

# Arohan Financial Services Limited

## CUSTOMER GRIEVANCE REDRESSAL POLICY

### Version 9.0



Prepared by: Customer Grievance Redressal Committee

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Approved by : The Board of the Company

Last Date of Approval : May 23, 2025

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This policy on Customer Grievance Redressal of Arohan Financial Services Limited ("Arohan/the Company,") is set out as a mechanism available within the organization to enable the customers of Arohan to lodge their queries / complaints / grievances and/or give their feedback or suggestions to Arohan in relation to their interactions with Arohan, including financial assistance, if any, being considered for them and for addressing the same in a time-bound manner by following the provisions provided herein.

Further this policy has been prepared in terms of: -

**Master Direction DNBR.PD.008/03.10.119/2016-17:**

Master Direction - Non-Banking Financial Company - Systemically Important Non-Deposit taking Company and Deposit taking Company (Reserve Bank) Directions, 2016 ("Direction") which is substituted by Master Direction – Reserve Bank of India (Non-Banking Financial Company –Scale Based Regulation) Directions, 2023 ("Direction") and its amended thereof.

**Master Direction – Reserve Bank of India (Regulatory Framework for Microfinance Loans) Directions, 2022 (Updated as on July 25, 2022)**

- Each RE shall have a dedicated mechanism for redressal of recovery related grievances. The details of this mechanism shall be provided to the borrower at the time of loan disbursal.

**Master Direction - Reserve Bank of India (Internal Ombudsman for Regulated Entities) Directions, 2023**

- The NBFC shall internally escalate all such complaints to the IO within a period of three weeks from the date of receipt of the complaint. The IO and the NBFC shall ensure that the final decision is communicated to the complainant within 30 days from the date of receipt of the complaint by the NBFC.

- In case of complaints that are fully or partly rejected even after examination by the IO, the NBFC shall necessarily advise to the complainant as part of the reply that he/she can approach the RBI Ombudsman for redress (if the complaint falls under the RBI Ombudsman mechanism) along with complete details. The advice should include the link to Reserve Bank's portal ([cms.rbi.org.in](http://cms.rbi.org.in)) for online filing of customer complaints.

## 1. Definitions

- 1.1. "Board" shall mean the Board of Directors of Arohan
- 1.2. "Customers" means all individuals, partnership firms, LLPs and companies, who may avail financial and other facilities from Arohan, as per the extant policies of Arohan.
- 1.3. "Product" means the financial facilities provided by Arohan to its customers.
- 1.4. "Working Day" shall mean any day that is not a Saturday or Sunday, a bank holiday, or a public holiday in Kolkata
- 1.5. "GRO" shall mean Grievance Redressal Officer.
- 1.6. "PNO" shall mean Principal Nodal Officer
- 1.7. "PO" shall mean Principal Officer.
- 1.8. "COI" means Certificate of Insurance.

## 2. Scope of the Policy

- i. Customer Centricity is one of the six pillars of Arohan's value system. Arohan's products and processes are designed to cater to the needs of its customers spanning the rural, semi urban and urban belt of the ecosystem. Arohan has developed the Customer Grievance Redressal Mechanism to resolve its customers grievances on a priority basis.
- ii. This policy document aims to resolve customer queries, complaints and grievances through a proper service delivery and review mechanism and also to ensure prompt redressal of the same, if there are any.
- iii. The key principles of Arohan's Grievance Redressal policy are as follows:
  - a) Customers shall be treated fairly at all times.
  - b) Complaints raised by customers are dealt with courtesy and without undue delay.
  - c) To define escalation levels in case customers complaints are not addressed at all or are not addressed satisfactorily. The escalation matrix is given in "Annexure A" of this policy.
  - d) Customers are fully informed of avenues to escalate their complaints/grievances within the organization and their rights to alternative remedies, if they are not fully satisfied with the company's response to their complaints.

