



Reserve Bank of India Office of the Banking Ombudsman Kanpur

Notice Inviting Tender

Reserve Bank of India, Kanpur invites **E-Tender for Publication of Advertisement in newspapers on March 18, 2024 (Monday) regarding “Redressal of Complaints against entities regulated by RBI under Reserve Bank – Integrated Ombudsman Scheme” at Kanpur.**

The said advertisement is to be published on **March 18, 2024 (Monday) in English, Hindi and Financial Daily** in all the editions of the state of Uttar Pradesh.

The tendering process shall be done through the e-tendering portal of MSTC Ltd (<http://mstcecommerce.com/eprochome/rbi>) as per the annexed terms & conditions. This is a limited tender and quotations are invited only from the Empanelled Advertising Agencies of the Bank, who must register themselves with MSTC Ltd through the above-mentioned website to participate in the tendering process. The Schedule of e-Tender is as follows:

E-Tender No	RBI/Kanpur Regional Office/Others/6/23-24/ET/567
Estimated cost	Rs. 22,70,000 (Twenty Two Lakhs Seventy Thousand only) (including GST and all applicable charges)
Mode of e-tender	e-Procurement System Price Bid through www.mstcecommerce.com/eprochome/rbi
Type of e-tender	Limited
a) Date of NIT available to parties to download	February 28, 2024 (Monday)
b) e-tender Fees	NIL
c) Date of Starting of e-tender for submission of on-line Price Bid at http://mstcecommerce.com/eprochome/rbi	February 28, 2024 at 04:00 PM

d) Date of closing of online e-tender for submission of Price Bid.	March 13, 2024 at 11:00 AM
e) Date & time of opening of price bid	March 13, 2024 at 03:30 PM
f) Validity of the e-tender	90 days from the date of opening of Price bid
g) Transaction Fee (Non-refundable) (To be paid separately by the tenderers to MSTC vide MSTC E-Payment Gateway for participating in the e-tender)	As per Norms

1. The Bank is not bound to accept the lowest tender and reserves the right to accept either in full or in part any tender. The Bank also reserves the right to reject all the tenders without assigning any reason thereof.
2. No quotation will be accepted with any condition quoted by the vendor what so ever. Such quotation will be rejected at the discretion of the Bank.
3. Amendments / corrigendum to the tender, if any, issued in future will only be notified on the RBI Website and MSTC Website as given above and will not be published in newspapers.

RBIO
Reserve Bank of India
Kanpur



भारतीय रिजर्व बैंक बैंकिंग लोकपाल कार्यालय कानपुर

निविदा आमंत्रण सूचना

भा.रि.बैं.लोकपाल कार्यालय, कानपुर - 18 मार्च, 2024 (सोमवार) को एकीकृत लोकपाल योजना के अंतर्गत आरबीआई द्वारा विनियमित संस्थाओं के खिलाफ शिकायतों के निवारण के संबंध में समाचार पत्रों में विज्ञापन का प्रकाशन के लिए ई-निविदा आमंत्रित करता है।

उक्त विज्ञापन 18 मार्च, 2024 (सोमवार) को अंग्रेजी, हिंदी और वित्तीय दैनिक में उत्तर प्रदेश राज्य के सभी संस्करणों में प्रकाशित किया जाना है।

निविदा प्रक्रिया एमएसटीसी लिमिटेड के लिए ई-निविदा पोर्टल (<http://mstcecommerce.com/eprochome/rbi>) के माध्यम से संलग्न नियमों और शर्तों के अनुसार की जाएगी। यह एक सीमित निविदा है और कोटेशन केवल बैंक के पैनल में शामिल विज्ञापन एजेंसियों से आमंत्रित किए जाते हैं, जिन्हें निविदा प्रक्रिया में भाग लेने के लिए उपर्युक्त वेबसाइट के माध्यम से एमएसटीसी लिमिटेड के साथ खुद को पंजीकृत करना होगा। ई-निविदा की अनुसूची इस प्रकार है:

