



Reserve Bank of India
Consumer Education and Protection Cell
Kanpur

Notice Inviting E-Tender

Invitation for the publication of advertisement in newspapers regarding Redressal of complaints against entities regulated by RBI / any Department of RBI on March 14, 2021 and March 15, 2021

Reserve Bank of India, Kanpur invites e-tender for the publication of advertisement in newspapers regarding '**Redressal of complaints against entities regulated by RBI / any Department of RBI**'. The said advertisement will be published on **Sunday, March 14, 2021 (in Hindi and English Daily) and on Monday, March 15, 2021 (only in English Financial Daily)** in all the editions of the state of Uttar Pradesh (attachment of the specimen and areas coming under our jurisdiction enclosed) . The tendering process shall be done through the e-tendering portal of MSTC Ltd (<http://mstcecommerce.com/eprochome/rbi>) as per the annexed terms & conditions. All eligible and interested companies / agencies / firms must register themselves with MSTC Ltd through the above-mentioned website to participate in the e-tendering process. The schedule of e-tender is as follows:

E-Tender No.	RBI/Kanpur/HRMD/64/20-21/ET/616
a) Estimated cost of the tender	Rs.9,28,270/- (Nine lakhs twenty-eight thousand two hundred and seventy only) (including GST and all applicable charges)
b) Mode of e-tender	e-Procurement System Price Bid through www.mstcecommerce.com/eprochome/rbi
c) Type of e-tender	Limited
d) Date of NIT available to parties to download	March 03, 2021 at 03:00 PM
e) e-tender Fees	NIL
f) Date of Starting of e-tender for submission	March 03, 2021 at 03:00 PM

of on-line Price Bid at http://mstcecommerce.com/eprochome/rbi	
g) Date of closing of online e-tender for submission of Price Bid.	March 10, 2021 at 03:00 PM
h) Date & time of opening of price bid	March 10, 2021 at 03:30 PM
i) Validity of the e-tender	30 days from the date of opening of Price bid
j) Transaction Fee (Non-refundable) (To be paid separately by the tenderers to MSTC vide MSTC E-Payment Gateway for participating in the e-tender)	Rs 1180/- or 0.05% of estimated amount (Excluding GST @18%) (whichever is more)

2. The Bank is not bound to accept the lowest tender and reserves the right to accept either in full or in part any tender. The Bank also reserves the right to reject all the tenders without assigning any reason thereof.
3. No quotation will be accepted with any condition quoted by the vendor what so ever. Such quotation will be rejected at the discretion of the Bank.
4. Amendments / corrigendum to the tender, if any, issued in future will only be notified on the RBI Website and MSTC Website as given above and will not be published in newspapers.

Regional Director
Reserve Bank of India
Kanpur

Annexure 1

Terms and conditions:

1. This is an invitation for the publication of advertisement (draft specimen attached) in newspapers. The said advertisement has to be published on **Sunday, March 14, 2021** in **an English and Hindi daily, and on Monday, March 15, 2021** in **a Financial daily (English Financial Daily)** in all editions published from cities in Uttar Pradesh. The content to be published in advertisement is attached.
2. Only empanelled vendors are allowed to participate in this e-tendering process.
3. Size of publication will be 500 sq. cm in each newspaper.
4. Advertisement is to be published in one newspaper from each category (Hindi, English and English Financial Daily). The list of newspapers corresponding to each category in which advertisement may be published is detailed below:

Category	Newspapers
Hindi Daily	Dainik Jagran, Amar Ujala, Hindustan
English Daily	Times of India, Indian Express, Hindustan Times
English Financial Daily	Financial Express, Economic Times, Business Standard

5. A vendor may quote price for any of the categories Hindi Daily, English Daily, Financial English daily or more than one categories or all the categories. Vendor may also quote combined price for newspapers provided the newspaper(s) is/are selected only from the list of the newspapers given in the above table.
6. Advertising agency to ensure that placement of advertisement should be **eye-catching and should appear in the main part of the newspaper** and not in the supplement. Font size to be such that it is easily readable.
7. The Bidder will provide his/ her full name, e-mail, contact number and address of the firm/agency.
8. Total Amount should be quoted in numeric figures for overall 500 sq. cm of advertisement. **The total amount shall be inclusive of all applicable charges. No extra claim shall be entertained by the Bank in this regard.**
9. Bid will be awarded after the manual analysis of bid quotes. For each item separate L1 may be awarded.
10. The Bank is not bound to accept the lowest tender and reserves the right to accept either in full or in part any tender. The Bank also reserves the right to reject all the tenders without assigning any reason thereof.

