

GRIEVANCE REDRESSAL MECHANISM

- a) The complaints against the company primarily it should be heard and disposed by the concerned branch manager.
- b) If the customer is not satisfied with the decision of the branch manager, the matter can be further escalated to Grievances Redressal cell at Company head office. The contact details of the cell are as under:

Grievances Redressal Cell
Ph: +914844033100
Email: admin@rfs.co.in / grievances@rfs.co.in

- c) If the customer is not satisfied with the decision of the above or customers who wish to provide feedback or send in their complaint may approach the following officers between 10:00 AM and 5:00 PM, from Monday to Friday (except on national holidays).

- Nodal Officer
Contact Person: Jayakrishnan P
Contact No: +914844461602
E-mail: Jayakrishnan.p@rfs.co.in
- Principal Nodal Officer/Grievance Redressal Officer
Contact Person: V C Georgekutty
Contact No: +914844461601
E-mail: md@rfs.co.in

- d) If the complaint/ dispute is not redressed within a period of one month, the customer may appeal to the Officer-in-Charge of the Regional Office of Department of Supervision of RBI (with complete contact details), under whose jurisdiction the registered office of the company falls.

A complaint can be filed through any of the following methods:

- Online - on CMS portal of RBI at <https://cms.rbi.org.in>.
- Physical complaint (letter/post) in the form as specified in Annexure to "Centralised Receipt and Processing Centre, 4th Floor, Reserve Bank of India, Sector -17, Central Vista, Chandigarh - 160017".
- Complaints with full details can be sent by email to (crpc@rbi.org.in).

The complaint may also be escalated to the Ombudsman, Reserve Bank of India, and Consumer Education and Protection Cell (CEP Cell) in all its Regional Offices under the below address:

Address and contact details of CEP Cells		
Sl. No.	Name of the office	Address and contact details
1	Agartala	The Officer In-Charge Consumer Education and Protection Cell Reserve Bank of India

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RICH FIELD FINANCIAL SERVICES LIMITED

		Old Municipal Road 2nd Floor, Jackson Gate Building Tripura West Agartala- 799001 Telephone: 0381-2381071 Click here to lodge complaint
2	Ahmedabad	The Officer In-Charge Consumer Education and Protection Cell Reserve Bank of India 3rd Floor, Nr. Income Tax Ashram Road Ahmedabad-380 014 Telephone: 079-27540955 Click here to lodge complaint
3	Aizawl	The Officer In-Charge Consumer Education and Protection Cell Reserve Bank of India 3rd Floor, F. Kapsanga Building Opposite Assam Rifle Gate Dawrpui, Aizawl Mizoram – 796 001 Tel. No. 0389-2313442 Click here to lodge complaint
4	Belapur	The Officer In-Charge Consumer Education and Protection Cell 2nd Floor, Reserve Bank of India Sector 10, Plot No.3 CBD Belapur Navi Mumbai - 400 614 Telephone: 022- 27578004 Click here to lodge complaint
5	Bengaluru	The Officer In-Charge Consumer Education and Protection Cell Reserve Bank of India 10/3/8, Nrupthunga Road Bengaluru-560 001 Telephone: 080- 22180397 Click here to lodge complaint
6	Bhopal	The Officer In-Charge Consumer Education and Protection Cell Reserve Bank of India Hoshangabad Road Bhopal-462 011 Telephone: 0755-2551592 Click here to lodge complaint
7	Bhubaneswar	The Officer In-Charge Consumer Education and Protection Cell Reserve Bank of India Pt. Jawaharlal Nehru Marg Bhubaneswar – 751001

Corporate Office: Door no. 41/154, First Floor, Knowell Jairaj Building, Edappally bypass, Edappally -682024

TEL: +914844033100 / +918139045367
Email: secretarial@rfs.co.in
Website: www.rfs.co.in

Regd Office: Door No. 2/184, First Floor of the Settu Chettiyar Building, Avadi Road, EB Office Opposite, Poonamalle, Tiruvallur- 600056, Tamil Nadu, India
CIN: L65999TN1992PLC193915