ई-निविदा सं.	RBI/Kanpur Regional Office/Others/6/23-24/ET/567
अनुमनित लागत	₹Rs. 22,70,000/- (बाईस लाख सत्तर हजार मात्र) (जिसमें जीएसटी और सभी लागू शुल्क शामिल हैं)
निविदा का माध्यम	ई-प्रोक्योरमेंट प्रणाली www.mstcecommerce.com/eprochome/rbi
ई-निविदा का प्रकार	सीमित
क. पक्षकारों के लिए एन आई टी डाउनलोड करने की तिथि।	28 फरवरी, 2024 (बुधवार)
ख. ई-निविदा शुल्क	कोई नहीं
ग. ई-निविदा प्रस्तुत करने की शुरुवात तिथि।	28 फरवरी, 2024 सायं - 04:00 बजे
घ. ई-निविदा प्रस्तुत करने की अंतिम तिथि।	13 मार्च, 2024 पूर्वाह्न - 11:00 बजे
ङ. ई-निविदा मूल्य बोली खुलने की तिथि एवं समय	13 मार्च, 2024 अपराह्न - 03:30 बजे
च. ई-निविदा की वैधता	मूल्य बोली के खुलने की तिथि से 90 दिनों तक
छ. लेन-देन शुल्क (ई-टेंडर में भाग लेने के लिए वेंडरों को एमएसटीसी ई-प्रोक्योरमेंट गेटवे के माध्यम से एमएसटीसी को अलग से प्रस्तुत करना है)	नियमानुसार एमएसटीसी लिमिटेड को एमएसटीसी प्रेमेन्ट गेटवे/एनईएफटी/ आरटीजीएस के माध्यम से किया जाना है।

ज. ईएमडी जमा करने की अंतिम तिथि
(सफल बोलीदाता द्वारा अनुबंध मूल्य का
2%)

15 मार्च, 2024 अपराह्न - 02:00 बजे

- बैंक सबसे कम बोली की निविदा स्वीकार करने के लिए बाध्य नहीं है और किसी भी निविदा को पूर्ण रूप से अथवा आंशिक रूप से स्वीकार करने का अधिकार उसके पास सुरक्षित है। बैंक के पास यह भी अधिकार सुरक्षित है कि वह बगैर कोई कारण बताए सभी निविदाओं को अस्वीकार कर सकता है।
- वेंडर द्वारा किसी भी शर्त के साथ कोई भी निविदा/उद्धरण स्वीकार नहीं किया जाएगा। इस तरह के निविदा/उद्धरण को बैंक द्वारा खारिज कर दिया जाएगा।
- यदि निविदा के संबंध में भविष्य में कोई संशोधन/ शुद्धिपत्र जारी किया जाता है, तो उसे उपरोक्तानुसार केवल भारतीय रिजर्व बैंक की वेबसाइट और एमएसटीसी की वेबसाइट पर अधिसूचित किया जाएगा और उसे समाचार-पत्र में प्रकाशित नहीं किया जाएगा।

रिजर्व बैंक लोकपाल
भारतीय रिजर्व बैंक
कानपुर



Reserve Bank of India
Office of the Banking Ombudsman
Kanpur

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b) e-tender Fees	NIL
c) Date of Starting of e-tender for submission of on-line Price Bid at	February 28, 2024 at 04:00 PM

http://mstcecommerce.com/eprocurement/rbi	
d) Date of closing of online e-tender for submission of Price Bid.	March 13, 2024 at 11:00 AM
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h) Last date for remitting EMD (2% of the contract value by Successful bidder)	March 15, 2024 by 2:00 PM

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RBIO
Reserve Bank of India
Kanpur

नियम और शर्तें:

1. यह समाचार पत्रों में विज्ञापन के प्रकाशन के लिए आमंत्रण है। उक्त विज्ञापन 18 मार्च, 2024 (सोमवार) को एक अंग्रेजी दैनिक, एक हिंदी दैनिक और एक वित्तीय (अंग्रेजी) दैनिक में उत्तर प्रदेश के शहरों से प्रकाशित सभी संस्करणों में किया जाना है। प्रत्येक श्रेणी से संबंधित समाचार पत्र की सूची जिसमें विज्ञापन प्रकाशित किया जा सकता है, नीचे विस्तृत है:

श्रेणी	समाचार पत्र
हिंदी दैनिक	दैनिक जागरण
अंग्रेजी दैनिक	द टाइम्स ऑफ इंडिया
अंग्रेजी (वित्तीय) दैनिक	द इकोनॉमिक टाइम्स

