

# The Reserve Bank – Integrated Ombudsman Scheme, 2026

## Salient Features

In the interest of the public and with the objective of making the alternate grievance redress mechanism more streamlined, efficient, and customer-centric, the Reserve Bank of India has introduced RBI Integrated Ombudsman scheme 2026.

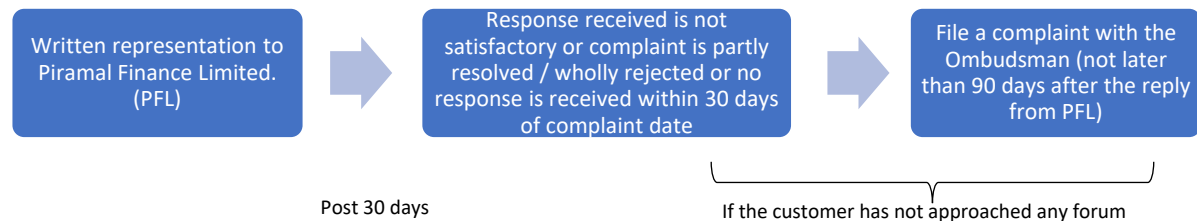
### Grounds for filing a complaint by a customer to Ombudsman:

A complaint may be lodged under the Integrated Ombudsman Scheme within 90 days from the date of occurrence of any of the following events:

- An act or omission resulting in a deficiency in service, which refers to any shortcoming or inadequacy in a service that Piramal Finance Ltd (PFL) is statutorily or otherwise required to provide, and which may or may not result in financial loss or damage to the customer.
- The complaint is wholly Rejected/Partially resolved by PFL; or
- The response provided by PFL is unsatisfactory to the complainant; or
- No response has been received from PFL within 30 days from the date of lodging the complaint (subject to the complaint satisfying the conditions specified under para 10 of the RBI Integrated Ombudsman Scheme, 2026)

### Where and how can the Complaint be filed

- Complaints addressed to Reserve Bank of India should contain copy of complaint filed and response received from PFL alongwith all other documents relevant to the complaint.
- Complaint may be logged though online portal: <https://cms.rbi.org.in/>
- Complaints can be in emailed to : [crpc@rbi.org.in](mailto:crpc@rbi.org.in)
- Complaints can be also sent in physical form, including postal and hand-delivered complaints, addressed to Centralised Receipt and Processing Centre of the RBI. Address - 4th Floor, Sector 17, Chandigarh - 160017



### Award by the RBI Ombudsman

- Unless the complaint is rejected, the RBI Ombudsman may pass an Award in the event of:
  - (a) non-furnishing of documents/information; or
  - (b) the matter not getting resolved based on the documents and material placed before the RBI Ombudsman.
- A copy of the Award shall be sent to the Complainant and PFL and in the event the complainant accepts the award, a letter of acceptance must be submitted to PFL within 30 days from the date of receipt.
- PFL shall execute the award within 30 days from the date of receiving such acceptance and intimate compliance to the RBI Ombudsman **OR** appeal to the Appellate Authority subject to the provisions of para 17, within 30 days from the date of receipt of the letter of acceptance from the Complainant.

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

Yes, the decision or award issued by the Ombudsman is appealable. An appeal may be filed within 30 days from the date of receipt of the Ombudsman's decision or rejection of the complaint. The appeal must be addressed to the Appellate Authority, who is the Executive Director in charge of the Department of the Reserve Bank of India administering the Integrated Ombudsman Scheme.

### Note:

- Ombudsman/ Deputy Ombudsman may reject the complaint, if not maintainable under the scheme.
- This is an Alternate Dispute Resolution Mechanism.
- Customer is at liberty to approach any other court/ forum/ authority for the redressal at any stage, however in such a case he/she will not be able to approach RBI Ombudsman.
- For further details of scheme, refer [https://rbi docs.rbi.org.in/rdocs/content/pdfs/SCHEME16012026\\_A.pdf](https://rbi docs.rbi.org.in/rdocs/content/pdfs/SCHEME16012026_A.pdf)
- The scheme is also available with our Branches

(PFL stands for Piramal Finance Ltd)