



## The Reserve Bank- Integrated Ombudsman Scheme-2026

The Ombudsman Scheme covers customers of all Regulated Entities including

Non-Banking Financial Company” (NBFC) as defined in Section 45-I (f) of the Reserve Bank of India Act, 1934 and registered with the Reserve Bank but excluding a Core Investment Company (CIC), an Infrastructure Debt Fund-Non-Banking Financial Company (IDF-NBFC), a Non-Banking Financial Company - Infrastructure Finance Company (NBFC-IFC), a company in resolution or winding up/liquidation, or any other NBFC specified by the Reserve Bank.

### Grounds of Complaint

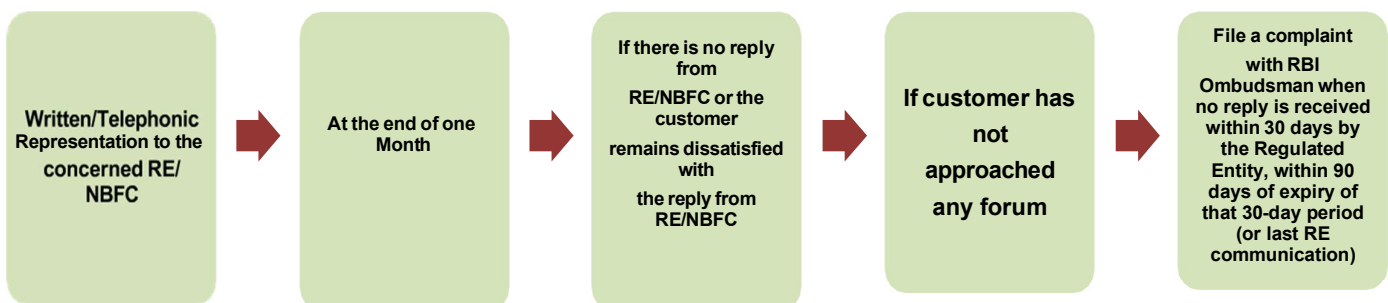
Any customer may file a complaint about an act or omission of a Regulated Entity resulting in a deficiency in service.

May file a complaint under this Scheme either personally or through an authorized representative towards “Deficiency of Service” as defined under para 3 (g) of the Scheme.

### Grounds for non-maintainability of a Complaint

To know about the complaints which are not maintainable under this Scheme, please refer to clause 10 of RBI Integrated Ombudsman Scheme, 2026

### How can a Customer File a Complaint?



### Contact details of PNO M/s AFPL

Name and Details of Principal Nodal Officer: Mr. Subrat Sabyasachi Roy

E mail id:

[pno@ampl.net.in](mailto:pno@ampl.net.in)

Contact:

+91-8280336056

Address:

Plot No-1215/1401, Opp Jaydev Vatika,

Khandagiri Bari, Khandagiri

Bhubaneswar, Odisha (751030)

### Complaint lodging with RBI Ombudsman

Complaint Lodging Portal of the Ombudsman:

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

In physical mode complaint may be sent to -  
Centralised Receipt and Processing Centre  
Reserve Bank of India, 4th Floor, Sector 17,  
Chandigarh – 160017

Contact Centre with toll free number- 14448  
(IVRS 24x7; Live agents Mon-Sat 8:00 AM to  
10:00 PM in English, Hindi & 10 regional  
languages)

#### How does the Ombudsman take any decision?

- Proceedings before Ombudsman are summary in nature
- Promotes settlement through conciliation If not reached, can issue Award/Order
- Compensation: up to ₹30 lakh for consequential loss; up to ₹3 lakh for harassment/mental anguish

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

Yes, if the customer is not satisfied with the decision of Ombudsman, may appeal before the Appellate Authority, the Executive Director, In Charge of the CEPD, RBI, Mumbai. Appeal must be filed within 30 days of receipt of the Award.

#### 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](http://www.rbi.org.in) for further details of the Scheme