- विज्ञापन में प्रकाशित होने वाली सामग्री एनआईटी के साथ संलग्न है।
- केवल पैनल में शामिल विक्रेताओं (empanelled vendors) को ही इस ई-निविदा प्रक्रिया में भाग लेने की अनुमति है।
- विक्रेताओं को प्रति वर्ग सेमी के लिए अपनी बोली देनी है। समाचार पत्रों में प्रकाशित होने वाले विज्ञापन के आकार (size) की सूचना अलग से दी जाएगी।
- एक विक्रेता किसी भी श्रेणी जैसे हिंदी दैनिक, अंग्रेजी दैनिक, वित्तीय (अंग्रेजी) दैनिक या एक से अधिक श्रेणी या सभी श्रेणियों के लिए मूल्य उद्धृत कर सकता है बशर्ते समाचार पत्र केवल उपरोक्त तालिका में दिये गए समाचार पत्रों की सूची से चुने गए हों।
- विज्ञापन एजेंसी यह सुनिश्चित करे कि विज्ञापन का स्थान आकर्षक होना चाहिए और समाचार पत्र के मुख्य भाग में दिखाई देना चाहिए न कि पूरक में। फॉन्ट का आकार ऐसा होना चाहिए कि वह आसानी से पढ़ा जा सके।
- विज्ञापन के प्रति वर्ग सेमी के लिए कुल राशि को संख्यात्मक अंकों में उद्धृत किया जाना चाहिए। कुल राशि में सभी लागू शुल्क शामिल होने चाहिए। इस संबंध में बैंक द्वारा कोई अतिरिक्त दावा स्वीकार नहीं किया जाएगा।
- बोली के मैनुअल विश्लेषण के बाद L1 बोली बताई जाएगी। प्रत्येक मद के लिए अलग L1 प्रदान किया जा सकता है।
- निविदा उन निविदाकारों के अधिकृत प्रतिनिधियों की उपस्थिति में खोली जाएगी जो निविदा खुलने के समय एवं स्थान पर उपस्थित होंगे।
- उद्धृत दरें कोटेशन खुलने की तिथि से 90 दिनों तक वैध होनी चाहिए।

11. बैंक न्यूनतम निविदा को स्वीकार करने के लिए बाध्य नहीं है और किसी भी निविदा को पूर्ण या आंशिक रूप से स्वीकार करने का अधिकार सुरक्षित रखता है। बैंक बिना कोई कारण बताए सभी निविदाओं को अस्वीकार करने का अधिकार भी सुरक्षित रखता है।
12. विभिन्न संस्करणों में प्रकाशित विज्ञापन की प्रति के साथ बिल जमा करने पर भुगतान किया जाएगा। इसके अलावा, भुगतान मौजूदा निर्देशों के अनुसार लागू शुल्कों/करों की कटौती के बाद किया जाएगा।
13. विज्ञापन की स्कैन/सॉफ्ट कॉपी 21 मार्च, 2024 तक obo.kanpur@rbi.org.in और pradeeprathore@rbi.org.in पर हमारे पास पहुंच जानी चाहिए।
14. उपरोक्त नियमों और शर्तों से कोई विचलन (deviation) स्वीकार्य नहीं है। बोलीदाता को सभी लागू शुल्कों को शामिल करते हुए प्रति वर्ग सेमी के लिए विज्ञापन प्रकाशित करने के कुल लागत मूल्य की बोली/उल्लेख करना चाहिए।
15. भुगतान विभिन्न संस्करणों में प्रकाशित विज्ञापन की प्रति और विधिवत भरे हुए एनईएफटी अधिदेश के साथ रद्द किए गए चेक के साथ बिल जमा करने पर किया जाएगा। इसके अलावा, भुगतान मौजूदा निर्देशों के अनुसार लागू शुल्कों/करों की कटौती के बाद किया जाएगा।
16. राजभाषा नीति का पालन करने के लिए विज्ञापन के क्षेत्र को अंतिम रूप दिया जाएगा अर्थात् बढ़ाया या घटाया जाएगा। विक्रेता को प्रति वर्ग सेमी बोली लगानी होगी। आकार में संभावित परिवर्तन को ध्यान में रखते हुए कीमत। क्षेत्र के संबंध में अंतिम निर्णय आरबीआईओ द्वारा लिया जाएगा।

Terms and conditions:

