



UJJIVAN SMALL FINANCE BANK

Build a Better Life

Ki mat bakongsan jong ka Integrated Ombudsman Scheme, 2021

Ia ka integrated Ombudsman Scheme 2021 jong ka RBI la sdang ha ka 12 tarik u November 2021 ha ka virtual mode da u Myntri Rangbahduh Narendra Modi.

Kane ka scheme ka ban jur halor ka jingpynkhlaif ia ki lad ba la buh na ka bynta ki nongtheid na ka liang ka jingpynbeit ia ki jingujor ba ki shem ha ki service bapher bapher ba ki ai ki bank bad kiwei kiwei kiba don hapoh ka jingpyniaid jong ka RBI.

Ia kine ki ombudsman scheme ba lah don lypa, ba la kdew harum, yn kynthup lang ha kawei ka scheme ka ban ai ka jingmyntoi jong kawei ka rynsan ia ki nongtheid ban ioh ka jingiarap na ki jingujor:

- ka Banking Ombudsman Scheme, 2006
- ka Ombudsman Scheme for Non-Banking Financial Companies, 2018;
- ka Ombudsman Scheme for Digital Transactions, 2019;

Ka Scheme ka pyndonkam da ka rukom ba tip kum ka 'One Nation One Ombudsman' da kaba pynlong ia ka lad hapoh ka RBI Ombudsman kata ka "jurisdiction neutral".

The mat bakongsan jong ka Scheme ki long kumne harum:

- Iba ai ka jingujor in nym hap ban pynshai ba in hap ai ka jingujor hapoh kano ka scheme ha u Ombudsman.
- Ka Scheme ka batai ia ka 'deficiency in service' kum ka daw ban ai ka jingujor, lait noh katto katne kiei kiei ba la kdew. Namar kata, nym lah shuh ban kyntait ia ki jingujor tang na ka daw ba "khlem kynthup ia kine ki daw ba don hapoh ka scheme".
- Ka Scheme ka lah pynduh noh ka "jurisdiction" jong man ka "ombudsman office".
- La buh ia ka "Centralised Receipt bad Processing Centre" ha ka RBI, Chandigarh ban pdiang bad ban sdang trei halor ki jingujor ba ioh lyngba ki shithi bad ki email ha kano kano ka jaitktien.
- Ka jingkitkhlieh ban long nongmihkhmat jong ka "Regulated Entity" bad ban ai jingtip da iadei bad ki jingujor ba la ai ki nongtheid pyrshah ka "Regulated Entity", kan long ka jong u Principal Nodal Officer uba don ha ka kyrdan u General Manager ha ka Public Sector Bank lane kaba long markatjuh bad kane.
- Ka "Regulated Entity" kan nym don hok ban "appeal" ha ki case ha kiba la ai ka Award da u ombudsman ka long pyrshah ia ka namar ba ka khlem ai ka jingtip/ki kot ki sla ha ka por ba la buh.

U Executive Director uba dei peit ia ka "Consumer Education and Protection Department" ha ka RBI un long u "Appellate Authority" hapoh ka Scheme.

Kino ki jingujor ki long ki bym lah ban pdiang?

Ia kano kano ka jingujor halor ka “deficiency in service” nym lah ban pdiang hapoh ka Scheme lada ka dei kaei kaei ba iadei bad:

(1) Kano kano ka jingujor halor ka “deficiency in service” kan nym lah ban long hapoh ka Scheme ha kiei kiei ba iadei bad kine:

- ka “commercial judgment/commercial decision” jong ka “Regulated Entity”;
- ka jingiapher jingmut hapdeng u “vendor” bad ka “Regulated Entity” kaba iadei bad ka “outsourcing contract”;
- ka jingujor ka bym shym la phah beit beit sha u Ombudsman;
- ki jingujor kyllum pyrsha ka “Management” lane ki “Executive” jong ka “Regulated Entity”;
- ka jingiania ha kaba la sdang pyntrei da ka “Regulated Entity” kat kum ka hukum jong ka “statutory” lane ka “law enforcing authority”;
- ka service ka bym don hapoh ka “regulatory purview” jong ka Reserve Bank;
- ka jingiania hapdeng ki “Regulated Entity”; bad
- Ka jingiania kaba kynthup ia ka jingiadei hapdeng ki nongtrei-bad u trai ha ka “Regulated Entity”.

