Ram temple theft, NEET to dominate of Monsoon Session starting today

Our Bureau
New Delhi

Opposition parties staged a symbolic walk-out on the issue of inviting the group of rebel TMC MPs to the all-party meeting convened ahead of the Monsoon session of the Parliament. While the government defended the invitation extended to the group who joined the Nationalist Citizens Party of India (NCPI), Opposition leaders criticised the move saying the Lok Sabha Speaker is yet to approve any merger and the disqualification petitions filed by TMC against rebel MPs is still pending. Congress said it will raise issues related to NEET paper leak, education reforms, employment, farmers, as well as Ram temple donation 'theft', ethanol fuel, Manipur during the upcoming Monsoon session, starting today. Samajwadi Party said it would also raise activist Sonam Wangchuk's hunger strike among other issues. "We raised these issues and demanded a discussion on them in Parliament. The most important being the theft of donations at the Ram temple in Ayodhya. The government should express its sensitivity to it. We are also seeing protests by students, but none from the government is taking moral responsibility," said Gaurav Gogoi, deputy leader of Congress in Lok Sabha. Parliamentary Affairs Minister Kiren Rijiju said that the people want smooth functioning of Parliament and "not any turmoil" in the House, and urged all parties to give their positive support to Bills.

SBI STATE BANK OF INDIA

STRESSED ASSETS RECOVERY BRANCH, LMS Compound,
Opp. Museum West Gate, Vikas Bhavan (PO), Thiruvananthapuram-695033
Ph: 0471-2317095, 7994753248, E-mail: sbi.10058@sbi.co.in

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTY Appendix-IV-A [See Proviso to Rule 8 (6)]

E-Auction Sale Notice for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8 (6) of the Security Interest (Enforcement) Rules, 2002.

Notice is hereby given to the public in general and in particular to the Borrower(s) and Guarantor (s) that the below described immovable property mortgaged/charged to the **State Bank of India,** the Physical possession of which has been taken by the Authorised Officer of State Bank of India will be sold on "As is where is", "As is what is" and "Whatever there is" on **26-08-2026**, for recovery of respective dues with future interest and costs to the State Bank of India, **Stressed Assets Recovery Branch, Thiruvananthapuram** as mentioned below.

Name & Address of the Borrowers & Guarantors: (1) M/s Adhil Builders, Adhils, Palamukku, Kannanalloor PO, Kollam-691576 **(2) Sri. Muhammed Kunju Ashsraf,** S/o Muhammed Kunju **(3) Smt. Shahida Beevi Ashraf,** W/o Muhammed Kunju Ashsraf, both residing at: Adhils House, Kannalloor P.O, Kollam-691576.

Due Amount: Rs.13,78,65,364/- (Rupees Thirteen Crores Seventy Eight Lakhs Sixty Five Thousand Three Hundred and Sixty Four only) as on 13.07.2026 with future interest and cost

DESCRIPTION OF IMMOVABLE PROPERTY:

All part and parcel of property having an extent of 9.81 ares of land with residential building in Re Sy No. 618/3, 638/55, 643/10, in Block 22 of Thrikkovilvattom Village, Kollam Taluk, Kollam District in the name of Mohammed Kunju Asharaf as per Sale Deed No.3191/1982 dated 13/08/1982 of SRO Kannanalloor. **Boundaries as per Location Sketch dated 15.09.2015 issued by Village Officer Thrikovilvattom: North:** Property of Rema Geetha and Ambili, **East:** Property of Vahid, **South:** PWD Road, **West:** Property of Abdul Rahim.

Reserve Price: Rs.1,39,00,000/- | EMD: Rs.13,90,000/- | Bid Increment- Rs.50,000/-

List of attachment as per EC No. 2871/2026 dated 03.06.2026 of SRO Kannalloor Rs 1,30,00,000/- dated 26.04.2022, by Principal Munciff Court in LA No. 01/2021 in OS No. 726/2021.

