

## 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), or a Credit Information Company 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.

#### Definitions:

“Award” means an award passed by the Ombudsman in accordance with the Scheme.

“Authorised Representative” means a person, other than an advocate, duly appointed and authorised in writing to represent the complainant in the proceedings before the Ombudsman.

“Complaint” means a representation in writing or through other modes alleging deficiency in service on the part of Samunnati, and seeking relief under the Scheme; “Deficiency in service” means a shortcoming or an inadequacy in any financial service or such other services related thereto, 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

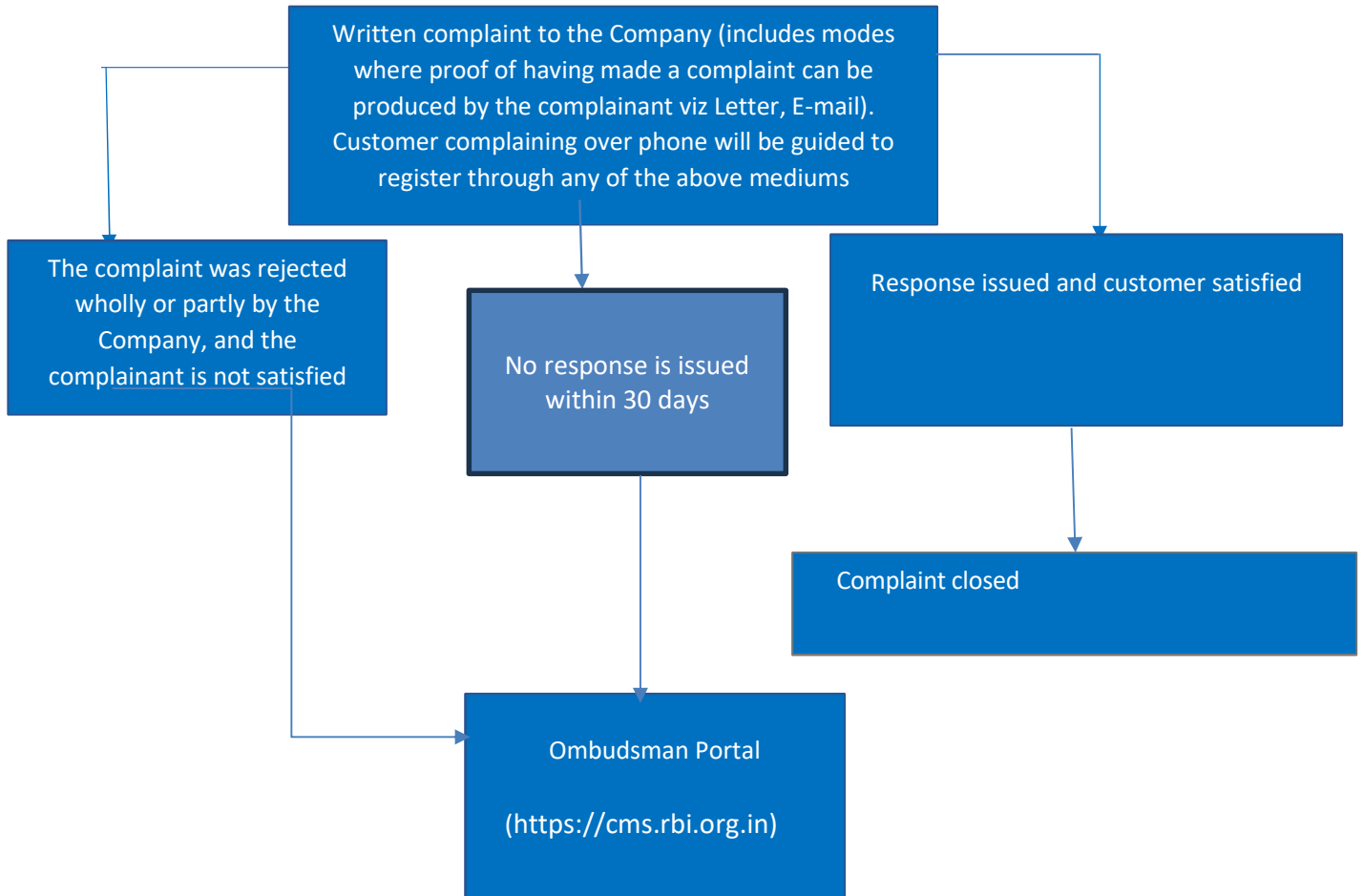
“Settlement” means an agreement reached by the parties to the complaint by facilitation or conciliation or mediation, as per the provisions of this Scheme.

