

## **Complaint Form**

### **Form for filing of online and offline complaints with the RBI Ombudsman**

#### **Part A: Guidance for filing of a complaint**

The salient mandatory requirements under the captioned scheme are listed below, which must be followed by the Complainants while filing a complaint with the RBI Ombudsman, and if not followed, may lead to rejection / closure of complaints (the full text of the Scheme, accessible at: <https://cms.rbi.org.in> may be referred to for details):

1. A Complainant must necessarily file his/her complaint FIRST with the Regulated Entity against which he/she has a complaint. If that has not been done and a complaint is filed directly with the RBI Ombudsman, no action will be taken on such complaints.

#### **Time limits for filing a complaint**

2. A complaint can be filed with the RBI Ombudsman if:
  - (i) no reply has been received from the Regulated Entity within the timeline prescribed by RBI/NPCI/Card Network guidelines (where applicable) or within 30 days of receipt of the complaint by the Regulated Entity, whichever is later; or the Complainant is not satisfied with the reply/resolution received from the Regulated Entity; and
  - (ii) the complaint is made to the RBI Ombudsman within 90 days from the date on which the timeline specified in (i) above expires or the date of the last communication from the concerned Regulated Entity, whichever is later; and;
  - (iii) the complaint to the Regulated Entity was made before the expiry of the period of limitation prescribed under the Limitation Act, 1963, for such claims.

#### **Using the services of an advocate for filing of a complaint**

3. A Complainant can use the help of another person/s to act as his/her authorised representative before the RBI Ombudsman but the person/s should not be an advocate.

### **Amount of compensation admissible under the Scheme**

4. (i) There is no limit on the amount involved in the dispute that can be considered under the Scheme.
- (ii) The Scheme allows a compensation for consequential loss upto ₹30 lakh
- (iii) The scheme allows a compensation for harassment/mental anguish suffered by the Complainant upto ₹3 lakh.

### **Documents needed for filing a complaint**

5. The following documents are normally required for filing a complaint and should be kept ready before filling the complaint form:
  - a) Copy of the complaint filed with the entity
  - b) Copy of the response from the entity (if received)
  - c) Any other document/s relevant to the complaint.

### **Where / how to file a complaint**

6. A complaint to the RBI Ombudsman can be filed in three ways: (i) through the online CMS portal at <https://cms.rbi.org.in> ; (ii) or by emailing to: [crpc@rbi.org.in](mailto:crpc@rbi.org.in); or (iii) by sending a filled-in complaint form with supporting documents by post/courier to the following address: Centralized Receipt and Processing Centre (CRPC), Reserve Bank of India, Central Vista, Sector 17, Chandigarh - 160 017.

### **Where / how to get further information**

7. The Contact Center with Interactive Voice Response System (IVRS) with Toll Free #14448 is available 24x7 for Complainants to know about the Scheme and the process of complaint lodging. The facility to connect to Contact Center personnel is available from Monday to Saturday except for National Holidays, between 8:00AM to 10:00PM for English, Hindi and ten regional languages.

**Part B: FORM OF COMPLAINT (TO BE LODGED) WITH THE RBI  
OMBUDSMAN**

[Clause 11(2) of the Scheme]

(TO BE FILLED UP BY THE COMPLAINANT)

All the fields are mandatory except wherever indicated otherwise

The RBI Ombudsman

Madam/Sir

**Declaration-** I hereby provide my free, specific and informed consent to Reserve Bank of India for the collection, processing, storage, and use of my personal data for the purpose of complaint resolution (Please tick mark)

Yes	No

**(I) Details of the Complainant:**

1. Complainant Category (Please select only one by placing a tick mark in the box):

- i. Individual
- ii. Person with Disabilities
- iii. Senior Citizen
- iv. Individual – Business
- v. Proprietorship
- vi. Partnership
- vii. MSME
- viii. Association
- ix. Trust
- x. Limited Company
- xi. Government Department
- xii. PSU

2. Name of the Complainant .....

3. Age (years)..... (not mandatory) Gender.....(not mandatory)

4. Mobile No.....

5. E-mail ID: ..... (if available)

6. Full postal address of the Complainant

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District..... State..... Pin Code .....

