

## **SALIENT FEATURES OF THE RESERVE BANK-INTEGRATED OMBUDSMAN SCHEME, 2021**

### **Applicability of the scheme:**

This scheme is applicable to Non-Banking Finance Company (“NBFC”) including NBFC-MFI (Micro Finance Institutions). Therefore, it is applicable to Growing Opportunity Finance (India) Private Limited (“The Company”) being a NBFC-MFI

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

Any customer aggrieved by an act or omission by the Company which resulting in deficiency of service may file a complaint.

“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 for non-maintainability of a complaint**

Any complaints falling under the matters specified in point 10 of chapter IV of the Scheme shall not be considered as deficiency in service by NBFC

### **Procedure for making a complaint**

1. The complainant should make a written complaint to the principal nodal officer of the Company either by an email or through a letter addressed to:

Name and Address:

**Mrs. Nirmala.S, Company Secretary**

**Principal Nodal Officer**

Growing Opportunities Finance (India) Private Limited

No 73, 1st Floor, Y Block, 6th Street, Anna nagar,

Chennai – 600040, Tamilnadu, India.

Email Id: [info@gopportunity.net](mailto:info@gopportunity.net)

Ph: 04435101970

2. The complainant may approach RBI Ombudsman, if the complaint was rejected wholly or partly by the Company or the complainant is not satisfied with the reply, within one year from the receipt of reply. In the event of non-receipt of reply from the Company, the complainant may approach RBI Ombudsman, within one year and 30 days from the date of the complaint.
3. The complaint may also be submitted through electronic or physical mode to the centralised receipt and processing centre of RBI Ombudsman located at:

Centralised Receipt and Processing Centre’

Reserve Bank of India,

4th Floor, Sector 17, Chandigarh – 160017

4. Website and Email ID of RBI Ombudsman for registration of complaints: <https://cms.rbi.org.in>  
[crpc@rbi.org.in](mailto:crpc@rbi.org.in)



Refer: Integrated  
Ombudsman Schem

