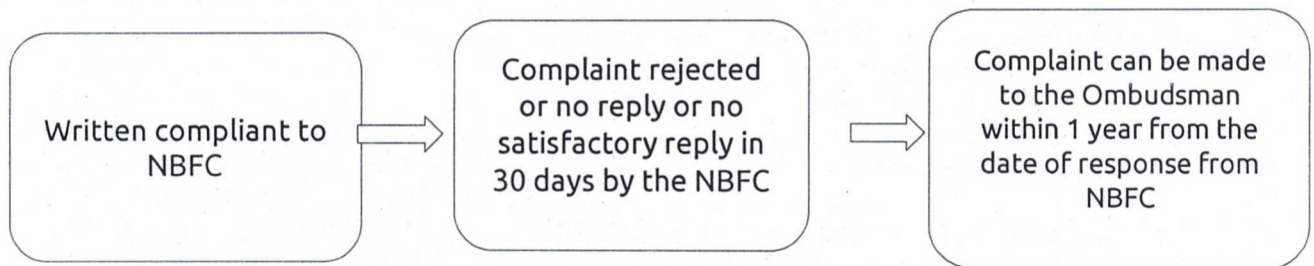


SALIENT FEATURES OF THE RESERVE BANK'S INTEGRATED OMBUDSMAN SCHEME 2021

- a. The Scheme integrates 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
- b. The Scheme aims to provide cost-free redressal 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 ("RE").
- c. It will no longer be necessary for a complainant to identify under which scheme he/she should file complaint with the Ombudsman.
- d. The Scheme defines 'deficiency in service' as the ground for filing a complaint, with a specified list of exclusions (**Refer Clause 10 of the Scheme**). Therefore, the complaints would no longer be rejected simply on account of "not covered under the grounds listed in the scheme".
- e. The Scheme has dispensed with the jurisdiction of each ombudsman office.
- f. 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.
- g. The responsibility of representing the NBFC and furnishing information in respect of complaints filed by customers against the NBFC would be that of the Principal Nodal Officer.
- h. The NBFC 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.

HOW TO MAKE A COMPLAINT



PROCEDURE FOR FILING COMPLAINT WITH OMBUDSMAN

1. The complaint may be lodged on-line 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 "**Centralized Receipt and Processing Centre' set up at Reserve Bank of India, Central Vista, Sector 17, Chandigarh – 160 017**" in the format given in Annexure of the Scheme.
4. The Contact Centre will provide information/clarifications regarding the alternative grievance redress mechanism of RBI and to guide complainants in filing of a complaint.

CONTACT DETAILS OF PRINCIPAL NODAL OFFICER OF SAKTHI FINANCE LIMITED:

Name : Dr K Natesan

Address: Sakthi Finance Limited, 62, Dr Nanjappa Road Coimbatore – 641 018, Tamil Nadu

E-mail: knatesan@sakthifinance.com : Office Number: (0422) 4236220

The detailed Integrated Ombudsman Scheme 2021 is displayed in our website: www.sakthifinance.com.

