

The Reserve Bank of India- Integrated Ombudsman Scheme, 2021

SALIENT FEATURES

The Integrated Ombudsman Scheme, 2021 is applicable to all entities regulated by Reserve bank of India (i.e Banks/nbfc/payment system operators) with effect from November 2021.

“**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.


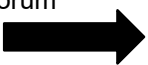
Grounds of Complaint

Any customer aggrieved by an act or omission of a Regulated Entity resulting in deficiency in service may file a complaint under the Scheme 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 RE concerned	At the end of one month 	If Compliant is rejected wholly or partly by RE and the customer remains dissatisfied with the reply from RE Or If there is no reply from RE	If customer has not approached any other forum 	File a complaint with RBI Ombudsman (Within one year of reply received from RE; OR One year and 30 days if no reply received from RE)
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The name and contact details of Principal Nodal Officer

Name: Mr. Kamleshkumar Shah

Telephone: 9327099029

E-mail ID:
kamleshkumar@infinityfincorp.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 (CRPC), Reserve Bank of India, 4th Floor, Sector 17, Chandigarh – 160017

Toll Free No. – 14448

How does Ombudsman take a decision?

- Proceedings before Ombudsman are summary in nature
- Promotes settlement through conciliation. If not reached, can issue an 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 <https://www.rbi.org.in> for further details of the Scheme.