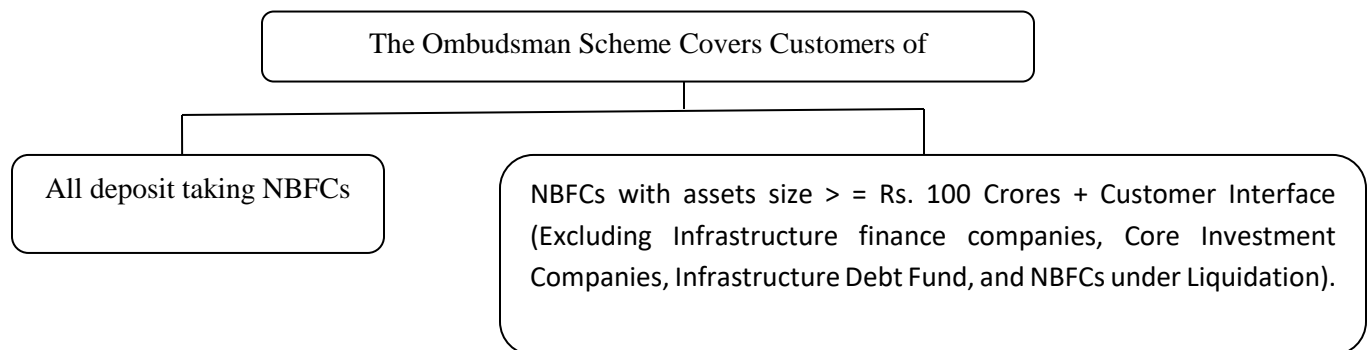


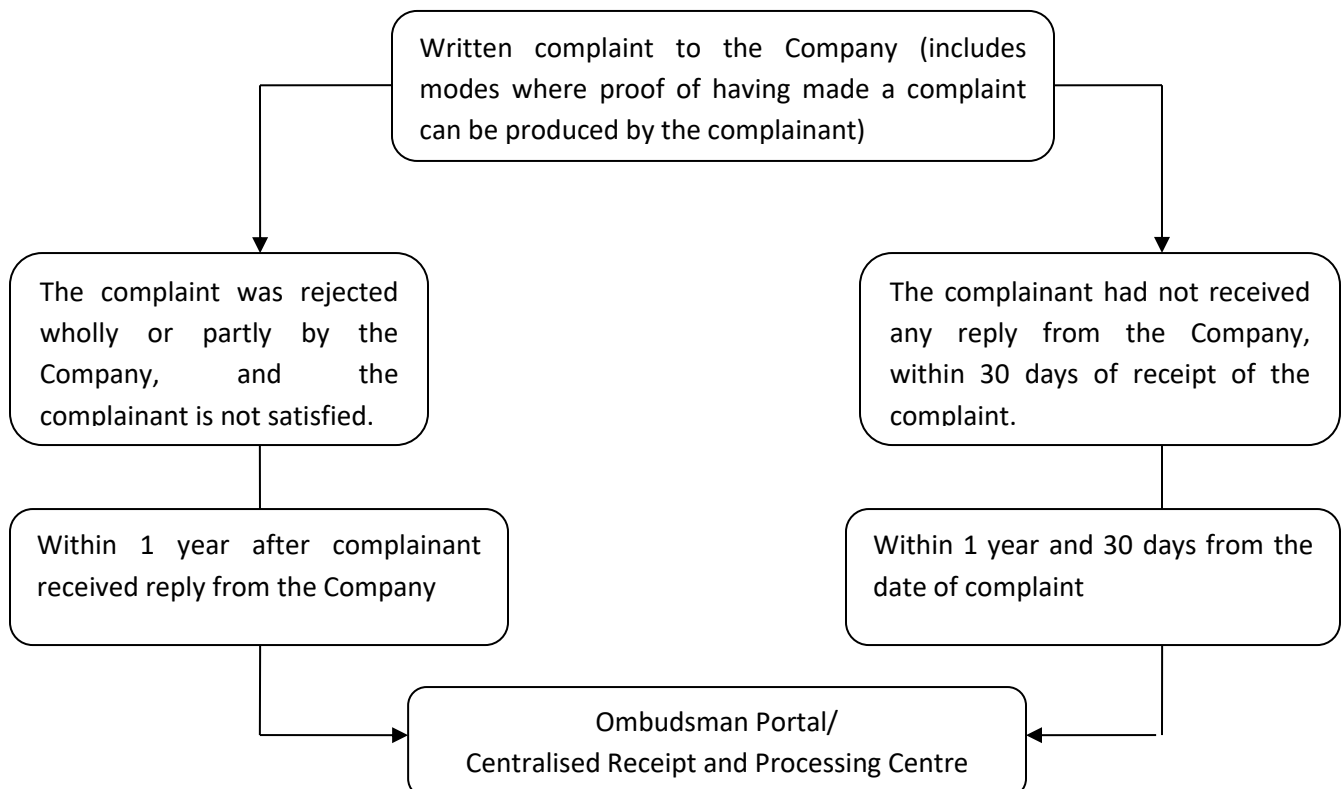
## The Reserve Bank - Integrated Ombudsman Scheme, 2021

### Salient Features



- **“Deficiency in service”** means a shortcoming or an inadequacy in any financial service, 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.
- **Grounds for 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.

### How can a customer file complaint?



### **Procedure for Filing a Complaint on Ombudsman/Centralised Receipt and Processing Centre: -**

- Complaint can be lodged through online portal of the Ombudsman (<https://cms.rbi.org.in>)
- 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, shall be in the prescribed [format](#) and duly signed by the complainant or by the authorised representative.

#### Contact 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](mailto:CRPC@rbi.org.in)

Toll-free number – 14448 (9:30 am to 5:15 pm)

### **How does Ombudsman take a decision?**

- Proceedings before Ombudsman are summary in nature.
- Promotes settlement through facilitation, conciliation or mediation → If not reached, can issue Award/Order.

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

- Yes, Ombudsman's decision is appealable.
- Appellate Authority: Executive Director in-Charge of the Department of the Reserve Bank.
- Appeal shall be made within 30 days of receipt of the Award or rejection of the complaint.

#### **Note:**

- This is an Alternate Dispute Resolution mechanism.
- Complainant is at liberty to approach Court, Tribunal or Arbitrator or any other forum or authority.

For more details, please refer to the Scheme available on the Company website [www.aptusfinance.com](http://www.aptusfinance.com) or at RBI website [www.rbi.org.in](http://www.rbi.org.in).

### **Name and contact details of the Principal Nodal Officer of the Company**

Name: Mr. Signamsetty Uday Venkata Kiran

Contact No: 044 – 45650037

e-mail: [venkatakiran.s@aptusindia.com](mailto:venkatakiran.s@aptusindia.com)