## 3. Process for customers to file complaints

Customers can lodge their grievances pertaining to deviations from standard norms and practices, behaviour of staff, products and services and non-adherence to the Fair Practices Code through any of the following channels:

#### **A. Complaints in Person**

Customers can submit their grievances at any of our branch offices. A complaint register is placed at the branch for customers to register their grievances. Customers may inform the ABH/BH/Relationship Manager about their complaint when they visit the branch. The number of CSR is shared in the center register. The complaints registered at the branch will be shared with the customer care team through the SAMADHAN portal for updating in ZOHO CRM which will ensure complete visibility of complaints registered from all channels along with their resolutions. Customers can also visit our regional/ zonal or head office to raise any complaint and the mentioned complaint will be shared with the Customer care team through the SAMADHAN portal.

#### **B. Through Letter**

Customers also have the option of writing a letter addressed to the GRO as per the details given below;

The Grievance Redressal Officer: Mr. Bikash Kumar Gupta  
Arohan Financial Services Limited  
PTI Building, 4th Floor, DP Block, DP-9, Sector-V,  
Salt Lake, Kolkata – 700091, West Bengal

#### **C. Through E-mails**

Customers can also submit their grievances through email at [customercare@arohan.in](mailto:customercare@arohan.in) by providing full disclosures of Loan account details, details of the complainant and specific instances of the cause of complaint. Complaints received by e-mail shall be acknowledged by e-mail.

#### **D. Complaints through call centre**

Customer can register their complaints on the toll-free number **(1800-103-2375) from Monday to Friday (10 am to 6 pm)**, which offers multilingual support through a customer insights team. A cloud-based Customer Relationship Management (CRM) system has been introduced to enhance the customer experience and provide timely solutions. The customer insights team is responsible for handling these queries and complaints of the customers, and also provides solutions to customers as per the agreed mechanism and procedure.

#### **E. Complaints through WhatsApp**

Customer can register their complaint on WhatsApp number (7605027711) from Monday to Friday (10 am to 6 pm). Similarly, the resolution to the complaint will be ensured according to the Customer Grievance Mechanism (Annexure A).

#### **F. Complaints received by GRO**

If any complaint reported to the branch/ customer care has not been resolved as per TAT from the date of lodging the complaint with the Company, or if the customer is not satisfied with the resolution provided for the complaint made by him/her, he/she may also approach Arohan GRO by calling his/her contact number as given below. The telephone numbers, complete address and email address etc., will be prominently displayed on the Arohan website/branches/offices for ease of contact by the customers of Arohan. GRO will revert back within 10 working days

Name: Mr. Bikash Kumar Gupta.

The Grievance Redressal Officer

Arohan Financial Services Limited

PTI Building, 4th Floor, DP Block, DP-9, Sector-V,

Salt Lake, Kolkata – 700091, West Bengal

Contact details of GRO: 033-40427726 and 9903019085 **Monday to Friday (10 am to 6 pm)**

E-mail: [gro@arohan.in](mailto:gro@arohan.in)

#### **G. Complaints received by Principal Nodal Officer**

If any complaint reported to the branch, customer care or GRO has not been resolved as per TAT from the date of lodging the complaint with the Company or if the customer is not satisfied with the resolution provided for the complaint made by him/her, he/she may also approach Arohan PNO by calling his/her contact number as given below. The telephone number, complete address and email address. will be prominently displayed on the Arohan website/branches, and offices for ease of contact by the customers of Arohan. PNO will revert within 5 working days:

Principal Nodal Officer (Mr. Anup Kumar Gupta)

Arohan Financial Services Limited

PTI Building, 4th Floor,

DP Block, DP-9, Salt Lake City

Kolkata- 700091

Phone: 033- 40156040 **Monday to Friday (10 am to 6 pm)**

E-mail: [anup.gupta@arohan.in](mailto:anup.gupta@arohan.in) .