11. Payment shall be made on submission of bill along with the copy of advertisement published in the various editions and dully filled in NEFT mandate form along with a cancelled cheque. Further, payment shall be made after deduction of applicable charges/taxes as per extant instructions.
12. Scanned/soft copy of the advertisement should reach us by March 16, 2021 at cepc.kanpur@rbi.org.in .
13. **No deviation from the above terms & conditions is acceptable. Bidder should bid/mention total cost price of publishing advertisement for 500 sq. cm inclusive of all applicable charges.**

Important instructions for E-procurement

Bidders are requested to read the terms & conditions of this e-tender before submitting your online tender.

1.	<p>Process of E-Tender:</p> <p>A) Registration: The process involves vendor's registration with MSTC e-procurement portal which is free of cost. Only after registration, the vendor(s) can submit his/their bids electronically. Electronic Bidding for submission of Technical Bid as well as Commercial Bid will be done over the internet. The Vendor should possess Class III signing type digital certificate. Vendors are to make their own arrangement for bidding from a P.C. connected with Internet. MSTC is not responsible for making such arrangement. (Bids will not be recorded without Digital Signature).</p> <p>SPECIAL NOTE: THE TECHNICAL BID AND THE COMMERCIAL BID HAS TO BE SUBMITTED ON-LINE AT www.mstcecommerce.com/eprochome/rbi</p> <p>1) Vendors are required to register themselves online with www.mstcecommerce.com → e-Procurement → PSU/ Govt depts → Select RBI Logo → Register as Vendor -- Filling up details and creating own user id and password → Submit.</p> <p>2) Vendors will receive a system generated mail confirming their registration in their email which has been provided during filling the registration form.</p> <p>In case of any clarification, please contact RBI/MSTC, (before the scheduled time of the e-tender).</p> <p>Contact person (RBI Kanpur):</p> <p>Shri. Deepesh Tiwari (Assistant General Manager)</p> <p>Ph. No.- 7408611114/ Email: (deepeshtiwari@rbi.org.in)</p> <p>Shri Apurva Kumar (Manager)</p> <p>Ph. No.- 9938122873/ Email: (apurvakumar@rbi.org.in)</p> <p>Shri Anupam Kumar Rai (Assistant)</p> <p>Ph. No.- 8088043513 Email: (akrai@rbi.org.in)</p> <p>Contact person (MSTC Ltd):</p> <p>1. Shri Rohit Kumar Singh, Assistant Manager, 0522-4244702</p> <p>2. Shri Nitin Anand, Manager, 0522-4240445</p>
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	<p>B) System Requirement:</p> <ul style="list-style-type: none"> i) Windows 7 or above Operating System ii) IE-7 and above Internet browser. iii) Signing type digital signature iv) Latest updated JRE 8 (x86 Offline) software to be downloaded and installed in the system. <p>To disable “Protected Mode” for DSC to appear in The signer box following settings may be applied.</p>
	<p>Tools => Internet Options =>Security => Disable protected Mode If enabled- i.e., Remove the tick from the tick box mentioning “Enable Protected Mode”.</p> <p>Other Settings:</p> <p>Tools => Internet Options => General => Click on Settings under “browsing history/ Delete Browsing History” => Temporary Internet Files => Activate “Every time I Visit the Webpage”.</p> <p>To enable ALL active X controls and disable ‘use pop up blocker’ under Tools→ Internet Options→ custom level (Please run IE settings from the page www.mstcecommerce.com once)</p>
2.	<p>The Techno-commercial Bid and the Price Bid shall have to be submitted online at www.mstcecommerce.com/eprochome/rbj. E-tenders will be opened electronically on specified date and time as given in the E-tender.</p>
3.	<p>All entries in the e-tender should be entered in online Technical & Commercial Formats without any ambiguity.</p>
4.	<p>Special Note towards Transaction fee:</p> <p>The vendors shall pay the transaction fee using “Transaction Fee Payment” Link under “My Menu” in the vendor login. The vendors have to select the particular e-tender from the event dropdown box. The vendor shall have the facility of making the payment either through NEFT or Online Payment. On selecting NEFT, the vendor shall generate a challan by filling up a form. The vendor shall remit the transaction fee amount as per the details printed on the challan without making change in the same. On selecting Online Payment, the vendor shall have the provision of making payment using its Credit/ Debit Card/ Net Banking. Once the payment gets credited to MSTC’s designated bank account, the transaction fee shall be auto authorized, and the vendor shall be receiving a system generated mail.</p>

