

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)

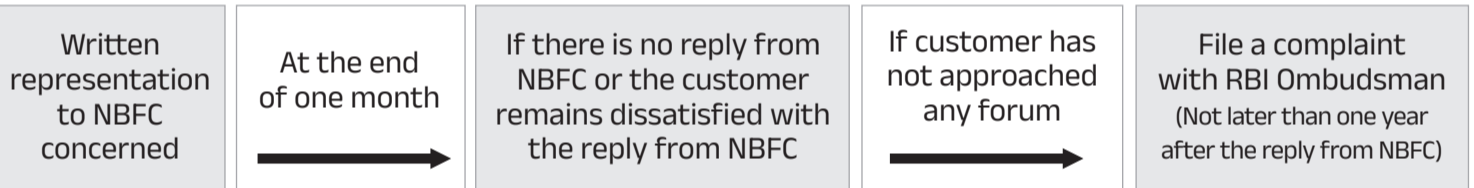
“Deficiency in service” means a shortcoming or an inadequacy in any financial service, which the Regulated Entity is required to provide statutorily or otherwise, which may or may not result in financial loss or damage to the customer

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?


The name and contact details of
Principal Nodal Officer

Name : Mr. Arijit Sen

Telephone : 080 4586 0196

E-mail ID : grievance.finance@adityabirlacapital.com

Contact details of Centralised Receipt and
Processing Centre (CRPC)

Complaint lodging portal of the Ombudsman:
<https://cms.rbi.org.in>

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

Call on the Toll Free number : 14448
between 9:30 am and 5:15 pm

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 for further details of the Scheme