

RBI'S OMBUDSMAN SCHEME

On 12/Nov/2021, RBI has integrated 3 ombudsman schemes of RBI (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; into one “The Reserve Bank - Integrated Ombudsman Scheme, 2021”.

Emphasizing on a much efficient and an earliest redressal towards the grievances raised by the customers, RBI made this integrated ombudsman scheme, 2021 which is effective from November 12, 2021. The Scheme adopts ‘One Nation One Ombudsman’ approach by making the RBI Ombudsman mechanism jurisdiction neutral.

The salient features of the Scheme are as under:

Grounds for filing a complaint by a customer (as covered under Chapter IV, Para 8 of the Scheme):

Any person may file a complaint with the Ombudsman having jurisdiction, on any one of the following grounds alleging deficiency in services:

- non-payment or inordinate delay in the payment of interest on deposits.
- non-adherence to the Reserve Bank directives, if any, applicable to rate of interest on deposits.
- non-repayment or inordinate delay in the repayment of deposits.
- non-presentation or inordinate delay in the presentation of post-dated cheques provided by the customer.
- failure to convey in writing, the amount of loan sanctioned along with terms and conditions including annualized rate of interest and method of application thereof.
- failure or refusal to provide sanction letter/ terms and conditions of sanction in vernacular language or a language as understood by the borrower.
- failure or refusal to provide adequate notice on proposed changes being made in sanctioned terms and conditions in vernacular language as understood by the borrower.
- failure or inordinate delay in releasing the securities documents to the borrower on repayment of all dues.
- levying of charges without adequate prior notice to the borrower/ customer.
- failure to provide legally enforceable built-in repossession clause in the contract/ loan agreement.
- failure to ensure transparency in the contract/ loan agreement regarding
 - notice period before taking possession of security.
 - circumstances under which the notice period can be waived.
 - the procedure for taking possession of the security.

- a provision regarding final chance to be given to the borrower for repayment of loan before the sale/ auction of the security.
- the procedure for giving repossession to the borrower and
- the procedure for sale/ auction of the security.
- non-observance of directions issued by Reserve Bank to the non-banking financial companies.
- non-adherence to any of the other provisions of Reserve Bank Guidelines on Fair Practices Code for Non-Banking Financial Companies

Any person having a grievance may reach to the ombudsman through:

- Written representation to the Grievance Department or the Nodal Officers of the NBFC concerned.
- At the end of one month if no reply is received from the NBFC or the customer remains dissatisfied with the reply of the NBFC and if the customer has not approached any forum, the customer can file a complaint with NBFC Ombudsman not later than one year from after the reply from NBFC:
 - Lodging an online complaint at the RBI's portal (<https://cms.rbi.org.in>)
 - Lodging a complaint through electronic or physical mode to the Centralized Receipt and Processing Centre (CRPC), established by RBI at Chandigarh to receive the complaints coming anywhere from India.
 - **Email Id:** crpc@rbi.org.in
 - **Address:** Centralized Receipt and Processing Centre (CRPC), Reserve Bank of India, Central Vista, Sector 17, Chandigarh. 160017.

The ombudsman shall entertain a complaint when:

- The complainant, before making a complaint to the ombudsman, had already raised his/her grievance with the NBFC and
 - the NBFC had rejected the complaint
 - no reply from the NBFC against the complaint received within a period of 1 month
 - on claim of unsatisfactory response against the complaint received by the customer
- The complaint to the ombudsman must be raised within 1 year from the receipt of the response provided by the NBFC or within 1 year and a month in case of no reply was provided by the NBFC
- The complaint does not pertain to the same cause of action when
 - either the complaint is pending or settled or dealt with on merits by the ombudsman in any previous proceedings whether or not received by the same complainant or along with one or more complainants or one or more of the parties concerned with the cause of action

- the complaint is pending before any court, tribunal or arbitrator or any other forum or a decree or Award or order has been passed by any such court, tribunal, arbitrator or forum
- the complaint is not frivolous or vexatious in nature
- the complaint is made before the expiry of the period of limitation prescribed under the Indian Limitation Act, 1963 for such claims
- the complainant has filed along with the complaint, copies of the documents, if any, which he intends to rely upon, and a declaration that the complaint is maintainable under Clause 9-A of the original circular “The Ombudsman Scheme For Non-Banking Financial Companies, 2018”, dated February 23, 2018 (Ref. CEPD. PRS. No. 3590 /13.01.004/2017-18)

Ombudsman’s Decision Making

- Proceedings before Ombudsman are summary in nature
- Ombudsman promotes settlement through conciliation. If not reached to any conciliation, Ombudsman can issue Award/Order.

