

Banking / RBI Ombudsman Complaint Drafter

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This guide explains what the tool produces, how to use the output, and what to watch for. The actual output (draft/report) is generated on the tool page.

Background

Drafts a complaint under the RBI Integrated Ombudsman Scheme against a bank, NBFC or payment-system provider — for a service deficiency such as wrong charges, a failed or disputed transaction, an unfair loan or credit-card practice, or wrongful fraud liability — after the mandatory first complaint to the entity, with the facts and the relief.

Purpose of this tool & output

Draft an RBI Integrated Ombudsman complaint for a service deficiency — wrong charges, failed transaction, fraud liability or a loan issue

How the output is used

Use the drafted complaint and the relief to file on the RBI CMS portal after the mandatory first complaint to the entity, citing the applicable RBI rules, and escalate to the appellate authority if needed.

Who receives it

The RBI Ombudsman via the CMS portal (cms.rbi.org.in); the entity (bank, NBFC or PSP) is the respondent; the appellate authority on further escalation.

How to submit / file it

File the complaint on the RBI CMS after a prior written complaint to the entity and the 30-day or rejection wait, with the facts, the deficiency, the RBI rule relied on and the relief with interest.

Who should vet it

No professional is generally needed; a large unauthorised-transaction or fraud-liability dispute may warrant a lawyer.

Important cautions

The ombudsman requires the prior complaint to the entity and the 30-day or rejection wait, and excludes matters already in another forum; the limited-liability reporting-time rule protects a customer who reported promptly. This is a drafting aid.

Companion documents

No related documents are listed on the portal for this tool.

This is AI-assisted guidance. Verify with a qualified professional before any binding decision. Fees, authorities and processes vary by state and change over time — confirm with your state authority.

