Ki Mat Kongsan: The Reserve Bank – Integrated Ombudsman Scheme, 2026

Ka Reserve Bank–Integrated Ombudsman Scheme (RB-IOS), 2026, ka thmu ban ai ïa ka rukom pynbeit ïa ki jingmudui kaba shongdor, kaba sted bad kaba ym shong halor ka jingïaleh, kum ka lad kaba pher ban pynbeit ïa ki jingmudui pyrshah ïa ki Regulated Entities kiba hap hapoh ka Scheme.

Ka Integrated Ombudsman Scheme, 2026 ka treikam naduh ka 1 July, 2026. Kine harum ki long ki mat kongsan jong ka Scheme:

1. Ka "Complaint" ka mut ka jingpynsngew da ka jingthoh, kaba pynpaw ïa ka jingduna ha ka jingshakri na ka liang jong ka bank, kaba la aiti da u customer jong ka lane da u authorised representative jong u/ka, bad kaba pan jingïarap katkum ki kyndon jong ka Scheme;

2. Ym don kano kano ka pud ha ka pisa kaba ïadei bad ka jingïakajia kaba lah ban wanrah hakhmat u Ombudsman, na ka bynta kaba u Ombudsman u lah ban pynmih ïa ka Award. Hynrei, na ka bynta kano kano ka jingduhnong kaba mih na ka jingjia bad kaba la mad da u Complainant, u Ombudsman u don ïa ka bor ban ai ïa ka jingïahap bynta haduh Rupees 30 lakh, bad nalor kata, haduh Rupees 03 lakh na ka bynta ka jingduhnong ïa ka por jong u Complainant, ki jinglut kiba u la pynlut bad ka jingshah lehbeiñ/jingduh jingkyrmen ha ka jingmut bad jingsngew kaba u Complainant u la mad;

3. U Complainant u lah ban buh ïa ka jingmudui sha u RBI Ombudsman ha ki lai tylli ki rukom:

a) Lah ban buh ïa ka jingmudui online lyngba ka RBI CMS portal (https://cms.rbi.org.in)
b) Email id: crpc@rbi.org.in
c) Lah ruh ban aiti ïa ka jingmudui lyngba ka rukom electronic lane ha ka rukom shimet sha ka Centralised Receipt and Processing Centre, Chandigarh, ha ka address ba la ai harum: Centralised Receipt and Processing Centre (CRPC), 4th floor, Reserve Bank of India Central Vista, Sector 17, Chandigarh – 160017

Nalor kata, ka Contact Center kaba don ïa ka Interactive Voice Response System (IVRS) bad ka Toll Free #14448 ka don 24x7 na ka bynta ki Complainants ban ïoh jingtip shaphang ka Scheme bad ka rukom ban buh ïa ka jingmudui. Ka lad ban ïakynduh bad ki nongtrei jong ka Contact Center ka don naduh ka Monday haduh ka Saturday, lait noh ha ki National Holidays, hapdeng ka por 8:00 AM haduh 10:00 PM, na ka bynta ka ktien English, Hindi bad shiphew tylli ki ktien jong ki thaiñ.

4. Ki Nongrim na ka bynta ka Jinglah Ban Pynïaid ïa Ka Jingmudui

(1) Ka jingmudui hapoh ka Scheme kan long kaba lah ban pynïaid tang lada la pyndep ïa kine ki kyndon harum:

a. Ka jingmudui ka dei ban long kaba la buh beit sha u RBI Ombudsman. Hynrei, kane kam kynthup ïa kano kano ka jingpynïasoh khubor ha kaba tang ka Reserve Bank la buh kum ka copy, la lyngba ka e-mail ne ha ka rukom shimet;
b. Ka jingmudui ka dei ban aiti da u Complainant hi lane lyngba u authorised representative uba ym dei u advocate, lait noh lada u advocate hi u dei u briew uba shah ktah; bad
c. U Complainant u dei ban ai ïa ki jingtip kiba pura kumba la kdew ha clause 11 jong ka Scheme; bad
d. Ka jingmudui kam dei ban long kaba lehbeiñ, kaba khlem nongrim, lane kaba pynshitom ne pynkhih jingïakajia khlem nongrim; bad
e. U Complainant u dei ban da buh shuwa ïa ka jingmudui da ka jingthoh lane lyngba kano kano kawei pat ka rukom sha ka Bank, ha kaba u Complainant u lah ban pyni ïa ka sakhi ba u la dep buh ïa ka jingmudui, shwa ban buh ïa ka jingmudui hapoh ka Scheme; bad
f. U Complainant um shym la ïoh ïa kano kano ka jubab hapoh 30 days lane hapoh ka por kaba la buh da ka Reserve Bank, National Payments Corporation of India, lane hapoh ki kyndon jong ka Card Network, lada don, kat kaba kham slem, hadien ba ka Bank ka la ïoh ïa ka jingmudui; lane u Complainant um hun ïa ka

