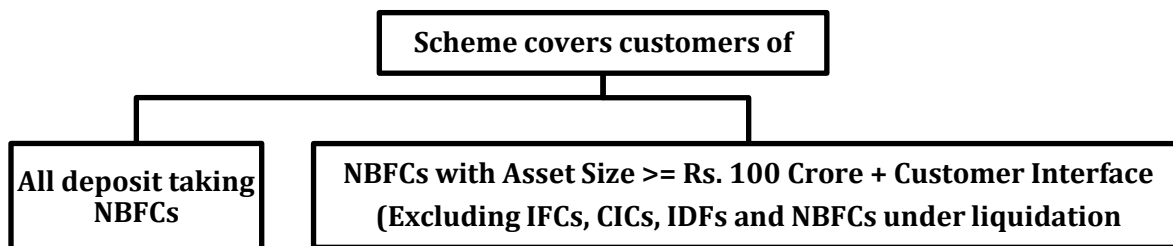


**Integrated Ombudsman Scheme, 2021**

**Salient Features**



**Grounds for filing a complaint by a Customer:**

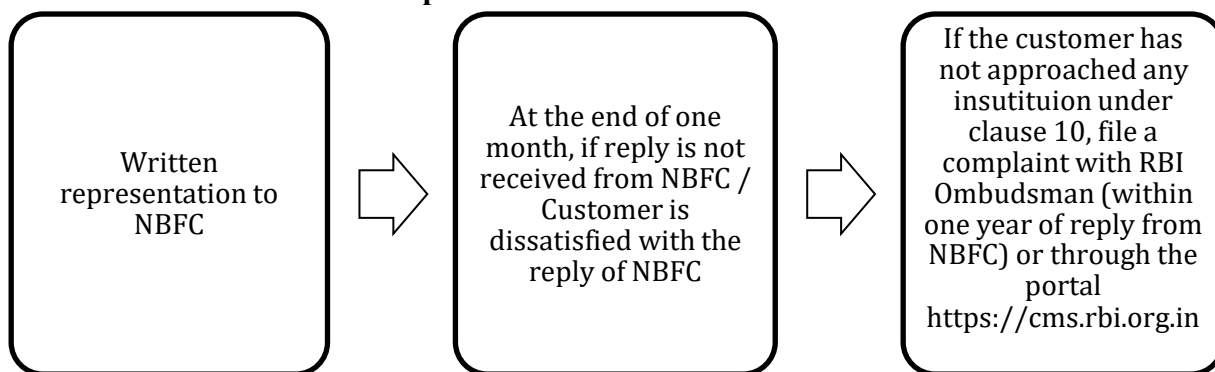
Any customer aggrieved by an act or omission of a Regulated Entity resulting in deficiency in service as defined under scheme

” Means a shortcoming or an inadequacy in any financial service or such other services related thereto, which the Regulated Entity is required to provide statutorily or otherwise, which may or may not result in financial loss or damage to the customer”

**Grounds for Non-maintainability of the complaint**

Grounds for non-maintainability of a Complaint To know about the complaints which are not maintainable under this Scheme, please refer to clause 10 of RBI Integrated Ombudsman Scheme, 2021

**Process to file Consumer Complaint:**



**How does the Ombudsman take decision?**

- Proceedings before Ombudsman are summary in nature
- Promotes settlement through conciliation → If settlement not reached, can issue Award / Order

**Can a Customer appeal, if not satisfied with the decision of Ombudsman?**

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

**Note:**

- This is an Alternate Dispute Resolution mechanism
- Customer is at the liberty to approach any other court / forum / authority for redressal at any stage

*Refer to [www.rbi.org.in](http://www.rbi.org.in) for further details of the Scheme*

**Contact Details for Designated Officers of the Company**

	<b>Principal Officer</b>	<b>Designated Director</b>
<b>Name</b>	Pawan Chhangani	Shyam Jatia
<b>Address</b>	G 12, GROUND FLOOR, RAHEJA CENTRE, 214 FREE PRESS JOURNAL MARG, NARIMAN POINT, MUMBAI 400021	G 12, GROUND FLOOR, RAHEJA CENTRE, 214 FREE PRESS JOURNAL MARG, NARIMAN POINT, MUMBAI 400021
<b>Telephone No.</b>	022-67155227	022-67155216
<b>Email ID</b>	ops@vsjinvestments.com	accounts@apposite.co.in

**Contact Details of Officers of Grievance Redressal Mechanism of the Company**

	<b>Grievance Redressal Officer</b>	<b>Nodal Officer</b>	<b>Principal Nodal Officer</b>
<b>Name</b>	Shyam Jatia	Shyam Jatia	Shyam Jatia
<b>Address</b>	G 12, GROUND FLOOR, RAHEJA CENTRE, 214 FREE PRESS JOURNAL MARG, NARIMAN POINT, MUMBAI 400021	G 12, GROUND FLOOR, RAHEJA CENTRE, 214 FREE PRESS JOURNAL MARG, NARIMAN POINT, MUMBAI 400021	G 12, GROUND FLOOR, RAHEJA CENTRE, 214 FREE PRESS JOURNAL MARG, NARIMAN POINT, MUMBAI 400021
<b>Telephone No.</b>	022-67155216	022-67155216	022-67155216
<b>Email ID</b>	accounts@apposite.co.in	accounts@apposite.co.in	<a href="mailto:accounts@apposite.co.in">accounts@apposite.co.in</a>

**Reserve Bank of India (For Physical Complaints only):**

RBI Ombudsman,  
Centralised Receipt and Processing Centre,  
Reserve Bank of India, 4th Floor, Sector 17,  
Chandigarh – 160017.

Email: [CRPC@rbi.org.in](mailto:CRPC@rbi.org.in)  
Toll Free No.: 14448 (between 9:30 am and 5:15 pm)

**Note:**

The Customer may obtain for a copy of the following from the Reception:

- a. Fair Practices Code of the Company
- b. Copy of RBI's Integrated Ombudsman Scheme 2021
- c. Company's Policy on Interest Rates charged

The customer can write their complaints to the Grievance Redressal Officer via email at the above stated Email ID. If the customer does not obtain satisfactory resolution of the grievances, the same can be escalated to the Reserve Bank of India at the above-mentioned address or through accessing website <https://cms.rbi.org.in>.