

Salient Features of Reserve Bank – Integrated Ombudsman Scheme, 2021

Grounds of Complaint

Any customer aggrieved by an act or omission of a Regulated Entity resulting in deficiency in service may file a complaint under the Scheme personally or through an authorized representative as defined under clause 3(1)(c).

Grounds for non-maintainability of a Complaint

No complaint for deficiency in service shall lie under the Scheme in matters involving:

- “ Commercial judgment/commercial decision of a Regulated Entity;
- “ A dispute between a vendor and a Regulated Entity relating to an outsourcing contract;
- “ A grievance not addressed to the Ombudsman directly;
- “ General grievances against Management or Executives of a Regulated Entity;
- “ A dispute in which action is initiated by a Regulated Entity in compliance with the orders of a statutory or law enforcing authority;
- “ A service not within the regulatory purview of the Reserve Bank;
- “ A dispute between Regulated Entities; and
- “ A dispute involving the employee-employer relationship of a Regulated Entity.

A complaint under the Scheme shall not lie unless:

The complainant had, before making a complaint under the Scheme, made a written complaint to the Regulated Entity concerned and –

- “ The complaint was rejected wholly or partly by the Regulated Entity, and the complainant is not satisfied with the reply; or the complainant had not received any reply within 30 days after the Regulated Entity received the complaint; and
- “ The complaint is made to the Ombudsman within one year after the complainant has received the reply from the Regulated Entity to the complaint or, where no reply is received, within one year and 30 days from the date of the complaint.

The complaint is not in respect of the same cause of action which is already-

- “ Pending before an Ombudsman or settled or dealt with on merits, by an Ombudsman, whether or not received from the same complainant or along with one or more complainants, or one or more of the parties concerned;

“ Pending before any Court, Tribunal or Arbitrator or any other Forum or Authority; or, settled or dealt with on merits, by any Court, Tribunal or Arbitrator or any other Forum or Authority, whether or not received from the same complainant or along with one or more of the complainants/parties concerned;

The complaint is not abusive or frivolous or vexatious in nature;

The complaint to the Regulated Entity was made before the expiry of the period of limitation prescribed under the Limitation Act, 1963, for such claims;

The complainant provides complete information as specified in clause 11 of the Scheme;

The complaint is lodged by the complainant personally or through an authorised representative other than an advocate unless the advocate is the aggrieved person.

Explanation 1: For the purposes of sub-clause (2)(a), ‘written complaint’ shall include complaints made through other modes where proof of having made a complaint can be produced by the complainant. **Explanation 2:** For the purposes of sub-clause (2)(b)(ii), a complaint in respect of the same cause of action does not include criminal proceedings pending or decided before a Court or Tribunal or any police investigation initiated in a criminal offence.

Complaints / Grievances and feedback / Suggestions: If at any stage you are not satisfied with the service given to you, please do not hesitate to contact us. Your first point of contact for redressal of any complaint will be our Branch Heads who are fully capable of redressing customer’s grievances satisfactorily. If you do not receive reply within 10 working days from the Branch head, or if you are not satisfied with the reply received you can write to:-

PareshVasani

Shri MahilaSewaSahakari Bank Ltd

1st Floor, Sakar II opp Town Hall, Ellisebridge, Ahmedabad 380006

Phone No. 079-26581597,079-26581652 extn 258.

Email: paresh@sewabank.com

If you do not hear from our PNO within next 30 working days, or if you are not satisfied with the response, please write to the statutory body appointed by the Reserve Bank of India to look in to the provision of satisfactory service by Banks.

(1) The complaint may be lodged online through the portal designed for the purpose (<https://cms.rbi.org.in>).

(2) The complaint may also be submitted through electronic or physical mode to the Centralised Receipt and Processing Centre as notified by the Reserve Bank. The complaint, if submitted in physical form, shall be duly signed by the complainant or by the authorised representative. The complaint shall be submitted

in electronic or physical mode in such format and containing such information as may be specified by Reserve Bank.

Centralised Receipt and Processing Centre (CRPC)

Office address at- Reserve Bank of India,

Central Vista, Sector 17,

Chandigarh- 160 017.

Email- crpc@rbi.org.in

Lodging a Complaint Through Branches

LEVEL 1

To register your query/request/complaint as follows:

Individual branch details are available on Bank's website under section "**contact us**" at Branch Locator [CLICK HERE](#)

Nodal officer at branch for persons with disabilities is respective "**Branch Manager/ Branch -In charge**"

LEVEL 2

If **LEVEL 1** doesn't meet your expectations, you may contact Central Office at

Ms Kashyapi Mehta

Shri MahilaSewaSahakari Bank Ltd

1st Floor, Sakar II opp Town Hall, Ellisebridge, Ahmedabad 380006

Phone no. 079-26578650

Email: mail@sewabank.com

LEVEL 3

If **LEVEL 2** doesn't meet your expectations, you may contact our Principal Nodal Officer. The details as follows:

Paresh Vasani

Shri Mahila Sewa Sahakari Bank Ltd

1st Floor, Sakar II. Opp Town Hall, Ellisbridge, Ahmedabad 380006

Phone No. 079-26581597,079-26581652 extn 258.

Email: paresh@sewabank.com

Lodging a Complaint Through Departments

LEVEL 1

To register your query/request/complaint through departments as follows:

Write an email to department by clicking on below link / email ids

- Related to Customer Grievance issues - mail@sewabank.com
- Unauthorized Transaction – ithelpdesk@sewabank.com
- Related to Internet Banking / ATM Card / UPI Operational Issue / DND registration – accounts@sewabank.com
- Contact no for urgent UPI/ATM blocking – operations1atm@sewabank.com
- Related to ATM, POS, E-Com, IMPS & AEPS dispute transactions you may click on below link of ODRS (**Online Dispute Resolution System**)

[CLICK HERE](#)

LEVEL 2

If **LEVEL 1** doesn't meet your expectations, you may contact our Principal Nodal Officer. The details as follows:

Name - PareshVasani

Shri MahilaSewaSahakari Bank Ltd

1st Floor, Sakar II opp Town Hall, Ellisebridge, Ahmedabad 380006

Phone No. 079-26581597,079-26581652 extn 258.

Email: paresh@sewabank.com

Name of Nodal Officer for **person with disabilities**

MsKashyapi Mehta

Shri MahilaSewaSahakari Bank Ltd

1st Floor, Sakar II opp Town Hall, Ellisebridge, Ahmedabad 380006

Phone no. 079-26578650

Email: mail@sewabank.com

If you are not satisfied with the solution provided by the Bank, you may raise the complaint with Banking Ombudsman

BANKING OMBUDSMAN

If **LEVEL 1, 2, 3** doesn't meet your expectations OR if your issue remains unresolved after 30 days of lodging of complaint at Bank, you may contact RBI Ombudsman Office

1. Through RBI Complaint Portal – <https://cms.rbi.org.in>
2. Through Call at Call center CRPC – Toll Free- 14448
3. Through letter you may write to – **Centralized Receipt and Processing Center (CRPC), 4th Floor, Reserve Bank of India, Sector 17, Central Vista, Chandigarh - 160017**