



DETAILS OF THE NODAL OFFICER OF VIVIFI INDIA FINANCE PRIVATE LIMITED

Name and Designation	Contact Details
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The Reserve Bank — Integrated Ombudsman Scheme, 2021:

Scheme covers customers of the following Regulated entities: -

- All deposit taking Banks / NBFC's
- NBFC's with defined asset size as per RBI excluding the listed ones as mentioned in the scheme.
- Any system participant as defined under Payment and Settlement Systems Act, 2007

Salient features of the Scheme: -

- i. It will no longer be necessary for a complainant to identify under which scheme he/she should file a complaint with the Ombudsman.
- ii. The Scheme defines 'deficiency in service' as the ground for filing a complaint, with a specified list of exclusions. Therefore, the complaints would no longer be rejected simply on account of "not covered under the grounds listed in the scheme".
- iii. The Scheme has done away with the jurisdiction of each ombudsman office.
- iv. A Centralized Receipt and Processing Centre has been set up at RBI, Chandigarh for receipt and initial processing of physical and email complaints in any language.
- v. 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.
- vi. The Regulated Entity will not have the right to appeal in cases where an Award is issued by the ombudsman against it for not furnishing satisfactory and timely information/documents.

Grounds for filing a complaint by a customer:

Any act or omission of the above-mentioned regulated entities resulting in deficiency in Service.

Grounds for non-maintainability of a Complaint:

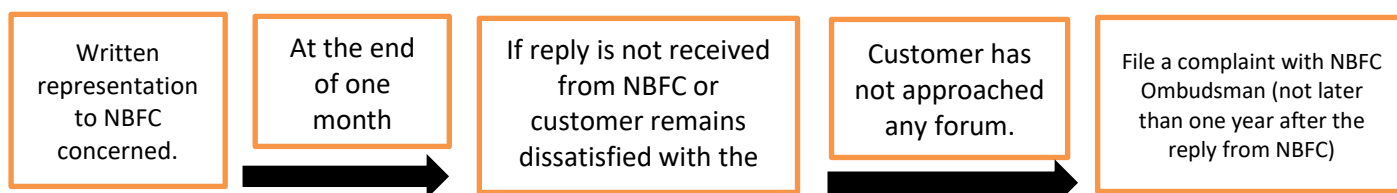
Certain types of complaints which are classified as non-maintainable complaints due to various reasons as indicated below are not covered under RB-IOS, 2021:

- i. Complaints which are filed directly with the Ombudsman without first being taken up with the RE concerned, in writing.



- ii. Complaints which have been lodged with the RE, but a period of 30 days has not elapsed from such date of lodgment of the complaint with the RE, except for complaints for which the complainant has received a reply from the RE, and is not satisfied with the reply.
- iii. Complaint made after one year from the date of receipt of the reply of the RE or, where no reply is received, later than one year and 30 days after the date of the representation to the RE;
- iv. Complaints which have been already dealt with by Ombudsman/ CEPC or those under process/pending on the same cause of action and for similar relief (whether received from the same complainant or along with one or more complainants) with the RBIO;
- v. Complaints related to the commercial decision of the RE. For example: grant of a loan;
- vi. Complaints related to any dispute between a vendor and a RE;
- vii. Complaints addressed to other authorities and not directly addressed to Ombudsman;
- viii. Complaints raising general grievances against the management or executives of RE;
- ix. Complaints pertaining to a dispute in which action initiated by a RE is in compliance of the orders of a statutory or law enforcing authority;
- x. Complaints in which the alleged deficiency in the service relates to an entity not regulated by RBI;
- xi. Complaints related to the disputes between REs;
- xii. Complaints related to any dispute involving employee-employer relationship of RE;
- xiii. Complaints pending before any Court, Tribunal or Arbitrator or any other forum or authority; or, settled or dealt with on merits, by any Court, Tribunal or Arbitrator or any other forum or authority, whether or not received from the same complainant or along with one or more of the complainants/parties concerned;
- xiv. Complaints that are abusive or frivolous or vexatious in nature;
- xv. Complaints made after the expiry of the period of limitation prescribed under the Limitation Act, 1963, for such claims;
- xvi. Complaints with incomplete details and those that are not specific/actionable in nature;
- xvii. Complaints lodged through an advocate (except where the advocate himself is the aggrieved person);
- xviii. Complaint in the nature of offering suggestions or seeking guidance or explanation.

How can a customer file a complaint?





How does the Ombudsman take decision

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

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

Yes, If Ombudsman's decision is appealable. Appellate Authority: Executive Director in-Charge of the Department of the Reserve Bank administering the scheme.

Note:

- This is an alternate Dispute Resolution mechanism.
- The customer is at liberty to approach any other court/forum/authority for the redressal at any stage.
- Refer to www.rbi.org.in for further details of the Scheme.