



## Complaint Management System

The [Reserve Bank of India](#) (RBI) has launched the Complaint Management System (CMS) in order to improve the customer experience in **grievance redressal process** of banking services.

- CMS is an **application** (accessible on mobile and desktops) for filing complaints with RBI, on the grounds of violation under:
  - Banking Ombudsman (BO) Scheme, 2006.
  - [Ombudsman Scheme for NBFCs, 2018](#)
- CMS will enable individuals to submit their complaints on RBI's website against any of the RBI regulated entities such as **commercial banks, urban co-operative banks**, and [Non banking financial companies](#).
- **Features:**
  - **Acknowledgement** through SMS/e-mail notification(s).
  - **Status tracking** through unique registration number.
  - **Receipt** of closure advises and filing of appeals.
  - It also asks for **voluntary feedback** on the customer's experience.
- **CMS Database:**
  - Can be used by **banks/ financial service providers** for designing products, which meet the expectations of their customers.
  - Can be used by RBI for analytics, which can be used for **regulatory** and **supervisory purposes**.
- The Reserve Bank is also planning to introduce a dedicated **Interactive Voice Response (IVR) System** for tracking the status of complaints.

### Banking Ombudsman Scheme, 2006

- The Banking Ombudsman Scheme provides an inexpensive forum for grievance redressal of bank customers relating to banking services rendered by banks.
- The Banking Ombudsman Scheme is introduced under Section 35 A of the Banking Regulation Act, 1949 by RBI with effect from 1995.
  - Presently the Banking Ombudsman Scheme 2006 is in operation.
- The Banking Ombudsman is a senior official appointed by the Reserve Bank of India.
- All Scheduled Commercial Banks (SCB), Regional Rural Banks (RRB) and Scheduled primary co-operative banks are covered under the scheme.
- One can file a complaint before the banking ombudsman if:
  - Reply is not received from the bank within a period of **one month** after the bank concerned has received one's complaint.
  - Bank **rejects** the complaint.
  - If the complainant is **not satisfied** with the reply given by the bank.

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