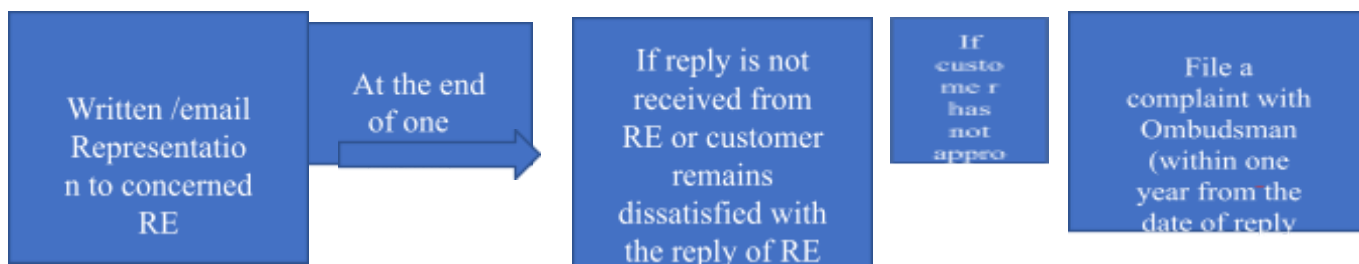


**THE RESERVE BANK - INTEGRATED OMBUDSMAN SCHEME, 2021:
SALIENT FEATURES**

Grounds for filing a complaint by a customer: Any customer aggrieved by an act or omission of a Regulated Entity resulting in deficiency in service may file a complaint under the Scheme personally or through an authorised representative other than through Advocate unless the advocate is the aggrieved person.

“Deficiency in service” means a shortcoming or an inadequacy in any financial service, which the Regulated Entity is required to provide statutorily or otherwise, which may or may not result in financial loss or damage to the customer.

Procedure for Filing a Complaint:



How does Ombudsman take decision?

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

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

The Ombudsman’s decision is appealable -> Appellate Authority: Executive Director in-Charge of the Department of the Reserve Bank administering the Scheme

The customer may lodge complaint online through RBI portal designed for the purpose (<https://cms.rbi.org.in>).

The customer may also be filed complaint through electronic or physical mode to the **Centralised Receipt and Processing Centre, RBI (CRPC)**

Email ID	–	crpc@rbi.org.in
Postal Address	–	Centralised Receipt and Processing Centre, Reserve Bank of India, 4th Floor, Sector 17, Chandigarh –160017
Toll-free number	-	14448 (for enquiry)

Refer to www.rbi.org.in for further details of the Scheme at the link provided below:

https://www.rbi.org.in/scripts/FS_Notification.aspx?Id=12192&fn=2745&Mode=0

Name, Address, Phone no and Email id of **Principal Nodal Officer** of **Dhani Loans and Services Limited**:

Mr. Sanjeev Kashyap
Principal Nodal Officer
Dhani Loans and Services Limited
Plot No 108, 5th Floor, Udyog Vihar, Phase-I, Gurugram – 122016 (Haryana)
Phone 0124-6037111, Email: nodal@dhani.com