

INTEGRATED OMBUDSMAN SCHEME 2026

Simple & Fast Complaint Resolution for Customers

✔ WHAT IS THIS SCHEME?

A **FREE, QUICK & FAIR** mechanism for customers to resolve complaints against **ICFLs** for **deficiency in service**.

📧 HOW TO FILE A COMPLAINT

Customer (directly/ via authorised representative) → Raise complaint with **ICFL** → Wait 30 Days / Receive Unsatisfactory Reply → **Escalate** to RBI Ombudsman (within **90** days)

📌 FILE YOUR COMPLAINT VIA:

- 🌐 cms.rbi.org.in |
- ✉ crpc@rbi.org.in |
- 📮 Post (physical submission to CRPC)

🕒 IMPORTANT TIMELINES (DON'T MISS!)

- 🕒 ICFL must respond within: **30 Days**
- 🕒 Escalate to RBI within: **90 Days**
- 🕒 Appeal to RBI Authority: **30 Days**

⚙️ HOW RBI RESOLVES YOUR COMPLAINT

Scrutiny → **Settlement (Mediation)**

➡ If not resolved → **Ombudsman Decision (Award)**

📌 WHAT CAN YOU COMPLAIN ABOUT?

- ✔ Loan issues (sanction, disbursal, foreclosure, charges)
- ✔ Recovery practices / harassment
- ✔ App issues
- ✔ Incorrect charges / interest / penalties
- ✔ Poor service / delay / mis-selling
- 👉 **Any deficiency in ICFL service**

✔ WHEN WILL YOUR COMPLAINT BE ACCEPTED?

- ✔ 1st complained to ICFL & then RBI Ombudsman **directly**
- ✔ Filed within timelines
- ✔ Complete & genuine complaint (not meant to cause trouble)
- ✔ Not pending in court/tribunal/ RBI ombudsman
- ✔ Filed by you / authorised representative (non-advocate)
- 👉 **Any “maintainable” compliant**

✘ WHEN YOUR COMPLAINT MAY BE REJECTED

- Not maintainable / incomplete
- No service deficiency by ICFL
- Already in court / decided
- Not pursued properly
- Requires detailed legal evidence

✘ CASES NOT COVERED

- ✘ Business decisions of the ICFL (commercial judgement)
- ✘ Vendor/third-party or inter-entity disputes
- ✘ Complaints against management or staff-related issues
- ✘ Actions taken as per court / legal authority orders or matters already in court
- ✘ Services not regulated by RBI or cases covered under other laws

⚖️ APPEAL

Appeal may be filed within 30 days to RBI Appellate Authority

📞 HELP DESK – RBI OMBUDSMAN

Toll Free: 14448 (Available 24×7 IVRS) [Customer support available in multiple languages]

⚠ **IMPORTANT** Customer must **FIRST** approach the ICFL before filing complaint under RBI Ombudsman Scheme.

For further details of Scheme, refer to <http://www.rbi.org.in>
 The scheme is also available with ICFL branches
 For more details, refer: [Integrated Ombudsman Scheme 2026](#)

📄 COMPLAINT FORM
 Available at: • Branches • ICFL Website • RBI CMS Portal