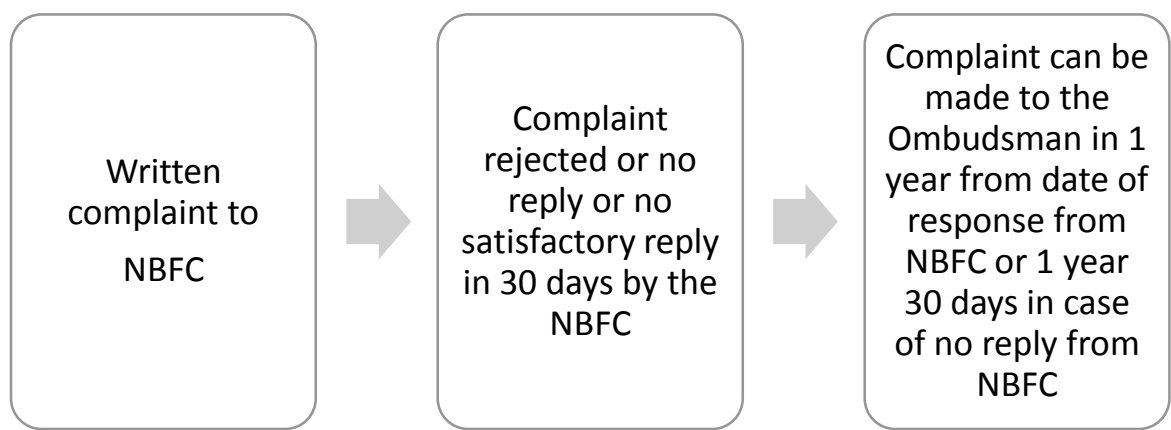


### **SALIENT FEATURES OF THE RESERVE BANK - INTEGRATED OMBUDSMAN SCHEME, 2021**

1. The Scheme integrates the existing three Ombudsman schemes of RBI namely, (i) the Banking Ombudsman Scheme, 2006; (ii) the Ombudsman Scheme for Non-Banking Financial Companies, 2018; and (iii) the Ombudsman Scheme for Digital Transactions, 2019.
2. The Scheme aims to provide cost-free redress of customer complaints involving deficiency in services rendered by entities regulated by RBI, if not resolved to the satisfaction of the customers or not replied within a period of 30 days by the regulated entity.
3. It will no longer be necessary for a complainant to identify under which scheme he/she should file complaint with the Ombudsman.
4. The Scheme defines 'deficiency in service' as the ground for filing a complaint, with a specified list of exclusions **(Clause 10 of the Scheme)**. Therefore, the complaints would no longer be rejected simply on account of "not covered under the grounds listed in the scheme".
5. The Scheme has done away with the jurisdiction of each ombudsman office.
6. A Centralised Receipt and Processing Centre has been set up at RBI, Chandigarh for receipt and initial processing of physical and email complaints in any language.
7. The responsibility of representing the NBFC and furnishing information in respect of complaints filed by customers against the NBFC would be that of the Principal Nodal Officer.
8. The NBFC will not have the right to appeal in cases where an Award is issued by the ombudsman against it for not furnishing satisfactory and timely information/documents.

#### **❖ HOW TO MAKE A COMPLAINT:**



#### **❖ PROCEDURE OF FILING COMPLAINT WITH OMBUDSMAN**

1. The complaint may be lodged online through the portal designed for the purpose (<https://cms.rbi.org.in>);
2. Complaints can also be filed through the dedicated e-mail (CRPC@rbi.org.in);
3. Complaint can also be 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 given in Annexure of the Scheme;
4. Complainant can also call Contact Centre with a toll-free number – 14448 (9:30 am to 5:15 pm). The Contact Centre will provide information/clarifications regarding the alternate grievance redress mechanism of RBI and to guide complainants in filing of a complaint.

#### **CONTACT DETAILS OF PRINCIPAL NODAL OFFICER OF MAHAVEER FINANCE INDIA LIMITED:**

NAME: Mr. Venkataraman M

ADDRESS: Agarwal court, K.G.Plaza, Shop Nos. T8 & T9, 2<sup>nd</sup> Floor, No.41-44, General Patters Road, Chennai, Tamil Nadu, 600002, India

Email: [venkataramanm@mahaveerfinance.com](mailto:venkataramanm@mahaveerfinance.com)

Office Number: 044-28614466/77/88