



**THE RESERVE BANK - INTEGRATED OMBUDSMAN SCHEME, 2021**

**SALIENT FEATURES**

The Ombudsman Scheme covers customers of

All deposit taking  
NBFCs

NBFCs 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

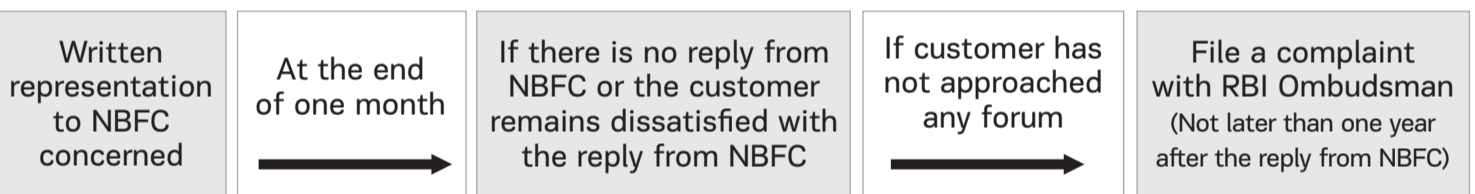
**Grounds of complaint**

Any customer may file a complaint about an act or omission of a Regulated Entity resulting in a deficiency in service may file a complaint under this Scheme either 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?**



The name and contact details of  
Principal Nodal Officer

**Name** : Ms. Shruti Sarraf  
**Telephone** : 080 4586 0196  
**E-mail ID** : grievance.finance@adityabirlacapital.com

Contact details of Centralised Receipt and  
Processing Centre (CRPC)

Complaint lodging portal of the Ombudsman:  
**<https://cms.rbi.org.in>**  
**Address** : Centralised Receipt and Processing  
Centre, Reserve Bank of India, 4th Floor,  
Sector 17, Chandigarh – 160017.  
**Call on the Toll Free number : 14448**  
between 9:30 am and 5:15 pm

**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, 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 **[www.rbi.org.in](http://www.rbi.org.in)** for further details of the Scheme