

## Reserve Bank - Integrated Ombudsman Scheme, 2021

### Salient Features

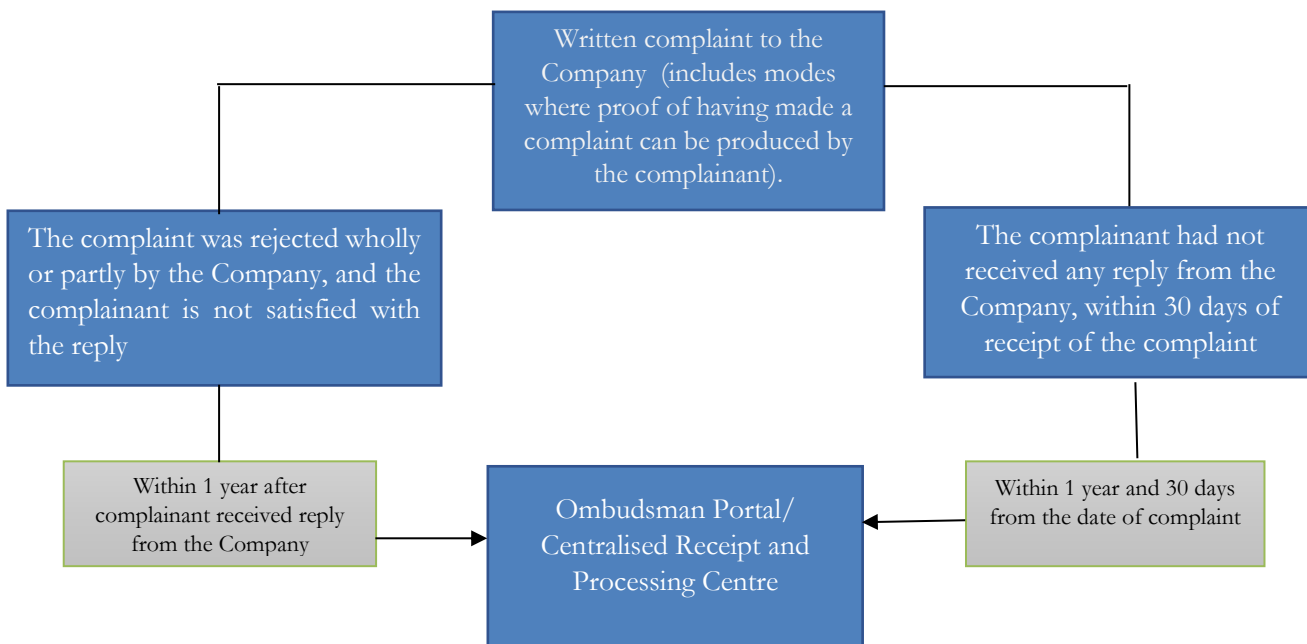
#### **Applicability:**

The Scheme shall apply to the services provided by a bank or a Non-Banking Financial Company or a System Participant (person participating in a payment system) as defined in the Scheme, or any other entity as may be specified by the Reserve Bank from time to time; to the extent not excluded under the Scheme.

<b>Grounds for filing a complaint by a customer:-</b>	<b><u>Grounds for non-maintainability of a Complaint/No complaint for deficiency in service shall lie under the Scheme in matters involving:-</u></b>
<p>Any customer aggrieved by an act or omission of Lendingkart Finance Limited (the “<b>Company</b>”) resulting in deficiency in service may file a complaint under the Scheme personally or through an authorised representative as defined in the Scheme.</p>	<ul style="list-style-type: none"><li>● Commercial judgment/commercial decision of the Company;</li><li>● A dispute between a vendor and the Company relating to an outsourcing contract;</li><li>● A grievance not addressed to the Ombudsman directly;</li><li>● General grievances against Management or Executives of the Company;</li><li>● A dispute in which action is initiated by the Company in compliance with the orders of a statutory or law enforcing authority;</li><li>● A service not within the regulatory purview of the Reserve Bank;</li><li>● A dispute between the Company and other Regulated Entities;</li><li>● A dispute involving the employee-employer relationship of the Company.</li><li>● the complaint is not in respect of the same cause of action which is already-<ul style="list-style-type: none"><li>- pending before an Ombudsman or settled or dealt with on merits, by an Ombudsman, whether or not received from the same complainant or along with one or more complainants, or one or more of the parties concerned; and</li><li>- 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, whether or not received from the same complainant or along with one or more of the complainants/parties concerned.</li></ul></li><li>● The complaint is abusive or frivolous or vexatious in nature;</li><li>● The complaint to the Company was made after the expiry of the period of limitation prescribed under the Limitation Act, 1963, for such claims;</li><li>● The complainant does not provide complete information as specified in clause 11 of the Scheme;</li><li>● The complaint is not lodged by the complainant personally or through an authorised representative</li></ul>

	other than an advocate (unless the advocate is the aggrieved person).
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### How can a customer file complaint?



### Procedure for Filing a Complaint on Ombudsman/Centralised Receipt and Processing Centre: -

1. The complaint may be lodged online through the portal designed for the purpose (<https://cms.rbi.org.in>).
2. The complaint may also be submitted through physical mode to the Centralised Receipt and Processing Centre at the following address. The complaint in physical form shall be duly signed by the complainant or by the authorised representative.
3. The complaint in physical mode shall be submitted in the format as provided in the Complaint Form (uploaded separately) and containing such information as may be specified by the Reserve Bank of India.

<p><b>Details of Centralised Receipt and processing Centre (CRPC)</b></p> <p>Centralized Receipt and processing Centre (CRPC) Reserve bank of India, Central Vista, 4<sup>th</sup> Floor, Sector 17, Chandigarh-160 017 Toll Free No. – 14448</p>
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#### 1. How does Ombudsman take decision?

- Proceedings before Ombudsman are summary in nature
- Promotes settlement through conciliation-> If not reached, can issue Award/Order

#### 2. Can a customer file appeal before the Appellate Authority, if not satisfied with decision of Ombudsman?

Yes, Ombudsman's decision is appealable > Appellate Authority: Executive Director in-Charge of the Department of the Reserve Bank > Appeal shall be made within 30 days of receipt of the Award or rejection of the complaint).

**Note:**

- This is an Alternate Dispute Resolution mechanism
- Customer is at liberty to approach any other court/forum/authority for the redressal at any stage

Refer to <https://cms.rbi.org.in/cms/indexpage.html#eng> for further details of the Scheme

**Principal Nodal Officer of Lendingkart Finance Limited**

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The Principal Nodal Officer can be contacted between 10:30 a.m. to 6:00 p.m. from Monday to Friday  
(Except Public Holidays)