Date of e-Auction: 26-08-2026

The e auction is being held as "as is where is" and "as is what is" basis. The intending bidders should make their own independent inquiries regarding the encumbrances, title of property/ies, put on auction and claims/rights/dues affecting the property, prior to submitting their bid.

Interested bidder may deposit Pre-Bid EMD with ebkray (PSB Alliance) before the close of e-Auction. Credit of Pre-bid EMD shall be given to the bidder only after receipt of payment in Baanknet (PSB Alliance) Bank account and updation of such information in the e-auction website. This may take some time as per banking process and hence bidders, in their own interest, are advised to submit the pre-bid EMD amount well in advance to avoid any last minute problem.

For detailed terms and conditions of the sale please refer to the link provided in web portal of the secured creditor **https://sbi.co.in.** Details also available at **https://baanknet.com.**

Date : 16-07-2026 **(Sd/-) Authorised Officer,**
Place : Trivandrum **State Bank of India, SARB, Trivandrum**

बैंक ऑफ़ बड़ौदा Bank of Baroda

KAZHAKOOTAM BRANCH,
Leeve Towers, Near CSI Mission Hospital,
Kazhakootam, Trivandrum - 695582, Ph: 0471-2417700,
90726 50480, Email: vjkazh@bankofbaroda.com

NOTICE TO BORROWERS
(Under Sub-section (2) of Section 13 of The SARFAESI Act, 2002)

To, Borrowers: Mr. Sivakumar L, S/o Lekshmanan, **Mrs. Kunjumol S,** W/o Sivakumar L, Both residing at: Kottakariyil Veedu, Kariyil, Karyavattom, Trivandrum-695582

Dear Sir, **Re: Credit facilities with our Kazhakoottam Branch**

We refer to our letter no. RL/207400000063 dated 30-09-2016 conveying sanction of various credit facilities and the terms of sanction. Pursuant to the above sanction you have availed and started utilising the credit facilities after providing security for the same, as hereinafter stated. The present outstanding in various loan/credit facility accounts and the security interests created for such liability are as under:

Nature and type of facility	Limit in Rs.	Rate of Interest (As per the sanction)	O/s as on 08-06-2026 (Including of Interst upto 07-06-2026)
Term Loan, A/c No. 81460600000615	Rs. 15,00,000/- (Rupees Fifteen Lakhs only)	9.65 %	**Rs.12,88,218.16 (Rupees Twelve Lakhs Eighty Eight Thousand Two Hundred Eighteen and Sixteen Paise Only)** including interest upto 07-06-2026 plus cost and other charges

Security agreement with brief description securities: Equitable mortgage of land and building admeasuring total extent of 02.78 ares in Re Sy No 409/1-2 Block No 10 located in Menamkulam Village, Thiruvananathapuram Taluk, Kazhakuttam Sub District, Thiruvananathapuram District in the name of Sivakumar L. **Boundaries: North:** Property of Ravi; **South:** Pathway; **East:** Property of Babu and Sunita; **West:** Property of Sudarshan.

In the letter of acknowledgement of debt dated 30.09.2016 you have acknowledged your liability to the Bank to the tune of Term loan limit of **12,88,218.16 (Rupees twelve lakhs eighty eight thousand two hundred eighteen and sixteen paisa only)** (including interest upto 07.06.2026) as on 08.06.2026 The out standings stated above include further drawings and interest up to 31.07.2025. Other charges debited to the account are Rs. Nil. (Or)

