



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA

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The Reserve Bank introduces Ombudsman Scheme for Digital Transactions

As announced in the [Monetary Policy Statement of December 5, 2018](#), the Reserve Bank of India (RBI) today launched the [Ombudsman Scheme for Digital Transactions \(OSDT\)](#) vide [Notification dated January 31, 2019](#) for redressal of complaints against System Participants as defined in the said Scheme.

The Scheme, launched under Section 18 of the Payment and Settlement Systems Act, 2007, will provide a cost-free and expeditious complaint redressal mechanism relating to deficiency in customer services in digital transactions conducted through non-bank entities regulated by RBI. Complaints relating to digital transactions conducted through banks will continue to be handled under the Banking Ombudsman Scheme. The offices of Ombudsman for Digital Transactions will function from the existing 21 offices of the Banking Ombudsman and will handle complaints of customers from their respective territorial jurisdiction.

The Scheme provides for an Appellate mechanism under which the complainant / System Participant has the option to appeal against the decision of the Ombudsman before the Appellate Authority.

The complete [Scheme](#) is available on RBI's website.

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