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, 2026

Salient Features

The scheme covers all Non-Banking Financial Companies which (a) are authorised to accept deposits; or (b) have customer interface, with an assets size of ₹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:

a. Not conveyed the amount of loan sanctioned, terms & conditions, annualized rate of interest, etc.
b. Notice not provided for changes in agreement, levy of charges
c. Failure to ensure transparency in contract/loan agreement
d. Failure/ Delay in releasing securities/ documents
e. Failure to provide legally enforceable built-in repossession in contract/ loan agreement
f. RBI directives not followed by the Company
g. Guidelines on Fair Practices Code not followed
h. Any customer aggrieved by such other act or omission of a Company resulting in deficiency in service may file a complaint under this Scheme.

How a customer can file a complaint?

Written representation to the CA Grameen

At the end of one month →

If reply is not received from the company or customer remain dissatisfied with the reply of CA Grameen

If customer has not approached any forum/court →

File a complaint with RBI ombudsman (within 90 days from the date on which the 30 days' timeline for receipt of reply on the complaint, expires or within 90 days from the last communication from CA Grameen, whichever is later)

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 RBI Ombudsman?

Yes, If Ombudsman's decision is appealable ➔ Apply within 30 days to Appellate Authority: **Executive Director in Charge, CEPD, RBI.**

Note:

- This is an Alternate Dispute Resolution Mechanism
- Customer is at liberty to approach any other Court/Tribunal/Arbitrator/any other judicial/quasi-judicial forum for the redressal at any stage

Note: A Copy of Ombudsman Scheme is available in our Branches

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

NAME AND CONTACT DETAILS OF THE PRINCIPAL NODAL OFFICER

Ms. Haridarshini A

Principal Nodal Officer

CreditAccess Grameen Limited
#49, 46th Cross, 8th Block, Jayanagar, Bengaluru – 560070
Phone: +91.80.22637300
Email: yourvoice@cagrameen.in

भारतीय रिज़र्व बैंक

Reserve Bank of India

a. The complaint may be lodged online through the portal https://cms.rbi.org.in

b. The complaint may also be submitted through e-mail (crpc@rbi.org.in) or

c. Physical mode in the specified format (*Annexure 1*) to the Centralised Receipt and Processing Centre, 4th Floor, RBI, Sector -17, Central Vista, Chandigarh – 160017

a. पोर्टल के माध्यम से ऑनलाइन शिकायत दर्ज की जा सकती है https://cms.rbi.org.in

b. शिकायत ई-मेल (crpc@rbi.org.in) के माध्यम से भी की जा सकती है या

c. निर्दिष्ट प्रारूप में भौतिक रूप से (अनुलग्नक 1)

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

Part B: FORM OF COMPLAINT (TO BE LODGED) WITH THE RBI OMBUDSMAN

[Clause 11(2) of the Scheme]

(TO BE FILLED UP BY THE COMPLAINANT)

All the fields are mandatory except wherever indicated otherwise

The RBI Ombudsman

Madam/Sir

Declaration- I hereby provide my free, specific and informed consent to Reserve Bank of India for the collection, processing, storage, and use of my personal data for the purpose of complaint resolution (Please tick mark)

Yes	No

(I) Details of the Complainant:

1. Complainant Category (Please select only one by placing a tick mark in the box):
   i. Individual ☐
   ii. Person with Disabilities ☐
   iii. Senior Citizen ☐
   iv. Individual – Business ☐
   v. Proprietorship ☐
   vi. Partnership ☐
   vii. MSME ☐
   viii. Association ☐
   ix. Trust ☐
   x. Limited Company ☐
   xi. Government Department ☐
   xii. PSU ☐
2. Name of the Complainant ……………………………………………………………
3. Age (years)…………. (not mandatory) Gender……..………..(not mandatory)
4. Mobile No……………………

5. E-mail ID: ……………………….. (if available)
6. Full postal address of the Complainant

……………………………………………………………………………………………

……………………………………………………………………………………………

District………………….. State……………………. Pin Code ………………………

(II) Details of the complaint:

