

Integrated Ombudsman Scheme, 2021

Salient Features of the Scheme

- The objective of the Scheme is to resolve the customer grievances involving deficiency in service on part of Regulated Entity in a speedy, cost-effective and satisfactory manner. It provides for cost-free redressal of the customer complaints involving deficiency in services, if not resolved to the satisfaction of the customers or not replied to within a period of 30 days by the Regulated Entity.
- The Scheme simplifies the grievance redress process at RBI by enabling the customers of to register their complaints at one centralised reference point. The Complaints under the scheme may be made online on the Complaint Management System: [CMS Portal](#) or send their complaints in email/physical form to CRPC. Online complaints will be allocated automatically to the different RBI Ombudsmen for redressal upon registration of the complaint.
- A Centralised Receipt and Processing Centre ("CRPC") has been set up at RBI, Chandigarh for receipt and initial processing of physical and email complaints. CRPC will undertake initial scrutiny and processing of these complaints and uploads them on CMS which are then assigned to RBI Ombudsmen for redressal.

Address of CRPC is as follows:

Centralized Receipt and Processing Centre (CRPC) Reserve Bank of India,
Central Vista, Sector 17, Chandigarh - 160 017

- Facility for real-time tracking of the status of complaint. Acknowledgement is sent to the complainant on registration of online complaint on the mobile no. & mail ID that were provided at the time of filing the complaint. The status of the complaint can be checked by using the mobile number and the complaint number through the link: <https://cms.rbi.org.in>.
- The responsibility of representing the Regulated Entity and furnishing information in respect of complaints filed by customers against the Regulated Entity would be that of the Principal Nodal Officer in the rank of a General Manager in a Public Sector Bank or equivalent.
- The Regulated Entity will not have the right to appeal in cases where an Award is issued by the ombudsman against it for not furnishing satisfactory and timely information/documents.
- RBI's Executive Director-in charge of Consumer Education and Protection Department would be the Appellate Authority under the integrated scheme.
- The Ombudsman/Deputy Ombudsman shall consider the complaints only if there is deficiency in service subject to exceptions. Complaints that are in the nature of offering suggestions or seeking guidance or explanation are not treated as Complaints. Also, there is no limit on the amount in a dispute that can be brought before the Ombudsman. However, only those complaints where the compensation sought, is ₹20 lakh or lower are admissible under the scheme.

Grounds for filing a complaint by a customer:

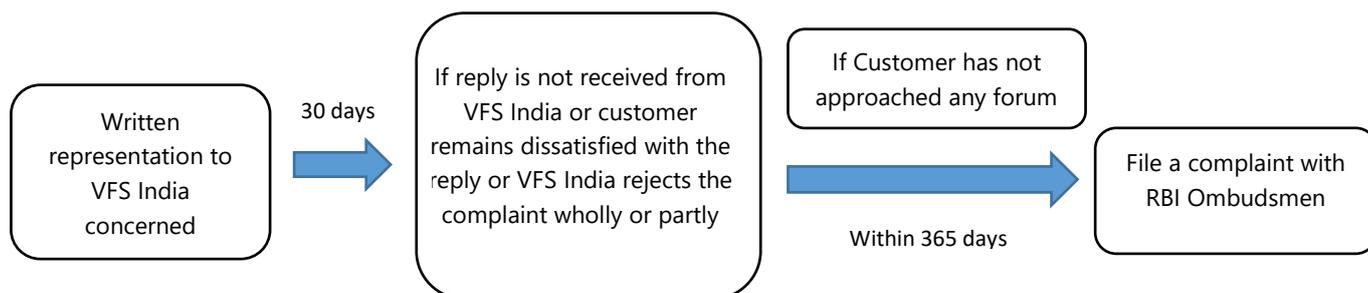
- Complaints involving Deficiency in Service

**Deficiency in Service means a shortcoming or an inadequacy in any financial service, which the VFS India is required to provide statutorily or otherwise, which may or may not result in financial loss or damage to the customer.*

Complaints not covered under the scheme:

