

CreditAccess Grameen Limited

Regd Office: No. 49, 46th Cross, 8th Block, Jayanagar, Bengaluru 560070, Karnataka, India
Telephone: +91 80 22637300, Website: www.creditaccessgrameen.in, email: info@cagrameen.in

Integrated Ombudsman Scheme, 2021

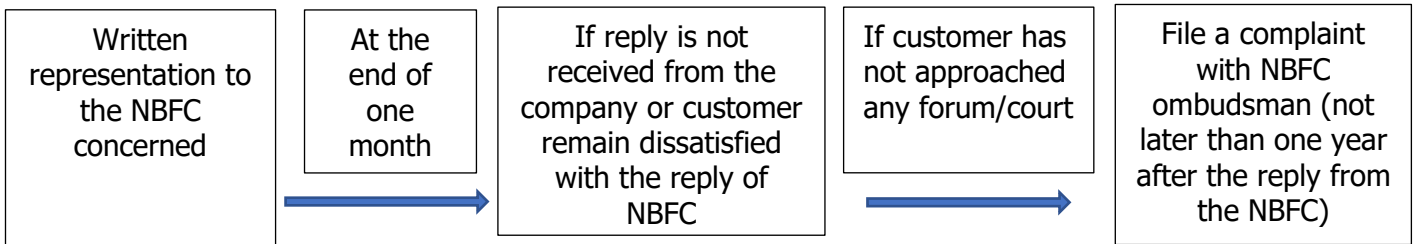
Salient Features

The scheme covers All Non-Banking Financial Companies (excluding Housing Finance Companies) which (a) are authorised to accept deposits; or (b) have customer interface, with an assets size of Rupees 100 crore and above as on the date of the audited balance sheet of the previous financial year.

Grounds for filing a complaint by a customer:

- Not conveyed the amount of loan sanctioned, terms & conditions, annualized rate of interest, etc.
- Notice not provided for changes in agreement, levy of charges
- Failure to ensure transparency in contract/loan agreement
- Failure/ Delay in releasing securities/ documents
- Failure to provide legally enforceable built-in repossession in contract/ loan agreement
- RBI directives not followed by the Company
- Guidelines on Fair Practices Code not followed

How a customer can file a complaint?



How does Ombudsman take decision?

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

Can a customer file appeal, if not satisfied with decision of Ombudsman?

Yes, If Ombudsman's decision is appealable → Appellate Authority: **Executive Director, RBI**

Note:

- This is an Alternate Dispute Resolution Mechanism
- Customer is at liberty to approach any other court/forum/authority for the redressal at any stage

Note: A Copy of Ombudsman Scheme is available with our Branch Manager for perusal in the office premises, if anyone desires to do so.

Refer to www.creditaccessgrameen.in and www.rbi.org for further details of the Scheme

NAME AND CONTACT DETAILS OF THE PRINCIPAL NODAL OFFICER

MR. NAGANANDA KUMAR K N

Principal Nodal Officer

CreditAccess Grameen Limited
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भारतीय रिज़र्व बैंक
Reserve Bank of India

रिज़र्व बैंक-एकीकृत लोकपाल योजना, 2021 के खंड 6 के अनुसार योजना के तहत दर्ज शिकायतों को प्राप्त करने के लिए चंडीगढ़ में एक केंद्रीकृत प्राप्ति और प्रसंस्करण केंद्र (सीआरपीसी) स्थापित किया गया है।

In terms of Clause 6 of the Reserve Bank — Integrated Ombudsman Scheme, 2021 a Centralised Receipt and Processing Centre (CRPC) has been established at Chandigarh to receive complaints filed under the Scheme.

सीआरपीसी का पता निम्नलिखित है / Address of CRPC is as follows:

केंद्रीकृत प्राप्ति और प्रसंस्करण केंद्र (सीआरपीसी)
भारतीय रिज़र्व बैंक
सेंद्रल विस्टा, सेक्टर 17
चंडीगढ़ - 160 017

Centralized Receipt and Processing Centre (CRPC)
Reserve Bank of India,
Central Vista, Sector 17, Chandigarh -
160 017 Email- crpc@rbi.org.in