

# CreditAccess Grameen Limited

Regd Office: No. 49, 46th Cross, 8th Block, Jayanagar, Bengaluru 560070, Karnataka, India  
Telephone: +91 80 22637300, Website: [www.creditaccessgrameen.in](http://www.creditaccessgrameen.in), email: [info@cagrameen.in](mailto:info@cagrameen.in)

## Integrated Ombudsman Scheme, 2021

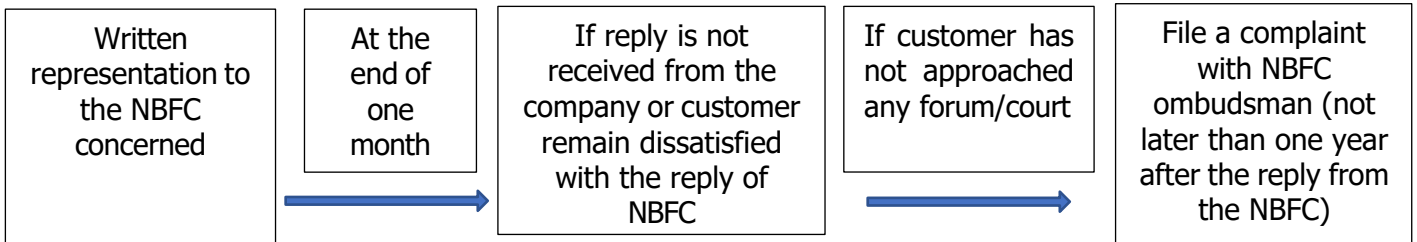
### Salient Features

The scheme covers All Non-Banking Financial Companies (excluding Housing Finance Companies) which (a) are authorised to accept deposits; or (b) have customer interface, with an assets size of Rupees 100 crore and above as on the date of the audited balance sheet of the previous financial year.

#### Grounds for filing a complaint by a customer:

- Not conveyed the amount of loan sanctioned, terms & conditions, annualized rate of interest, etc.
- Notice not provided for changes in agreement, levy of charges
- Failure to ensure transparency in contract/loan agreement
- Failure/ Delay in releasing securities/ documents
- Failure to provide legally enforceable built-in repossession in contract/ loan agreement
- RBI directives not followed by the Company
- Guidelines on Fair Practices Code not followed

#### How a customer can file a complaint?



#### How does Ombudsman take decision?

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

#### Can a customer file appeal, if not satisfied with decision of Ombudsman?

**Yes**, If Ombudsman's decision is appealable → Appellate Authority: **Executive Director, RBI**

#### Note:

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

**Note: A Copy of Ombudsman Scheme is available with our Branch Manager for perusal in the office premises, if anyone desires to do so.**

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

### NAME AND CONTACT DETAILS OF THE PRINCIPAL NODAL OFFICER

**Mr. Arun Kumar B**

**Principal Nodal Officer**

CreditAccess Grameen Limited  
#49, 46th Cross, 8th Block, Jayanagar, Bengaluru – 560070  
Phone: +91.80.22637300  
Email: [yourvoice@cagrameen.in](mailto:yourvoice@cagrameen.in)



भारतीय रिज़र्व बैंक

## Reserve Bank of India

रिज़र्व बैंक-एकीकृत लोकपाल योजना, 2021 के खंड 6 के अनुसार योजना के तहत दर्ज शिकायतों को प्राप्त करने के लिए चंडीगढ़ में एक केंद्रीकृत प्राप्ति और प्रसंस्करण केंद्र (सीआरपीसी) स्थापित किया गया है।

In terms of Clause 6 of the Reserve Bank — Integrated Ombudsman Scheme, 2021 a Centralised Receipt and Processing Centre (CRPC) has been established at Chandigarh to receive complaints filed under the Scheme.

सीआरपीसी का पता निम्नलिखित है / Address of CRPC is as follows:

केंद्रीकृत प्राप्ति और प्रसंस्करण केंद्र (सीआरपीसी)

भारतीय रिज़र्व बैंक

सेंद्रल विस्टा, सेक्टर 17

चंडीगढ़ - 160 017

**Centralized Receipt and Processing Centre (CRPC)**

**Reserve Bank of India,**

**Central Vista, Sector 17, Chandigarh -**

**160 017 Email- [crpc@rbi.org.in](mailto:crpc@rbi.org.in)**