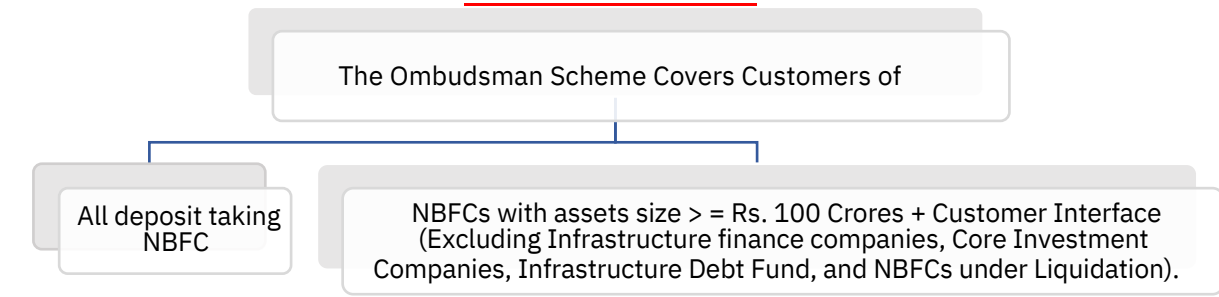


THE RESERVE BANK OF INDIA - INTEGRATED OMBUDSMAN SCHEME, 2021

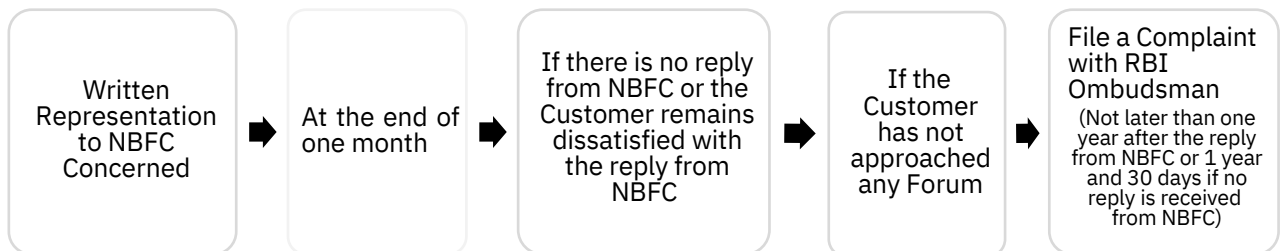
SALIENT FEATURES



“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 can a customer file complaint?



The Name and Contact details of Principal Nodal Officer:

Mr. Anupam Mishra
(Grievance Redressal Officer of the Company)
+91 7304448438
anupam.mishra@svatantra.adityabirla.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, 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.