	<p>Transaction fee is non-refundable.</p> <p>A vendor will not have the access to online e-tender without making the payment towards transaction fee.</p> <p>Note:</p> <p>Bidders are advised to remit the transaction fee well in advance before the closing time of the event so as to give themselves sufficient time to submit the bid.</p>
5.	<p>Information about e-tenders /corrigendum uploaded shall be sent by email only during the process till finalization of e-tender. Hence the vendors are required to ensure that their corporate email I.D. provided is valid and updated at the time of registration of vendor with MSTC. Vendors are also requested to ensure validity of their DSC (Digital Signature Certificate).</p>
6.	<p>E-Tender cannot be accessed after the due date and time mentioned in NIT.</p>
7.	<p>Bidding in e-tender:</p> <p>a) Vendor(s) need to submit necessary e-tender fees and Transaction fees (If ANY) to be eligible to bid online in the e-tender. E-Tender fees and Transaction fees are non-refundable.</p> <p>b) The process involves Electronic Bidding for submission of Technical and Commercial Bid.</p> <p>c) The vendor(s) who have submitted transaction fee can only submit their Technical Bid and Commercial Bid through internet in MSTC website www.mstcecommerce.com → e-procurement →PSU / Government departments. → Login under RBI → my menu→ Auction Floor Manager→ live event →Selection of the live event.</p> <p>d) The vendor should allow running JAVA application. This exercise has to be done immediately after opening of Bid floor. Then they must fill up Common terms/Commercial specification and save the same. After that click on the Technical bid. If this application is not run, then the vendor will not be able to save/submit his Technical bid.</p> <p>e) After filling the Technical Bid, vendor should click 'save' for recording their Technical bid. Once the same is done, the Commercial Bid link becomes active and the same has to filled up and then vendor should click on "save" to record their Commercial bid. Then once both the Technical bid & Commercial bid has been saved, the vendor can click on the "Final submission" button to register their bid.</p> <p>f) Vendors are instructed to use Attach Doc button to upload documents. Multiple documents can be uploaded.</p> <p>g) In all cases, vendor should use their own ID and Password along with Digital Signature at the time of submission of their bid.</p> <p>h) During the entire e-tender process, the vendors will remain completely anonymous to one another and also to everybody else.</p>

	<p>i) The e-tender floor shall remain open from the pre-announced date & time and for as much duration as mentioned above.</p> <p>j) All electronic bids submitted during the e-tender process shall be legally binding on the vendor. Any bid will be considered as the valid bid offered by that vendor and acceptance of the same by the Buyer will form a binding contract between Buyer and the Vendor for execution of.</p> <p>k) It is mandatory that all the bids are submitted with digital signature certificate otherwise the same will not be accepted by the system.</p> <p>l) Buyer reserves the right to cancel or reject or accept or withdraw or extend the e-tender in full or part as the case may be without assigning any reason thereof.</p> <p>m) No deviation of the terms and conditions of the e-tender document is acceptable. Submission of bid in the e-tender floor by any vendor confirms his acceptance of terms & conditions for the e-tender.</p>
8.	Any order resulting from this e-tender shall be governed by the terms and conditions mentioned therein.
9.	No deviation to the technical and commercial terms & conditions are allowed
10.	The e-tender inviting authority has the right to cancel this e-tender or extend the due date of receipt of bid(s) without assigning any reason thereof
11.	Vendors are requested to read the vendor guide and see the video in the page www.mstcecommerce.com/eprochome to familiarize them with the system before bidding. For technical assistance, MSTC officials may be contacted at 0522-4244702/0522-4240445 well in advance and bidders are advised to avoid any last-minute rush. In case of any technical assistance required from MSTC, Bidders must contact MSTC at least one day prior before the e-tender closing day and get all their queries resolved.