#### **H. Complaints received through RBI/ NBFC Ombudsman**

Customer may register his/her complaint to the RBI Ombudsman through any of the touch points mentioned below if any complaint reported to the Company has not been resolved within a period of 30 days from the date of lodging the complaint with the Company or if the customer is not satisfied with the resolution provided for complaint made by him/her:

- Online Compliant Management System at <https://cms.rbi.org.in>
- Post to Centralized Receipt & Processing Centre (CRPC), Reserve Bank of India, 4th Floor, Sector 17, Chandigarh – 160017
- Call CRPC toll-free helpline 14448 to know how to file a complaint and the status of a filed compliant.

Alternatively, customer may appeal to the Officer-in-charge, Department of Supervision, Reserve Bank of India, 5th floor 15, Netaji Subhas Road, Kolkata – 700001, Tel.: 033-22312892

Any customer who has a grievance against the Company on any one or more of the grounds mentioned in Clause 9 of the Reserve Bank - Integrated Ombudsman Scheme, 2021 for NBFCs issued by RBI on November 12, 2021 for details visit ([https://rbidocs.rbi.org.in/rdocs/content/pdfs/RBIOS2021\\_amendments05082022.pdf](https://rbidocs.rbi.org.in/rdocs/content/pdfs/RBIOS2021_amendments05082022.pdf)), may himself/herself or through their authorized representative, make a complaint to the Ombudsman as specified in Clause 11 of the Reserve Bank - Integrated Ombudsman Scheme, 2021. The details Salient Features of The RBI Integrated Ombudsman Scheme, 2021 given below in Annexure-B.

#### **I. Complaints received through MFIN (Micro Finance Institution Network)**

Customer may register his/her complaint on toll free number -1800 102 1080 with MFIN.

#### **For Insurance related queries and complaints**

In addition to the above, for specifically Insurance related query or grievances, a customer can either contact the Insurance Company's Customer Care by referring to his/her details given in his/her Certificate of Insurance (COI) or can register his/her complaint at Arohan in the following manner:

### **Level 1: Principal Officer**

If the resolution provided by the Customer Care Help Desk does not meet the expectation of the Customer or the customer has not received any response, the Customer may write to:

Principal officer

Arohan Financial Services Limited,

PTI Building, 4th Floor, DP Block, DP-9, Sector-V, Salt Lake, Kolkata – 700091, West Bengal

Email Id: [po\\_insurance@arohan.in](mailto:po_insurance@arohan.in)

The Principal Officer / customer care department shall also follow up with the Insurance company for providing speedy resolution.

### **Level 2: Insurance company**

If the Customer is not satisfied with the reply provided by Principal Officer, then the Customer may write to the concerned Insurance company by obtaining their contact details from their website or from the Certificate of Insurance shared with the Customer by the Insurance Company in hard / soft copy form.

The Insurance Company and Arohan will mutually co-ordinate for end-to-end fair resolution of the complaint within 14 days of receiving all required information and documents.

### **Level 3: Integrated Grievance Management System (IGMS)**

In-case the complaint remains unresolved by the Insurance Company / Arohan at any point of time, then the Customer can:

- Directly register complaint in the Bima Bharosa Portal - <https://bimabharosa.irdai.gov.in/>
- Use the complaint online through IRDAI's Integrated Grievance Management System ( <https://igms.irda.gov.in> )
- Call IRDAI on: Toll Free Number 155255 or 18004254732
- Send the complaint through Email to [complaints@irdai.gov.in](mailto:complaints@irdai.gov.in)
- Write to Insurance Regulatory and Development Authority of India (IRDAI),  
Policyholder's Protection & Grievance Redressal Department – Grievance Redressal Cell.  
Sy No.115/1 ,4th floor, Financial District, Nanakramguda, Gachibowli, Hyderabad –500032

#### **Level 4: Insurance Ombudsman**

If the Customer's complaint still remains unresolved, the Customer can reach out to the Insurance Ombudsman.