1. This is an invitation for the publication of advertisement in newspapers. The said advertisement must be published on **March 18, 2024 (Monday)** in one English daily, one Hindi daily, and in one Financial (English) daily in all editions published from cities in Uttar Pradesh. The list of newspaper corresponding to each category in which advertisement may be published is detailed below:

Category	Newspapers
Hindi Daily	Dainik Jagran
English Daily	The Times of India
English Financial Daily	The Economic Times

2. The content to be published in advertisement is attached with NIT
3. Only empaneled vendors are allowed to participate in this e-tendering process.
4. Vendors to provide their bids for per sq. cm. Size of the advertisement to be published in newspapers shall be informed separately.
5. A vendor may quote price for any of the categories like Hindi Daily, English Daily, Financial (English) daily or more than one category or all the categories provided the newspaper(s) is/are selected only from the list of the newspapers given in the above table.
6. Advertising agency to ensure that placement of advertisement should be **eye-catching and should appear in the main part of the newspaper** and not in the supplement. Font size to be such that it is easily readable.
7. Total Amount should be quoted in numeric figures for per sq. cm of advertisement. **The total amount shall be inclusive of all applicable charges. No extra claim shall be entertained by the Bank in this regard.**
8. L1 Bid will be awarded after the manual analysis of bid quotes. For each item separate L1 may be awarded.
9. Tender shall be opened in the presence of the authorised representatives of the tenderers who choose to be present at the time and place of opening of the tender.

10. The rates quoted should be valid for 90 days from the date of opening the quotation.
11. The Bank is not bound to accept the lowest tender and reserves the right to accept either in full or in part any tender. The Bank also reserves the right to reject all the tenders without assigning any reason thereof.
12. Payment shall be made on submission of bill along with the copy of advertisement published in the various editions. Further, payment shall be made after deduction of applicable charges/taxes as per extant instructions.
13. Scanned/soft copy of the advertisement should reach by **March 21, 2024** at obo.kanpur@rbi.org.in and pradeeprathore@rbi.org.in.
14. **No deviation from the above terms & conditions is acceptable. Bidder should bid/mention total cost price of publishing advertisement for per sq. cm inclusive of all applicable charges.**
15. Payment shall be made on submission of bill along with the copy of advertisement published in the various editions and dully filled in NEFT Mandate along with a cancelled cheque. Further, payment shall be made after deduction of applicable charges / taxes as per extant instructions.
16. Area of advertisement will be finalized i.e. increased or decreased, to adhere to the official language policy. Vendor to quote per sq. cm. price keeping the possible alteration in size in mind. Final decision regarding area will be taken by RBIO.

Important instructions for E-procurement

Bidders are requested to read the terms & conditions of this e-tender before submitting your online tender.

1. Process of E-Tender:

A) Registration: The process involves vendor's registration with MSTC e-procurement portal which is free of cost. Only after registration, the vendor(s) can submit his/their bids electronically. Electronic Bidding for submission of Technical Bid as well as Commercial Bid will be done over the internet. The Vendor should possess Class III signing type digital certificate. Vendors are to make their own arrangement for bidding from a P.C. connected with Internet. MSTC is not responsible for making such arrangement. (Bids will not be recorded without Digital Signature).

SPECIAL NOTE: THE TECHNICAL BID AND THE COMMERCIAL BID HAS TO BE SUBMITTED ON-LINE AT www.mstcecommerce.com/eprochome/rbi

- 1) Vendors are required to register themselves online with www.mstcecommerce.com→ e-Procurement →PSU/ Govt depts→ Select RBI Logo->Register as Vendor -- Filling up details and creating own user id and password→

Submit.

- 2) Vendors will receive a system generated mail confirming their registration in their email which has been provided during filling the registration form.

In case of any clarification, please contact RBI/MSTC, (before the scheduled time of the e-tender).

Contact person (RBI Kanpur):

Shri Pradeep Rathore (Assistant Manager)

Ph. No.- 7300046246 / Email: (pradeep Rathore@rbi.org.in)

Contact person (MSTC Ltd):

1. Shri Rohit Kumar Singh, Assistant Manager, 0522-4244702
2. Shri Nitin Anand, Manager, 0522-4240445

B) System Requirement:

- i) Windows 7 or above Operating System
- ii) IE-7 and above Internet browser.
- iii) Signing type digital signature
- iv) Latest updated JRE 8 (x86 Offline) software to be downloaded and installed in the system.

