

The Reserve Bank of India- Integrated Ombudsman Scheme, 2021

SALIENT FEATURES

The Ombudsman Scheme covers all deposit taking Non-Banking Financial Companies 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 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 NBFC concerned	At the end of one month 	If there is no reply from NBFC or the customer remains dissatisfied with the reply from NBFC	If customer has not approached any forum 	File a complaint with RBI Ombudsman (Not later than one year after the reply from NBFC)
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The name and contact details of Principal Nodal Officer

Name : Ms. Preeti Singh

Telephone : 022 - 62260248

E-mail ID:
axisfinance.nodalofficer@axisfinance.in

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

Contact details of Centralised Receipt and Processing Centre (CRPC)

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.