

# Integrated Ombudsman Scheme, 2021

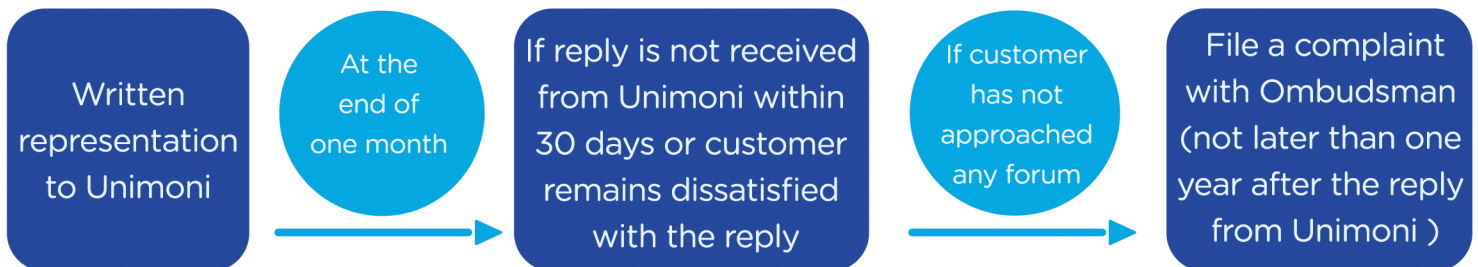
## Salient Features

The integrated Ombudsman Scheme, 2021 is introduced with the object for resolving customer grievance in relation to service provided by the regulated entities, with expeditious and cost-effective manner there by facilitating settlement of such complaints. The scheme document is available with the Branch Head and also on our website [www.unimoni.in](http://www.unimoni.in)



- Any customer aggrieved by an act or omission of a Regulated Entity resulting in deficiency in service may file a complaint under the Scheme.
- The complaint may be lodged online through the portal designed for the purpose (<https://cms.rbi.org.in>).
- The complaint may also be submitted through electronic or physical mode to the Centralised Receipt and Processing Centre (CRPC) as notified by the Reserve Bank (Centralised Receipt and Processing Centre, RBI, Central Vista Sector 17, Chandigarh-160 017, )

### How can a customer file complaint ?



### How does Ombudsman take decision ?

- Proceedings before Ombudsman are summary in nature
- Promotes settlement through conciliation → If not reached, can issue Award/Order

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

Yes, If Ombudsman’s decision is appealable → Appellate Authority, RBI

Refer to [www.rbi.org.in](http://www.rbi.org.in) for further details of the Scheme

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