

GOVERNMENT OF INDIA  
MINISTRY OF FINANCE  
DEPARTMENT OF FINANCIAL SERVICES

RAJYA SABHA

UNSTARRED QUESTION NO. 1044

ANSWERED ON TUESDAY, DECEMBER 9, 2025/ 18 AGRAHAYANA, 1947 (SAKA)

ONE NATION ONE OMBUDSMAN

1044. SHRI R. GIRIRAJAN:

Will the Minister of FINANCE be pleased to state:

- (a) whether Government is implementing the 'One Nation One Ombudsman' by making the RBI as a neutral Ombudsman, If so, the details thereof;
- (b) whether the Ombudsman can award up to ₹20 lakh in compensation, plus up to ₹1 lakh for the complainant's time, expenses, and any mental distress or harassment, if so, the details thereof; and
- (c) the total number of complainants benefitted from the implementation of the RBI Ombudsman mechanism since 2022?

ANSWER

MINISTER OF STATE IN THE MINISTRY OF FINANCE  
(SHRI PANKAJ CHAUDHARY)

(a) The Reserve Bank – Integrated Ombudsman Scheme (RB-IOS), 2021, aims at resolving the customer grievances in relation to services provided by entities regulated by Reserve Bank of India (RBI) in an expeditious and cost-free manner. The scheme is administered through 24 Offices of RBI Ombudsman (ORBIOs) covering all States and Union Territories.

The RB-IOS, 2021 merged earlier 3 Ombudsman schemes applicable for Banks, Non-Banking Financial Companies and digital transactions. The details of the scheme is available at: [https://rbidocs.rbi.org.in/rdocs/content/pdfs/RBIOS2021\\_amendments05082022.pdf](https://rbidocs.rbi.org.in/rdocs/content/pdfs/RBIOS2021_amendments05082022.pdf)

The Scheme adopts 'One Nation One Ombudsman' approach by making the RBI Ombudsman mechanism jurisdiction neutral, as the customer can lodge the complaint at centralized designated address i.e., "Centralised Receipt and Processing Centre, 4th Floor, Reserve Bank of India, Sector -17, Central Vista, Chandigarh - 160017".

(b) As per Clause 8 (2) of the RB-IOS, 2021, the Ombudsman shall have the power to provide a compensation up to ₹ 20 lakh, in addition to, up to ₹ 1 lakh for the loss of the complainant's time, expenses incurred and for harassment/mental anguish suffered by the complainant.

c) The total number of complainants got benefitted through the implementation of the RBI Ombudsman mechanism since 2022 is as under: -

Disposal of maintainable complaints	2022-23 (Apr-Mar)	2023-24 (Apr-Mar)	2024-25 (Apr-Mar)	2025-26 (Apr-Nov, 2025)
By Mutual Settlement/ Agreement	99184	110073	93752	51530

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