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		Telephone: 0674-2390074 Click here to lodge complaint
8	Chandigarh	The Officer In-Charge Consumer Education and Protection Cell Reserve Bank of India Central Vista, Sector 17 Chandigarh - 160 017 Telephone: 0172-2780180 Click here to lodge complaint
9	Chennai	The Officer In-Charge Consumer Education and Protection Cell Reserve Bank of India Fort Glacis, Rajaji Salai Chennai-600 001 Telephone: 044-25361910 Click here to lodge complaint
10	Dehradun	The Officer In-Charge Consumer Education and Protection Cell Reserve Bank of India 74/1, Rajpur Road GMVN Building Dehradun - 248 001 Telephone: 0135-2740140 Click here to lodge complaint
11	Gangtok	The Officer In-Charge Consumer Education and Protection Cell Reserve Bank of India Tseyang Dzong Building, Amdo Golai NH-10, P.O. - Tadong Gangtok -737 102 Tel. No. 03592-281117 Click here to lodge complaint
12	Guwahati	The Officer In-Charge Consumer Education and Protection Cell Reserve Bank of India Pan Bazaar, Station Road Guwahati - 781 001 Telephone: 0361-2636559 Click here to lodge complaint
13	Hyderabad	The Officer In-Charge Consumer Education and Protection Cell Reserve Bank of India 6-1-56, Secretariat Road, Saifabad Hyderabad-500 004 Telephone: 040-23232016 Click here to lodge complaint
14	Imphal	The Officer In-Charge Consumer Education and Protection Cell Reserve Bank of India

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		Opp. Manipur Legislative Assembly Lilashing Khongnangkong Imphal (Manipur) – 795 001 Telephone: 0385-2411819 Click here to lodge complaint
15	Itanagar	The Officer In-Charge Consumer Education and Protection Cell Reserve Bank of India Arunachal Pradesh Forest Corporation Limited Buildinga Van Vihar, Chimpu Opposite Kendriya Vidyalaya No 2 Itanagar-791111 Arunachal Pradesh Tel: 0360-2203136 Click here to lodge complaint
16	Jaipur	The Officer In-Charge Consumer Education and Protection Cell Reserve Bank of India Rambagh Circle, Tonk Road Jaipur-302 052 Telephone: 0141-2577948 Click here to lodge complaint
17	Jammu	The Officer In-Charge Consumer Education and Protection Cell Reserve Bank of India Rail Head Complex Jammu - 180 012 Telephone: 0191-2479472 Click here to lodge complaint
18	Kanpur	The Officer In-Charge Consumer Education and Protection Cell Reserve Bank of India M.G Road Kanpur - 208 001 Telephone: 0512-2332938 Click here to lodge complaint
19	Kochi	The Officer In-Charge Consumer Education and Protection Cell Reserve Bank of India Ernakulam North Kochi - 682 018 Tel. No. 0484-2402468 Click here to lodge complaint
20	Kohima	The Officer-in-Charge Reserve Bank of India T Tachu Enclave New Secretariat - High Court Junction Road Kohima-797004 Nagaland

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		Telephone No: (0370) 2950283 Click here to lodge complaint
21	Kolkata	The Officer In-Charge Consumer Education and Protection Cell Reserve Bank of India 15, Netaji Subhas Road Kolkata - 700 001 Telephone: 033-22130026 Click here to lodge complaint
22	Lucknow	The Officer In-Charge Consumer Education and Protection Cell Reserve Bank of India 8-9, Vipin Khand, Gomti Nagar Lucknow - 226 010 Telephone: 0522-2307948 Click here to lodge complaint
23	Mumbai	The Officer In-Charge Consumer Education and Protection Cell Reserve Bank of India Main Building Mumbai Regional Office, Fort Mumbai - 400 001 Telephone: 022- 22603644 Click here to lodge complaint
24	Nagpur	The Officer In-Charge Consumer Education and Protection Cell Reserve Bank of India Dr. Raghavendra Rao Road Civil Lines P.B.No.15 Nagpur - 440 001 Telephone: 0712-2806326 Click here to lodge complaint
25	New Delhi	The Officer In-Charge Consumer Education and Protection Cell Reserve Bank of India 6, Sansad Marg New Delhi - 110 001 Telephone: 011-23325247 Click here to lodge complaint
26	Panaji	The Officer In-Charge Consumer Education and Protection Cell Reserve Bank of India 7th Floor, Gera Imperium-II Patto Panaji - 403 001 Telephone: 0832-2467888 Extn: 814, 815, 809/829 Click here to lodge complaint

