

Ombudsman escalation matrix and the RBI contact details

How can customers file complaint?

Written representation to NBFC concerned → At the end of the month → If reply is not received from NBFC or customer remain dissatisfied with the reply of NBFC → If customer has not approached any forum → File a complaint with NBFC Ombudsman not later than one year after the reply from NBFC

Procedure for filing complaint:

1) Any person who has a grievance against a Asirvad Micro Finance Limited on any one or more of the grounds mentioned in clause 8 of the Scheme may, himself/herself or through his/her authorised representative (other than an Advocate), make a complaint to the Ombudsman within whose jurisdiction the Branch/ Registered Office of Asirvad Micro Finance Limited, is located.

(a) The complaint, when in writing, shall be duly signed by the complainant or his/her authorized representative and shall be, as far as possible, in the form specified in 'Annex II' of the Scheme or as near as thereto as circumstances admit, stating clearly: i) the name and address of the complainant, ii) the name and address of the branch or registered office of the Non-Banking Financial Company against which the complaint is made, iii) the facts giving rise to the complaint, iv) the nature and extent of the loss caused to the complainant, and v) the relief sought for.

(b) A complaint made through electronic means shall also be accepted by the Ombudsman and a printout of such complaint shall be taken on the record of the Ombudsman.

Grounds for filing a complaint by a customer

- Interest/Deposit not paid OR paid with delay
- Cheque not presented OR done with delay
- 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 NBFC
- Guidelines for Fair practices Code not followed

Address and Area of Operation of NBFC Ombudsman

SN	Centre	Address of the Office of NBFC Ombudsman	Area of Operation
1	Chennai	C/o Reserve Bank of India Fort Glacis, Chennai 600 001 STD Code: 044 Telephone No : 25395964 Fax No : 25395488 Email : nbfcochennai@rbi.org.in	Tamil Nadu, Andaman and Nicobar Islands, Karnataka, Andhra Pradesh, Telangana, Kerala, Union Territory of Puducherry
2	Mumbai	C/o Reserve Bank of India RBI Byculla Office Building Opp. Mumbai Central Railway Station Byculla, Mumbai-400 008 STD Code: 022 Telephone No : 23028140 Fax No : 23022024 Email : nbfcomumbai@rbi.org.in	Maharashtra, Goa, Gujarat, Madhya Pradesh, Chhattisgarh, Union Territories of Dadra and Nagar Haveli, Daman and Diu
3	New Delhi	C/o Reserve Bank of India Sansad Marg New Delhi -110001 STD Code: 011 Telephone No: 23724856 Fax No : 23725218-19 Email : nbfconewdelhi@rbi.org.in	Delhi, Uttar Pradesh, Uttarakhand, Haryana, Punjab, Union Territory of Chandigarh Himachal Pradesh, and Rajasthan and State of Jammu and Kashmir
4	Kolkata	C/o Reserve Bank of India 15, Netaji Subhash Road Kolkata-700 001 STD Code: 033 Telephone No : 22304982 Fax No : 22305899 Email : nbfcoolkata@rbi.org.in	West Bengal, Sikkim, Odisha, Assam, Arunachal Pradesh, Manipur, Meghalaya, Mizoram, Nagaland, Tripura, Bihar and Jharkhand