Jurisdictions: (Name of Districts): -

Saharanpur, Bareilly, Muzaffarnagar, Pilibhit, Baghpat, Aligarh, Meerut, Mathura, Bijnor, Hathras, Ghaziabad, Farrukhabad, Hapur (Panchsheel Nagar), Jalaun, Amroha (J.P. Nagar), Kanpur Nagar, Shahjahanpur, Sitapur, Agra, Kanpur, Dehat, Firozabad, Jhansi, Etah, Lalitpur, Mainpuri, Hamirpur, Etawah, Mahoba, Kannauj, Sambhal (Bhim Nagar), Auraiya, Kanshiram Nagar (Kasganj), Moradabad, Gautam Buddha Nagar, Bulandshahar, Rampur, Budaun

Unnao, Lucknow, Barabanki, Lakhimpur – Kheri, Hardoi, Bahraich, Shravasti, Gonda, Balrampur, Siddharth Nagar, Banda, Fatehpur, Rae Bareilly, Faizabad, Basti, Chitrakoot, Sant Kabir Nagar, Maharajganj, Allahabad, Jaunpur, Azamgarh, Gorakhpur, Mirzapur, Sant Ravidas Nagar, Varanasi, Ghazipur, Mau, Deoria, Kushinagar (Padrauna), Sonbhadra, Chandauli, Ballia, Kaushambi, Pratapgarh, Ambedkar Nagar, Amethi (Chatrapati Sahuji Mahraj Nagar), Sultanpur, Shamali (Prabuddh Nagar)



Annex- I

RESERVE BANK OF INDIA

www.rbi.org.in

Redressal of complaints against entities regulated by RBI/ any Department of RBI

Reserve Bank of India (RBI) has set up various fora for grievance redressal at their Offices across the country.

Any member of public who has a grievance relating to deficiency in service by the entities regulated by RBI viz; Commercial Banks, Regional Rural Banks, Co-operative Banks or Non-Banking Financial Companies(registered with RBI under Section 45-IA of the RBI Act, 1934), Digital Transactions conducted through non-bank entities regulated by RBI (under the Payment and Settlement Systems Act, 2007), Deposit Insurance and Credit Guarantee Corporation (DICGC) or against any Department of the RBI, may file his / her complaint online through **the Complaint Management System (CMS) Portal at <https://cms.rbi.org.in>**>>**File a Complaint** along with full details / facts and supporting documents. In its endeavour to create awareness among the customers on grievance redressal mechanism, the Ombudsman schemes of RBI as well as relevant FAQs on them are available at CMS portal. All complainants are requested to go through the same before lodging the complaints.

Complaints from any member of public who has a grievance as stated above and cannot apply online can also be submitted by post / hand delivery / e-mail at the following address provided for respective forum as given below:

PART- A

1. **Banking Ombudsman Scheme (BO Scheme), 2006**

(for redressal of complaints against banks covered under the BO Scheme and on grounds listed in Clause 8 of BO Scheme)

Office of the Banking Ombudsman (name of Centre)

C/o Reserve Bank of India

Address:

Telephone NoFax NoE-mail Id.....

Office time:

2. **Ombudsman Scheme for Non- Banking Financial Companies (NBFC-O Scheme), 2018**

(for redressal of complaints against NBFCs covered under NBFC-O Scheme and on grounds listed in Clause 8 of NBFC-O Scheme)

NBFC Ombudsman (Name of Centre)

C/o Reserve Bank of India

Address:

Telephone NoFax NoE-mail Id.....

Office time:

Note –The jurisdiction of the said NBFC Ombudsman for (NBFC-O Centre) covers (Area of Operation by concerned Office of NBFC-O).

3. **Ombudsman Scheme for Digital Transactions (OSDT), 2019**

(for redressal of complaints against system participants as defined under the Payment and Settlement Systems Act, 2007 covered under and on grounds listed in Clause 8 of OSDT)

Ombudsman for Digital Transaction (Name of Centre)

C/o Reserve Bank of India

Address:

Telephone NoFax NoE-mail Id.....

