Non-Maintainability of a Complaint: Complaints are not maintainable if the complainant has not first approached the Regulated Entity, if the matter is pending before another forum or court, if the complaint is frivolous or outside the scope of the Scheme, or if no deficiency in service is involved.

4. The complaint redressal mechanism under the Scheme is free of cost. No legal representation is required for filing or pursuing complaints.

5. Complaints may be lodged through the RBI CMS portal, by email or in written form.

6. A centralized system ensures uniform handling of complaints.

7. Complainants are not required to identify the concerned Ombudsman office.

8. Complaints are automatically allocated under the One Nation – One Ombudsman approach.

9. Complaints are examined and disposed of through a structured and time-bound process. The Scheme aims at efficient and timely resolution of grievances.

10. Appeal: An appeal may be preferred against the decision of the Ombudsman. The Appellate Authority is provided by the Reserve Bank of India.

11. The Scheme is effective from July 01, 2026. It applies to complaints filed on or after the effective date.

    Complaint Lodging Portal: https://cms.rbi.org.in

12. Clear reasons are communicated in cases of rejection of complaints. The process ensures transparency, consistency, and fairness.

13. Resolution of Complaints: Complaints are resolved through mutual settlement or by an Award issued by the Ombudsman. Clear reasons are communicated in cases of rejection or closure of complaints, ensuring transparency and fairness.

    This notice is displayed in compliance with Reserve Bank of India guidelines.