



Branch International Financial Services Private Limited
01, AWFIS, Space Solutions, 4th Floor,
VIOS Towers, Off Eastern Express Highway,
Sewri-Chembur Road, Mumbai 400037
CIN: U65929MH2017FTC296528
Email: finance-in@branch.co,
Mob: +91-9324925329
branchapp.in

Reserve Bank of India: Integrated Ombudsman Scheme, 2021: Salient Features:

A Scheme for resolving customer grievances relating to deficiency in services provided by entities regulated by Reserve Bank of India under:

- ❖ Reserve Bank of India Act, 1934
- ❖ Banking Regulation Act, 1949
- ❖ Payment and Settlement Systems Act, 2007

Grounds of Complaint:

- 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 the Advocate except where the Advocate himself/herself is aggrieved person

Requisite for a complaint under the Scheme:

- The complaint to the Regulated Entity was made before the expiry of the period of limitation prescribed under the Limitation Act, 1963
- The complaint was rejected wholly or partly by Regulated Entity or the complainant had not received any reply within 30 days
- The complaint is made to the Ombudsman within one year after the complainant has received the reply from the Regulated Entity to the complaint or where no reply is received, within one year and 30 days from the date of the complaint.
- The complaint is not pending before an Ombudsman or pending before any Court, Tribunal or Arbitrator or any other Forum or Authority
- The complaint is not abusive or frivolous or vexatious in nature
- The complainant provides complete information
- The complaint is lodged by the complainant personally or through an authorised representative other than an advocate unless the advocate is the aggrieved person

Grounds for non-maintainability of a Complaint

- Regarding commercial judgment/commercial decision of a Regulated Entity
- A dispute between a vendor and a Regulated Entity relating to an outsourcing contract
- A grievance not addressed to the Ombudsman directly
- General grievances against Management or Executives of a Regulated Entity;



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- Dispute in which action is initiated by a Regulated Entity in compliance with the orders of a statutory or law enforcing authority
- Service not within the regulatory purview of the Reserve Bank
- Dispute between Regulated Entities
- Dispute involving the employee - employer relationship of a Regulated Entity

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Steps to be followed by customer to file Complaint:

Step 1 - Written (electronically or physically) representation/Complaint to Regulated Entity concerned

Step 2 - Regulated Entity will reply within 30 days from date of receipt of complaint

Step 3 - If reply is not received or aggrieved with the decision of Regulated Entity

Step 4 - Make a complaint to the Ombudsman in physical form or through online portal (<https://cms.rbi.org.in>) within 1 year from date of reply received from Regulate Entity or where the reply is not received from Regulated Entity, within 1 year and 30 days from the date of complaint

How does the Ombudsman take decisions?

- Proceedings before Ombudsman are summary in nature
- Promote the settlement of complaint through conciliation and mediation
- In case the NBFC omits or fails to file its written version and documents within 15 days then ombudsman can pass ex-parte order.

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

Yes, If Ombudsman's decision is appealable (within 30 days) > Appellate Authority > Executive Director in charge of Department of 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

"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



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

Centralised Receipt and Processing Centre:

Reserve Bank of India, 4th Floor, Sector 17, Chandigarh — 160017

A) Contact details of the Principal Nodal Officer of the Company

Name: Mr. Vishal Kaushik

Designation: Grievance Redressal Officer

Address: 01, AWFIS Space Solutions, 4th Floor, VIOS Towers, Off Eastern Express Highway,
Sewri-Chembur Road, Antop Hill, Mumbai, Maharashtra, India, 400037

Telephone No: +91 8655937427

Email Id: gro@branch.co

B) List of Address and Area of Operation of RBI Ombudsmen

Address and Area of Operation of RBI Ombudsmen		
Sl No	Centre	Name & Address of the Office of RBI Ombudsmen
1	Ahmedabad	Smt. N Sara Rajendra Kumar C/o Reserve Bank of India 4th Floor, "Riverfront House", Behind H.K. Arts College, Between Gandhi & Nehru Bridge, Pujya Pramukh Swami Marg (Riverfront Road - West), Ahmedabad-380 009 STD Code: 079 Tel. No. 26582357 Email: crpc@rbi.org.in
2	Bengaluru	Ms Saraswathi Shyamprasad C/o Reserve Bank of India 10/3/8, Nrupathunga Road, Bengaluru -560 001, STD Code: 080 Tel. No. 22277660/22180221 Email: crpc@rbi.org.in
3	Bhopal	Shri Hemant Kumar Soni C/o Reserve Bank of India Hoshangabad Road, Post Box No. 32, Bhopal-462 011 STD Code: 0755 Tel. No. 2573772/2573779 Email: crpc@rbi.org.in



