

SALIENT FEATURES OF THE RBI INTEGRATED OMBUDSMAN SCHEME, 2021

The Reserve Bank of India (RBI) has integrated its three erstwhile Ombudsman Schemes viz. (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 Scheme - 'The Reserve Bank - Integrated Ombudsman Scheme, 2021 (the Scheme / RB-IOS, 2021)' with effect from **November 12, 2021**.

The objective of the Scheme is to resolve the customer grievances involving 'deficiency in service' on part of REs in a speedy, cost-effective and satisfactory manner.

Some of the salient features of the Scheme are:

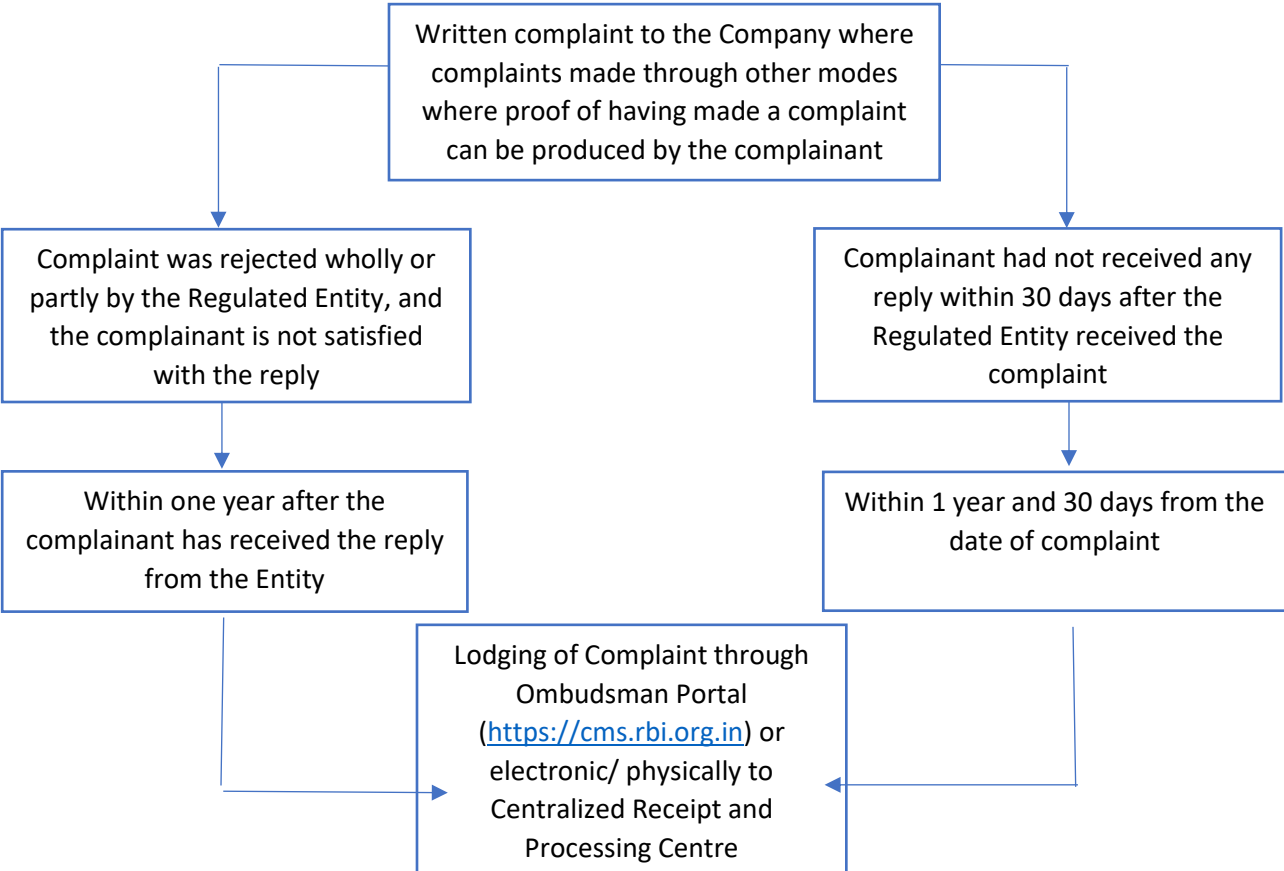
- i. It will no longer be necessary for a complainant to identify under which scheme he/she should file complaint with the Ombudsman.
- ii. The Scheme defines 'deficiency in service' as the ground for filing a complaint, with a specified list of exclusions. Therefore, the complaints would no longer be rejected simply on account of "not covered under the grounds listed in the scheme".
- iii. The Scheme has done away with the jurisdiction of each ombudsman office.
- iv. A Centralized Receipt and Processing Centre has been set up at RBI, Chandigarh for receipt and initial processing of physical and email complaints in any language.
- v. The responsibility of representing the Regulated Entity and furnishing information in respect of complaints filed by customers against the Regulated Entity would be that of the Principal Nodal Officer in the rank of a General Manager or an officer of equivalent rank.
- vi. The Regulated Entity 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.

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. The grounds for maintainability and Non-Maintainability of a Complain are as follows:

Grounds for filing a complaint by a customer	Grounds for non-maintainability of a Complaint
Any customer aggrieved by an act or omission of UC Inclusive Credit 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.	(a) commercial judgment/decision of a Regulated Entity; (b) a dispute between a vendor and a Regulated Entity relating to an outsourcing contract; (c) a grievance not addressed to the Ombudsman directly;

	<p>(d) general grievances against Management or Executives of a Regulated Entity;</p> <p>(e) a dispute in which action is initiated by a Regulated Entity in compliance with the orders of a statutory or law enforcing authority;</p> <p>(f) a service not within the regulatory purview of the Reserve Bank;</p> <p>(g) a dispute between Regulated Entities;</p> <p>(h) a dispute involving the employee-employer relationship of a Regulated Entity;</p> <p>(i) a dispute for which a remedy has been provided in Section 18 of the Credit Information Companies (Regulation) Act, 2005; and</p> <p>(j) a dispute pertaining to customers of Regulated Entity not included under the Scheme.</p>
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HOW CAN A CUSTOMER FILE COMPLAINT?



BRIEF 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. 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).

CONTACT DETAILS OF PRINCIPAL NODAL OFFICER OF UC INCLUSIVE CREDIT PRIVATE LIMITED

NAME : Shrihari Vasant Kulkarni
ADDRESS : Kaiser-E-Hind, No. 9/3, Richmond Road, Bengaluru- 560 025
EMAIL : skulkarni@ucinclusive.com
OFFICE NUMBER : 080 4601 4601

The Contact Centre will provide information/clarifications regarding the alternate grievance redress mechanism of RBI and to guide complainants in filing of a complaint.

For detailed RBI Scheme, please log on to https://cms.rbi.org.in/cms/assets/Documents/Ombudsman_Scheme_English.pdf

For UC Inclusive Credit Private Limited

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