“Regulated Entity” means a bank or a Non-Banking Financial Company, or a System Participant or a Credit Information Company<sup>6</sup> 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>Grounds for non-maintainability of a Complaint/No complaint for deficiency in service shall lie under the Scheme in matters involving</b>
<p>Any customer aggrieved by an act or omission of Samunnati Financial Intermediation &amp; Services Private Limited (the “Company”) 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>• Complaints filed directly with the Ombudsman without first being taken up with Samunnati in writing</li> <li>• Complaints which have been lodged with Samunnati, but a period of 30 days has not elapsed from the date of complaint (Does not include cases where Samunnati has issued a response which is not satisfactory to the customer)</li> <li>• Complaint made after 1 year from the date of receipt of reply from Samunnati, or, in case no reply is received, later than 1 year and 30 days after date of representation to Samunnati 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 other than an advocate (unless the advocate is the aggrieved person).</li> </ul>

	<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 the 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>• Complaints in which the alleged deficiency in service relates to an entity not regulated by RBI, or a RE not included in this scheme</li><li>• A dispute involving the employee-employer relationship of the Company viz Internal administration, HR Pay and emoluments of Staff etc</li><li>• Relating to frauds, misappropriation except those resulting from deficiency in service if any on part of Samunnati</li></ul>
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### How can a customer file a complaint?



### Procedure for Filing a Complaint with Ombudsman

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 electronic or physical mode to the Centralised Receipt and Processing Centre at the following address. The complaint, if submitted in physical form (refer page 16 of RBI Ombudsman scheme for format), shall be duly signed by the complainant or by the authorized representative.

Details of Centralised Receipt and processing Centre (CRPC)

Centralized Receipt and processing Centre (CRPC)  
Reserve bank of India, Central Vista, 4th Floor, Sector 17, Chandigarh-160 017  
Email:-crpc@rbi.org.in  
Toll Free No. – 14448

### 3. How are the Complaints handled at the Ombudsman?

- Ombudsman promotes settlement through facilitation, mediation or conciliation
- Ombudsman may examine either party to the complaint and record their statement
- Ombudsman shall raise the complaint to Samunnati for them to review and present their response on action taken by them
- Samunnati, on receipt of the complaint, will be required to file its written version in reply to the averments in the complaint enclosing therewith copies of the documents relied upon, within 15 days before the Ombudsman for resolution. Samunnati may seek extension in time for filing their response or documents, subject to the extension being accepted by the Ombudsman.
- In case Samunnati omits or fails to file its written version and documents within the time as provided, the Ombudsman may proceed ex-parte based on the evidence available on record and pass appropriate Order or issue an Award. There shall be no right of appeal to the Regulated Entity in respect of the Award issued on account of non-response or non-furnishing of information sought within the stipulated time
- In case the complaint is not resolved through facilitation, such action as may be considered appropriate, including a meeting of the complainant with the officials of Samunnati, for resolution of the complaint by conciliation or mediation may be initiated.
- If any amicable settlement of the complaint is arrived at between the parties, the same shall be recorded and signed by both the parties and thereafter, the fact of settlement may be recorded, annexing thereto the terms of settlement, directing the parties to comply with the terms within the stipulated time.
- The complaint would be deemed to be resolved when:
  - it has been settled by Samunnati with the complainant upon the intervention of the Ombudsman; or
  - the complainant has agreed in writing or otherwise (which may be recorded) that the manner and the extent of resolution of the grievance is satisfactory; or
  - the complainant has withdrawn the complaint voluntarily.
- If the complaint is not rejected, Ombudsman will pass an Award, in the event of either non furnishing of documents / information by Samunnati or the matter not getting resolved based on records placed, and after affording a reasonable opportunity of being heard to both the parties, which shall contain inter-alia,
  - A Direction to Samunnati for specific performance of its obligations and
  - In addition to or otherwise, the amount if any, to be paid by Samunnati to the complainant by way of compensation for any loss suffered by the complainant.

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

Yes, the customer can appeal within 30 days of the date of receipt of the Award or rejection of the complaint, before the Appellate Authority. Provided that the Appellate Authority may, if he is satisfied that the customer had sufficient cause for not making the appeal within the time, may allow a further period not exceeding 30 days.

## 3. Display of Salient features of the Scheme:

- The Chief Compliance Officer shall be the Principal Nodal Officer representing Samunnati for furnishing information on behalf of Samunnati in respect of complaints filed.
  - Regional Business Heads should ensure that:
    - The name and contact details (Telephone/mobile number and E-mail ID) of the Principal Nodal Officer along with the details of the complaint lodging portal of the Ombudsman (<https://cms.rbi.org.in>) shall be displayed prominently at their branches/places where the business is transacted for the benefit of their customers
- The name and contact details of **Principal Nodal Officer**

Name: Mr. C S Ramakrishnan  
Mobile no: +91 78248 71254  
E-mail ID: pno@samunnati.com
- The salient features of the Scheme should be displayed prominently in English, Hindi and the regional language in all its offices, branches and places where the business is transacted in such a manner that a person visiting the office or branch has adequate information on the Scheme.
  - A copy of the Scheme should be available in all branches of Samunnati and should be provided to the customer for reference upon request.
- Salient features of the Scheme along with the copy of the Scheme and the contact details of the Principal Nodal Officer shall be displayed and updated on the website of Samunnati.