1. As you are aware, you have committed defaults in payment of interest on above loans/ Outstanding for the quarter ended March 2026. You have also defaulted in payment of installments of term loan/demand loans which have fallen due for payment on 28-02-2026 and thereafter.
2. Consequent upon the defaults committed by you, your loan account has been classified as non-performing asset on **29-05-2026** in accordance with the Reserve Bank of India directives and guidelines. In spite of our repeated requests and demands you have not repaid the overdue loans including interest thereon.
3. Having regard to your inability to meet your liabilities in respect of the credit facilities duly secured by various securities mentioned in para 1 above, and classification of your account as a non-performing asset, we hereby give you notice under sub-section (2) of section 13 of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002, and call upon you to pay in full and discharge your liabilities to the Bank aggregating **Rs. 12,88,218.16 (Rupees Twelve Lakhs Eighty Eight Thousand Two Hundred Eighteen and Sixteen Paise Only)** (including interest upto 07-06-2026) plus cost and other charges as stated in para 1 above, within 60 days from the date of this notice. We further give you notice that failing payment of the above amount with interest till the date of payment, we shall be free to exercise all or any of the rights under sub-section (4) of section 13 of the said Act, which please note.
4. Please note that, interest will continue to accrue at the rates specified in para 1 above for each credit facility until payment in full.
5. We invite your attention to sub-section 13 of the said Act in terms of which you are barred from transferring any of the secured assets referred to in para 1 above by way of sale, lease or otherwise (other than in the ordinary course of business), without obtaining our prior written consent. We may add that non-compliance with the above provision contained in section 13 (13) of the said Act, is an offence punishable under section 29 of the Act.
6. Please note that this demand notice is without prejudice to and shall not be construed as waiver of any other rights or remedies which we may have, including without limitation, the right to make further demands in respect of sums owing to us.
7. We further invite your attention to sub section (8) of section 13 of the said Act in terms of which you may redeem the secured assets, if the amount of dues together with all costs, charges and expenses incurred by the Bank is tendered by you, at any time before the date of publication of notice for public auction/inviting quotations/tender /private treaty. Please note that after publication of the notice as above, your right to redeem the secured assets will not be available.

Sd/- Chief Manager, Authorised Officer,
Place : Kazhakoottam, Date: 08-06-2026 **Bank of Baroda**

पंजाब नेशनल बैंक punjab national bank

PUNJAB NATIONAL BANK, ARMB, ERNAKULAM
I[st] Floor, 40/1461, Market Road,
Ernakulam-682011, Ph: 0484-2350477,
Email: cs4459@pnb.bank.in

SALE ADJOURNMENT NOTICE FOR E-AUCTION SALE NOTICE

Reference is invited to the E-Auction Notice dated 15-07-2026 published in this paper dated 17-07-2026 for sale of property in respect of Borrowers **M/s T K Enterprises,** mentioned therein under SARFAESI Act 2002. The date of E auction in the captioned account scheduled to be held on 04-08-2026 is postponed to **24-08-2026** between **11.00 AM and 5.00 PM.** Last Date for Depositing EMD: 23-08-2026. Inspection of Property with Prior Appointment with Authorized Officer: Before 21-08-2026. All other terms and conditions of the E auction notice in this newspaper remain unchanged.

Date: 18-07-2026, (Sd/-) Authorized Officer,
Place: Ernakulam Punjab National Bank, ARMB, Ernakulam.

TO ADVERTISE PLEASE CONTACT

Trivandrum : 9447770974
Kochi : 9895611430
Thrissur : 9847862299
Kottayam : 9447695936
Kozhikode : 9847200442

thehindu businessline.

यूनियन बैंक Union Bank of India

UNION BANK OF INDIA, REGIONAL OFFICE, ERNAKULAM
2[nd] Floor, Union Bank Bhavan, M.G. Road,
Ernakulam-682035, Ph: 0484-2353969

POSSESSION NOTICE **(Issued under Rule 8 (1) of Security Interest (Enforcement) Rules 2002) and Issued in Appendix IV of the said Rules.**