	<p>To disable “Protected Mode” for DSC to appear in The signer box following settings may be applied.</p>
	<p>Tools => Internet Options => Security => Disable protected Mode If enabled- i.e., Remove the tick from the tick box mentioning “Enable Protected Mode”.</p> <p>Other Settings:</p> <p>Tools => Internet Options => General => Click on Settings under “browsing history/ Delete Browsing History” => Temporary Internet Files => Activate “Every time I Visit the Webpage”.</p> <p>To enable ALL active X controls and disable ‘use pop up blocker’ under Tools→ Internet Options→ custom level (Please run IE settings from the page www.mstcecommerce.com once)</p>
2.	<p>The Techno-commercial Bid and the Price Bid shall have to be submitted online at www.mstcecommerce.com/eprochome/rbi. E-tenders will be opened electronically on specified date and time as given in the E-tender.</p>
3.	<p>All entries in the e-tender should be entered in online Technical & Commercial Formats without any ambiguity.</p>
4.	<p>Special Note towards Transaction fee:</p> <p>The vendors shall pay the transaction fee using “Transaction Fee Payment” Link under “My Menu” in the vendor login. The vendors have to select the particular e-tender from the event dropdown box. The vendor shall have the facility of making the payment either through NEFT or Online Payment. On selecting NEFT, the vendor shall generate a challan by filling up a form. The vendor shall remit the transaction fee amount as per the details printed on the challan without making change in the same. On selecting Online Payment, the vendor shall have the provision of making payment using its Credit/ Debit Card/ Net Banking. Once the payment gets credited to MSTC’s designated bank account, the transaction fee shall be auto authorized, and the vendor shall be receiving a system generated mail.</p> <p>Transaction fee is non-refundable.</p> <p>A vendor will not have the access to online e-tender without making the payment towards transaction fee.</p> <p>Note:</p> <p>Bidders are advised to remit the transaction fee well in advance before the closing time of the event so as to give themselves sufficient time to submit the bid.</p>
5.	<p>Information about e-tenders /corrigendum uploaded shall be sent by email only during the process till finalization of e-tender. Hence the vendors are required to ensure that their corporate email I.D. provided is valid and updated at the time of</p>

	registration of vendor with MSTC. Vendors are also requested to ensure validity of their DSC (Digital Signature Certificate).
6.	E-Tender cannot be accessed after the due date and time mentioned in NIT.
7.	<p>Bidding in e-tender:</p> <p>a) Vendor(s) need to submit necessary e-tender fees and Transaction fees (If ANY) to be eligible to bid online in the e-tender. E-Tender fees and Transaction fees are non-refundable.</p> <p>b) The process involves Electronic Bidding for submission of Technical and Commercial Bid.</p> <p>c) The vendor(s) who have submitted transaction fee can only submit their Technical Bid and Commercial Bid through internet in MSTC website www.mstcecommerce.com → e-procurement →PSU / Government departments. → Login under RBI → my menu→ Auction Floor Manager→ live event →Selection of the live event.</p> <p>d) The vendor should allow running JAVA application. This exercise has to be done immediately after opening of Bid floor. Then they must fill up Common terms/Commercial specification and save the same. After that click on the Technical bid. If this application is not run, then the vendor will not be able to save/submit his Technical bid.</p> <p>e) After filling the Technical Bid, vendor should click 'save' for recording their Technical bid. Once the same is done, the Commercial Bid link becomes active and the same has to filled up and then vendor should click on "save" to record their Commercial bid. Then once both the Technical bid & Commercial bid has been saved, the vendor can click on the "Final submission" button to register their bid.</p> <p>f) Vendors are instructed to use Attach Doc button to upload documents. Multiple documents can be uploaded.</p> <p>g) In all cases, vendor should use their own ID and Password along with Digital Signature at the time of submission of their bid.</p> <p>h) During the entire e-tender process, the vendors will remain completely anonymous to one another and also to everybody else.</p> <p>i) The e-tender floor shall remain open from the pre-announced date & time and for as much duration as mentioned above.</p> <p>j) All electronic bids submitted during the e-tender process shall be legally binding on the vendor. Any bid will be considered as the valid bid offered by that vendor and acceptance of the same by the Buyer will form a binding contract between Buyer and the Vendor for execution of.</p>