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27	Patna	The Officer In-Charge Consumer Education and Protection Cell Reserve Bank of India South Gandhi Maidan Patna - 800 001 Telephone: 0612-2320815 Click here to lodge complaint
28	Raipur	The Officer In-Charge Consumer Education and Protection Cell Reserve Bank of India Subhashish Parisar Satya Prem Vihar, Sundar Nagar Raipur - 492 013 Tel. No. 0771-2242352 Click here to lodge complaint
29	Ranchi	The Officer In-Charge Consumer Education and Protection Cell Reserve Bank of India R.R.D.A. Building Pragati Sadan (4th Floor), Kutchery Road Ranchi – 834001 Tel. No. 075429 76444 Click here to lodge complaint
30	Shillong	The Officer In-Charge Consumer Education and Protection Cell Reserve Bank of India 3rd Floor, BSNL Bhavan Opposite Ka Phan Nonglait Park, Barik Shillong, East Khasi Hills Meghalaya-793001 Telephone: 0364-2501839 Click here to lodge complaint
31	Shimla	The Officer In-Charge Consumer Education and Protection Cell Reserve Bank of India Main Market, Kasumpti Shimla – 171 009 Himachal Pradesh Click here to lodge complaint
32	Thiruvananthapuram	The Officer In-Charge Consumer Education and Protection Cell Reserve Bank of India Bakery Junction Thiruvananthapuram – 695 033 Telephone: 0471-2337188 Click here to lodge complaint

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FORM OF COMPLAINT (TO BE LODGED) WITH THE OMBUDSMAN

[Clause 11(2) of the Scheme]

(TO BE FILLED UP BY THE COMPLAINANT)

All the fields are mandatory except wherever indicated otherwise

To
The Ombudsman

Madam/Sir,

Sub: Complaint against(place of Regulated Entity's branch or office) of(name of the Regulated Entity)

Details of the complaint:

1. Name of the complainant
2. Age (years).....
3. Gender.....
4. Full address of the complainant
-
-
- Pin Code
- Phone No. (if available).....
- Mobile Number.
- E-mail (if available)

5. Complaint against (Name and full address of the branch or office of the Regulated Entity)
-
- Pin Code

6. Nature of relationship/account number (if any) with the Regulated Entity

7. Transaction date and details, if available

.....

(a) Date of complaint already made by the complainant to the Regulated Entity

(Please enclose a copy of the complaint)

.....

(b) Whether any reminder was sent by the complainant? Yes/No

(Please enclose a copy of the reminder)

.....

8. Please tick the relevant box (Yes/No)

Whether your complaint:

(i)	is sub-judice/under arbitration ¹¹ ?	Yes	No
(ii)	is made through an advocate, except when the advocate is the aggrieved party?	Yes	No
(iii)	has already been dealt with or is under process on the same ground with the Ombudsman?	Yes	No
(iv)	is in the nature of general complaint/s against Management or Executives of a Regulated Entity?	Yes	No
(v)	is on account of a dispute between Regulated Entities?	Yes	No
(vi)	involves employer-employee relationship?	Yes	No

9. Subject matter of the complaint

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10. Details of the complaint:

(If space is not sufficient, please enclose a separate sheet)

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¹¹ **Complaint is sub-judice/under arbitration** if the complaint in respect of the same cause of action is already pending/dealt with on merits by any Court, Tribunal or Arbitrator or any other Authority, whether individually or jointly.

11. Whether any reply has been received from the Regulated Entity within a period of 30 days of receipt of the complaint by it? Yes/No
(if yes, please enclose a copy of the reply)

12. Relief sought from the Ombudsman

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(Please enclose a copy of documentary proof, if any, in support of your claim)

13. Nature and extent of monetary loss, if any, claimed by the complainant by way of compensation (please refer to clauses 15 (4) & 15 (5) of the Scheme)

Rs.....
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14. List of documents enclosed:

Declaration

(i) I/We, the complainant/s herein declare that:

a) the information furnished above is true and correct; and

b) I/We have not concealed or misrepresented any fact stated above, and in the documents submitted herewith.

(ii) The complaint is filed before the expiry of a period of one year reckoned in accordance with the provisions of clause 10 (2) of the Scheme.

Yours faithfully

(Signature of the Complainant/Authorised Representative)

AUTHORISATION

If the complainant wants to authorise a representative to appear and make submission on her/his behalf before the Ombudsman, the following declaration should be submitted:

I/We hereby nominate Shri/Smt..... as my/our authorised representative whose contact details are as below:

Full Address
.....
.....

Pin Code

Phone No:.....

Mobile Number.

E-mail

(Signature of the Complainant)