Whereas the undersigned being the Authorized officer of the **Union Bank of India,** under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (54 of 2002) and in exercise of powers conferred under Section 13(12) read with rule 3 of the Security Interest (Enforcement) Rules 2002, issued Demand Notice calling upon the borrowers/guarantors of Union Bank of India whose details are given under to repay the amount mentioned in the notice plus contractual rate of interest and costs and other expenses thereon from under mentioned dates within 60 days from the date of receipt of the said notices. The borrowers having failed to repay the due amount, notice is hereby given to the borrowers and the public in general that the undersgined has taken Possession of the properties described herein below in exercise of the powers conferred on him under Section 13(4) of the said Act read with Rule 8 of the said Rules on **15[th] day of July 2026**

Sl.No. 1 | Demand Notice Date: 10-02-2026 | Branch: Palakuzha

Name of the Borrowers: Mr. Paul joseph and Mr. Geevarghese Paul & Guarantor **Mrs. Alice Paul** all residing at Muthiaruvelil house, Palakuzha PO Koothattukulam Keralam Pin 686662

Due Amount:Rs. 36,42,494.76 (Rupees Thirty Six Lakhs Forty two Thousand Four Hundred Ninety Four and Paise Seventy Six Only) with further interest and costs thereon from 09-02-2026 at contractual rate, less any remittances made, till realization.

Description of property: All that piece and parcel of land admeasuring 18.110 cents of land along with residential Building in Sy. No 290/10B5 of Palakuzha Village in the Name of Mr. Paul Joseph s/o Joseph Mukthyaruvelil House Palakuzha Village SRO Koothattukulam **Boundaries as per Title deed No 815/1998 dated 11.05.1998 of SRO Koothattukulam: East :** Property belongs to Edappattu Mathai; **North**: Property belongs to Malakkil saji; **West :** Property of Edappattu Mathai; **South:** Property belongs to Mukthyaruvelil baby.

Sl.No. 2 | Demand Notice Date: 24-04-2026 | Branch: Poothrikka

Name of the Borrowers: Mr.Arun kamal and Mr. Sankaran V K both residing at Koovachal House, Thiruvaniyoor P O, Ernakulam-682308

Due Amount: Rs. 50,63,712.90 (Rupees Fifty Lakhs Sixty Three Thousand Seven Hundred Twelve and Paise Ninety only) with further interest and costs thereon from 24.04.2026 at contractual rate, less any remittances made, till realization.

Description of property: The property with an extent of 3.34 Ares in survey no. 35/10A-7 and 1.01 Ares in survey no 35/10B-5 along with residential building as per Sale deed no 671/2018 dtd16-04-2018 in Piravom SRO, Maneed village, Muvattupuzha Taluk in the name of Mr. V K Sabkaran S/o Kochu, Koovakkal House, Thiruvaniyoor PO, Marangattulli Kara, Thiruvaniyur Village. **Boundaries as per title deed 671/2018 dtd 16-04-2018 in Piravom SRO: East:** Property of Visalakshi and PWD Road; **South:** Private way; West : Private way; **North:** Property of Santha. **Boundaries as per Location sketch no 62/16.01.2018 Maneed Village: East:** Property of Visalakshi and Road; **South :** Private way; **West:** Private way; **North :** Property of Santha.

The borrowers in particular and public in general are hereby cautioned not to deal with the properties and any dealings with the properties will be subject to the charge of the Union Bank of India for the amount cited and interest costs and other expenses thereon from the dates mentioned above. The borrower's attention is invited to the provisions of Sub-section (8) of Section 13 of the Act, in respect of time available, to redeem the secured assets.