Complaint against	Name of the Regulated Entity (RE)	Complaint Number/ acknowledgement number allotted by RE	Location of branch (city, town, village, etc.), address, PIN

a) Do you have an account with the RE mentioned at (II) above? Yes/No
b) If yes, please provide the account number (savings/ Loan/ ATM/ Debit/ Credit Card) in which you have a complaint (you can tick more than one). …………………………………………..
c) Date of making the complaint to the RE ……………………………….
(*Please enclose a copy of the* complaint)
d) Transaction date, reference number and details, if available

………………………………………………………………………………………………

e) Whether any reply has been received from the RE? Yes/No
(if yes, please enclose a copy of the reply)

f) Please tick the relevant box below (Yes or No):

(i)	Whether your complaint has already been dealt with or is pending before any court, tribunal, arbitrator, or any other judicial or quasi-judicial forum? (for the same cause of action)	Yes	No
(ii)	Whether your complaint is being made through an advocate?	Yes	No
(iii)	If answer to (ii) is yes, then are you the Complainant?	Yes	No

(iv)	Whether your complaint has already been dealt with by the RBI Ombudsman earlier or is under process on the same ground/ cause of action with the RBI Ombudsman?	Yes	No
(v)	Is the Complainant a staff of the RE and complaint involves employer-employee relationship?	Yes	No

Note: If you answered “Yes” to (i), (iv) or (v), or if you answered “Yes” to (ii) and “No” to (iii), your complaint is not maintainable under the Scheme and will not be registered.

g) What is the nature of your complaint (please select one – place a tick mark in the box) - *(The response to this question is optional for the Complainant)*

i. ATM/Debit Cards ☐
ii. Bank Guarantees/ Letter of Credit and documentary credits ☐
iii. Credit Cards ☐
iv. Deposit Account (Saving and Current)- including complaints on opening/ operation of accounts ☐
v. Internet/Mobile/Electronic Banking ☐
vi. Loans and advances (including complaints against recovery Agents/ Direct Sales Agents, harassment, non-observance of Fair Practices Code. Etc.) ☐
vii. Notes and Coins ☐
viii. Para-Banking products ☐
ix. Mis-selling ☐
x. Pensions and facilities for Senior Citizens ☐
xi. Issue related to KYC updation (including freezing of accounts) ☐
xii. Issues related to Premises ☐
xiii. Staff behaviour ☐
xiv. Remittance and collection of instruments (Cheques/ drafts/ bills and other physical modes) ☐
xv. Tax related/ Government Business ☐
xvi. Facilities for differently abled ☐

h) Please give brief Details of the complaint including the particulars of the product (card/loan account/locker, etc.) under dispute:

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

……………………………………………………………………………………………………
……………………………………………………………………………………………………
……………………………………………………………………………………………………

i) What is the relief sought from the RBI Ombudsman:

……………………………………………………………………………………………………
……………………………………………………………………………………………………
……………………………………………………………………………………………………

j) Do you want any compensation to be paid to you by the RE? Yes / No

If yes, please give details of the compensation:

i. For consequential loss suffered, if any: (maximum ₹30 lakh)
ii. For time, expenses incurred, harassment & mental anguish, if any (maximum ₹3 lakh)

List of documents/ proof, if any, in support of your claim at (j) above, including the calculations for compensation sought for the consequential loss. (Please enclose copy/copies)

Declaration

I/We, the Complainant/s herein declare that the information furnished above is true and correct.

Yours faithfully

(Signature of the Complainant/Authorised Representative)

Authorisation

If the Complainant wants to authorise a representative on her/his behalf before the RBI Ombudsman, the following declaration should be submitted:

I/We …………….. hereby nominate Shri/Smt……………………………………….as my/our authorised representative to appear and make submission on my/our behalf before the RBI Ombudsman, whose contact details are furnished below:

Full Address

……………………………………………………………………………………………

……………………………………………………………………………………………

…………………………………………………………………………………………….

Pin Code ……………..……………..

Mobile Number. ……………………

E-mail …………………….……….

(Signature of the Complainant)

Name of the Complainant:

Complaint number assigned:

(in case the authorisation is submitted at a later stage)