



# RBI Nationwide Intensive Financial Awareness Campaign

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# Internal Grievance Redressal Mechanism of Entities regulated by Reserve Bank

The various ways to make a complaint with the concerned organization are as follows:



Complaint in writing to the concerned officer in the Bank/NBFC



Via email



Through official website of Bank/NBFC or through mobile application

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## When to approach Office of RBI Ombudsman



A complaint can be filed with Office of RBI Ombudsman in the event of non-receipt of a reply within **30 days** of the complaint being lodged or the complaint being dismissed in whole or in part

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# Reserve Bank Ombudsman – Mechanism for Redressal of Grievances



Reserve Bank - Integrated Ombudsman Scheme, 2021 (RB-IOS, 2021)  
**"One Nation - One Ombudsman"**

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# Reserve Bank Ombudsman – Mechanism for Settlement of Disputes

How to file a complaint with Office of RBI Ombudsman

**Register complaint online – through the Complaint Management System (CMS) portal of RBI at <https://cms.rbi.org.in>**

The complete information about RB-IOS, 2021 and the video related to the complete process of filing complaints is available on the portal, and this system is absolutely free

Toll free Number **14448**

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# The other means of registering your complaint with Office of RBI Ombudsman are as follows

## Through Letter

Centralised Receipt and Processing Centre, Reserve Bank of India, 4th Floor, Sector 17,  
Chandigarh - 160017

The following information/documents must be furnished  
while registering the complaint.

Your name, address, telephone/mobile number and email

Details of the concerned Bank/NBFC

Account Number/Loan Account Number

Transaction details with date

Copy of the complaint given to the Bank

and the reply given by the Bank

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If you have been a victim of financial cyber fraud

<https://www.cybercrime.gov.in/>

Helpline Number - 1930



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# Know your rights as a Bank customer!

As per the RBI, below are the five basic rights that you are entitled to as Bank customers:

## Right to Fair Treatment

Right to be treated with courtesy

No discrimination against, on grounds such as gender, age, religion, caste and physical ability

## Right to Transparency, Fair and Honest Dealing

Transparency (w.r.t. product's price, the associated risks, the T&Cs and the responsibilities of the customer and financial service provider) & ease of understanding for contracts or agreements

## Right to Suitability

Right to be offered products that are appropriate to the needs of the customer and based on an assessment of the customer's financial circumstances and understanding

## Right to Privacy

Right to protection from all kinds of communications, electronic or otherwise, which infringe upon privacy.

Right to maintenance of confidentiality of customers' personal information (unless specific consents granted to the financial services provider or such information is required to be provided under the law or is provided for a mandated business purpose)

Right to be informed upfront about likely mandated business purposes

## Right to Grievance Redressal & Compensation

Right to hold the financial services provider accountable for the products offered (including third party products)

Right to access a clear and easy grievances redressal process & policy for compensating mistakes, lapses in conduct, as well as non-performance or delays in performance. The policy must lay out the rights and duties of the customer when such events occur.

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# Thank You



**RBI Kehta Hai...**  
**Jaankar Baniye,**  
**Satark Rahiye!**

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