Date : 15-07-2026 **(Sd/-) Authorised Officer,**
Place: Ernakulam **Union Bank of India**

കേരള ഗ്രാമീണ ബാങ്ക് Kerala Grameena Bank

Scheduled Bank Owned By Government
Head Office: MALAPPURAM, Regional Office: ERNAKULAM,
Coastal Towers (Karithatt), Nr. Samskara Jn., Pipeline Road, Palarivattom,
Cochin-682 025. Phone: 0484-2536301/2536302, E-mail: roekm@kgb.bank.in

SALE NOTICE

E-Auction Sale Notice for Sale of Immovable Properties under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with provision to Rule 8 (6) of the Security Interest (Enforcement) Rules, 2002

Notice is hereby given to the public in general and in particular to the Borrower (s) and Guarantor(s) that the below described immovable properties mortgaged/charged to the Secured Creditor, the Physical/Symbolic Possession of which has been taken by the Authorized Officer of **Kerala Grameena Bank, Angamaly Branch** will be sold on "As is where is", "As is what is", basis on **05-09-2026** for recovery of below mentioned amount & Borrowers.

Name & Address of the Borrower (s) and Guarantor(s):
Sri. Martin Varghese, S/o. Varghese A O, Ezhumala, Angamaly, Mythry Nagar 138, Angamaly Village, Angamaly PO, Ernakulam District, Pin-683572.

Total liabilities: Rs. 6,47,874.92
(Rupees Six Lakh Forty Seven Thousand Eight Hundred Seventy Four and Ninety Two Paisa only) as on 30-06-2026 plus further applicable interest and charges.

DESCRIPTION OF THE IMMOVABLE PROPERTY

All the part and parcel of the property consisting of 3.15 Ares in Sy. No. 366/3/2 of land in Mookkannur Village, Aluva Taluk, Ernakulam District belongs to Sri. Martin Varghese. **Boundaries: North:** Property of Paul; **East:** Sold by Varghese; **South:** Pathway; **West:** Property of Lousis & Others.

Reserve Price: Rs. 10,35,000/- (Rupees Ten Lakh and Thirty Five Thousand only)

Earnest Money Deposit: Rs. 1,03,500/-
(Rupees One Lakh Three Thousand and Five Hundred Only)

The Earnest Money Deposit shall be deposited on or before **03-09-2026 upto 4.00 p.m** Details of EMD and other documents to be submitted to service provider on or before **03-09-2026 upto 5.00 pm.**

Date up to which documents can be deposited with Bank is **03-09-2026 upto 5.00 pm.** For further details, contact **Smt. Roshni Narayanan, Chief Manager/Authorized Officer, Kerala Grameena Bank, RO Ernakulam (9400999027)** or **Sri. Sachin R, Branch in Charge (9400999539)**, e-mail id: **kgb539@kgb.bank.in** or the service provider **M/s. C1 India Pvt. Ltd**,301, 1st Floor, Udyog Vihar II, Gurgaon, Haryana-122015. (Contact No.**+917418281709/7291981124/25/26**).Email: **tn@c1india.com/support@bankeauctions.com**.

Date : 17-07-2026, **(Sd/-) Authorised Officer,**
Place : Ernakulam. **Kerala Grameena Bank.**

കനറാ ബാങ്ക് കേനറാ ബേങ്ക് Canara Bank

RECOVERY & LEGAL SECTION, THIRUVANANTHAPURAM SOUTH REGIONAL OFFICE
Power House Road, Chalai, Thiruvananthapuram - 695036
Ph: 0471-2579110, 9446998451, email: rotvmrec@canarabank.com

SALE NOTICE

E-Auction Sale Notice for Sale of Immovable Properties under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with provision to Rule 8(6) of the Security Interest (Enforcement) Rules, 2002

Notice is hereby given to the public in general and in particular to the Borrower(s) and Guarantor(s) that the below described immovable property mortgaged/charged to the Secured Creditor, the Possession of which has been taken by the Authorised Officer of below mentioned branch of Canara Bank will be sold on **"As is where is", "As is what is" and "Whatever there is"** on **21-08-2026** for recovery of below mentioned outstanding amounts with further interest and suit expenses/other legal charges if any, costs, other charges and expenses thereon to the below mentioned branch of Canara Bank from below mentioned Borrowers & Guarantors.

