Annex

Complaint Form

Form for filing of online and offline complaints with the ORBIO

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 Ombudsman, and if not followed, may lead to rejection / closure of complaints (the full text of the Scheme, accessible at: <link for the Scheme> may be referred to for details):

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

Time limits for filing a complaint

2. A complaint can be filed with the Ombudsman if:
   (i) no response to a complaint has been received from the entity for 30 days after filing a complaint or the response received is not considered satisfactory by the Complainant; and

   (ii) a period of one year has not passed since the date of the registration of complaint with the Regulated Entity or the date of the last communication from the concerned Regulated Entity, whichever is later.

Using the services of an advocate for filing of a complaint

3. A Complainant can use the help of other person/s to act as his/her authorised representative before the 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 does not allow a compensation for consequential loss beyond ₹30 lakh
   (iii) The scheme does not allow a compensation for harassment/mental anguish suffered by the Complainant beyond ₹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 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; 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 (#**14448**) with Interactive Voice Response System (IVRS) 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 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

1) Details of the Complainant:

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

Individual		Partnership		Government Dept.	
Senior Citizen		Association		Limited Company	
Individual-Business		Trust		MSME	
Proprietorship		PSU			
Person with Disabilities					

2. Name of the Complainant ……………………………………………………………….
3. Age (years)…………. Gender……..………..
4. Mobile No……………………
5. E-mail ID: ………………………..
6. Full postal address of the Complainant

………………………………………………………………………………………….

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

2) Details of the complaint:

	Name of the Regulated Entity (RE)	Location of branch (city, town, village, etc.), address, PIN
Complaint against		

a) Do you have an account with the RE mentioned at 3 above? Yes/No

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

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

……………………………………………………………………………………………
……………………………………………………………………………………………

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 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 Ombudsman earlier or is under process on the same ground/ cause of action with the Ombudsman?	Yes	No
(v)	Is the Complainant a staff of the RE and complaint involves employer employee relationship?	Yes	No

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)*

ATM/CDM/Debit Card		Notes and Coins		Remittance and collection of instruments	
Credit Card		Opening and Operations of Deposit Accounts (Savings and Current)		Premises and Staff behaviour	
Internet/Mobile /Electronic Banking		Para-Banking (Mutual Funds, Insurance, other third-party investment products purchased through a bank)		Bank Guarantees/ Letter of Credit and documentary credits	
Loans and advances		Pensions and facilities for Senior Citizens/ differently abled		Tax related/ Government Business	

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 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)

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

(ii) The complaint is filed within one year from the date of the registration of complaint with the concerned Regulated Entity or the date of last communication from the Regulated Entity, whichever is later.

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)