Office time:

PART- B

4. **Consumer Education and Protection Cells (CEPC)**

(for redressal of complaints not covered under Ombudsman Schemes of RBI)

Name & designation of Officer:

Address:

Telephone NoFax NoEmail ID:

Office time:

5. Complaints against Deposit Insurance and Credit Guarantee Corporation (DICGC)

(For complaints against DICGC, members of public can lodge the complaint at the following address/e-mail)

Deposit Insurance and Credit Guarantee Corporation (DICGC)

The General Manager

DICGC, Complaint Redressal Cell

RBI Building, 2nd Floor, Opp. Mumbai Central Railway Station

Mumbai - 400 008.

Complainant can also approach Shri Deepak Narang, Deputy General Manager on Telephone No. 022-23026400 Ext. No. 8204 or through e-mail dicgc@rbi.org.in

Important Information

Note 1: Before lodging any complaint under the BO Scheme, 2006, NBFC-O Scheme, 2018, OSDT, 2019 or to the CEPCs, the complainant must approach the branch / office of concerned bank/NBFC/system participant with the grievance. If the grievance is not redressed within one month or if complainant is not satisfied with the reply given by the bank / NBFC/ System Participant, he / she can approach the concerned Ombudsman anytime within one year of receipt of such reply. In case no reply is received from the bank / NBFC/ System Participant, concerned Ombudsman can be approached anytime within one year and one month from the date of representation to the entity.

Note 2: Complaint against any branch/office of the bank/System Participant, may be filed with the concerned Ombudsman (for grounds listed under Clause 8 of the Schemes) or CEPC (for grounds other than those listed under Clause 8 of the Schemes) depending on the District/State in which the branch/office is located.

Note 3: In case of any NBFC, if it falls under the NBFC-O Scheme, then complaint may be filed with the NBFC Ombudsman under whose jurisdiction, the branch/office of the NBFC falls. In case the concerned NBFC does not fall under NBFC-O Scheme, the complainant may file a complaint in the CEPC under whose jurisdiction his/her local address comes.

Note 4: In case of centralized operations by any entity, the complaint may be filed with the Ombudsman or CEPC (as the case may be) under whose jurisdiction the billing/declared address of the customer falls.

Appeal against decision of Ombudsman

Appeal against decision of the Banking Ombudsman / NBFC Ombudsman/ Ombudsman for Digital Transactions **can be filed online on CMS portal at <https://cms.rbi.org.in>>>File an Appeal** or sent to the **Appellate Authority, Reserve Bank of India, Consumer Education and Protection Department, Central Office, 1st Floor, Amar Building, Sir P M Road, Fort, Mumbai 400 001** within **30 days** of receipt of the communication of the respective Ombudsman's decision, only if the complaint is closed under the appealable Clauses of the respective Schemes.

NOTE: Complainant *MUST* indicate his/ her name, address and contact number in the complaint.



भारतीय रिज़र्व बैंक

www.rbi.org.in

भारतीय रिज़र्व बैंक द्वारा विनियमित संस्थाओं/ भारतीय रिज़र्व बैंक के किसी विभाग के विरुद्ध शिकायतों के निवारण

भारतीय रिज़र्व बैंक (भारिबैंक) ने देश भर में अपने कार्यालयों में शिकायत निवारण हेतु विभिन्न मंचों की स्थापना की है।

कोई भी व्यक्ति जिसे भारतीय रिज़र्व बैंक द्वारा विनियमित संस्थाओं, यथा- वाणिज्यिक बैंक, क्षेत्रीय ग्रामीण बैंक, सहकारी बैंक अथवा कोई गैर बैंकिंग वित्तीय कंपनियां (जो भारतीय रिज़र्व बैंक अधिनियम, 1934 की धारा 45 झक के अधीन पंजीकृत हो), भारिबैंक द्वारा विनियमित गैर-बैंकिंग सस्थाओं द्वारा किए गए डिजिटल लेनदेन (भुगतान और निपटान अधिनियम 2007 के अधीन), निक्षेप बीमा और प्रत्यय गारंटी निगम (डीआईसीजीसी) की सेवाओं में कमी अथवा भारिबैंक के किसी विभाग के विरुद्ध शिकायत है, तो वह अपनी शिकायत को उसके पूर्ण विवरण/ संपूर्ण तथ्यों और उसके समर्थक दस्तावेजों सहित शिकायत प्रबंध प्रणाली (सीएमएस) पोर्टल के द्वारा <https://cms.rbi.org.in> >> भाषा चुनिए >> हिन्दी >> शिकायत दर्ज करे >> हिन्दी में उपलब्ध शिकायत प्रबंध प्रणाली (सीएमएस) के लिंक द्वारा ऑनलाइन शिकायत प्रस्तुत कर सकते हैं। ग्राहकों को शिकायत निवारण प्रणाली के संबंध में जागरूकता बढ़ाने के प्रयास में, भारिबैंक की लोकपाल योजनाएं और संबंधित एफ ए क्यू (FAQ) सीएमएस पोर्टल में दी गई है। सभी शिकायतकर्ताओं से अनुरोध है कि शिकायत दर्ज करने से पहले वह कृपया पढ़ें।

