

**भारतीय रिज़र्व बैंक**  
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January 04, 2023

**RBI releases Annual Report of Ombudsman Schemes, 2021-22**

The Reserve Bank of India (RBI) released the [Annual Report of the Ombudsman Schemes for the period April 01, 2021 – March 31, 2022](#) today. With the year also marking the launch of Reserve Bank – Integrated Ombudsman Scheme (RB-IOS) on [November 12, 2021](#), the Annual Report covers the activities under the erstwhile Ombudsman Schemes i.e., Banking Ombudsman Scheme, 2006 (BOS), the Ombudsman Scheme for Non-Banking Financial Companies, 2018 (OSNBFC), and the Ombudsman Scheme for Digital Transactions, 2019 (OSDT) upto November 11, 2021, along with the activities under RB-IOS, 2021 since November 12, 2021. The report also captures major developments during the year and the way forward in the area of consumer protection. Some highlights from the Annual Report are as follows:

**A. Activities under the Ombudsman Schemes**

- i) The volume of complaints received under the Ombudsman Schemes/ Consumer Education and Protection Cells during the year 2021-22 increased by 9.39 per cent over the previous year and stood at 4,18,184 during the reported period.
- ii) Of these, 3,04,496 complaints were handled by the 22 Offices of RBI Ombudsman (ORBIOs), including the complaints received under the three erstwhile Ombudsman Schemes till November 11, 2021.
- iii) Since establishment of Centralised Receipt and Processing Center (CRPC) under the RB-IOS, 2021, of the 1,49,419 complaints handled at the CRPC, 1,43,552 complaints had been disposed as at the end of March 31, 2022.
- iv) Complaints relating to the digital modes of payment and transactions were the highest in number, constituting 42.12 per cent of the total complaints received during the year.
- v) The rate of disposal of complaints by RBIOs improved to 97.97 per cent in 2021-22 from 96.59 per cent in 2020-21.
- vi) Majority (63.63 per cent) of the maintainable complaints were resolved through mutual settlement /conciliation /mediation.

## B. Important developments during the year 2021-22

During the year, Consumer Education and Protection Department (CEPD) undertook the following initiatives for strengthening the grievance redress system:

- i) The RB-IOS, 2021 was launched on [November 12, 2021](#), by Hon'ble Prime Minister Shri Narendra Modi. The ambit of RB-IOS, 2021 was extended to include non-scheduled Urban Cooperative Banks with deposits of ₹50 Crore and above.
- ii) Under the RB-IOS, 2021, a CRPC was established at RBI, Chandigarh to receive complaints through email/physical mode from across the country and handle the initial scrutiny and processing of these complaints before assigning the maintainable ones to ORBIOs for further redressal. A Contact Center to assist complainants in lodging their complaints, providing them information regarding redressal mechanism at RBI and awareness messages related to safe banking practices in ten regional languages (Assamese, Bengali, Gujarati, Kannada, Oriya, Punjabi, Malayalam, Marathi, Tamil and Telugu) apart from Hindi and English, was also setup.
- iii) A Nationwide Intensive Awareness Programme was launched on the World Consumer Rights Day on March 15, 2022, to strengthen the on-going financial awareness and education by the department and Ombudsman Offices. The RBIOs also conducted 29 town-hall events and 175 awareness programmes during the year.

## C. Way forward

During the period April 1, 2022 to March 31, 2023, CEPD will work towards the following action plans:

- i) Review of the guidelines on "[Strengthening of grievance redress framework for banks](#)" issued in January 2021;
- ii) Extension of the RB-IOS, 2021 and Internal Ombudsman Scheme to more REs that are not covered presently;
- iii) Enhance the efficiency and ease of usage of CMS; and
- iv) Upgrade and expand the Contact Centre.