

## THE RESERVE BANK OF INDIA - INTEGRATED OMBUDSMAN SCHEME, 2021

### Salient Features

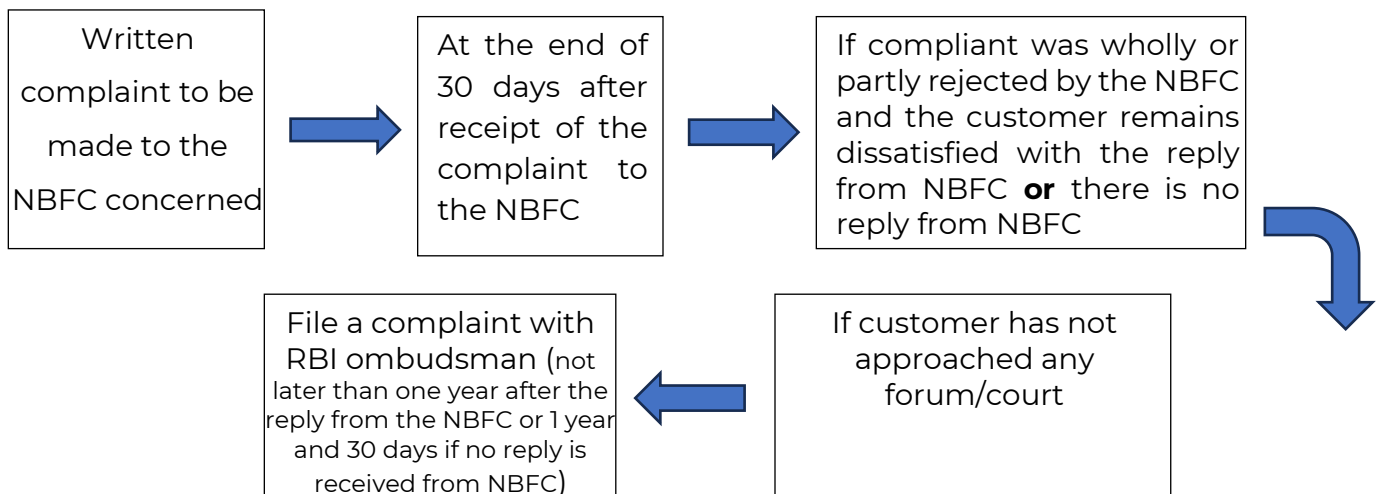
The scheme covers All Non-Banking Financial Companies which:

- (a) are authorised to accept deposits; or
- (b) have customer interface (Excluding Infrastructure finance companies, Core Investment Companies, Infrastructure Debt Fund, and NBFCs under Liquidation), with an assets size of Rupees 100 crores and above as on the date of the audited balance sheet of the previous financial year.

**“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 for 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 Authorised Representative.

### How a customer can file a complaint?



#### ➤ **How does Ombudsman take a decision?**

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

#### ➤ **Can a customer file appeal, if not satisfied with decision of the Ombudsman?**

**Yes,** If Ombudsman’s decision is appealable, contact -Appellate Authority – the Executive Director in charge of the Department of Reserve Bank administering this Scheme

#### **Note:**

- This is an Alternate Dispute Resolution Mechanism
- Customer is at liberty to approach any other court/forum/authority for the redressal at any stage

**Refer to [www.svamaan.in](http://www.svamaan.in) and [www.rbi.org](http://www.rbi.org) for further details of the Scheme**

**NAME AND CONTACT DETAILS OF THE PRINCIPAL NODAL**

**OFFICER**

**Ms. BHARATI RATHI**  
**Principal Nodal Officer**

Svamaan Financial Services Private Limited  
Jindal Mansion 5A, Dr. G. Deshmukh Marg, Mumbai  
City, Mumbai, Maharashtra, India, 400026  
Phone: +91 22 4942 9010 Email: info@svamaan.in



**भारतीय रिज़र्व बैंक**

**Reserve Bank of India**

रिज़र्व बैंक-एकीकृत लोकपाल योजना, 2021 के खंड 6 के अनुसार योजना के तहत दर्ज शिकायतों को प्राप्त करने के लिए चंडीगढ़ में एक केंद्रीकृत प्राप्ति और प्रसंस्करण केंद्र (सीआरपीसी) स्थापित किया गया है।

In terms of Clause 6 of the Reserve Bank — Integrated Ombudsman Scheme, 2021 a Centralised Receipt and Processing Centre (CRPC) has been established at Chandigarh to receive complaints filed under the Scheme.

Compliant Lodging portal of the Ombudsman: <https://cms.rbi.org.in>.

सीआरपीसी का पता निम्नलिखित है / Address of CRPC is as follows:

केंद्रीकृत प्राप्ति और प्रसंस्करण केंद्र (सीआरपीसी)

भारतीय रिज़र्व बैंक

सेंट्रल विस्टा, सेक्टर 17

चंडीगढ़ - 160 017

**Centralized Receipt and Processing Centre  
(CRPC) Reserve Bank of India,  
Central Vista, Sector 17, Chandigarh - 160 017  
Email- crpc@rbi.org.in**