#### **4. Closure Process of any complaint**

The Customer Insights Team receives complaints from the mentioned channels. Upon receipt of the complaint and required documentation, the Customer Insight Executive registers the complaint and speaks to all relevant stakeholders, as well as checks the Loan Management System (LMS) and the Insurance Claim Trackers (if necessary) to validate the query/complaint raised by the complainant. If the executive finds the complaint to be genuine, the complainant receives the complaint number post raising the complaint with the executive. The executive shares all details, including a voice recording of the complaint call, with the respective department as per the Grievance Redressal Mechanism (GRM) escalation matrix. TAT has been defined at each level (DRI) - direct responsible individual, Level 1 & Level 2 for response, along with designation. Details are reflected in the complaint category grid. Based on the response, the Customer Insights Team calls the complainant to update them that the complaint has been resolved. Thereafter, the complaint is closed in our system. SMS confirmations, with the details of the complaint number, are sent to the customer when the complaint is raised and also when it is closed.

If any complaint cannot be closed within the TAT, then the DRI, with the approval of Escalation 1, needs to inform the GRO (bikash.gupta@arohan.in) through email for an extension of the TAT once before the TAT is over. However, the TAT days should not exceed more than 30 working days and 14 working days for insurance related issues. In the case of any complaints where external team (Insurance, CIC, Cross Sell product) dependency is observed, we need to communicate the TAT provided by the external team to the customer for resolution and close the loop on the complaint. As per the Integrated Ombudsman scheme of RBI, the resolution of any complaint with the written document needs to be submitted at the RBI portal within 30 calendar days.

To ensure a better customer experience, we have re-designed our Grievance Redressal Mechanism by lowering our TAT days so that the customers can get faster resolution.

#### **5. Outbound Calls to Customers**

Arohan's Customer Care cell will make outbound calls as per a pre-fixed schedule. The outbound calls will be made with one or more of the following objectives:

1. Do a sample check to verify the extent of adherence to policies and processes, especially with regard to customer protection, for both credit and non-credit products.

2. Test specific issues that may arise from time to time. For instance, if cases of rude staff behavior are being reported from a certain area, random calls will be made to customers to test their veracity. In all these calls, certain generic inquiries about customer satisfaction and staff behavior are also made.

Arohan will commission monthly Customer Satisfaction, Dropout, Overdue Cross Sell and other need-based surveys by their Customer Insights team. All these surveys will consist of a brief survey questionnaire about feedback on products, processes, service quality, and staff behavior.

## 6. Customer Grievances Committee

There is a specific Customer Grievance Committee, The Committee has been formed with the participation of each concerned department, such as Strategy, Credit, Audit, Compliance & Legal, Business and Central Operations, and is chaired by the Head of Central Operations. The Committee also includes an Internal Ombudsman (IO). The Committee periodically reviews major areas of customer grievances and measures taken to improve customer service. The Committee would also consider unresolved complaints/grievances and may offer its advice. Additionally, an auto-escalation methodology has been built into the CRM for cases not closed within 20 working days. All cases that are partially/fully rejected are routed to the Internal Ombudsman for a final decision.

## 7. Mandatory display at the offices

At the operational level, Arohan shall ensure to prominently display the following information for the benefit of its customers at all its places of business

- a) Call centre number and the details of the escalation matrix displayed (in the vernacular language) for the benefit of customers. The notice serves the purpose of highlighting to the customers, the Grievance Redressal Mechanism followed by the Company, together with details of the Grievance Redressal Officer and of the Regional Office of the RBI.
- b) Name and contact details (telephone / mobile number / email address) of the Grievance Redressal Officer who can be approached by the customer for resolution of complaints against Arohan.
- c) Name and contact details (telephone / mobile number / email address) of the Principal Nodal Officer who can be approached by the customer for resolution of complaints against Arohan.
- d) MFIN Toll Free Number at its offices/branches.
- e) Salient features of The Reserve Bank- Integrated Ombudsman Scheme, 2021.

f) For Insurance, separate escalation matrix displayed for the benefits of customers.