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4	Bhubaneshwar	Shri Biswajit Sarangi C/o Reserve Bank of India Pt. Jawaharlal Nehru Marg, Bhubaneswar-751 001 STD Code: 0674 Tel. No. 2396207 Email: crpc@rbi.org.in
5	Chandigarh	Shri M K Mall C/o Reserve Bank of India 4th Floor, Sector 17, Chandigarh STD Code: 0172 Tel. No. - 2721109/2721011/2727118 Email: crpc@rbi.org.in
6	Chennai	Dr. Balu Kenchappa C/o Reserve Bank of India Fort Glacis, Chennai 600 001, STD Code: 044 Tel No. 25395964 Email: crpc@rbi.org.in
7	Dehradun	Shri Arun Bhagoliwal C/o Reserve Bank of India 74/1 G.M.V.N. Building, 1st floor, Rajpur Road, Dehradun - 248 001 STD Code: 0135 Tel No.: 2742001 Email: crpc@rbi.org.in
8	Guwahati	Shri Thotngam Jamang C/o Reserve Bank of India Station Road, Pan Bazar, Guwahati-781 001 STD Code: 0361 Tel.No. 2542556/ 2512929 Email: crpc@rbi.org.in
9	Hyderabad	Shri T Srinivasa Rao C/o Reserve Bank of India 6-1-56, Secretariat Road, Saifabad, Hyderabad-500 004 STD Code: 040 Tel. No. 23210013 Email: crpc@rbi.org.in
10	Jaipur	Ms. Rekha Chandanaveli C/o Reserve Bank of India, 4th floor Rambagh Circle, Tank Road, Jaipur - 302 004 STD Code: 0141 Tel. No. 2577931 Email: crpc@rbi.org.in
11	Jammu	Shri Ramesh Chand C/o Reserve Bank of India, Rail Head Complex, Jammu- 180012 STD Code: 0191 Tel No.: 2477905 Email: crpc@rbi.org.in
12	Kanpur	Shri P K Nayak C/o Reserve Bank of India M. G. Road, Post Box No. 82 Kanpur-208 001 STD Code: 0512 Tel. No. 2305174/2303004 Email: crpc@rbi.org.in



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13	Kolkata	Shri Rabindra Kishore Panda C/o Reserve Bank of India 15, Netaji Subhash Road, Kolkata-700 001 STD Code: 033 Tel. No. 22310217 Email: crpc@rbi.org.in
14	Mumbai (I)	Dr. Neena Rohit Jain C/o Reserve Bank of India 4th Floor, RBI Byculla Office Building, Opp. Mumbai Central Railway Station, Byculla, Mumbai-400 008 STD Code: 022 Tel No. 23022028 Email: crpc@rbi.org.in
15	Mumbai (II)	Dr. Sushanta Kumar Kar C/o Reserve Bank of India, 4th Floor, RBI Byculla Office, Building, Opp. Mumbai Central, Railway Station, Byculla, Mumbai 400 008 STD Code: 022 Tel No.: 23001483 Email: crpc@rbi.org.in
16	Patna	Shri Rajesh Jai Kanth C/o Reserve Bank of India Patna-800 001 STD Code: 0612 Tel. No. 2322569/2323734 Email: crpc@rbi.org.in
17	New Delhi (I)	Shri R.K. Moolchandani C/o Reserve Bank of India, Sansad Marg, New Delhi, STD Code: 011 Tel. No. 23725445 Email: crpc@rbi.org.in
18	New Delhi (II)	Ms. Ruchi A S H C/o Reserve Bank of India Sansad Marg, New Delhi STD Code: 011 Tel. No. 23724856 Email: crpc@rbi.org.in
19	New Delhi (III)	Ms. Suchitra Maurya C/o Reserve Bank of India Sansad Marg, New Delhi STD Code: 011 Tel. No. 23715393 Email: crpc@rbi.org.in
20	Raipur	Shri J. P. Tirkey C/o Reserve Bank of India 54/949, Shubhashish Parisar, Satya Prem Vihar, Mahadev Ghat Road, Sundar Nagar, Raipur-492013 STD Code: 0771 Tel. No: 2244246 Email: crpc@rbi.org.in
21	Ranchi	Smt Chandana Dasgupta C/o Reserve Bank of India 4th Floor, Pragati Sadan, RRDA Building, Kutchery Road, Ranch) Jharkhand 834001 STD Code: 0651 Tel No.: 8521346222 / 9771863111 / 7542975444



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22	Thiruvananthapuram	Shri G Ramesh C/o Reserve Bank of India Bakery Junction, Thiruvananthapuram-695 033 STD Code: 0471 Tel. No. 2332723/2323959 Email: crpc@rbi.org.in