

Address and contact details of NBFC Ombudsman' s office

Centralised Receipt and Processing Centre

Reserve Bank of India, 4th Floor, Sector 17,

Chandigarh – 160017

Toll Free no. - 14448. Interactive Voice Response System (IVRS) is available 24*7.

The facility to connect to Contact Centre personnel is available from 8:00 AM to 10:00 PM (Monday through Saturday, except National Holidays) for English and Hindi, and ten Regional Languages (Assamese, Bengali, Gujarati, Kannada, Marathi, Malayalam, Odia, Punjabi, Telugu and Tamil).

FORM OF COMPLAINT (TO BE LODGED) WITH THE OMBUDSMAN

[Clause 11(2) of the Scheme]

(TO BE FILLED UP BY THE COMPLAINANT)

All the fields are mandatory except wherever indicated otherwise

To
The Ombudsman

Madam/Sir,

Sub: Complaint against(place of Regulated Entity's branch or office) of(name of the Regulated Entity)

Details of the complaint:

1. Name of the complainant
2. Age (years).....
3. Gender.....
4. Full address of the complainant
-
-
- Pin Code
- Phone No. (if available).....
- Mobile Number.
- E-mail (if available)

5. Complaint against (Name and full address of the branch or office of the Regulated Entity)
-
- Pin Code

6. Nature of relationship/account number (if any) with the Regulated Entity
-

7. Transaction date and details, if available

.....

(a) Date of complaint already made by the complainant to the Regulated Entity
(Please enclose a copy of the complaint)

.....

(b) Whether any reminder was sent by the complainant? Yes/No
(Please enclose a copy of the reminder)

.....

8. Please tick the relevant box (Yes/No)

Whether your complaint:

(i)	is sub-judice/under arbitration ¹ ?	Yes	No
(ii)	is made through an advocate, except when the advocate is the aggrieved party?	Yes	No
(iii)	has already been dealt with or is under process on the same ground with the Ombudsman?	Yes	No
(iv)	is in the nature of general complaint/s against Management or Executives of a Regulated Entity?	Yes	No
(v)	is on account of a dispute between Regulated Entities?	Yes	No
(vi)	involves employer-employee relationship?	Yes	No

9. Subject matter of the complaint

.....

10. Details of the complaint:

(If space is not sufficient, please enclose a separate sheet)

.....

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.....

¹ **Complaint is sub-judice/under arbitration** if the complaint in respect of the same cause of action is already pending/dealt with on merits by any Court, Tribunal or Arbitrator or any other Authority, whether individually or jointly.

11. Whether any reply has been received from the Regulated Entity within a period of 30 days of receipt of the complaint by it? Yes/No
(if yes, please enclose a copy of the reply)

12. Relief sought from the Ombudsman

.....
.....

(Please enclose a copy of documentary proof, if any, in support of your claim)

13. Nature and extent of monetary loss, if any, claimed by the complainant by way of compensation (please refer to clauses 15 (4) & 15 (5) of the Scheme)

Rs.....
.....

14. List of documents enclosed:

Declaration

(i) I/We, the complainant/s herein declare that:

a) the information furnished above is true and correct; and

b) I/We have not concealed or misrepresented any fact stated above, and in the documents submitted herewith.

(ii) The complaint is filed before the expiry of a period of one year reckoned in accordance with the provisions of clause 10 (2) of the Scheme.

Yours faithfully

(Signature of the Complainant/Authorised Representative)

AUTHORISATION

If the complainant wants to authorise a representative to appear and make submission on her/his behalf before the Ombudsman, the following declaration should be submitted:

I/We hereby nominate Shri/Smt..... as my/our authorised representative whose contact details are as below:

Full Address
.....
.....

Pin Code

Phone No:.....

Mobile Number.

E-mail

(Signature of the Complainant)

AUTHORISATION

If the complainant wants to authorise a representative to appear and make submission on her/his behalf before the Ombudsman, the following declaration should be submitted:

I/We hereby nominate Shri/Smt..... as my/our authorised representative whose contact details are as below:

Full Address
.....
.....

Pin Code

Phone No:.....

Mobile Number.

E-mail

(Signature of the Complainant)

The Reserve Bank - Integrated Ombudsman Scheme, 2021

Salient features of the Scheme

1. All complaints shall be made under Integrated Ombudsman Scheme, 2021
2. The Scheme defines 'deficiency in service' as the ground for filing a complaint, with a specified list of exclusions.
3. The Scheme has done away with the jurisdiction of each Ombudsman office.
4. A Centralised Receipt and Processing Centre has been set up at RBI, Chandigarh for receipt and initial processing of physical and email complaints in any language.
5. 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.

How can a customer file complaint?

If a customer does not receive a response from the NBFC within 30 days from the date of filing of complaint or if he is dissatisfied with the response received from the NBFC the customer can file complaint with the Ombudsman 's office not later than one year after he has received the reply from the NBFC.

The different modes of filing complaint are given below:-

A complaint can be filed through any of the following methods:

- i. Online - on CMS portal of RBI at <https://cms.rbi.org.in>.
- ii. Physical complaint (letter/post) in the form as specified in Annexure in the Scheme to "Centralised Receipt and Processing Centre, 4th Floor, Reserve Bank of India, Sector -17, Central Vista, Chandigarh - 160017".
- iii. Complaints with full details can be sent by email (crpc@rbi.org.in).

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

- Yes. The Executive Director-in charge of Consumer Education and Protection Department of RBI would be the Appellate Authority under the Scheme

Note: The full details of the scheme is available with the Branch Manager and can also be referred at www.rbi.org.in

24/02/2026

STATE	NODAL OFFICER (NO)	EMAIL IDs OF NODAL OFFICERS	Contact Nos. of NO	PRINCIPAL NODAL OFFICER AT HO	Email id	Contact No
WEST BENGAL, ASSAM, ORISSA and JHARKHAND	CHANDANA PANDEY	chandana.pandey@muthoot.com	9037949310	JULIA MATHEW	pno@muthootfincorp.com	0471-4911400/4911626
KERALA-NORTH	MADHAVDAS D	madhavadas.d@muthoot.com	9037949300			
KERALA-SOUTH	SANTHOSH MAVELIL	santhosh.mavelil@muthoot.com	9037949302			
TAMIL NADU-NORTH	JESSY JOSEPH	jessy.joseph@muthoot.com	9037949303			
TAMIL NADU-SOUTH	SIVAKUMAR P	sivakumar.p@muthoot.com	9037949304			
HYDERABAD	VEERAGONI RAJU	veeragoni.raju@muthoot.com	9037711224			
VISHAKAPATNAM	SRINIVASA RAO IPPILI	srinivasarao.i@muthootfincorp.com	9037949306			
VIJAYAWADA	PADUCHURI VENKATA RAVI KUMAR	paduchuri.ravi@muthoot.com	9037953481			
KARNATAKA,GOA & REST OF MAHARASHTRA	GEORGE MATHEWS	george.mathews@muthoot.com	9037949307			
DELHI,PUNJAB,HARYANA,UTTAR PRADESH, RAJASTHAN, UTTARAKHAND,BIHAR,JAMMU & KASHMIR	ASHISH SHARMA	s.ashish@muthoot.com	9037949317			
MUMBAI	MOHAMMED RIZWAN	rizwan.shaikh@muthoot.com	9037949309			
GUJARAT,MADHYAPRADESH	MIHIR NANAVATI	nanavati.mihir@muthoot.com	9037112290			