Rupeek Capital Private Limited

RESERVE BANK | INTEGRATED OMBUDSMAN SCHEME 2026
SALIENT FEATURE

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1. **The Scheme shall be called the Reserve Bank– Integrated Ombudsman Scheme (RB-IOS), 2026**. It aims to provide a cost-effective, expeditious, non-adversarial alternate grievance redress mechanism for the resolution of complaints against Regulated Entities covered under the Scheme.
2. It shall come into force with effect from **July 1, 2026.**
3. Complaints under this Scheme may be filed against Rupeek Capital Private Limited ("RCPL"), which is a Non-Banking Financial Company registered with the Reserve Bank of India and covered under this Scheme.

PROCEDURE FOR GRIEVANCE REDRESSAL UNDER THE SCHEME:

Grounds of complaint: Any customer aggrieved by an act or omission of Rupeek Capital Private Limited ("RCPL") resulting in deficiency in service may file a complaint under the Scheme personally or through an authorised representative.

"Authorised Representative" means a person, other than an advocate (unless the advocate is the aggrieved person) duly appointed and authorised in writing to represent the complainant in the proceedings before the RBI Ombudsman.

When can a person file a complaint with the RBI Ombudsman?

1. The customer has first submitted a complaint to RCPL and can provide proof of submission. RCPL has not responded within: 30 days from receipt of complaint; or Any longer timeline prescribed by RBI/NPCI/Card Network guidelines, if applicable.
2. The customer is not satisfied with RCPL's response or resolution. The complaint is filed with RBI Ombudsman within 90 days from: Expiry of the response period, or Receipt of the final reply from RCPL, whichever is later.
3. The complaint relates to a deficiency in service by RCPL.
4. The same complaint has not been filed with or already decided by any Court, Consumer Forum, Tribunal, or other authority.

Grounds for non-maintainability of a Complaint:

Under the scheme are those involving matters such as:

- Commercial judgment/ decision of RCPL;
- Dispute between a vendor and RCPL;

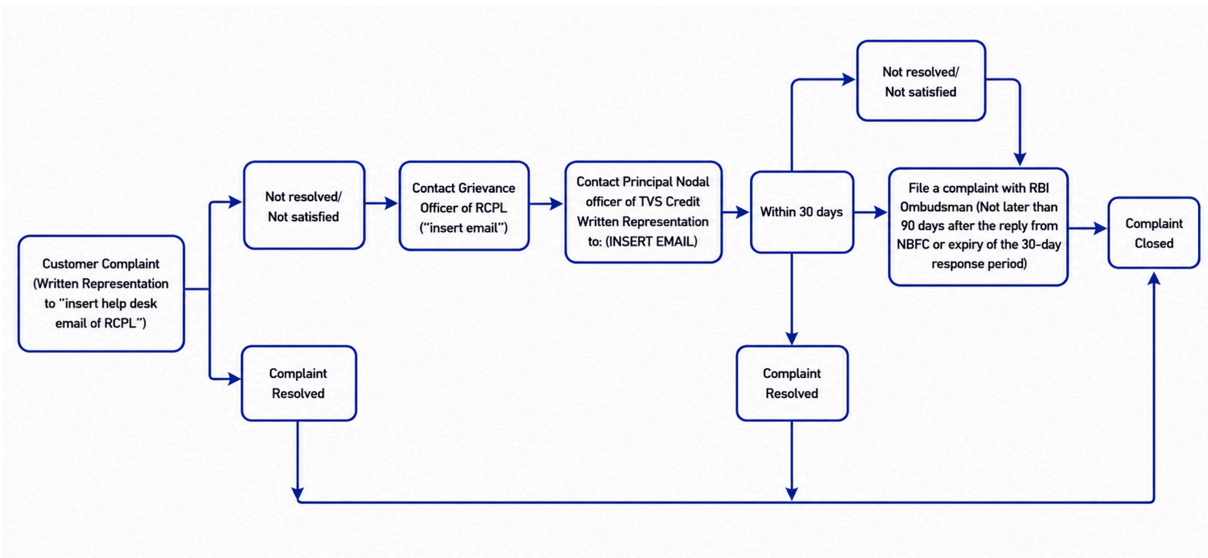
- Grievances against Management or Executives of RCPL;
- a grievance arising from an action of RCPL in compliance with the orders of a judicial/quasi-judicial or statutory or law enforcing authority;
- a service not within the regulatory purview of the Reserve Bank;
- a dispute between Regulated Entities;
- a dispute involving the employee-employer relationship of RCPL;
- a grievance for which a remedy has been provided in Section 18 of the Credit Information Companies (Regulation) Act, 2005; and a grievance pertaining to customers of RCPL not included under the Scheme.
- Complaint filed after the **stipulated timeline** has expired.
- Complaint already **adjudicated / pending** before any Court, Consumer Forum, Tribunal, Lok Adalat, or Arbitration Tribunal.
- Matters Outside the Scope of the Scheme.

