

RBI INTEGRATED OMBUDSMAN SCHEME

Any customer aggrieved by an act or omission of the Bank resulting in deficiency in service may file a complaint under the Scheme personally or through an authorised representative (i.e. a person, other than an advocate, duly appointed and authorised in writing to represent the complainant in the proceedings before the Ombudsman)

1. Grounds for non-maintainability of a Complaint

(1) No complaint for deficiency in service shall lie under the Scheme in matters involving:

- (a) commercial judgment/decision of a Regulated Entity;
- (b) a dispute between a vendor and the Bank relating to an outsourcing contract;
- (c) a grievance not addressed to the Ombudsman directly;
- (d) general grievances against Management or Executives of the Bank;
- (e) a dispute in which action is initiated by the Bank in compliance with the orders of a statutory or law enforcing authority;
- (f) a service not within the regulatory purview of the Reserve Bank of India;
- (g) a dispute between Regulated Entities;
- (h) a dispute involving the employee-employer relationship of the Bank;
- (i) a dispute for which a remedy has been provided in Section 18 of the Credit Information Companies (Regulation) Act, 2005; and
- (j) a dispute pertaining to customers of a Bank not included under the Scheme.

(2) A complaint under the Scheme shall not lie unless:

- (i) the complainant had, before making a complaint under the Scheme, made a written complaint to the Bank concerned and -the complaint was rejected wholly or partly by the Bank, and the complainant is not satisfied with the reply; or the complainant had not received any reply within 30 days after the Bank received the complaint; and
- (ii) the complaint is made to the Ombudsman within one year after the complainant has received the reply from the Bank to the complaint or, where no reply is received, within one year and 30 days from the date of the complaint.
- (b) the complaint is not in respect of the same cause of action which is already-
 - (i) pending before an Ombudsman or settled or dealt with on merits, by an Ombudsman, whether or not received from the same complainant or along with one or more complainants, or one or more of the parties concerned;
 - (ii) pending before any Court, Tribunal or Arbitrator or any other Forum or Authority; or, settled or dealt with on merits, by any Court, Tribunal or Arbitrator or any other Forum or Authority, whether or not received from the same complainant or along with one or more of the complainants/parties concerned;
- (c) the complaint is not abusive or frivolous or vexatious in nature;
- (d) the complaint to the Bank was made before the expiry of the period of limitation prescribed under the

Limitation Act, 1963, for such claims;

- (e) the complainant provides complete information as specified in clause 11 of the Scheme;
- (f) the complaint is lodged by the complainant personally or through an authorised representative other than an advocate unless the advocate is the aggrieved person

2. Procedure for Filing a Complaint

(1) 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 as notified by the Reserve Bank.

The complaint, if submitted in physical form, shall be duly signed by the complainant or by the authorised representative in the format provided in the **Annex**

Address for filing Physical Complaint: 'Centralised Receipt and Processing Centre' set up at Reserve Bank of India, 4th Floor, Sector 17, Chandigarh - 160017

The details of the scheme is provided in the link (<https://cms.rbi.org.in>).

ANNEX

FORM OF COMPLAINT (TO BE LODGED) WITH THE OMBUDSMAN

[Clause 11(2) of the Scheme]

(TO BE FILLED UP BY THE COMPLAINANT)

All the fields are mandatory except wherever indicated otherwise

To

The Ombudsman Madam/Sir,

Sub: Complaint against (place of Bank's branch or office) of..... (name of the Bank)

Details of the complaint:

1. Name of the complainant
2. Age (years).....
3. Gender.....
4. Full address of the complainant

..... Pin Code

Phone No. (if available)..... Mobile Number.

.....

E-mail (if available)

5. Complaint against (Name and full address of the branch or office of the Regulated Entity)

..... Pin Code

6. Nature of relationship/account number (if any) with the Regulated Entity

.....

7. Transaction date and details, if available

.....

(a) Date of complaint already made by the complainant to the Regulated Entity (*Please enclose a copy of the complaint*)

.....

(b) Whether any reminder was sent by the complainant? Yes/No (*Please enclose a copy of the reminder*)

.....

8. Please tick the relevant box (Yes/No)

Whether your complaint:

(i)	is sub-judice/under arbitration ¹¹ ?	Yes	No
(ii)	is made through an advocate, except when the advocate is the aggrieved party?	Yes	No
(iii)	has already been dealt with or is under process on the same ground with the Ombudsman?	Yes	No
(iv)	is in the nature of general complaint/s against Management or Executives of a Regulated Entity?	Yes	No
(v)	is on account of a dispute between Regulated Entities?	Yes	No
(vi)	involves employer-employee relationship?	Yes	No

9. Subject matter of the complaint

.....

10. Details of the complaint:

(If space is not sufficient, please enclose a separate sheet)

.....

11 **Complaint is sub-judice/under arbitration** if the complaint in respect of the same cause of action is already pending/dealt with on merits by any Court, Tribunal or Arbitrator or any other Authority, whether individually or jointly.

11. Whether any reply has been received from the Regulated Entity within a period of 30 days of receipt of the complaint by it? Yes/No

(if yes, please enclose a copy of the reply)

12. Relief sought from the Ombudsman

.....

... (Please enclose a copy of documentary proof, if any, in support of your claim)

13. Nature and extent of monetary loss, if any, claimed by the complainant by way of compensation (please refer to clauses 15 (4) & 15 (5) of the Scheme)
Rs.....

.....

14. List of documents enclosed:

Declaration

(i) I/We, the complainant/s herein declare that:

- a) the information furnished above is true and correct; and
- b) I/We have not concealed or misrepresented any fact stated above, and in the documents submitted herewith.

(ii) The complaint is filed before the expiry of a period of one year reckoned in accordance with the provisions of clause 10 (2) of the Scheme.

Yours faithfully

(Signature of the Complainant/Authorised Representative)

AUTHORISATION

If the complainant wants to authorise a representative to appear and make submission on her/his behalf before the Ombudsman, the following declaration should be submitted:

I/We hereby nominate Shri/Smt as

my/our authorised representative whose contact details are as below:

Full Address

.....

Pin

Code

.....

Phone No:..... Mobile Number.

..... E-mail

.....

(Signature of the Complainant)

OMBUDSMAN

PRINCIPAL NODAL OFFICER : SHRI AIBANLAM LYNGDOH
GENERAL MANAGER
THE SHILLONG COOPERATIVE URBAN BANK LTD
HEAD OFFICE
TSS ROAD, SHILLONG-793001
EMAIL : scub0001@scub.co.in;
Mob : +916909388328

A customer desirous of filing his/her complaint with the Ombudsman may do so by visiting the following website :-
<https://cms.rbi.org.in>