

The Reserve Bank - Integrated Ombudsman Scheme, 2021

SALIENT FEATURES OF THE SCHEME

1. All complaints shall be made under Integrated Ombudsman Scheme, 2021
2. The Scheme defines 'deficiency in service' as the ground for filing a complaint, with a specified list of exclusions.
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.

➤ **How can a customer file complaint?**

If a customer does not receive a response from the Company within 30 days from the date of filing of complaint or if he is dissatisfied with the response received from the Company, the customer can file complaint with the Ombudsman 's office not later than one year after he/she has received the reply from the Company.

➤ **Can a customer appeal if not satisfied with the decision of the Ombudsman?**

Yes. The Customer can appeal to Executive Director-in charge of Consumer Education and Protection, Department of RBI - Appellate Authority under the Scheme.

➤ **Complaint lodging portal of the Ombudsman:**

Please refer the website: <https://cms.rbi.org.in>

Contact details of Centralised Receipt and Processing Centre (CRPC)

Email id: crpc@rbi.org.in

Address: Centralised Receipt and Processing Centre, Reserve Bank of India, 4th Floor, Sector 17, Chandigarh-160017.

If customer has any complaint against the Company, wherein the Company has defaulted in repayment of money collected under any scheme or has collected money from you illegally, please click on File a complaint tab on the homepage of the website: <https://sachet.rbi.org.in/home>

CONTACT DETAILS OF THE NODAL OFFICER OF THE COMPANY

Name: Mr. Puneet Bhatia

Address: D/301 &302, Lotus Corporate Park, Off WEH, Goregaon (East), Mumbai-400063

Telephone No: 022-61737669

E-mail id: nodalofficer@capsavefinance.com

Refer to <https://capsavefinance.com> for further details of the scheme.