## **8. Reporting to Board of Directors**

Summary of the customer grievance reports along with actions initiated will be reported to the Board during each quarterly meeting. The report shall contain information such as the total number of complaints received, resolved and pending, along with the reasons thereof, which will be placed before the Board for information / guidance. Top management will periodically conduct random sample checks of at least 20 calls quarterly. Senior officials will also conduct random sample checks on monthly basis (CCO & Senior leadership team). The Company will designate a day each month (the 2<sup>nd</sup> Saturday of every month) as Grievance Redressal Day at all its offices from 1 PM to 3 PM. The Branch Head will address the grievances for their respective branch.

## **9. Adoption and Review**

The Grievance Redressal Policy of Arohan is approved by the Board and will be reviewed at least annually by the Board. The Customer Grievance Committee is also authorized to review and make non-material amendments to this policy. A note on all these changes should be submitted to the Board annually for their reference.

### Annexure - A

#### **Customer Escalation Matrix**

In case of any grievances arising due to the behaviour of our employees and/or any other issues, customers may complain using the following channels:

##### **Level 1: Customer Service Representative/Branch Head/Relationship Manager**

Please contact Customer Service Representative/Branch Head at the branch or you can call them in the mobile numbers provided in the Center Attendance Register/Loan Card. Also, the complaint register is placed at the branch for customers to register their grievances.

##### **Level 2: Customer Care Help Desk**

If you are not satisfied with the response received at the branch level or if you don't receive any response from the branch in 3 working days, please call our Customer Care Help Desk to register your complaints:

Toll-Free Helpline Number: 1800 103 2375

Timings: 10:00 am - 6 pm (Monday to Friday)

WhatsApp Number: +91 76050 27711

E-mail ID: [customercare@arohan.in](mailto:customercare@arohan.in)

##### **Level 3: Grievance Redressal Officer**

If you are not satisfied with the response received from our Customer Care Help Desk or if you don't receive any response from us as per Turn Around Time (TAT), please write to, please call or write to

Grievance Redressal Officer:

Mr. Bikash Kumar Gupta

Grievance Redressal Officer

Phone: 033-40427726

Mobile: +91-9903019085

Email: [gro@arohan.in](mailto:gro@arohan.in)

Timings: 10 am – 6 pm, Monday to Friday

Arohan Financial Services Limited

PTI Building, 4th Floor,

DP block, DP-9, Sector-V, Salt Lake,

Kolkata-700091

We will respond within 10 days of the Grievance Redressal Officer receiving the complaint.

You can lodge a complaint or raise a concern, without mentioning your name and personal details (Anonymous). We assure you that due investigation will be made and appropriate action will be taken to resolve the concern.

If you are not satisfied with the response received from our Grievance Redressal Officer or if you don't receive any response from Grievance Redressal Officer within 10 working days please call or write to our **Principal Nodal Officer**:

**Mr. Anup Kumar Gupta**

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Principal Nodal Officer  
Phone: [033-40156040](tel:03340156040)  
Email: [anup.gupta@arohan.in](mailto:anup.gupta@arohan.in)  
Timings: 10 am – 6 pm, Monday to Friday

We will respond within 5 working days of the Principal Nodal Officer receiving the complaint.

If you are not satisfied with the response received from any of the above or do not receive a response within 30 days, you may write to the RBI Ombudsman through any of the touch points mentioned below:

- Online Compliant Management System at <https://cms.rbi.org.in>
- Post to Centralized Receipt & Processing Centre (CRPC), Reserve Bank of India, 4th Floor, Sector 17, Chandigarh – 160017
- Call CRPC toll-free helpline 14448 to know how to file a complaint and the status of a filed compliant.