jubab/ka jingpynbeit kaba la ai da ka Bank; bad

g. Ka jingmudui dei ban buh sha u RBI Ombudsman hapoh 90 days naduh ka tarik ha kaba ka por ba la kdew ha sub-clause (1)(f) ka kut lane ka tarik jong ka jingïapynïasoh khubor kaba khatduh na ka Bank, kat kaba kham hadien; bad
h. Ka jingmudui kam dei ban ïadei bad ka juh ka jingeh kaba la dep ban dang ap ha ka Office jong u RBI Ombudsman, la ka long ne em kaba la ïoh na u juh u Complainant lane ryngkat bad uwei lane kham bun ki Complainants; lane
i. Ka jingmudui kam dei ban ïadei bad ka juh ka jingeh kaba la dep pynbeit lane la dep leh ïa ka jingbishar halor ka nongrim jong ka jingmudui da ka Office jong u RBI Ombudsman, la ka long ne em kaba la ïoh na u juh u Complainant lane ryngkat bad uwei lane kham bun ki Complainants; bad
j. Ka jingmudui kam dei ban ïadei bad ka juh ka jingeh kaba la dep ban dang ap hakhmat kano kano ka Court, Tribunal lane Arbitrator, lane kano kano kawei pat ka judicial lane quasi-judicial forum, la ka long ne em kaba la ïoh na u juh u Complainant lane ryngkat bad uwei lane kham bun ki Complainants; lane
k. Ka jingmudui kam dei ban ïadei bad ka juh ka jingeh kaba la dep pynbeit lane la dep leh ïa ka jingbishar halor ka nongrim jong ka jingmudui da kano kano ka Court, Tribunal lane Arbitrator, lane kano kano kawei pat ka judicial lane quasi-judicial forum, la ka long ne em kaba la ïoh na u juh u Complainant lane ryngkat bad uwei lane kham bun ki Complainants; bad
l. Ka jingmudui sha ka Bank ka dei ban long shwa ban kut ka por limitation kaba la buh ha ka Limitation Act, 1963, na ka bynta kum kine ki jingdawa.

Explanation 1: Na ka bynta ki jingthmu jong sub-clause (1)(j) bad (1)(k), ka jingmudui kaba ïadei bad ka juh ka jingeh kam kynthup ïa ki criminal proceedings kiba dang ap lane kiba la dep rai ha kano kano ka Court lane Tribunal, lane kano kano ka jingwad bniah da ki pulit kaba la sdang ha kaba ïadei bad kano kano ka criminal offence.

(2) Ki jingmudui kiba kynthup ïa kine ki mat harum ki long kiba la shah kyntait na ka purview jong ka Scheme:

a. Ki mat kiba ïadei bad ka commercial judgment lane ka rai jong ka Bank;
b. Ka jingïakajia hapdeng u vendor bad ka Bank;
c. Ki jingmudui pyrshah ïa ka Management lane ki Executives jong ka Bank;
d. Ka jingmudui kaba mih na ka jingleh jong ka Bank ha kaba ka bud ïa ki hukum jong ka judicial/quasi-judicial lane statutory lane law enforcing authority;
e. Ka jingshakri kaba ym hap hapoh ka regulatory purview jong ka Reserve Bank;
f. Ka jingïakajia hapdeng ki Regulated Entities;
g. Ka jingïakajia kaba ïadei bad ka jingïadei hapdeng u nongtrei bad u nongai kam jong ka Bank;
h. Ka jingmudui kaba la don lypa ka lad jingïarap hapoh Section 18 jong ka Credit Information Companies (Regulation) Act, 2005; bad
i. Ka jingmudui kaba ïadei bad ki customer jong ka Bank kiba ym kynthup hapoh ka Scheme.

(3) Ki jingmudui kiba ym pyndep ïa ki kyndon ban ïoh jingïoh bynta kumba la kdew hapoh sub-clause (1), bad ki jingmudui kiba la kdew hapoh sub-clause (2), yn kyntait noh naduh kaba sdang kum ki jingmudui kiba ym lah ban pynïaid, khlem da leh shuh ïa ka jingbishar bniah, bad yn ai ïa ka jingpynïasoh khubor kaba ïadei sha u Complainant.

5. Ka Bank, hadien ba ka la ïoh ïa ka jingmudui, ka dei ban aiti ïa ka jubab da ka jingthoh ryngkat bad baroh ki kot kiba ïadei bad ka jingmudui sha u Ombudsman hapoh 15 sngi naduh ka jingïoh ïa ka jingmudui. Provided that u Ombudsman, halor ka jingdawa da ka jingthoh na ka Bank kaba pynhun ïa u Ombudsman, u lah ban ai ïa ka por kaba kham bun katkum kaba u sngewdei ban aiti ïa ka jubab da ka jingthoh bad ki kot.