Branch: Vilappilsala, Ph. No.9495002007

Name and address of the Borrower(s)/Guarantor(s): Mr. Sanal Ravi, Mrs.Susheela A both residing at: Sanal Bhavan Cherukodu, Mulayara P O, Vellanad, Trivandrum-695543 **Mrs. Akhila U A,** Sion Vila, Konniyoor, Perunkulam, Punalal P O, Thiruvananthapuram- 695575

Total liabilities: **Rs.6,33,656.14 (Rupees Six Lakhs Thirty Three Thousand Six Hundred Fifty Six and Paise Fourteen Only)** with further interestalong with suit expenses and other charges due.

Details and full description of the immovable property with known encumbrances, if any: All that part and parcel of 1.53 ares of land and residential building in Re Sy No 52/9 in Block 2 and Thandapper no.24475 ,Vilappil Village Kattakada Taluk, Thiruvananthapuram District in the name of Mrs. Susheela A. **Boundaries as per location sketch: North:** Property of Shiji; **South:** Property of Santhosh; **East:** Property of Shijumon/ Shiju; **West:** Road.

***Reserve price*: Rs.12,50,000/- (Rupees Twelve Lakhs Fifty Thousand Only)**

***EMD*: Rs.1,25,000/- (Rupees One Lakh Twenty Five Thousand Only)**

Date & Time of E-Auction: 21-08-2026 between 11.30 am and 12.30 pm
(with unlimited extension of 5 minutes duration each till sale is concluded)

The Earnest Money Deposit shall be deposited on or before 20-08-2026 at 5.00 pm.

Inspection Date & Time of Properties: Prior Appointment with Authorized Officer, on any working day between 10.00 AM and 5.00 PM.

For detailed terms and conditions of the sale please refer the link "E-Auction" provided in Canara Bank's website (**www.canarabank.com**) or service provider M/s PSB Alliance Ltd (**baanknet**), E-mail id: **support.BAANKNET@psballiance.com** and website **https://baanknet.com** or may contact Manager of the above mentioned Branch during office hours on any working day.

Portal of E-Auction: http://baanknet.com

Place : Trivandrum **(Sd/-) Authorised Officer,**
Date : 16-07-2026 **Canara Bank**

RESERVE BANK OF INDIA
www.rbi.org.in

Redress of complaints against entities regulated by RBI

Reserve Bank – Integrated Ombudsman Scheme (RB-IOS), 2026

- The Reserve Bank - Integrated Ombudsman Scheme (RB-IOS), 2026 has been launched w.e.f. July 1, 2026. The Scheme facilitates the resolution of complaints against RBI Regulated Entities viz. Banks, Non-Banking Financial Companies, Non-bank Prepaid Payment Instruments Issuers and Credit Information Companies.
- Complaints against RBI regulated entities under the RB-IOS, 2026 are processed at the Offices of the Reserve Bank of India Ombudsman and complaints which are outside the purview of this Scheme are processed at the Consumer Education and Protection Cells (CEPCs). The list of regulated entities covered under RB-IOS, 2026 and CEPCs are available at https://cms.rbi.org.in
- The RB-IOS provides a cost-free, expeditious and non-adversarial alternate grievance redress mechanism for customer complaints involving deficiency in service by Regulated Entities
- The copy of RB-IOS is available at https://cms.rbi.org.in

How to lodge a complaint with RBI Ombudsman?

If a complaint against the RBI regulated entity is not resolved to your satisfaction, or if no reply is received within the applicable timelines as per the Scheme, you may file your complaint with the RBI Ombudsman:

(i) through the online Complaint Management System (CMS) portal at https://cms.rbi.org.in; or
(ii) by emailing to: crpc@rbi.org.in ; or
(iii) by post/courier to: Centralized Receipt and Processing Centre (CRPC), Reserve Bank of India, Central Vista, Sector 17, Chandigarh - 160 017.

