



**COMFORT FINCAP LIMITED  
RESERVE BANK –  
INTEGRATED OMBUDSMAN  
SCHEME, 2021**

**April 2026**

**Version.1.0**

## **FIVE-STEP GRIEVANCE REDRESSAL PROCESS**

### **Step 1: Submission of Complaint to Customer Service**

**Customers are requested to first register their grievance, complaint or service-related concern with the Company's Customer Service Team through the appropriate communication channel based on the product availed.**

#### **Consumer Durable Loan**

**Email: [care@comfortfincap.com](mailto:care@comfortfincap.com)**

**Contact: +91 22 6894 8500**

#### **Loan Against Security**

**Email: [support@comfortfincap.com](mailto:support@comfortfincap.com)**

**Contact: +91 22 6894 8500**

**The Customer Service Team shall acknowledge the complaint and endeavour to resolve the grievance at the earliest.**

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### **Step 2: Escalation to the Grievance Redressal Officer (GRO)**

**If the customer does not receive a satisfactory response from the Customer Service Team within 7 (seven) days from the date of lodging the complaint, or is dissatisfied with the resolution provided, the grievance may be escalated to the Company's Grievance Redressal Officer.**

#### **Grievance Redressal Officer**

**Name: Mr. Sunil Dhoot**

**Email: [gro@comfortfincap.com](mailto:gro@comfortfincap.com)**

**Contact: +91 22 6894 8500**

**The Grievance Redressal Officer shall review the complaint and endeavour to resolve the grievance within 15 (fifteen) days from the date of the original complaint.**

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### **Step 3: Escalation to the Principal Nodal Officer (PNO)**

**If the customer remains dissatisfied with the resolution provided by the Grievance Redressal Officer, or if no response is received within the above timeline, the grievance may be escalated to the Company's Principal Nodal Officer.**

#### **Principal Nodal Officer**

**Name: Ms. Nirmala Kanjar**  
**Email: pno@comfortfincap.com**  
**Contact: +91 22 6894 8500**

**Address:**  
**Comfort Fincap Limited**  
**A-301, Hetal Arch, Opp. Natraj Market,**  
**S. V. Road, Malad (West), Mumbai – 400064.**

**The Principal Nodal Officer shall review the grievance and ensure that the Company issues its final response within 30 (thirty) days from the date of receipt of the original complaint.**

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Step 4: Eligibility for Escalation under the RBI Integrated Ombudsman Scheme

**If the customer remains dissatisfied with the Company's final response, or if no response is received within 30 (thirty) days from the date of lodging the complaint, and the complaint is otherwise maintainable under the Reserve Bank – Integrated Ombudsman Scheme, 2021, the customer may approach the Reserve Bank of India under the said Scheme.**

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Step 5: Filing a Complaint with the RBI Ombudsman

**An eligible complaint may be filed through the RBI Complaint Management System (CMS) Portal (<https://cms.rbi.org.in>) or by submitting the prescribed complaint form to the Centralised Receipt and Processing Centre (CRPC), Reserve Bank of India, within the timelines prescribed under the Integrated Ombudsman Scheme, 2021.**

## **Salient Features of RBI Ombudsman Scheme**

This scheme is framed for resolving all types of customer grievances in relation to services provided by the regulated entities governed by the Reserve Bank of India in an expeditious and cost-effective manner under Section 35A of the Banking Regulation Act, 1949, Section 45L of the Reserve Bank of India Act, 1934, Section 18 of the Payment and Settlement Systems Act, 2007 and Section 11 of the Credit Information Companies (Regulation) Act, 2005.

### **Some of the salient features of the Scheme are:**

1. Customers are no longer required to determine under which specific scheme they must file a complaint with the Ombudsman.
2. The Scheme defines “deficiency in service” as the basis for filing a complaint and also outlines the situations that fall under exclusions.
3. Any customer aggrieved by an act or omission of a Regulated Entity resulting in a deficiency in service may file a complaint under the Scheme, either personally or through an authorised representative, after completing 30 days from the date of lodging the complaint with the Regulated Entity.
4. Complaints under the Scheme may be submitted through the RBI’s online portal (<https://cms.rbi.org.in>), via email, or in physical form by hand delivery or post to the Centralised Receipt and Processing Centre (CRPC) of the Reserve Bank.
5. The RBI has established a Centralised Receipt and Processing Centre for receiving, scrutinising, and initially processing complaints. Complaints received at any other RBI office will be forwarded to this Centre for further action.
6. Any customer who is aggrieved by an act or omission of a Regulated Entity resulting in a deficiency in service may file a complaint under the Scheme, either personally or through an authorised representative.
7. The grounds on which a complaint may be deemed non-maintainable are prescribed under Clause 10 of the Scheme.
8. The Ombudsman retains the authority to accept or reject any complaint.
9. A complainant who is dissatisfied with an award issued under Clause 15(1), or with the rejection of a complaint under Clauses 16(2)(c) to 16(2)(f), may file an appeal before the Appellate Authority within 30 days from the date of receiving the award or rejection notice.

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