Compensation Powers of the RBI Ombudsman:

The RBI Ombudsman/Deputy Ombudsman has the power to pass an Award providing compensation to the Complainant as under:

Nature of Loss / Claim	Maximum Compensation
Consequential Loss suffered by the Complainant	**Up to ₹30,00,000 (Rupees Thirty Lakh)**
Loss of time, expenses, harassment or mental anguish	Up to ₹3,00,000 (Rupees Three Lakh)
Limit on amount in dispute	NO LIMIT — Any amount can be brought before the RBI Ombudsman

PROCEDURE FOR FILING A COMPLAINT:



APPEAL BEFORE APPELLATE AUTHORITY:

Complainant's Appeal: The Complainant may, aggrieved by an Award under clause 15(1) of the scheme, within 30 days of the date of receipt of the Award, prefer an appeal before the Appellate Authority. The Appellate Authority may, if it he/she is satisfied that the complainant had sufficient cause for not making the appeal within the time, may allow a further period not exceeding 30 days.

RCPL's Appeal: RCPL (as the Regulated Entity) also has the right to appeal against an Award before the Appellate Authority within 30 days of the date of receipt of the Award. However, RCPL shall have no right to appeal against an Award issued for failure to furnish satisfactory and timely information/documents to the Ombudsman.

"Appellate Authority" means the Executive Director in-Charge of Consumer Education and Protection Department of the Reserve Bank;

"Award" means the direction issued under clause 15 of the Scheme by the RBI Ombudsman to the Regulated Entity for specific performance of its obligations within the time limit prescribed;

NOTE: Ombudsman/ Deputy Ombudsman may reject the complaint, if not maintainable under the scheme.

1. This is an Alternate Grievance Redress Mechanism.
2. Customer is at liberty to approach any other court/ forum/ authority for the redressal at any stage, however in such a case he/she will not be able to approach RBI Ombudsman.
3. For further details of scheme, refer: https://rbidocs.rbi.org.in/rdocs/content/pdfs/SCHEME16012026_A.pdf

Customers may file a complaint through any of the following modes:

Contact Details for Filing Complaint with RBI Ombudsman	
Online Portal (CMS)	https://cms.rbi.org.in
Toll-Free Helpline	14448 (Available during RBI working hours)
Email	crpc@rbi.org.in
Physical Address	Centralised Receipt and Processing Centre (CRPC), 4th Floor, Reserve Bank of India, Sector-17, Central Vista, Chandigarh – 160017
Scheme Reference	https://rbidocs.rbi.org.in/rdocs/content/pdfs/SCHEME16012026_A.pdf

The complaint submitted in electronic or physical mode shall be in such format as displayed in the Integrated Ombudsman Scheme 2026 which can be referred here: https://rbidocs.rbi.org.in/rdocs/content/pdfs/SCHEME16012026_A.pdf