Useful Do's and Don'ts

Do's

✓ Use CMS portal for immediate acknowledgement, status tracking and quicker processing
✓ For lodging complaint through e-mail or physical mode use the complaint form available at https://cms.rbi.org.in
✓ Enclose copy of the complaint filed with the entity, copy of the response from the entity (if received), any other documents relevant to the complaint.
✓ Provide your contact number and e-mail ID, if available

Don'ts

x Do not lodge a complaint directly with the RBI Ombudsman without approaching the Regulated Entity **first.** Such complaint may not be accepted.

How to know more about lodging a complaint with RBI?

For more information, you may please refer to the Frequently Asked Questions available on https://rbi.org.in → FAQs → Consumer Education and Protection → Reserve Bank - Integrated Ombudsman Scheme, 2026, or approach RBI Contact Centre facility with **Toll-free Number: 14448.**

The contact center with Interactive Voice Response System (IVRS) is available 24x7, while the facility to connect to Contact Centre personnel is available from Monday to Saturday except National Holidays, between 8:00 AM to 10:00 PM for English, Hindi and ten regional languages (Assamese, Bengali, Gujarati, Kannada, Malayalam, Marathi, Odia, Punjabi, Telugu and Tamil).

Complaints against Deposit Insurance and Credit Guarantee Corporation

(Complaints against Deposit Insurance and Credit Guarantee Corporation (DICGC) can be lodged at the following address/e-mail Id)

The General Manager
Complaint Redressal Cell
Deposit Insurance and Credit Guarantee Corporation
Reserve Bank of India, 2nd Floor, Opp. Mumbai Central Railway Station, Byculla, Mumbai – 400008
E-mail: dicgc.complaints@rbi.org.in, Contact No. 022- 2301 9645

भारतीय रिज़र्व बैंक
www.rbi.org.in

भारतीय रिज़र्व बैंक द्वारा विनियमित संस्थाओं, के विरुद्ध शिकायतों का निवारण

रिज़र्व बैंक – एकीकृत ओम्बड्समैन योजना (आरबी–आइओएस), 2026

- रिज़र्व बैंक – एकीकृत ओम्बड्समैन योजना (आरबी–आइओएस), 2026 को 1 जुलाई 2026 से लागू किया गया है। यह योजना आरबीआई द्वारा विनियमित संस्थाओं जैसे बैंकों, नॉन बैंकिंग फाइनेंसियल कंपनियों, नॉन–बैंक प्रीपेड पेमेंट इंस्ट्रूमेंट जारीकर्ताओं और क्रेडिट इंफॉर्मेशन कंपनियों के विरूद्ध शिकायतों के समाधान की सुविधा प्रदान करती है।
- आरबी–आइओएस, 2026 के तहत आरबीआई द्वारा विनियमित संस्थाओं के विरूद्ध शिकायतों पर भारतीय रिज़र्व बैंक के ओम्बड्समैन कार्यालयों में कार्रवाई की जाती है और जो शिकायतें इस योजना के दायरे से बाहर हैं, उन पर उपभोक्ता शिक्षण और संरक्षण कक्षों (सीईपीसी) में कार्रवाई की जाती है। आरबी–आइओएस, 2026 और सीईपीसी के तहत आने वाली विनियमित संस्थाओं की सूची https://cms.rbi.org.in पर उपलब्ध है।
- आरबी–आइओएस विनियमित संस्थाओं द्वारा सेवा में कमी से जुड़ी ग्राहक शिकायतों के लिए एक निःशुल्क, त्वरित और गैर–विरोधात्मक वैकल्पिक शिकायत निवारण व्यवस्था प्रदान करती है।
- आरबी–आइओएस की प्रति https://cms.rbi.org.in पर उपलब्ध है।

आरबीआई ओम्बड्समैन के पास शिकायत कैसे दर्ज करें?

