



Salient Features - RBI, Integrated Ombudsman Scheme, 2026

A free, cost-effective, non-adversarial grievance redress mechanism for SCNL's borrowers and customers | In force from July 1, 2026

WHO CAN COMPLAIN & ABOUT WHAT

- * Any borrower/customer of SCNL, aggrieved by a deficiency in service on SCNL's part.
- * Common issues covered: loan/recovery agent conduct, harassment, non-observance of the Fair Practices Code, mis-selling, KYC updation, staff behaviour, para-banking products.
- * File yourself, or through an authorised representative - not an advocate, unless the advocate is the aggrieved person.

WHAT CANNOT BE COMPLAINED ABOUT

- * SCNL's commercial decisions; disputes with vendors; disputes with other Regulated Entities; employer-employee matters.
- * Actions taken to comply with a court or statutory order.
- * A matter already pending/decided by a court, tribunal or arbitrator, or already pending/settled with the RBI Ombudsman on the same grievance.
- * Matters outside RBI's regulatory purview.

STEP 1 - COMPLAIN TO SCNL FIRST

- * You must first complain in writing (or any other mode) to SCNL and keep proof of having done so.
- * Approach the RBI Ombudsman only if: no reply from SCNL within 30 days; OR you are unsatisfied with SCNL's reply.

STEP 2 - TIME LIMIT TO APPROACH RBI

- * File with the RBI Ombudsman within 90 days from expiry of the above timeline, or from SCNL's last communication, whichever is later.
- * The original complaint to SCNL must also have been made within the limitation period under the Limitation Act, 1963.

HOW & WHERE TO FILE - IT'S FREE

- * Online portal: cms.rbi.org.in
- * E-mail: crpc@rbi.org.in
- * Post/courier: Centralised Receipt & Processing Centre, RBI, 4th Floor, Sector-17, Central Vista, Chandigarh – 160017
- * 24x7 Contact Centre (IVRS): Toll-free 14448 - agent support Mon-Sat, 8 AM-10 PM, in English, Hindi & 10 regional languages.

HOW YOUR COMPLAINT IS HANDLED

- * Registered complaints go to the Office of the RBI Ombudsman; SCNL must respond within 15 days.
- * The Ombudsman first tries to facilitate a settlement/conciliation between you and SCNL.
- * If unresolved, or if SCNL fails to respond, the Ombudsman may pass an Award.
- * Non-maintainable, frivolous, vexatious, or 'not a valid complaint' submissions are rejected at the outset, with reasons communicated to you.

PRINCIPAL NODAL & GRIEVANCE REDRESSAL OFFICER

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