(2) Ka jingujor hapoh ka Scheme kan ym shong-nia lynda:

- I nongujor, shwa ban ai ka jingujor hapoh ka skim, I lah ai ka jingujor da ka jingthoh sha ka ‘Regulated Entity’ kaba dei, bad-
 - (i) ia ka jingujor la kyntait pura ne ha ki bynta da ka “Regulated Entity”, bad I nongujor im hun ia ka jubab; lane I nongujor im shym ioh kano kano ka jubab hapdeng 30 sngi hadien ba ka “Regulated Entity” ka lah ioh pdiang ia ka jingujor;
 - (ii) ia ka jingujor la ai shu u Ombudsman hapoh ka shi snem hadien ba I nongujor I ioh ia ka jubab na ka “Regulated Entity” lane, haba ym shym ioh kano kano ka jubab, hapdeng shi snem bad 30 sngi naduh ka sngi ba la ai ka jingujor.
- ka jingujor kam long kajuh bad ki daw ia kiba lah don lypa-
 - (i) hakhmat u Ombudsman, lane ba lah dep pynbeit lane kiba lah pyndep kat kum ka jingshongnia, da u Ombudsman, lada dei kiba ioh na ijuh I nongujor lane ryngkat bad kawei lane kiwei ki jingujor lane iwei ne kiwei ki nongujor;
 - (ii) hakhmat kano kano ka ling Bishar, ka Tribunal lane u Arbitrator lane kano kano ka Rynsan lane ka Bor Bishar Authority; lane, ba lah dep pynbeit kat kum ka jingshongnia da kano kano ka ling Bishar, ka Tribunal lane u Arbitrator lane kano kano ka Rynsan lane ka Bor Bishar, lada dei kiba ioh na ijuh I nongujor lane ryngkat bad kawei lane kiwei ki jingujor lane iwei ne kiwei ki nongujor;
- ka jingujor ka long kaba khlem akor lane kaba long kamkai lane kaba kyllaiñ sha kaba palat;
- ia ka jingujor la ai sha ka “Regulated Entity” shwa ban kut ka por hapoh ka “period of limitation” kat kum ki kyndon jong ka Limitation Act, 1963, na ka bynta kum kine ki jingujor;
- I nongujor I ai ka jingtip bapura kumba la pynshai ha ka khyrnit 11 jong ka Scheme;
- Ia ka jingujor la ai hi dalade lane lyngba I nongmihkhmat ba la pynkupbor, lait noh u muktiar, bad lait noh lada u muktiar hi u long u nongujor.

Jingbatai 1: Na ka bynta ka sub-clause (2)(a), ‘ka jingujor da ka jingthoh’ kan kynthup ruh ia ki jingujor ba ai da kiwei ki lad ha kiba lah ban pynshisha da I nongujor ba I lah ai ka jingujor.

Jingbatai 2: Na ka bynta ka sub-clause (2)(b)(ii), ka jingujor halor kajuha ka daw kam kynthup ia ki “criminal proceeding” kiba dang sah lane ba kiba don hakmat ka ling Bishar lane ka Tribunal lane ka jingwad-bniah da ki pulit halor kano kano ka kam sniew.

I nongtheid I lah ban ai kumno ia ka jingujor?

Ia ki jingujor dang lah hi ban ai onilne ha ka : <https://cms.rbi.org.in>. Ia ki jingujor ki lah ruh ban ai lyngba ka email ba la buh kyrpang: “crpc@rbi.org.in” lane lah ban phah da ka shithi sha ka ‘Centralised Receipt and Processing Centre’ kaba la buh ha ka Reserve Bank of India, 4th Floor, Sector 17, Chandigarh – 160017, kat kum ka format. Shuh shuh, la pyntrei ruh ia ka Contact Centre ba don u toll-free number – 14448 (9:30 mynstep haduh 5:15 janmeit – ha ka ktien Hindi, Phareng, bad 8-tylli kiwei ki jaitktien, ia kiba yn sa pyniar hadien, ban kynthup ia kiwei ki jaitkien ha India.

Ka kopi jong ka Scheme ka don ha ka website jong ka RBI bad ha ka CMS portal (<https://cms.rbi.org.in>). Ka bank ka lah thoh shai ia ka Integrated Ombudsman Scheme ha baroh ki tnat treikam.

Ka Scheme ka treikam naduh ka 12 tarik u November 2021.

Ban ioh jingtip babniah shaphang ka rukom pyniaid ia ki jingujor, ka rukom ban thoh ka jingujor bad kiwei kiwei, I nongtheid I lah ban peit ia ka jingthoh ba la buh ha ki tnat treikam.