

**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](mailto: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><b>Mr. Chandi Prasad Rath</b>            Contact Number - 8951965789            Email: <a href="mailto:chandi.prasad@chaitanyaindia.in">chandi.prasad@chaitanyaindia.in</a>            Address:            145, 2nd Floor, NR Square,            1<sup>st</sup> Main Road, Sirsi Circle,            Chamrajpet, Bangalore - 560018</p>	<ul style="list-style-type: none"> <li>• Chennai</li> <li>• Mumbai</li> <li>• New Delhi</li> <li>• Kolkata</li> </ul>	<ul style="list-style-type: none"> <li>• Tamil Nadu</li> <li>• Karnataka</li> <li>• Maharashtra</li> <li>• Madhya Pradesh</li> <li>• Chhattisgarh</li> <li>• Uttar Pradesh</li> <li>• Bihar</li> <li>• Jharkhand</li> <li>• Gujarat</li> <li>• Rajasthan</li> </ul>

Details of Principal Nodal Officer	Center / Zone	Area of Operations
<p><b>Mr. Sundarraj Krishnamurthy</b>            Contact Number -9148592495.            Email: <a href="mailto:sundarraj.k@chaitanyaindia.in">sundarraj.k@chaitanyaindia.in</a>            Address:            145, 2nd Floor, NR Square,            1<sup>st</sup> Main Road, Sirsi Circle,            Chamrajpet, Bangalore - 560018</p>	<ul style="list-style-type: none"> <li>• Chennai</li> <li>• Mumbai</li> <li>• New Delhi</li> <li>• Kolkata</li> </ul>	<ul style="list-style-type: none"> <li>• Tamil Nadu</li> <li>• Karnataka</li> <li>• Maharashtra</li> <li>• Madhya Pradesh</li> <li>• Chhattisgarh</li> <li>• Uttar Pradesh</li> <li>• Bihar</li> <li>• Jharkhand</li> <li>• Gujarat</li> <li>• Rajasthan</li> </ul>