Alternatively, you may appeal to the Officer-in-charge, Department of Supervision, Reserve Bank of India, 5th floor 15, Netaji Subhas Road, Kolkata – 700001, Tel.: 033-22312892

#### **MFIN Toll Free Number**

**Annexure – B**

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

RBI has integrated 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; into one “The Reserve Bank- Integrated Ombudsman Scheme, 2021” (the “**Scheme**”). The Scheme adopts ‘One Nation One Ombudsman’ approach by making the RBI Ombudsman mechanism jurisdiction neutral. Any customer aggrieved by deficiency in service (a shortcoming or an inadequacy in any financial service or such other services related thereto, which the Company is required to provide statutorily or otherwise, which may or may not result in financial loss or damage to the customer) may file a complaint in writing or otherwise under the Scheme.

The Integrated Ombudsman Scheme, 2021 is effective from November 12, 2021.

**Some of the salient features of the Scheme are:**

1. It will no longer be necessary for a complainant to identify under which scheme he/she should file complaint with the Ombudsman.
2. 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”.
3. The Scheme has done away with the jurisdiction of each ombudsman office.
4. 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.
5. The responsibility of representing the Arohan (“**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 in a Public Sector Bank or equivalent.
6. 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.
7. A copy of the Scheme is available on the RBI website and on the CMS portal (<https://cms.rbi.org.in>).
8. Procedure for filing complaint: -
  - i. The Complaints may be lodged online through the RBI portal (<https://cms.rbi.org.in>).
  - ii. The complainants may also submit their complaints through the dedicated e-

mail at [CRPC@rbi.org.in](mailto:CRPC@rbi.org.in) or sent in physical mode to the 'Centralised Receipt and Processing Centre' set up at Reserve Bank of India, 4<sup>th</sup> Floor, Sector 17, Chandigarh – 160017 in the attached format (**Annexure A**).

- iii. Additionally, a Contact Centre with a toll-free number – 14448 (9:30 am to 5:15 pm) – is also being operationalised in Hindi, English and in eight regional languages to begin with and will be expanded to cover other Indian languages in due course.
- iv. The Principal Nodal officer appointed by the Regulated Entity shall be responsible for representing the Regulated Entity and furnishing information on behalf of the Regulated Entity in respect of complaints filed. Please visit our website for contact details of the Principal Nodal Officer of the Company.
- v. Regulated Entity on receipt of the Complaint, should furnish written response along with all the relevant documents to the Ombudsman within 15 days of receipt of the compliant. Provided that the Ombudsman may, at the request of the Regulated Entity in writing to the satisfaction of the Ombudsman, grant such further time as may be deemed fit to file its written version and documents.
- vi. The Ombudsman/Deputy Ombudsman may reject a complaint at any stage if the same is not maintainable under the Scheme.
- vii. The complainant aggrieved by an Award may within 30 days of the date of receipt of the Award or rejection of the complaint, prefer an appeal before the Appellate Authority. The Executive Director-in charge of Consumer Education and Protection Department of RBI would be the Appellate Authority under the Scheme. Provided that the Appellate Authority may, if he is satisfied that the complainant had sufficient cause for not making the appeal within the time, may allow a further period not exceeding 30 days.

#### **Grounds for non-maintainability of a Complaint:**

- (1) No complaint for deficiency in service shall lie under the Scheme in matters involving:
  - (a) commercial judgment/decision of a Regulated Entity;
  - (b) a dispute between a vendor and a Regulated Entity the Company relating to an outsourcing contract;
  - (c) a grievance not addressed to the Ombudsman directly;
  - (d) general grievances against Management or Executives of a Regulated Entity;
  - (e) a dispute in which action is initiated by a Regulated Entity in compliance with the orders of a statutory or law enforcing authority;
  - (f) a service not within the regulatory purview of the Reserve Bank;

- (g) a dispute between Regulated Entities;
- (h) a dispute involving the employee-employer relationship of a Regulated Entity;
- (i) a dispute for which a remedy has been provided in Section 18 of the Credit Information Companies (Regulation) Act, 2005; and
- (j) a dispute pertaining to customers of Regulated Entity not included under the Scheme.

