Launch of Complaint Management System by RBI

The “Complaint Management System (CMS)” of RBI was launched by the Governor, RBI today. It is a software application to facilitate RBI’s grievance redressal processes. Members of public can access the CMS portal at RBI’s website to lodge their complaints against any of the entities regulated by RBI.

Keeping the convenience of the customers in mind, CMS has been designed to enable on-line filing of complaints. It provides features such as acknowledgement through SMS/Email notification(s), status tracking through unique registration number, receipt of closure advises and filing of Appeals, where applicable. It also solicits voluntary feedback on the customer’s experience.

CMS has self-help material (in video format) to guide the users of the portal; videos on safe banking practices; and on the regulatory initiatives of RBI.

This system facilitates the regulated entities to resolve customer complaints received through CMS by providing seamless access to their Principal Nodal Officers/Nodal Officers. The system provides facilities for generation of a diverse set of reports to monitor and manage grievances by the Regulated Entities. They can use the information from CMS for undertaking root cause analyses and initiating appropriate corrective action, if required.

The CMS also has facilities for RBI officials handling the complaints to track the progress of redressal. The information available in CMS could also be used for regulatory and supervisory interventions, if required. With the launch of CMS, the processing of complaints received in the offices of Banking Ombudsman (BO) and Consumer Education and Protection Cells (CEPCs) of RBI has been digitalized.

June 24, 2019

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