

ORIX Leasing & Financial Services India Limited (formerly known as OAIS Auto Financial Services Limited)

(A Subsidiary of ORIX Auto Infrastructure Services Limited)

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THE RESERVE BANK - INTEGRATED OMBUDSMAN SCHEME, 2021

SALIENT FEATURES

The Ombudsman Scheme covers customers of



All deposit taking NBFCs

NBFCs with assets size \geq Rs. 100 crores + customer interface
 (Excluding: Infrastructure Finance Companies, Core Investment Companies, Infrastructure Debt Fund, and NBFCs under liquidation)

“Deficiency in service” means a shortcoming or an inadequacy in any financial service, which the NBFC is required to provide statutorily or otherwise, which may or may not result in financial loss or damage to the customer

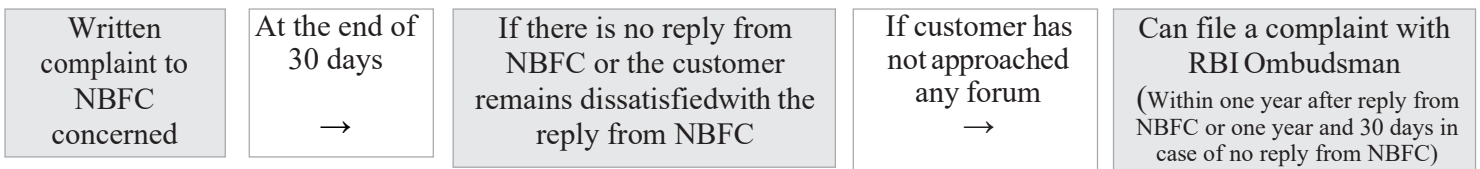
Grounds of complaint

Any customer aggrieved by an act or omission of NBFC resulting in Deficiency in Service, may file a complaint under the Scheme personally or through an authorised representative.

Grounds for non-maintainability of a Complaint

No complaint for Deficiency in Service shall lie under the Scheme in matters mentioned under clause 10 of RBI Integrated Ombudsman Scheme, 2021.

How can a customer file complaint?



How does Ombudsman take a decision?

- Ombudsman promotes settlement through facilitation /conciliation /meditation.
- Proceedings before Ombudsman are summary in nature.
- If Complaint is not resolved/rejected, Ombudsman can issue Award/Order.

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

Yes, if Ombudsman’s decision is appealable, the customer can contact the Appellate Authority - the Executive Director in charge of the Department of Reserve Bank administering this Scheme.

The contact details of Centralised Receipt and Processing Centre, RBI to receive and process complaints is as below
 Centralised Receipt and Processing Centre, Reserve Bank of India, 4th Floor, Sector 17, Chandigarh – 160017

Email ID – crpc@rbi.org.in

Note: • This is an Alternate Dispute Resolution mechanism
 Customer can access the complaint lodging portal of the Ombudsman at <https://cms.rbi.org.in>)
 Refer to www.rbi.org.in for further details of the Scheme