Option to appeal if complainant is not satisfied with decision of Ombudsman

If Ombudsman’s decision is appealable, then complainant can appeal to the following:
Appellate Authority: Deputy Governor, RBI

NOTE: Above mentioned appealing procedure is an alternate dispute resolution mechanism. The Customer is at liberty to approach any other court/forum/authority for the redressal at any stage

CONTACT DETAILS

Annappurna Finance Private Limited: GRIEVANCE REDRESSAL OFFICER (GRO)

Name	Shri. Suraj Bali Painkra
Contact No (Mobile/Telephone No):	8280336056
Email ID:	suraj@ampl.net.in

Annappurna Finance Private Limited: NODAL OFFICERS LIST

Nodal Officer	E-Mail	Contact	Area of Operation
Ashwini Kumar	ashwani@afpl.org.in	8093655012	Rajasthan, Gujarat
Asutosh Panda	asutosh@ampl.net.in	9644005666	Punjab, Haryana, Uttrakhand, Himachal Pradesh, Madhya Pradesh, Uttar Pradesh
Ranjit Swain	ranjit@ampl.net.in	8280336107	Bihar, West Bengal, Jharkhand,

			Maharashtra, Goa
Kunal Chowdhury	kunal@ampl.net.in	6900010068	Assam, Meghalaya, Tripura
Pramod Sahoo	pramodkumar@ampl.net.in	7682842293	Odisha, Chhattisgarh
Anchal Sharma	anchal@ampl.org.in	9078085623	Karnataka, Tamil Nadu, Andhra Pradesh

Annapurna Finance Private Limited: PRINCIPAL NODAL OFFICER (PNO)

Name and Details of Principal Nodal Officer (PNO): Mr. Suraj Bali Painkra

E mail id: suraj@ampl.org.in

Contact: 8280336900

Address: 1203, Annapurna Finance, Besides Naka Gate, Khandagiri Chandaka road, Khandagiri, Bhubaneswar. Odisha. (751030)

Ombudsman Offices w.r.t. AREA OF OPERATION OF NBFC OMBUDSMAN

S. N	Centre	Address of the Office of NBFC Ombudsman	Area of Operation
1.	Chennai	C/o Reserve Bank of India Fort Glacis, Chennai 600 001 STD Code: 044 Tel No. 25395964 Fax No. 25395488	Tamil Nadu, Andaman and Nicobar Islands, Karnataka, Andhra Pradesh, Telangana, Kerala, Union Territory of Lakshadweep and Union Territory of Puducherry
2.	Mumbai	C/o Reserve Bank of India, RBI Byculla Office Building, Opp. Mumbai Central Railway Station, Byculla, Mumbai-400 008	Maharashtra, Goa, Gujarat, Madhya Pradesh, Chhattisgarh, Union Territories of Dadra and Nagar Haveli, Daman and Diu
3.	New Delhi	C/o Reserve Bank of India Sansad Marg, New Delhi -110001 STD Code: 011 Tel. No. 23724856 Fax No. 23725218-19	Delhi, Uttar Pradesh, Uttarakhand, Haryana, Punjab, Union Territory of Chandigarh Himachal Pradesh, and Rajasthan and State of Jammu and Kashmir
4.	Kolkata	C/o Reserve Bank of India 15, Netaji Subhash Road, Kolkata-700 001 STD Code: 033 Tel. No. 22304982 Fax No. 22305899	West Bengal, Sikkim, Odisha, Assam, Arunachal Pradesh, Manipur, Meghalaya, Mizoram, Nagaland, Tripura, Bihar and Jharkhand

Table 1 New RBI Ombudsman Offices (as on Jan 2022)

Ref: <https://rbi.org.in/Scripts/AboutUsDisplay.aspx?pg=BankingOmbudsmen.htm>

Sl. No.	Centre	Name & Address of the Office of RBI Ombudsman
1.	Ahmedabad	Smt. N Sara Rajendra Kumar C/o Reserve Bank of India 4th Floor, "Riverfront House", Behind H.K. Arts College, Between Gandhi & Nehru Bridge, Pujya Pramukh Swami Marg (Riverfront Road West), Ahmedabad-380 009 STD Code: 079; Tel. No. 26582357; Email: crpc@rbi.org.in
2.	Bengaluru	Ms Saraswathi Shyamprasad C/o Reserve Bank of India 10/3/8, Nrupathunga Road, Bengaluru -560 001 STD Code: 080; Tel. No. 22277660/22180221; Email: crpc@rbi.org.in
3.	Bhopal	Shri Hemant Kumar Soni C/o Reserve Bank of India Hoshangabad Road, Post Box No. 32, Bhopal-462 011 STD Code: 0755; Tel. No. 2573772/2573779; Email: crpc@rbi.org.in
4.	Bhubaneswar	Shri Biswajit Sarangi C/o Reserve Bank of India Pt. Jawaharlal Nehru Marg, Bhubaneswar-751 001 STD Code: 0674; Tel. No. 2396207; Email: crpc@rbi.org.in
5.	Chandigarh	Shri M K Mall C/o Reserve Bank of India 4th Floor, Sector 17, Chandigarh. STD Code: 0172; Tel. No. - 2721109/2721011/2727118; Email: crpc@rbi.org.in
6.	Chennai	Dr. Balu Kenchappa C/o Reserve Bank of India Fort Glacis, Chennai 600 001 STD Code: 044; Tel No. 25395964; Email: crpc@rbi.org.in
7.	Dehradun	Shri Arun Bhagoliwal C/o Reserve Bank of India 74/1 G.M.V.N. Building, 1st floor, Rajpur Road, Dehradun - 248 001 STD Code: 0135; Tel No.: 2742001; Email: crpc@rbi.org.in

