



Regd. No. U65910UP2002NPL027113  
(Providers of financial services to the rural poor)

## **CASHPOR<sup>®</sup> MICRO CREDIT**

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

1. **INTRODUCTION:** The Integrated Ombudsman Scheme, 2021 is effective from November 12, 2021. The Scheme adopts 'One Nation One Ombudsman' approach by making the RBI Ombudsman mechanism jurisdiction neutral. It will 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.
2. **PROCEDURE FOR GRIEVANCE REDRESSAL UNDER THE SCHEME:**
  - a) **Grounds of Complaint:** Any customer aggrieved by an act or omission of a Regulated Entity resulting in deficiency in service may file a complaint under the Scheme personally or through an authorised representative as defined under clause 3(1)(c).
  - b) **No complaint for deficiency in service shall lie under the Scheme in matters involving:**
    - i. commercial judgment/commercial decision of a Regulated Entity;
    - ii. a dispute between a vendor and a Regulated Entity relating to an outsourcing contract;
    - iii. a grievance not addressed to the Ombudsman directly;
    - iv. general grievances against Management or Executives of a Regulated Entity;
    - v. a dispute in which action is initiated by a Regulated Entity in compliance with the orders of a statutory or law enforcing authority;
    - vi. a service not within the regulatory purview of the Reserve Bank;
    - vii. a dispute between Regulated Entities; and
    - viii. a dispute involving the employee-employer relationship of a Regulated Entity.
  - c) **Complaint shall not lie under the Scheme, unless-**
    - i. the complainant had, before making a complaint under the Scheme, made a written complaint to the Regulated Entity concerned and –(i) the complaint was rejected wholly or partly by the Regulated Entity, and the complainant is not satisfied with the reply; or the complainant had not received any reply within 30 days after the Regulated Entity received the complaint; and (ii) the complaint is made to the Ombudsman within one year after the complainant has received the reply from the Regulated Entity to the complaint or, where no reply is received, within one year and 30 days from the date of the complaint.
    - ii. the complaint is not in respect of the same cause of action which is already- (i) 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; (ii) 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;
- iii. the complaint is not abusive or frivolous or vexatious in nature;
- iv. the complaint to the Regulated Entity was made before the expiry of the period of limitation prescribed under the Limitation Act, 1963, for such claims;
- v. the complainant provides complete information as specified in clause 11 of the Scheme;
- vi. the complaint is lodged by the complainant personally or through an authorised representative other than an advocate unless the advocate is the aggrieved person.

**3. PROCEDURE FOR FILING A COMPLAINT:**