6. Lada ka Bank ka klet lane ka rem ban aiti ïa ka jubab jong ka da ka jingthoh bad ki kot hapoh 15 sngi, u Ombudsman u lah ban bteng ïa ka jingïaid lynti ex-parte, da kaba pynshong nongrim ha ki sakhi kiba don ha ki

record, bad ban pynmih ïa ka Order kaba ïadei lane ïa ka Award.

7. U RBI Ombudsman lane u RBI Deputy Ombudsman, katkum kaba ïadei, un pyrshang ban pynsuk ïa ka jingpynbeit ïa ka jingmudui lyngba ka jingïamynjur hapdeng u Complainant bad ka Bank. Ha ka por jong kine ki jingïaid lynti, ki party jong ka jingmudui kin bud ïa ka jingai jingmut kaba la pynmih da ka Office jong u RBI Ombudsman na ka bynta ban aiti ïa ki kot lane ki jingtip kiba ïadei hapoh ka por ba la buh.

8. Na ka bynta ban pynroi ïa ka jingpynbeit ïa ka jingmudui, u RBI Ombudsman lane u RBI Deputy Ombudsman, katkum kaba ïadei, un pyntikna ba ka jubab da ka jingthoh lane ki supporting documents lane ki jingtip kiba la aiti da kawei ka party, haduh kat kaba ki ïadei bad ka jingmudui, yn ai sha kawei pat ka party, bad un bud ïa kata ka rukom treikam bad ai ïa ka por kaba shuh shuh katkum kaba la ñiew ba ka long kaba biang.

9. U RBI Ombudsman u lah, lada ka long kaba donkam bad katkum ki jinglong jong ka jingmudui, ban pynmih ïa ka jingai jingmut sha ka Bank ha kano kano ka bynta jong ka jingïaid lynti ban shim ïa kum kata ka sienjam kaba lah ban wanrah ïa ka jingpynbeit bad jingïasuk pura lane bynta ïa ka jingmudui, bad:

a. lada ka Bank ka shim ïa ka sienjam bad ka bud ïa ka jingai jingmut hapoh ka por ba la buh bad u Complainant u pdiang ïa kata, yn khang noh ïa ka jingmudui hapoh Clause 14(8)(b);
b. lada u Complainant um ai jubab hapoh ka por ba la buh lane u pynmih kano kano ka jingïeng pyrshah kaba la shem ba kam don nongrim, yn khang noh ïa ka jingmudui hapoh Clause 14(8)(a) lane Clause 14(8)(d), katkum kaba ïadei.

10. Lada u RBI Ombudsman / RBI Deputy Ombudsman u don ha ka jingmut ba ki kot/jingtip kiba la ai bad ki jingpynshai da ka jingthoh jong baroh ar tylli ki party kim biang ban poi sha ka jingpynbeit, u RBI Ombudsman lane u RBI Deputy Ombudsman u lah, lada u sngew donkam, ban sdang ïa ka jingïakynduh conciliation hapdeng u Complainant bad ki ophisar jong ka Bank. Lada kum kata ka jingïakynduh ka long bad ka wanrah ïa ka jingpynbeit ïa ka jingmudui kaba baroh ar tylli ki party ki pdiang, yn buh record ïa ki jingïaid lynti jong ka jingïakynduh bad yn soi da ki party, da kaba pynpaw ba ki mynjur ïa ka jingpynbeit.

Provided that kum kata ka jingïakynduh kan long ha ka jingdon ryngkat jong u RBI Ombudsman, bad ki party ki lah ban don hi lane ban ïashim bynta online.

11. Ka Bank kan ym don ïa kano kano ka hok ban appeal lada ka Bank ka klet lane ka rem ban aiti ïa ka jubab jong ka da ka jingthoh bad ki kot hapoh ka por kumba la ai katkum ka Clause 15(1)(a) jong ka Integrated Ombudsman Scheme.

12. Ka Award kan duh bor bad kan ym don shuh kano kano ka jingtreikam, lymda u Complainant u ai ïa ka shithi jong ka jingpdiang ïa ka Award ha ka rukom jong ka full and final settlement jong ka claim sha ka Bank, hapoh 30 sngi naduh ka tarik ba u ïoh ïa ka copy jong ka Award.

13. U Complainant uba shah ktah na ka Award lane na ka jingkyntait ïa ka jingmudui da ka Ombudsman Office u lah ban buh ïa ka Appeal hakhmat ka Appellate Authority hapoh 30 sngi naduh ka tarik ba u ïoh ïa ka Award lane ka jingkyntait ïa ka jingmudui.

14. Ka Appellate Authority ka lah, lada ka sngewhun ba u Complainant u don ka daw kaba biang na ka bynta ka jingbym lah ban buh ïa ka Appeal hapoh ka por ba la buh, ban ai ïa ka por kaba shuh shuh kaba ym palat 30 sngi.

Na ka bynta ki jingtip kiba kham bniah, ka copy jong ka Scheme ka don ha ka branch, ha ka website jong ka Bank (www.idfcfirst.bank.in) bad ha ka website jong ka RBI (www.rbi.org.in)