**(II) Details of the complaint:**

<b>Complaint against</b>	Name of the Regulated Entity (RE)	Complaint Number/ acknowledgement number allotted by RE	Location of branch (city, town, village, etc.), address, PIN

a) Do you have an account with the RE mentioned at (II) above? Yes/No

b) If yes, please provide the account number (savings/ Loan/ ATM/ Debit/ Credit Card) in which you have a complaint (you can tick more than one).

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c) Date of making the complaint to the RE .....

*(Please enclose a copy of the complaint)*

d) Transaction date, reference number and details, if available

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e) Whether any reply has been received from the RE? Yes/No

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

f) Please tick the relevant box below (Yes or No):

(i)	Whether your complaint has already been dealt with or is pending before any court, tribunal, arbitrator, or any other judicial or quasi-judicial forum? (for the same cause of action)	Yes	No
(ii)	Whether your complaint is being made through an advocate?	Yes	No
(iii)	If answer to (ii) is yes, then are you the Complainant?	Yes	No

(iv)	Whether your complaint has already been dealt with by the RBI Ombudsman earlier or is under process on the same ground/ cause of action with the RBI Ombudsman?	Yes	No
(v)	Is the Complainant a staff of the RE and complaint involves employer-employee relationship?	Yes	No

**Note:** If you answered “Yes” to (i), (iv) or (v), or if you answered “Yes” to (ii) and “No” to (iii), your complaint is not maintainable under the Scheme and will not be registered.

g) What is the nature of your complaint (please select one – place a tick mark in the box) - *(The response to this question is optional for the Complainant)*

- i. ATM/Debit Cards
- ii. Bank Guarantees/ Letter of Credit and documentary credits
- iii. Credit Cards
- iv. Deposit Account (Saving and Current)- including complaints on opening/ operation of accounts
- v. Internet/Mobile/Electronic Banking
- vi. Loans and advances (including complaints against recovery Agents/ Direct Sales Agents, harassment, non-observance of Fair Practices Code. Etc.)
- vii. Notes and Coins
- viii. Para-Banking products
- ix. Mis-selling
- x. Pensions and facilities for Senior Citizens
- xi. Issue related to KYC updation (including freezing of accounts)
- xii. Issues related to Premises
- xiii. Staff behaviour
- xiv. Remittance and collection of instruments (Cheques/ drafts/ bills and other physical modes)
- xv. Tax related/ Government Business
- xvi. Facilities for differently abled

h) Please give brief Details of the complaint including the particulars of the product (card/loan account/locker, etc.) under dispute:

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

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i) What is the relief sought from the RBI Ombudsman:

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j) Do you want any compensation to be paid to you by the RE? Yes / No

If yes, please give details of the compensation:

- i. For consequential loss suffered, if any: (maximum ₹30 lakh)
- ii. For time, expenses incurred, harassment & mental anguish, if any (maximum ₹3 lakh)

List of documents/ proof, if any, in support of your claim at (j) above, including the calculations for compensation sought for the consequential loss. (Please enclose copy/copies)

**Declaration**

I/We, the Complainant/s herein declare that the information furnished above is true and correct.

Yours faithfully

(Signature of the Complainant/Authorised Representative)

### Authorisation

If the Complainant wants to authorise a representative on her/his behalf before the RBI Ombudsman, the following declaration should be submitted:

I/We ..... hereby nominate Shri/Smt.....as my/our authorised representative to appear and make submission on my/our behalf before the RBI Ombudsman, whose contact details are furnished below:

Full Address

.....  
.....  
.....

Pin Code .....

Mobile Number. ....

E-mail .....

(Signature of the Complainant)

Name of the Complainant:

Complaint number assigned:

(in case the authorisation is submitted at a later stage)