

SALIENT FEATURES OF RESERVE BANK – INTEGRATED OMBUDSMAN SCHEME, 2026

Manappuram Finance Limited is covered under the Reserve Bank – Integrated Ombudsman Scheme, 2026 of the Reserve Bank of India.

Purpose of the Scheme

The Scheme provides a free, simple, speedy and cost-effective mechanism for resolution of complaints relating to deficiency in services of Regulated Entities.

Who Can File a Complaint

Any customer aggrieved by deficiency in service of a bank/NBFC/Payment System Participant/Credit Information Company.

Important Conditions

1. Customer must first lodge complaint with the Regulated Entity.
2. If no reply is **received within 30 days**, or reply is unsatisfactory, complaint can be filed with RBI Ombudsman.
3. Complaint must be **filed within 90 days from the date of reply or expiry of response time**.

How to File Complaint

Complaints can be filed through:

- Online: <https://cms.rbi.org.in>
- Email: crpc@rbi.org.in
- Post: **Centralised Receipt & Processing Centre (CRPC)**

Reserve Bank of India, 4th Floor, Sector-17, Central Vista, Chandigarh – 160017

Cost

No fee is charged for filing or processing complaints.

Compensation

Ombudsman may award:

- Up to **Rs. 30 lakh** for financial loss
- Up to **Rs. 3 lakh** for mental agony, harassment, time and expenses

Resolution Process

Complaints are resolved through:

- **Mediation / Conciliation / Settlement**
- **Award issued by Ombudsman if unresolved**

Appeal

Customer or Regulated Entity may appeal **within 30 days of the Award.**

Note

Complaints already pending before courts/tribunals or relating to commercial decisions are not covered under the Scheme.

Principal Nodal Officer

Name DILEEP KUMAR T.K

Phone 8086900342

Email pno@manappuram.com

(A copy of the Scheme is available at the branch for customer reference.)