

OMBUDSMAN SCHEME

The RBI in public interest, and to make alternate dispute redress mechanism simpler and more responsive to the customers, decided to integrate erstwhile three ombudsman scheme i.e. (I) the Banking Ombudsman Scheme, 2006, (II) the Ombudsman Scheme for Non-Banking Financial Companies, 2018, and (III) the Ombudsman Scheme for Digital Transactions, 2019 into an Integrated Ombudsman Scheme, 2021.

PROCESS FOR FILING A COMPLAINT:

LEVEL-1 ESCALATION OF COMPLAINTS REGARDING CREDIT+ APP:

The customer may contact Credit+'s customer support executive in case of any query/problem or grievance.

The customer can write an email to customer.support@creditt.in

The office would be operational between 10:00 to 19:00 (except public holidays)

LEVEL-2 ESCALATION OF COMPLAINTS REGARDING REPAYMENT OF LOAN AND OTHER:

If the customer is not satisfied with the response received from the customer support executive or the query/problem was not answered/solved within 7 working days, he/she may raise the issue with Grievance Redressal Officer.

The name and contact details are as furnished below:

Name: Kavisha Inamdar

Contact Number: 08097452970

Email ID: grievance@creditt.in

The office would be operational between 10:00 to 19:00 on Monday to Friday (except public holidays)

LEVEL-3 ESCALATION OF COMPLAINTS (IF NOT RESOLVED IN LEVEL 1 AND 2):

If the complaint is not resolved within a period of 5 working days after raising an issue with Grievance Redressal Officer, the customer/borrower may appeal to the RE Nodal Officer in charge.



Name: Mona Shah

Contact Number: 079-26578110

Email ID: grievance@sampati.co.in

GROUND FOR FILING A COMPLAINT BY A CUSTOMER TO OMBUDSMAN:

- **Complaint can be raised within 30 Days after occurrence of the following events:**
 1. The complaint is wholly/partly rejected by SSL; or
 2. Response is not satisfactorily given by SSL and CREDIT+
 3. No response is received within 30 days from SSL, from filing a Complaint.

WHERE CAN THE COMPLAINT CAN BE FILED:

Complaint may be logged through online portal: <https://cms.rbi.org.in/>

- Complaints can be in electronic mode and physical form, including postal and hand-delivered complaints, shall be addressed and sent to the place where the Centralised Receipt and Processing Centre of the RBI.

CAN A CUSTOMER APPEAL, IF NOT SATISFIED WITH THE DECISION OF OMBUDSMAN?

Yes, Ombudsman's decision is appealable within 30 days of the date of receipt of the award or rejection of complaint to Appellate Authority i.e. Executive Director in charge of the Department, RBI administering the scheme.

NOTES:

Ombudsman/ Deputy Ombudsman may reject the complaint, if not maintainable under the scheme.

- This is an Alternate Dispute Resolution Mechanism.
- Customer is at liberty to approach any other court/ forum/ authority for the redressal at any stage, however in such a case he/she will not be able to approach RBI Ombudsman.
- For further details of Scheme, Refer to www.rbi.org.in
- The scheme is also available with our Branch/ Meeting Centre

