

OMBUDSMAN SCHEME
Of
FDPL FINANCE PRIVATE LIMITED
(FFPL)

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A. Introduction

FDPL Finance Ltd. ('FFPL / the Company') is committed to fair practices and to providing prompt and effective resolution of customer grievances. In line with the Reserve Bank of India's Integrated Ombudsman Scheme, 2021 ('Ombudsman Scheme'), we have established an internal grievance redressal framework, followed by the option to escalate matters to the RBI Ombudsman, if required. This ensures that every customer has access to an impartial and transparent mechanism for grievance handling.

B. The Reserve Bank-Integrated Ombudsman Scheme, 2021

RBI has integrated the three Ombudsman schemes of RBI namely, (i) the Banking Ombudsman Scheme, 2006; (ii) the Ombudsman Scheme for Non-Banking Financial Companies, 2018; and (iii) the Ombudsman Scheme for Digital Transactions, 2019; into an Integrated Ombudsman Scheme, 2021.

C. Internal Grievance Redressal (Before Ombudsman)

FFPL follows a multi-level grievance redressal process to ensure that customer concerns are addressed effectively and at the appropriate level.

Customers may first reach out to our Customer Support Team by contacting the designated helpline number or email ID. This team serves as the first point of contact for any queries or service-related grievances and strives to provide a resolution within 48 hours.

If the customer is not satisfied with the response, or if the complaint requires further attention, the matter may be escalated to the Grievance Redressal Officer ('GRO'). The Officer independently reviews the grievance and ensures that it is addressed fairly, in line with company policies and applicable regulations.

Where the customer remains dissatisfied after the GRO's intervention, the complaint may be further escalated to a Senior Manager. At this stage, the grievance is reassessed in detail, and all efforts are made to resolve the matter to the satisfaction of the customer.

If the complaint is not resolved within 30 days from the date of its initial lodging with FFPL, the customer may approach the Reserve Bank of India under the Integrated Ombudsman Scheme, 2021.

FFPL's detailed grievance mechanism is available on the company's website (<https://fdplfinance.com/policies/grievance-redressal>) for all the Customers.

D. Grounds for filing a complaint with Ombudsman:

A complaint can be filed with the RBI Ombudsman in the following circumstances:

- The complaint has been wholly or partly rejected by FFPL; or
- The response received from FFPL is not satisfactory; or
- No response is received from FFPL within 30 days of lodging the complaint.

Complaints must relate to deficiency in service or other grounds specified under the Ombudsman Scheme.

E. Procedure for filing the complaint:

The complaint may be lodged online through the portal designed for the purpose (<https://cms.rbi.org.in> / Sachet Portal). The complaint may also be submitted through electronic or physical mode to the Centralised Receipt and Processing Centre as notified by the Reserve Bank.

F. Award and Compliance:

If the Ombudsman issues an Award, the complainant must submit a letter of acceptance to FFPL within 30 days of receiving the Award.

FFPL will comply with the Award within 30 days of receiving such acceptance from the complainant.

G. Appeal:

If aggrieved by the Award or rejection of a complaint, the customer may prefer an appeal before the Appellate Authority at the RBI within 30 days of the receipt of the Award or rejection. The Appellate Authority is headed by the Deputy Governor of RBI in charge of the Consumer Education and Protection Department.

H. General:

- There is no monetary limit on the amount of dispute that can be brought before the Ombudsman.
- Ombudsman/ Deputy Ombudsman may reject the complaint, if not maintainable under the Scheme.
- This mechanism serves as an alternate dispute resolution process. Customers are free to approach other courts, forums, or authorities at any stage. However, once a case is taken to another authority, the customer cannot simultaneously approach the RBI Ombudsman for the same matter.

I. Nodal Officer and Internal Ombudsman

FFPL has appointed a Nodal Officer to coordinate with the RBI Ombudsman and to ensure smooth handling of complaints. Additionally, FFPL may appoint an Internal Ombudsman in line with RBI guidelines, to provide an additional layer of independent review for unresolved grievances.

J. Reference

For full details of the RBI's Integrated Ombudsman Scheme, 2021, customers may visit:

<https://www.rbi.org.in>

or refer to the official scheme document:

<https://www.mahindrafinance.com/wp-content/uploads/2025/01/THE-RESERVE-BANK-INTEGRATED-OMBUDSMAN-SCHEME-2021.pdf>