Integrated Ombudsman Scheme, 2026

Salient Features

The integrated Ombudsman Scheme, 2026 is introduced with the object for resolving customer grievance in relation to service provided by the regulated entities, with expeditious and cost-effective manner there by facilitating settlement of such complaints. The scheme document is available with the Branch Head and also on our website www.unimoni.in

Scheme covers customers of	
Non- Banking Finance Company	Payment System Operator

Details of Grievance Redressal Officer (CGRO)/ Principal Nodal Officer (PNO)

Ms. Smitha Surendran	cgro.india@unimoniindia.com	98473 37156

- Any customer aggrieved by an act or omission of a Regulated Entity resulting in deficiency in service may file a complaint under the Scheme.
- The complaint may be lodged online through the portal designed for the purpose (https://cms.rbi.org.in).
- The complaint may also be submitted through electronic or physical mode to the Centralised Receipt and Processing Centre (CRPC) as notified by the Reserve Bank (Centralised Receipt and Processing Centre, RBI, Central Vista Sector 17, Chandigarh-160 017)

How can a customer file complaint?

Written representation to Wizzmoni → At the end of 30 days → If reply is not received from Wizzmoni within 30 days or customer remains dissatisfied with the reply → If you have not approached any forum → File a complaint with Ombudsman (not later than 90 days after the reply from Wizzmoni)

How does Ombudsman take decision?

- Proceedings before Ombudsman are summary in nature
- Promotes settlement through conciliation → If not reached, can issue Award/Order

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

Yes, If Ombudsman's decision is appealable → Appellate Authority, RBI

Visit **www.rbi.org.in** for further details of the Scheme