(2) A complaint under the Scheme shall not lie unless:

- (a) 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.
- (b) 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;
- (c) the complaint is not abusive or frivolous or vexatious in nature;
- (d) 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;
- (e) the complainant provides complete information as specified in clause 11 of the Scheme;
- (f) the complaint is lodged by the complainant personally or through an authorized representative other than an advocate unless the advocate is the aggrieved person.

*For more details, please refer to the Scheme details available on the RBI website [www.rbi.org.in](http://www.rbi.org.in). The copy of the Scheme is also available in our branches, which will be provided to customers upon request.*

**ANNEXURE - A**

**FORM OF COMPLAINT (TO BE LODGED) WITH THE OMBUDSMAN**

[Clause 11(2) of the Scheme]

(TO BE FILLED UP BY THE COMPLAINANT)

All the fields are mandatory except wherever indicated otherwise

To

The Ombudsman

Madam/Sir,

Sub: Complaint against .....(place of Regulated Entity's branch or office) of

..... (name of the Regulated Entity)

Details of the complaint:

1. Name of the complainant .....

2. Age (years).....

3. Gender.....

4. Full address of the complainant .....

Pin Code .....

Phone No. (if available).....

Mobile Number.....

E-mail (if available) .....

5. Complaint against (Name and full address of the branch or office of the Regulated Entity) .....

Pin Code .....

6. Nature of relationship/account number (if any) with the Regulated Entity

7. Transaction date and details, if available

(a) Date of complaint already made by the complainant to the Regulated Entity

(*Please enclose a copy of the complaint*)

(b) Whether any reminder was sent by the complainant? Yes/No

(*Please enclose a copy of the reminder*)

8. Please tick the relevant box (Yes/No)

**Whether your complaint:**

(i)	is sub-judice/under arbitration <sup>1*1</sup> ?	Yes	No
(ii)	is made through an advocate, except when the advocate is the aggrieved party?	Yes	No
(iii)	has already been dealt with or is under process on the same ground with the Ombudsman?	Yes	No
(iv)	is in the nature of general complaint/s against Management or Executives of a Regulated Entity?	Yes	No
(v)	is on account of a dispute between Regulated Entities?	Yes	No
(vi)	involves employer-employee relationship?	Yes	No

9. Subject matter of the complaint

10. Details of the complaint:

(*If space is not sufficient, please enclose a separate sheet*)

11. Whether any reply has been received from the Regulated Entity within a period of 30

days of receipt of the complaint by it? Yes/No

(if yes, please enclose a copy of the reply)

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**1\*1 Complaint is sub-judice/under arbitration** if the complaint in respect of the same cause of action is already pending/dealt with on merits by any Court, Tribunal or Arbitrator or any other Authority, whether individually or jointly.

12. Relief sought from the Ombudsman

(Please enclose a copy of documentary proof, if any, in support of your claim)

13. Nature and extent of monetary loss, if any, claimed by the complainant by way of compensation (please refer to clauses 15 (4) & 15 (5) of the Scheme)

**Rs.....**

14. List of documents enclosed:

**Declaration**

(i) I/We, the complainant/s herein declare that:

- a) the information furnished above is true and correct; and
- b) I/We have not concealed or misrepresented any fact stated above, and in the documents submitted herewith.

(ii) The complaint is filed before the expiry of a period of one year reckoned in accordance with the provisions of clause 10 (2) of the Scheme.

Yours faithfully

(Signature of the Complainant / Authorised Representative)

### AUTHORISATION

If the complainant wants to authorise a representative to appear and make submission on her/his behalf before the Ombudsman, the following declaration should be submitted:

I/We ..... hereby nominate Shri/Smt. ..... as my/our authorised representative whose contact details are as below:

**Full Address** .....

Pin Code .....

Phone No: .....

Mobile Number.....

E-mail .....

(Signature of the Complainant)