- Complaints which are filed directly with the Ombudsman without first being taken up with the VFS India in writing.
- Complaints which have been lodged with the VFS India but a period of 30 days has not elapsed from such date of lodgment of the complaint except for complaints where the complainant has received a reply from the VFS India, however is not satisfied.
- Complaint made after one year from the date of receipt of the reply from VFS India or where no reply is received, later than one year and 30 days after the date of the representation to the VFS India
- Complaints which have been already dealt with by Ombudsman or those under process/pending on the same cause of action and for similar relief (whether received from the same complainant or along with one or more complainants);
- Complaints related to the commercial decision of the VFS India;
- Complaints related to any dispute between a vendor and the VFS India relating to an outsourcing contract;
- Complaints addressed to other authorities and not directly addressed to Ombudsman;
- Complaints raising general grievances against the management or executives of the VFS India;
- Complaints pertaining to a dispute in which action initiated by the VFS India complies with the orders of a statutory or law enforcing authority;
- Complaints in which the alleged deficiency in the service relates to an entity not regulated by RBI;
- Complaints related to the disputes between Companies;
- Complaints related to any dispute involving employee-employer relationship of the VFS India;
- Complaints pending before any Court, Tribunal or Arbitrator or any other forum or authority; or, settled or dealt with on merits, by any Court, Tribunal or Arbitrator or any other forum or authority, whether or not received from the same complainant or along with one or more of the complainants/parties concerned;
- Complaints that are abusive or frivolous or vexatious in nature;
- Complaints made after the expiry of the period of limitation prescribed under the Limitation Act, 1963, for such claims;
- Complaints with incomplete details and those that are not specific/actionable in nature;
- Complaints lodged through an advocate (except where the advocate himself is the aggrieved person);
- Complaint in the nature of offering suggestions or seeking guidance or explanation.

Procedure for filing the Complaint



Complaint can be filed two ways:

- **Online Mode:** The complaint may be lodged online through the CMS portal of RBI at <https://cms.rbi.org.in>
- **Offline Mode:** The complaint may also be submitted through electronic or physical mode to the CRPC. The complaint, if submitted in physical form, shall be duly signed by the complainant or by the authorised representative. If the Complaint is filed through an authorized representative, they shall be submitted along with an authorization form. The complaint shall also be in such format and containing such information as may be specified by Reserve Bank. ***Formats are enclosed as Annexure I.***

Resolution of Complaints:

- On receipt of a complaint, it is scrutinized to assess whether it is a maintainable or a non-maintainable complaint. If found non-maintainable, the complaint is closed and Same is communicated to the Complainant.
- For a maintainable complaint, Ombudsmen endeavors to promote resolution by agreement between the complainant and the VFS India through facilitation or conciliation or mediation. If an amicable settlement of the complaint is arrived, the same shall be recorded and signed by both the parties and no formal award is issued.
- VFS India shall file its written version in reply to the averments in the complaint within 15 days before the Ombudsman for resolution. If failed to reply or furnish information within stipulated time, then Ombudsmen may proceed ex-parte based on the available evidence and issue an Award. In this case, VFS India will not have a right to appeal.

Rejection of Complaint:

Ombudsmen/Deputy Ombudsmen may reject a complaint at any stage, if the complaint:

- a. is non-maintainable or not covered under the Scheme;
- b. is in the nature of offering suggestions or seeking guidance or explanation;
- c. in the opinion of the Ombudsman there is no deficiency in service;
- d. the compensation sought for the consequential loss is beyond the power of the Ombudsman to award i.e. more than Rs. 20 Lakhs;
- e. the complaint is not pursued by the complainant with reasonable diligence;
- f. the complaint is without sufficient cause;
- g. the complaint requires consideration of elaborate documentary and oral evidence and the proceedings before the Ombudsman are not appropriate for adjudication of such a complaint;

h. in the opinion of the Ombudsman there is no financial loss or damage, or inconvenience caused to the complainant.

Appellate Mechanism

Right to appeal is available to both Customer & VFS India. Any party aggrieved by an Award or rejection of a complaint under abovementioned sub-clauses (e) to (h), can file an appeal before the Appellate Authority in RBI, within 30 days of the date of receipt of communication of the Award or rejection of the complaint. The Appellate Authority, if satisfied that the applicant had sufficient cause for not making an application for appeal within the specified time, may also allow a period of extension not exceeding 30 days. Appeal can also be filed through the CMS Portal.

VFS Customers can send their written representation to The Principal Nodal Officer/ Grievance Redressal Officer at the below address:

Name: Ms. Shilpa Bhat

Address: Volvo Financial Services India (Private) Limited
#65/2, Bagmane Teck Park, Block-A,
5th Floor, Parin Building
CV Raman Nagar, Bangalore 560093

Email: shilpa.bhat@volvo.com

Phone: 9972899113