

# NBFC Ombudsman Scheme

With effect from 26th April 2019, Reserve Bank of India (RBI) has launched the NBFC Ombudsman Scheme for non-deposit taking NBFCs with a view to provide a system of Ombudsman for redressal of complaints against deficiency in services concerning deposits, loans and advances and other specified matters.

The salient features of the scheme are:

1. RBI has appointed officers who shall act as 'ombudsman' to carry out the functions set out under the Ombudsman Scheme. As on date, RBI has Offices of the Ombudsman at 4 metro centres viz. Chennai, Kolkata, Mumbai and New Delhi. (detailed in the table below)
2. The Ombudsman is empowered to receive customer complaints which may be made on any of the grounds set out in paragraph 8 of the Ombudsman Scheme
3. The scheme details the entire procedure of complaint redressal - Including grounds for customer to file the complaint & the procedure to file the complaint.
4. A customer complaint may be made to the Ombudsman, only after a written representation has been made to the relevant NBFC and has been rejected by the NBFC, or if no reply is received from the NBFC for a period of one month from receipt of the representation or if the complainant is not satisfied by the reply given by the NBFC.
5. The entire scheme can be viewed on the RBI website  
<https://rbidocs.rbi.org.in/rdocs/Content/PDFs/NBFC23022018.pdf>
6. Customers can lodge their complaint with the Ombudsman office: <https://cms.rbi.org.in> or contact Centralized Receipt and Processing Centre (CRPC):
  - Toll free: 14448
  - Address: Centralized Receipt and Processing Centre, Reserve Bank of India, 4th Floor, Sector 17, Chandigarh – 160017

**Details of the Ombudsman appointed by RBI under the said scheme are mentioned below:**

Area of Operation	Address of the Office of NBFC Ombudsman	Centre
<b>South</b>	C/o Reserve Bank of India, Fort Glacis, Chennai 600 001 STD Code: 044, Telephone No.: 25395964 Fax No.: 25395488 Email: nbfcchennai@rbi.org.in	<b>Chennai</b>
<b>West</b>	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: nbfc Mumbai@rbi.org.in	<b>Mumbai</b>
<b>North</b>	C/o Reserve Bank of India, Sansad Marg, New Delhi 110001 STD Code: 011, Telephone No.: 23724856, Fax No.: 23725218-19, Email: nbfcnewdelhi@rbi.org.in	<b>New Delhi</b>
<b>East</b>	C/o Reserve Bank of India, 15, Netaji Subhash Road, Kolkata 700 001 STD Code: 033, Telephone No.: 22304982, Fax No.: 22305899, Email: nbfcokolkata@rbi.org.in	<b>Kolkata</b>

**Details of the Principal Nodal Officer are:**

Designation	Name	Email id	Telephone No
Principal Nodal Officer	Perveen Rana	Perveen.rana@tmf.co.in	022-61815400