यदि आरबीआई द्वारा विनियमित संस्था के विरूद्ध शिकायत का समाधान आपकी संतुष्टि के अनुसार नहीं किया जाता है, या यदि योजना के अनुसार लागू समयसीमा के भीतर कोई उत्तर प्राप्त नहीं होता है, तो आप आरबीआई ओम्बड्समैन के पास अपनी शिकायत दर्ज कर सकते हैं:

(i) आरबीआई के ऑनलाइन शिकायत प्रबंध प्रणाली (सीएमएस) पोर्टल https://cms.rbi.org.in के माध्यम से; या
(ii) crpc@rbi.org.in को ईमेल भेजकर; या
(iii) केंद्रीकृत प्राप्ति और प्रसंस्करण केंद्र, भारतीय रिज़र्व बैंक, सेंट्रल विस्टा, सेक्टर –17, चंडीगढ़ – 160017 को डाक / कूरियर द्वारा।

उपयोगी क्या करें और क्या न करें

क्या करें

✓ तत्काल पावती, स्थिति की ट्रैकिंग और त्वरित प्रसंस्करण के लिए सीएमएस पोर्टल का उपयोग करें।
✓ ई–मेल या भौतिक माध्यम से शिकायत दर्ज करने के लिए https://cms.rbi.org.in पर उपलब्ध शिकायत फॉर्म का उपयोग करें।
✓ संबंधित संस्था के पास दर्ज की गई शिकायत की प्रति, संस्था से प्राप्त हुए जवाब की प्रति (यदि प्राप्त हुआ हो) और शिकायत से संबंधित अन्य कोई प्रासंगिक दस्तावेज संलग्न करें।
✓ अपना संपर्क नंबर और ई–मेल आइडी दें, यदि उपलब्ध हो।

क्या न करें

X **पहले** विनियमित संस्था से संपर्क किए बिना सीधे आरबीआई ओम्बड्समैन के पास शिकायत दर्ज न करें। ऐसी शिकायत स्वीकार नहीं की जा सकती है।

आरबीआई के पास शिकायत दर्ज करने के संबंध में अधिक जानकारी कैसे प्राप्त करें?

अधिक जानकारी के लिए आप https://rbi.org.in → अक्सर पूछे जाने वाले प्रश्न → उपभोक्ता शिक्षण और संरक्षण → रिज़र्व बैंक – एकीकृत ओम्बड्समैन योजना, 2026, पर उपलब्ध 'अक्सर पूछे जाने वाले प्रश्न' (एफएक्यू) देख सकते हैं, या **टोल–फ्री नंबर 14448** पर आरबीआई संपर्क केंद्र से संपर्क कर सकते हैं।

इंटरएक्टिव वॉयस रिस्पांस सिस्टम (आइवीआरएस) युक्त संपर्क केंद्र 24X7 उपलब्ध है, जबकि संपर्क केंद्र कर्मियों से अंग्रेजी, हिंदी और दस क्षेत्रीय भाषाओं (असमिया, बंगाली, गुजराती, कन्नड़, मलयालम, मराठी, ओडिया, पंजाबी, तेलुगु और तमिल) में बात करने की सुविधा राष्ट्रीय अवकाशों को छोड़कर सोमवार से शनिवार सुबह 8:00 बजे से रात 10:00 बजे के बीच उपलब्ध है।

निक्षेप बीमा और प्रत्यय गारंटी निगम के विरूद्ध शिकायतें

(निक्षेप बीमा और प्रत्यय गारंटी निगम (डीआईसीजीसी) के विरूद्ध शिकायतें निम्नलिखित पते/ई–मेल आइडी पर दर्ज की जा सकती हैं)
महाप्रबंधक
शिकायत निवारण कक्ष
निक्षेप बीमा और प्रत्यय गारंटी निगम
भारतीय रिज़र्व बैंक, दूसरी मंजिल, मुंबई सेंट्रल रेलवे स्टेशन के सामने, भायखला, मुंबई– 400008
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