

EXECUTIVE DIRECTOR

**Reserve Bank of India
Mumbai**

Reserve Bank - Integrated Ombudsman Scheme, 2021 (RBIOS, 2021)

NOTIFICATION

Ref.CEPD.PRD.No.S544/13.01.001/2022-23

August 5, 2022

In exercise of the powers conferred by sub section (1) of Section 11 of the Credit Information Companies (Regulation) Act, 2005, and in partial modification of its [notification CEPD. PRD. No. S873/13.01.001/2021-22 dated November 12, 2021](#), the Reserve Bank of India, being satisfied that it is in public interest to do so, and to provide an avenue for cost free alternate grievance redress to customers of regulated entities covered under the RBIOS 2021 (the Scheme) for grievances against Credit Information Companies, hereby directs that the 'Credit Information Company' as defined in the Credit Information Companies (Regulation) Act, 2005, shall also be treated as a 'Regulated Entity' for the purpose of the Scheme.

2. As a result, the Scheme shall also be applicable to Credit Information Companies to the extent not specifically excluded under the Scheme.
3. The amendment in the Scheme shall come into force w.e.f. September 1, 2022.
4. An updated version of the Scheme is [annexed](#).

S/d

(Anil Kumar Sharma)