8.	Guwahati	Shri Thotngam Jamang C/o Reserve Bank of India Station Road, Pan Bazar; Guwahati-781 001 STD Code: 0361; Tel.No. 2542556/ 2512929; Email: crpc@rbi.org.in
9.	Hyderabad	Shri T Srinivasa Rao C/o Reserve Bank of India 6-1-56, Secretariat Road; Saifabad, Hyderabad-500 004 STD Code: 040; Tel. No. 23210013;Email: crpc@rbi.org.in
10.	Jaipur	Ms. Rekha Chandanaveli C/o Reserve Bank of India, 4th floor Rambagh Circle, Tonk Road, Jaipur - 302 004 STD Code: 0141; Tel. No. 2577931; Email: crpc@rbi.org.in
11.	Jammu	Shri Ramesh Chand C/o Reserve Bank of India, Rail Head Complex, Jammu- 180012 STD Code: 0191; Tel No.: 2477905; Email: crpc@rbi.org.in
12.	Kanpur	Shri P K Nayak C/o Reserve Bank of India M. G. Road, Post Box No. 82, Kanpur-208 001 STD Code: 0512; Tel. No. 2305174/2303004; Email: crpc@rbi.org.in
13.	Kolkata	Shri Rabindra Kishore Panda C/o Reserve Bank of India 15, Netaji Subhash Road; Kolkata-700 001 STD Code: 033; Tel. No. 22310217; Email: crpc@rbi.org.in
14.	Mumbai (I)	Dr. Neena Rohit Jain C/o Reserve Bank of India 4th Floor, RBI Byculla Office Building, Opp. Mumbai Central Railway Station, Byculla, Mumbai-400 008 STD Code: 022; Tel No. 23022028; Email: crpc@rbi.org.in
15.	Mumbai (II)	Dr. Sushanta Kumar Kar C/o Reserve Bank of India, 4th Floor, RBI Byculla Office,Building, Opp. Mumbai Central, Railway Station, Byculla, Mumbai-400 008 STD Code: 022; Tel No.: 23001483; Email: crpc@rbi.org.in
16.	Patna	Shri Rajesh Jai Kanth C/o Reserve Bank of India Patna-800 001

		STD Code: 0612; Tel. No. 2322569/2323734; Email: crpc@rbi.org.in
17.	New Delhi (I)	Shri R.K. Moolchandani C/o Reserve Bank of India, Sansad Marg, New Delhi STD Code: 011; Tel. No. 23725445; Email: crpc@rbi.org.in
18.	New Delhi (II)	Ms. Ruchi A S H C/o Reserve Bank of India Sansad Marg, New Delhi STD Code: 011; Tel. No. 23724856; Email: crpc@rbi.org.in
19.	New Delhi (III)	Ms. Suchitra Maurya C/o Reserve Bank of India Sansad Marg, New Delhi STD Code: 011; Tel. No. 23715393; Email: crpc@rbi.org.in
20.	Raipur	Shri J. P. Tirkey C/o Reserve Bank of India 54/949, Shubhashish Parisar, Satya Prem Vihar, Mahadev Ghat Road, Sundar Nagar, Raipur- 492013 STD Code: 0771; Tel. No: 2244246; Email: crpc@rbi.org.in
21.	Ranchi	Smt Chandana Dasgupta C/o Reserve Bank of India 4th Floor, Pragati Sadan, RRDA Building, Kutchery Road, Ranchi Jharkhand 834001 STD Code: 0651; Tel No.: 8521346222/9771863111/7542975444; Email : crpc@rbi.org.in
22.	Thiruvananthapuram	Shri G Ramesh C/o Reserve Bank of India Bakery Junction, Thiruvananthapuram-695 033 STD Code: 0471; Tel. No. 2332723/2323959; Email: crpc@rbi.org.in