अगर किसी व्यक्ति को उपरोक्त के अनुसार कोई शिकायत है और वे ऑनलाइन शिकायत दर्ज नहीं कर सकते/ सकती है तो वे निम्नलिखित मंच में डाक/ दस्ती सुपुर्दगी/ ईमेल द्वारा अपनी शिकायत दर्ज कर सकते /सकती हैं।

भाग- ए

1. बैंकिंग लोकपाल योजना (बीओ योजना), 2006

(बीओ योजना के खंड 8 के अधीन दिए गए आधारों के अनुसार शिकायतों के निवारण हेतु)

बैंकिंग लोकपाल के कार्यालय (केंद्र का नाम)

द्वारा : भारतीय रिज़र्व बैंक

पता:

टेलिफोन नं.फैक्स नं. ईमेल आईडी -----

कार्यालय समय:

2. गैर बैंकिंग वित्तीय कंपनियों के लिए लोकपाल योजना (एनबीएफसी के लिए लोकपाल योजना),

2018

(एनबीएफसी के लिए लोकपाल योजना के तहत आनेवाले एनबीएफसीयों के विरुद्ध और एनबीएफसी लोकपाल योजना के खंड 8 के अधीन आने वाली शिकायतों के निवारण हेतु)

एनबीएफसी लोकपाल (केंद्र)

द्वारा : भारतीय रिज़र्व बैंक

पता:

टेलिफोन नं. फ़ैक्स नं. ईमेल आईडी -----

कार्यालय समय:

नोट (एनबीएफसी लोकपाल केंद्र) के लिए एनबीएफसी के लिए लोकपाल के क्षेत्राधिकार में (संबंधित एनबीएफसी लोकपाल कार्यालयों के क्षेत्राधिकार)

3. डिजिटल लेनदेन के लिए लोकपाल योजना (ओएसडीटी), 2019

(ओएसडीटी के अधीन आनेवाले भुगतान और निपटान प्रणाली अधिनियम 2007 के तहत परिभाषित प्रणाली सहभागियों के विरुद्ध ओएसडीटी के खंड 8 में वर्णित आधार पर शिकायतों के निपटान हेतु)

डिजिटल लेनदेन के लिए लोकपाल (केंद्र)

द्वारा : भारतीय रिज़र्व बैंक

पता:

टेलिफोन नं. फ़ैक्स नं. ईमेल आईडी -----

कार्यालय समय:

भाग - बी

4. उपभोक्ता शिक्षण और संरक्षण कक्ष (उशिस कक्ष)

(भारिबैंक की लोकपाल योजनाओं के तहत न आने वाली शिकायतों के निवारण हेतु)

अधिकारी का नाम व पदनाम:

पता:

टेलिफोन नं. फ़ैक्स नं. ई-मेल आईडी:

कार्यालय समय:

5. निक्षेप बीमा और प्रत्यय गारंटी निगम (डीआईसीजीसी) के विरुद्ध शिकायतें

(डीआईसीजीसी के विरुद्ध शिकायतों के लिए कोई भी व्यक्ति निम्नलिखित पते/ ईमेल पर शिकायत दर्ज कर सकते/ सकती हैं)

निक्षेप बीमा और प्रत्यय गारंटी निगम (डीआईसीजीसी)

महाप्रबंधक

डीआईसीजीसी, शिकायत निवारण कक्ष

भारतीय रिज़र्व बैंक भवन, 2री मंजिल

मुंबई सेंट्रल रेलवे स्टेशन के सामने

मुंबई - 400 008.