	<p>k) It is mandatory that all the bids are submitted with digital signature certificate otherwise the same will not be accepted by the system.</p> <p>l) Buyer reserves the right to cancel or reject or accept or withdraw or extend the e-tender in full or part as the case may be without assigning any reason thereof.</p> <p>m) No deviation of the terms and conditions of the e-tender document is acceptable. Submission of bid in the e-tender floor by any vendor confirms his acceptance of terms & conditions for the e-tender.</p>
8.	Any order resulting from this e-tender shall be governed by the terms and conditions mentioned therein.
9.	No deviation to the technical and commercial terms & conditions are allowed
10.	The e-tender inviting authority has the right to cancel this e-tender or extend the due date of receipt of bid(s) without assigning any reason thereof
11.	<p>Vendors are requested to read the vendor guide and see the video in the page www.mstcecommerce.com/eprochome to familiarize them with the system before bidding. For technical assistance, MSTC officials may be contacted at 0522-4244702/0522-4240445 well in advance and bidders are advised to avoid any last-minute rush. In case of any technical assistance required from MSTC, Bidders must contact MSTC at least one day prior before the e-tender closing day and get all their queries resolved.</p>



RESERVE BANK OF INDIA

www.rbi.org.in

Redressal of complaints against entities regulated by RBI

Reserve Bank – Integrated Ombudsman Scheme (RB-IOS)

- The Reserve Bank has mandated all its regulated entities (REs) to have a mechanism at their end to resolve the complaints received by them from their customers, which is considered as the Internal Grievance Redress Mechanism of REs.
- The Reserve Bank has also put in place an expeditious and cost-free Alternate Grievance Redress Mechanism for resolution of customer complaints relating to deficiencies in services rendered by its REs through the Reserve Bank – Integrated Ombudsman Scheme, 2021 (RB-IOS).
- Banks, Non-Banking Financial Companies, Payment System Participants and Credit Information Companies are considered as REs under the Grievance Redress Mechanism.
- The RB-IOS adopts a “One Nation One Ombudsman” approach for all complaints against any RE. It is therefore no longer necessary for a complainant to identify under which Ombudsman scheme/office, he/she should file a complaint with the Ombudsman.
- The complaints against REs not covered under the RB-IOS, 2021 are handled at Consumer Education and Protection Cells (CEPCs) for resolution.
- The list of REs covered under the ambit of RBI-OS and CEPC can be accessed by visiting <https://cms.rbi.org.in>

What to do if you have a complaint?

Complainant must approach the concerned RE with the details of the grievance for redress.

When to approach the RBI Ombudsman?

You can approach the RBI Ombudsman, in case of:

- No reply is received within 30 days - Anytime **within one year and one month from the date of your complaint to RE.**
- Unsatisfactory Reply - Anytime **within one year of receipt of reply from the concerned RE.**

Note:

- The complaint should contain all requisite details / information as mentioned in the RB-IOS.
- The complaint should not have been dealt with / pending with any other forum (like Courts) or dealt earlier by the RBI Ombudsman.

How to lodge a complaint?

Complaint against the RE can be filed through any of the following modes:

- Online through the Complaint Management System (CMS) portal of RBI at <https://cms.rbi.org.in> → File a complaint
- Physical complaint (letter / post) in the form as specified in Annexure in the RB-IOS, 2021 to “Centralized Receipt and Processing Centre, 4th floor, Reserve bank of India Sector-17, Central Vista, Chandigarh – 160017”

How to know more about lodging a complaint with RBI?

- Any person can approach the Contact Centre of RBI for information / clarification on the grievance redress mechanism of RBI and to seek guidance in filing of a complaint / track the status of already lodged complaints.
- Contact Centre personnel are available on all working days from 8:00 am to 10:00 pm for Hindi and English and from 9:30 am to 5:15 pm in ten regional languages (Assamese, Bengali, Gujarati, Kannada, Marathi, Malayalam, Odia, Punjabi, Telugu and Tamil).
- Toll free number (14448) is also available 24x7x365 through Interactive Voice Response System facility.

For more information

PLEASE VISIT:

FAQs on RB- IOS, 2021 - https://www.rbi.org.in/scripts/FS_FAQs.aspx?fn=2745

Or

CMS Portal - <https://cms.rbi.org.in/>