



# Integrated Ombudsman Scheme, 2021

VERSION 1.0

**JAGRAWAL CREDITS PRIVATE LIMITED**

## Salient Features of Integrated Ombudsman Scheme, 2021 ('Scheme')

### Content Management

Document Control	
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### *Regulatory Reference:*

RBI/DoR/2023-24/106 Master Direction – Reserve Bank of India (Non-Banking Financial Company – Scale Based Regulation) Directions, 2023 dated October 19, 2023 and as updated from time to time.

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## 1. Applicability

This applies to all services offered by Jagrawal Credits Private Limited (JCPL), a Non-Banking Financial Company (NBFC).

## 2. Matters not considered under the Scheme

- Decisions or judgments made by a Regulated Entity (RE) in the course of business.
- Dispute between vendor and RE regarding outsourcing agreements..
- Grievance not directly submitted to the Ombudsman.
- General grievances against Management or Executives of a RE.
- Disputes where the RE has acted in accordance with orders from statutory or law enforcement authorities.
- Services that are outside the regulatory scope of the Reserve Bank.
- Disputes between different REs.
- Disputes related to the employer-employee relationship within an RE.

## 3. Grounds for filing of complaint with Ombudsman

A customer can file a complaint with the Ombudsman under the following grounds:-

- a) If a customer is dissatisfied with an act or omission by a Regulated Entity (NBFC) that results in a deficiency in service, they may file a complaint under the Scheme either personally or through an authorized representative
- b) If a customer is dissatisfied with an act or omission by a Regulated Entity (NBFC) that results in a deficiency in service, they may file a complaint under the Scheme either personally or through an authorized representative..

## 4. Conditions for Filing a Complaint Under the Scheme:

A complaint under the Scheme will not be considered unless:

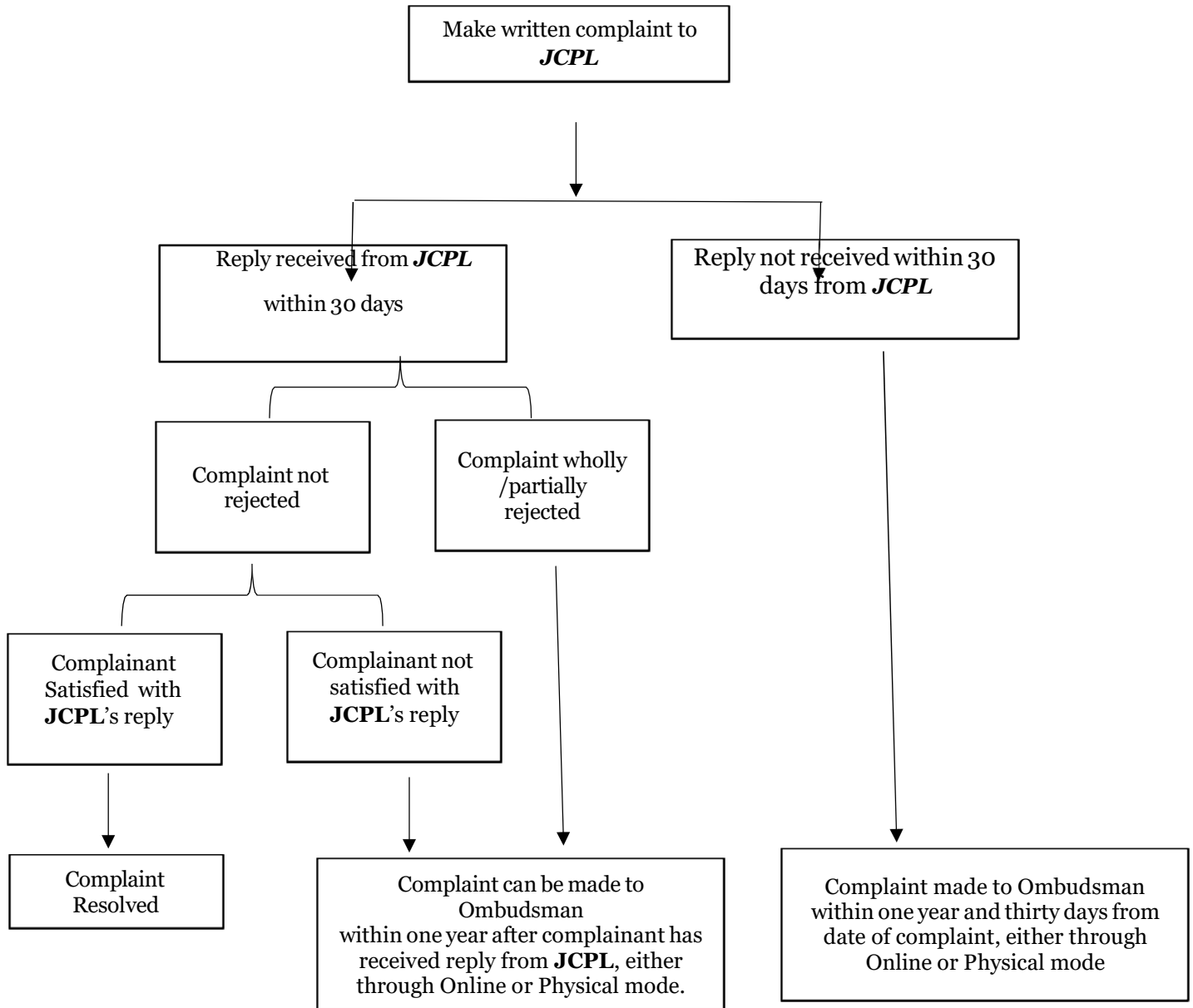
- a) The complainant has previously made a written complaint to the concerned Regulated Entity (RE) and-
  - i. The complaint was either wholly or partially rejected, and the complainant is dissatisfied with the response, or no response was received within 30 days of the RE receiving the complaint; and

- ii. The complaint is filed with the Ombudsman within one year of receiving the response from the RE, or if no response was received, within one year and 30 days from the date of the original complaint.
  
