

RESERVE BANK - INTEGRATED OMBUDSMAN SCHEME, 2021

In case customers are not satisfied with the resolution provided by our customer care executive, the details of the Principal Nodal Officer are given below:

Principal Nodal Officer

Mr. Rupesh Kalokhe

302, 3rd floor, Building No. 2 Star Hub, Sahar Airport Road, Andheri East, Mumbai 400059
Customer Care at: 18003133525 or gro@arthan.finance

Steps if Grievance is not addressed.

If your complaint/concern is not redressed within a period of 30 days, you can lodge a complaint on RBI CMS portal - <https://cms.rbi.org.in>

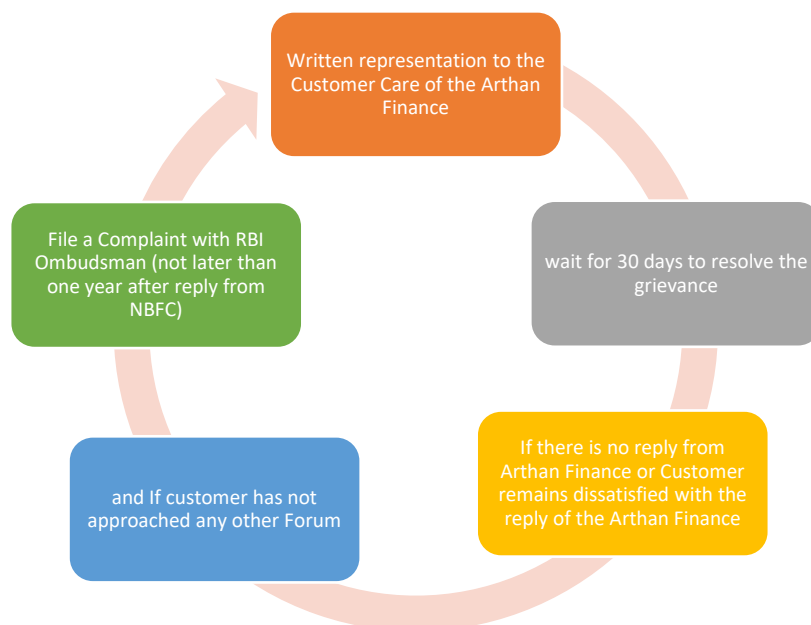
OR

send your complaint form to the below-mentioned address: Centralised Receipt and Processing Centre, Reserve Bank of India, 4th Floor, Sector 17, Chandigarh – 160017 Toll Free No. 14448

SALIENT FEATURES OF THE OMBUDSMAN SCHEME:

The scheme covers all the NBFCs with an Asset size of Rs. 100 Crores and above having Customer Interface.

When to file a complaint with RBI Ombudsman?



Arthan Finance Private Limited

✉ hello@arthan.finance
☎ 1800 313 3525

Registered Office: 302, 3rd Floor, Building No. 2, Star Hub, Sahar Airport Road, Andheri East, Mumbai 400059

CIN Number: U65999MH2018PTC318106



Salient Features of RBI Ombudsman Scheme

This scheme is framed for resolving all types of customer grievances in relation to services provided by the regulated entities governed by the Reserve Bank of India in an expeditious and cost-effective manner under Section 35A of the Banking Regulation Act, 1949, Section 45L of the Reserve Bank of India Act, 1934, Section 18 of the Payment and Settlement Systems Act, 2007 and Section 11 of the Credit Information Companies (Regulation) Act, 2005.

Some of the salient features of the Scheme are:

1. The customer is now no longer required to identify under which scheme he/she needs to file their complaint with the ombudsman.
2. The scheme defines what is the 'deficiency in service' as the ground for filing a complaint and also provides lists of exclusions.
3. Any customer aggrieved by any act or omission of a Regulated Entity resulting in a deficiency in service he/she may file a complaint under the scheme personally or through his/her authorised representative after completion of 30 days from the date of filing of complaints with a regulated entity.
4. The complaints under the scheme can be filed through the online portal (<https://cms.rbi.org.in>). or in electronic mode through E-mail and can be file through physical form by hand delivery or by post the complaint letter at the Centralised Receipt and Processing Centre of the Reserve Bank.
5. The RBI shall establish Centralised Receipt and Processing Centre, for receiving, scrutiny and initial processing. Provided that the complaints that are received directly in any of the offices of the RBI will be forwarded for further action.
6. Any customer aggrieved by an act or omission of a Regulated Entity resulting in a deficiency in service may file a complaint under the Scheme personally or through an authorised representative
7. Grounds for non-maintainability of a Complaint are provided in the scheme clause no. 10.
8. Ombudsman has the right to accept or reject the complaint.
9. The complainant may, aggrieved by an award under clause 15(1) or rejection of a complaint under clauses 16(2)(c) to 16(2)(f), within 30 days of the date of receipt of the award or rejection of the complaint, may prefer an appeal before the Appellate Authority.

A copy of the Scheme is available on the RBI website and on the CMS portal (<https://cms.rbi.org.in>) **For more details, please refer to the Scheme details available on the Bank's website**

A copy of the Scheme is also available in our branches, which will be provided to customers upon request.

