

## THE RESERVE BANK - INTEGRATED OMBUDSMAN SCHEME, 2021

### SALIENT FEATURES

The Ombudsman Scheme covers customers of

All deposit taking  
NBFCs

NBFCs with assets size  $\geq$  Rs. 100 crores + customer interface  
(Excluding: Infrastructure Finance Companies, Core Investment Companies,  
Infrastructure Debt Fund and NBFCs under liquidation)

“Deficiency in service” means a shortcoming or an inadequacy in any financial service, which the Regulated Entity is required to provide statutorily or otherwise, which may or may not result in financial loss or damage to the customer

#### Grounds of Complaint

Any customer may file a complaint about an act or omission of a Regulated Entity resulting in a deficiency in service may file a complaint under this Scheme either personally or through an authorized representative as defined under the “Deficiency in service”

#### Grounds for non-maintainability of a Complaint

To know about the complaints which are not maintainable under this Scheme, please refer to clause 10 of RBI Integrated Ombudsman Scheme, 2021

#### How can a customer file complaint?

Written representation to NBFC concerned

At the end of one month

If there is no reply from NBFC or the customer remains dissatisfied with the reply from NBFC

If customer has not approached any forum

File a complaint with RBI Ombudsman  
(Not later than one-year after the reply from NBFC)

#### Contact details of Nodal Officer

Compliance Officer

Tel. No:- +91 22 62309200

Email Id:- [Nodal.Officer@piramal.com](mailto:Nodal.Officer@piramal.com)

#### Complaint lodging portal of the Ombudsman:

<https://cms.rbi.org.in>

Contact details of Centralised Receipt and Processing Centre (CRPC)

Email ID : crpc@rbi.org.in

Address : Centralised Receipt and Processing Centre,  
Reserve Bank of India, 4th Floor, Sector  
17, Chandigarh – 160017

### How does Ombudsman take a decision?

- Proceedings before Ombudsman are summary in nature
- Promotes settlement through conciliation. If not reached can issue Award/Order

### Can a customer appeal if not satisfied with the decision of the Ombudsman?

Yes, if Ombudsman's decision is appealable, contact - The Appellate Authority - the Executive Director in charge of the Department of Reserve Bank administering this Scheme

#### **Note:**

- This is an Alternate Dispute Resolution mechanism
- The customer is at liberty to approach any other court/forum/authority for the redressal at any stage
- Refer to [www.rbi.org.in](http://www.rbi.org.in) for further details of the Scheme