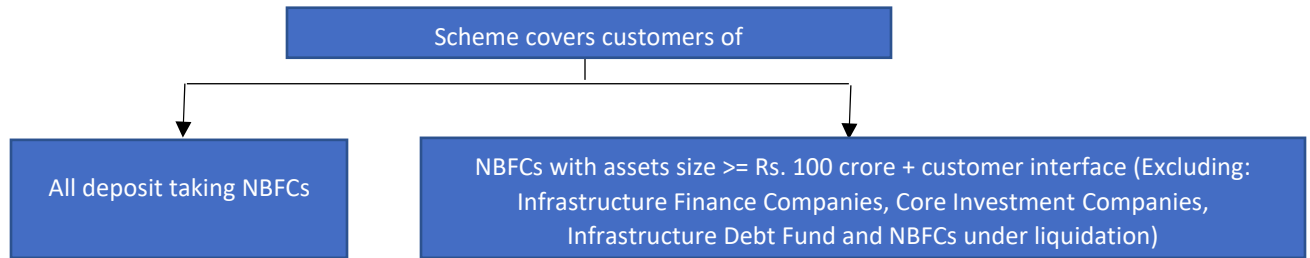


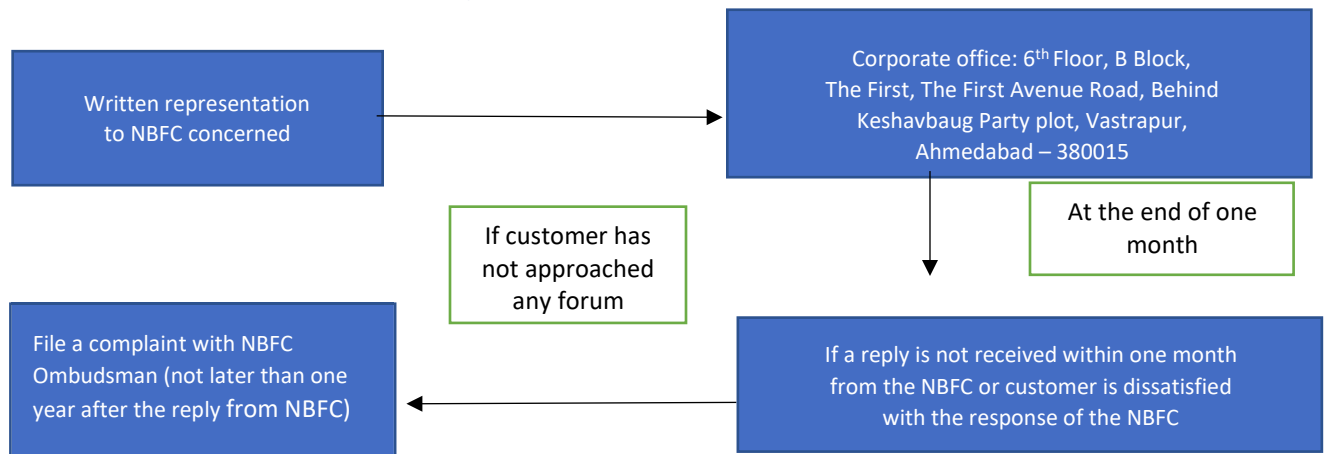
Ombudsman Scheme for Non-Banking Financial Companies, 2018,
Salient Features



Grounds for filing a complaint by a customer:

- Interest/Deposit not paid OR paid with delay
- Cheque not presented OR done with delay
- Not conveyed the amount of loan sanctioned, terms & conditions, annualised rate of interest, etc.
- Notice not provided for changes in agreement, levy of charges
- Failure to ensure transparency in contract/loan agreement
- Failure/ Delay in releasing securities/ documents
- Failure to provide legally enforceable built-in repossession in contract/ loan agreement
- RBI directives not followed by NBFC
- Guidelines on Fair Practices Code not followed

How can a customer file complaint?



Nodal Officer:

Name: Ms. Kumudini Aggarwal

Address: 6th Floor, B Block, The First, The First Avenue Road, Besides Keshavbaug Party plot, Vastrapur, Ahmedabad –380015

Mob. No: +91-7069087586

E-mail: nodalofficer@lendingkart.com

The Nodal Officer can be contacted between 10:30 a.m. to 6:00 p.m. from Monday to Friday (Except Public Holidays)

Details of NBFC Ombudsman

<u>Chennai Ombudsman</u>	<u>Mumbai Ombudsman</u>
<p>Zone: South</p> <p>Name of the Officer: Dr. Balu. K.</p> <p>Address: C/o Reserve Bank of India Fort Glacis, Chennai 600 001 STD Code: 044 Tel No. 25395964</p> <p>E-mail: nbfcochennai@rbi.org.in</p>	<p>Zone: West</p> <p>Name of the Officer: Shri. P.K. Jena</p> <p>Address: C/o Reserve Bank of India, RBI Byculla Office Building, Opp. Mumbai Central Railway Station, Byculla, Mumbai-400 008 STD Code: 022 Tel No. 23022028</p> <p>E-mail: nbfcomumbai@rbi.org.in</p>
<u>New Delhi Ombudsman</u>	<u>Kolkata Ombudsman</u>
<p>Zone: North</p> <p>Name of the Officer: Shri. R. S. Amar</p> <p>Address: C/o Reserve Bank of India Sansad Marg, New Delhi - 110 001 STD Code: 011 Tel. No. 23724856</p> <p>E-mail: nbfconewdelhi@rbi.org.in</p>	<p>Zone: East</p> <p>Name of the Officer: Smt. Monisha Chakraborty</p> <p>Address: C/o Reserve Bank of India 15, Netaji Subhash Road, Kolkata-700001 STD Code: 033 Tel. No. 22304982</p> <p>E-mail: nbfkokolkata@rbi.org.in</p>

Note:

- This is an Alternate Dispute Resolution mechanism
- Customer is at liberty to approach any other court/forum/authority for the redressal at any stage

Refer to www.rbi.org.in for further details of the Scheme