

INTEGRATED OMBUDSMAN SCHEME, 2021

SALIENT FEATURES

Grounds for non-maintainability of a Complaint: No complaint for deficiency in service shall lie under the Scheme in matters involving:

- a. commercial judgment/commercial decision of a Regulated Entity;
- b. a dispute between a vendor and a Regulated Entity relating to an outsourcing contract;
- c. a grievance not addressed to the Ombudsman directly;
- d. general grievances against Management or Executives of a Regulated Entity;
- e. a dispute in which action is initiated by a Regulated Entity in compliance with the orders of a statutory or law enforcing authority;
- f. a service not within the regulatory purview of the Reserve Bank;
- g. a dispute between Regulated Entities; and
- h. a dispute involving the employee-employer relationship of a Regulated Entity

Cases pending before Court/Tribunal/Arbitrator etc.,

Cases pending before any Court, Tribunal or Arbitrator or any other Forum or Authority; or, settled or dealt with on merits, by any Court, Tribunal or Arbitrator or any other Forum or Authority are not admissible under this scheme.

How to file complaint?

Step 1: Written complaint to the Company

Step 2: If the Company has not replied or customer remain dissatisfied with the reply of Company

Step 3: After the expiry of 30 days from the date of lodging the Complaint

Step 4: File a complaint with Ombudsman online through the portal <https://cms.rbi.org.in> (not later than one year after the reply from Company). Complaints can also be filed through CRPC@rbi.org.in or sent in physical mode to the 'Centralised Receipt and Processing Centre' set up at Reserve Bank of India, 4th Floor, Sector 17, Chandigarh - 160017 in the format.

Rejection of a Complaint

(1) The Ombudsman may reject a complaint at any stage if it appears that the complaint made:

- (a) is non-maintainable under clause 10 of the scheme; or
- (b) is in the nature of offering suggestions or seeking guidance or explanation
- (c) other grounds as specified under clause 16(2) of the scheme.

Appeal before the Appellate Authority

The complainant may, aggrieved by an Award or rejection of a complaint within 30 days of the date of receipt of award or rejection, appeal before the Executive Director in charge of Consumer Education and Protection Department of RBI.

The Contact details of Principal Nodal Officer / Nodal officer are mentioned annexed

Name and Contact details of the Nodal Officers of the Company as per the Integrated Ombudsman Scheme, 2021.

Details of Nodal Officer	Center / Zone	Area of Operations
<p>Mr. Chandni Prasad Rath Contact Number - 8951965789 Email: chandi.prasad@chaitanyaindia.in</p> <p>Address: 8th Floor, Block B, Brigade Software Park, 27th Cross Road, Banashankari Road, Bangalore - 560070</p>	<ul style="list-style-type: none"> • Chennai • Mumbai • New Delhi • Kolkata 	<ul style="list-style-type: none"> • Tamil Nadu • Karnataka • Maharashtra • Madhya Pradesh • Chhattisgarh • Uttar Pradesh • Bihar • Jharkhand • Gujarat • Rajasthan • Haryana • Odisha

Details of Principal Nodal Officer	Center / Zone	Area of Operations
<p>Mr. Shailesh Kumar Contact Number - 9264428783 Email: pno@chaitanyaindia.in</p> <p>Address: 8th Floor, Block B, Brigade Software Park, 27th Cross Road, Banashankari Road, Bangalore - 560070</p>	<ul style="list-style-type: none"> • Chennai • Mumbai • New Delhi • Kolkata 	<ul style="list-style-type: none"> • Tamil Nadu • Karnataka • Maharashtra • Madhya Pradesh • Chhattisgarh • Uttar Pradesh • Bihar • Jharkhand • Gujarat • Rajasthan • Haryana • Odisha