Navadhan

THE RESERVE BANK - INTEGRATED OMBUDSMAN SCHEME, 2026

SALIENT FEATURES FOR PUBLIC AWARENESS

In the interest of the public and with the objective of making the alternate grievance redress mechanism more streamlined, efficient, and customer-centric, the Reserve Bank of India has introduced RBI Integrated Ombudsman scheme 2026.

1. Grounds & Timelines for Filing a Complaint

A complaint may be lodged under the Integrated Ombudsman Scheme within 90 days from the date of occurrence of any of the following events:

- An act or omission resulting in a deficiency in service, which refers to any shortcoming or inadequacy in a service that Navadhan Capital Private Limited is statutorily or otherwise required to provide, and which may or may not result in financial loss or damage to the customer.
- The complaint is wholly Rejected/Partially resolved by Navadhan Capital Private Limited; or
- The response provided by Navadhan Capital Private Limited is unsatisfactory to the complainant; or
- No response has been received from Navadhan Capital Private Limited within 30 days from the date of lodging the complaint (subject to the complaint satisfying the conditions specified under para 10 of the RBI Integrated Ombudsman Scheme, 2026)

Step 1: File Written Complaint	Step 2: Wait 30 Days	Step 3: Escalate to RBI
Lodge your complaint in writing directly with Navadhan Capital Private Limited.	Wait 30 days for a response. You can escalate only if no reply is received, or if the reply is unsatisfactory.	File escalation with the RBI Ombudsman within 90 days from the expiry of the 30-day window or our last communication.

2. Key Rules of Maintainability

- **No Advocates:** The complaint must be lodged by you personally or through an authorized representative who cannot be an advocate (unless the advocate is the aggrieved customer).
- **Alternative Mechanism:** This is an Alternate Dispute Resolution forum. You cannot parallelly pursue or maintain a complaint with the RBI Ombudsman if the same grievance is already pending before or decided by a court, tribunal, or arbitrator.

3. Awards and Appeals

- **The Award:** Unless rejected on non-maintainable grounds, the RBI Ombudsman may pass an 'Award' directing specific performance or financial compensation in the event of:
  (a) non-furnishing of documents/information; or
  (b) the matter not getting resolved based on the documents and material placed before the RBI Ombudsman.
- **Acceptance:** For the Award to take effect, the complainant must submit a written letter of acceptance to Navadhan Capital Private Limited within 30 days of receiving a copy of the Award.
- **Appeals:** If aggrieved by an Award, the complainant can file an appeal within 30 days of receiving the Award. Navadhan Capital Private Limited may prefer an appeal within 30 days from the date of receipt of the complainant's letter of acceptance.

4. Where and How to File a Complaint

Complaints must contain copies of the original complaint filed with us, our response (if any), and supporting documents.

- **Online Portal:** https://cms.rbi.org.in (A direct link to this portal is also available on our website at https://www.navadhan.com)
- **Email ID:** crpc@rbi.org.in
- **Physical Post:** Centralised Receipt and Processing Centre (CRPC), 4th Floor, Reserve Bank of India, Sector-17, Central Vista, Chandigarh – 160017
- **National Helpline:** Toll-Free #14448 (Available 24x7 in English, Hindi, and 10 regional languages)

For further details of scheme, refer https://rbidocs.rbi.org.in/rdocs/content/pdfs/SCHEME16012026_A.pdf

A complete copy of the RB-IOS 2026 is physically available at this branch office and shall be provided to you for reference upon request.