- b) The complaint must not be related to the same cause of action that is already–
  - i. Pending before an Ombudsman, or has been settled or addressed on its merits by an Ombudsman, whether the complaint was received from the same complainant or along with one or more other complainants or parties involved;
  
  - ii. Pending before any Court, Tribunal, or Arbitrator, or has been settled or addressed on its merits by any Court, Tribunal, or Arbitrator, whether the complaint was received from the same complainant or along with one or more other complainants or parties involved.
  
- c) The complaint must not be abusive, frivolous, or vexatious in nature.
- d) The complaint to the Regulated Entity (RE) must have been made before the expiry of the limitation period under the Limitation Act, 1963 for such claims.
- e) The complainant must provide complete information as required by clause 11 of the Scheme.
- f) The complaint must be lodged by the complainant personally or through an authorized representative, except an advocate, unless the complainant is an advocate.

**Explanation 1:** For the purposes of sub-clause (3)(a), a 'written complaint' includes complaints made through other modes where proof of having made a complaint can be produced by the complainant.

**Explanation 2:** For the purposes of sub-clause (3)(b)(ii), a complaint regarding the same cause of action does not include criminal proceedings pending or decided before a Court or Tribunal or any police investigation initiated in a criminal offence.

## 5. Procedure to be followed by customer to file a complaint



## 6. Procedure to file Complaint

A complaint can be lodged in the following ways:

- **Online:** Through the portal <https://cms.rbi.org.in>.
- **Electronic or Physical Mode:** The complaint, duly signed, can be sent to the Centralized Receipt and Processing Centre of the RBI, as notified by the RBI.

If the complaint is submitted in physical form, it must be signed by the complainant or their authorized representative. The complaint should be submitted in the specified format (refer to the Annex of the attached Scheme) and must include the information required by the RBI.

## 7. How does Ombudsman make decision?

- The Ombudsman or Deputy Ombudsman aims to resolve complaints by facilitating an agreement between the complainant and the Regulated Entity (RE) through methods such as facilitation, conciliation, or mediation.
- Proceedings before the Ombudsman are summary in nature and are not bound by formal rules of evidence.
- A complaint is considered resolved when: -
  - a) It is settled by the RE with the Ombudsman's intervention; or
  - b) The complainant agrees in writing or otherwise (recorded) that the resolution of the grievance is satisfactory; or
  - c) The complainant voluntarily withdraws the complain
- Unless the complaint is rejected under clause 16 of the scheme, the Ombudsman shall pass an award in the following situations:
  - a) When the required documents or information, as specified in clause 14(4), are not provided ; or
  - b) When the matter is not resolved under clause 14(9) based on the records presented, and after giving both parties a reasonable opportunity to be heard.

## 8. Rejection of a Complaint

- The Deputy Ombudsman or the Ombudsman may reject a complaint at any stage if it appears that the complaint:
  - a) Is non-maintainable under clause 10; ; or
  - b) In the nature of offering suggestions or seeking guidance or explanation.
- The Ombudsman may reject a complaint at any stage if:
  - a) In their opinion, there is no deficiency in service; or
  - b) he compensation sought for the consequential loss exceeds the Ombudsman's authority to award, as indicated in clause 8(2); or;
  - c) The complaint is not pursued by the complainant with reasonable diligence; or
  - d) The complaint lacks sufficient cause; or
  - e) The complaint requires extensive documentary and oral evidence, making the Ombudsman proceedings unsuitable for adjudication; or
  - f) In the Ombudsman's opinion, there is no financial loss, damage, or inconvenience caused to the complainant

## 9. Appeal before Appellate Authority

If a complainant is not satisfied with the award under clause 15(1) of this Scheme or the rejection of a complaint under clauses 16(2)(c) to 16(2)(f), they can appeal to the Appellate Authority. The appeal must be filed within thirty days from the date of receipt of the award or rejection.

## 10. Name and Contact details of the Nodal Officer of the Company

Principal Nodal Officer	Zone	Office Address	Contact Number	Email id
Rakesh Kumar Gupta	Delhi	Flat No. 1012-1015, 10th Floor Devika Tower Nehru Place New Delhi – 110019	9650763701	coo@jagrawalcredits.in





**COMPLAINT LODGING PORTAL OF RBI OMBUDSMAN:**

<https://cms.rbi.org.in>

Contact details of Centralised Receipt and Processing Centre  
(CRPC) Email ID: [crpc@rbi.org.in](mailto:crpc@rbi.org.in)

Address: Centralised Receipt and  
Processing Centre, Reserve Bank of India,  
4th Floor, Sector 17, Chandigarh – 160017.

Call on the Toll-Free number: 14448  
between 9:30 am and 5:15 pm

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