शिकायतकर्ता श्री दीपक नारंग, उप महाप्रबंधक से टेलीफोन क्रमांक. 022-23026400, विस्तार सं. 8204 अथवा ई-मेल dicgc@rbi.org.in के माध्यम से भी संपर्क कर सकते/ सकती हैं।

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मुख्य सूचना

नोट 1: बैंकिंग लोकपाल योजना, 2006 अथवा एनबीएफसी-लोकपाल योजना, 2018 या डिजिटल लेनदेनों के लिए लोकपाल योजना 2019 के अंतर्गत शिकायत दर्ज कराने से पहले शिकायतकर्ता कृपया यह नोट करें कि वे अपनी शिकायत के निवारण के लिए सर्वप्रथम संबंधित बैंक/ एनबीएफसी/ प्रणाली सहभागी की शाखा/ कार्यालय से संपर्क करें। यदि बैंक/ एनबीएफसी/ प्रणाली सहभागी ने शिकायत का निवारण एक महीने के भीतर नहीं किए हैं अथवा, शिकायतकर्ता उनके उत्तर से संतुष्ट नहीं है तो वे बैंक/ एनबीएफसी/ प्रणाली सहभागी से उत्तर प्राप्त होने के एक वर्ष के भीतर किसी भी समय लोकपाल के पास शिकायत दर्ज कर सकते हैं। कोई उत्तर प्राप्त न होने की स्थिति में बैंक/ एनबीएफसी/ प्रणाली सहभागी को अभ्यावेदन देने की तारीख से एक वर्ष और एक माह के भीतर किसी भी समय संबंधित लोकपाल से संपर्क कर सकते/ सकती हैं।

नोट 2: किसी भी बैंक/ प्रणाली सहभागी के कार्यालय के विरुद्ध शिकायत है तो, शाखा/ कार्यालय जिस जिला/ राज्य में स्थित है, उसके अनुसार, संबंधित लोकपाल (योजना के खंड 8 के अधीन) या उशिसं कक्ष (योजना के खंड 8 के अधीन नहीं है) के पास शिकायत दर्ज करें।

नोट 3: एनबीएफसी के मामले में, अगर वह एनबीएफसी लोकपाल योजना के तहत है, तो एनबीएफसी की शाखा/ कार्यालय जिस एनबीएफसी लोकपाल के क्षेत्राधिकार में है उनके पास शिकायत दर्ज की जानी चाहिए। अगर संबंधित एनबीएफसी, एनबीएफसी-लोकपाल योजना के दायरे में नहीं आती है तो, वे अपने स्थानीय पता जिस उशिसं कक्षा के क्षेत्राधिकार में आता है उसके अनुसार शिकायत दर्ज कर सकते हैं।

नोट 4: अगर किसी संस्था का केंद्रीकृत परिचालन होता है, तो ग्राहक के बिलिंग / घोषित पता जिस लोकपाल या उशिसं कक्ष (यथास्थिति) के क्षेत्राधिकार में आता है उनके पास शिकायत दर्ज की जा सकती है।

लोकपाल के निर्णय के विरुद्ध अपील

बैंकिंग/ एनबीएफसी या डिजिटल लेनदेन के लिए लोकपाल द्वारा दिए गए निर्णय के विरुद्ध अपील, संबंधित लोकपाल का निर्णय प्राप्त होने के 30 दिनों के भीतर **सीएमएस के <https://cms.rbi.org.in>** >> भाषा चुनिए >> हिन्दी >> अपील दर्ज करें >> के लिंक द्वारा ऑनलाइन दर्ज कर सकते हैं या अपील प्राधिकारी, भारतीय रिज़र्व बैंक, उपभोक्ता शिक्षण और संरक्षण विभाग, केंद्रीय कार्यालय, अमर भवन, सर पी.एम. रोड, फोर्ट, मुंबई 400 001 को भेज सकते /सकती हैं, बशर्ते कि शिकायत को संबंधित योजनाओं के अपील-योग्य खंडों के अधीन बंद किया गया हो।

टिप्पणी: शिकायतकर्ता अपनी शिकायत में अपना नाम, पता और संपर्क क्रमांक का उल्लेख करना जरूरी है।