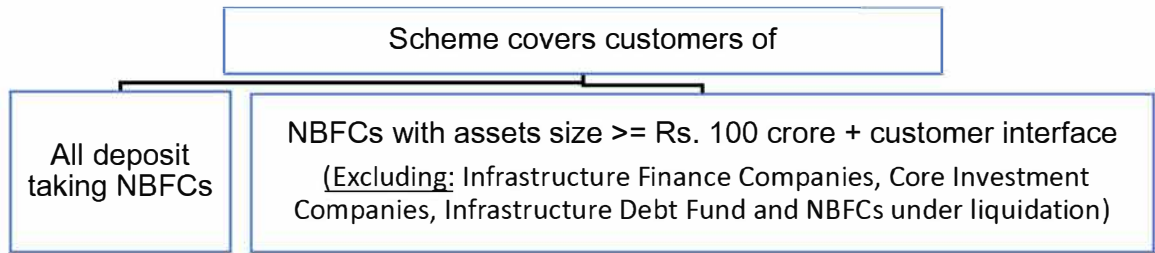


Livfin India Private Limited

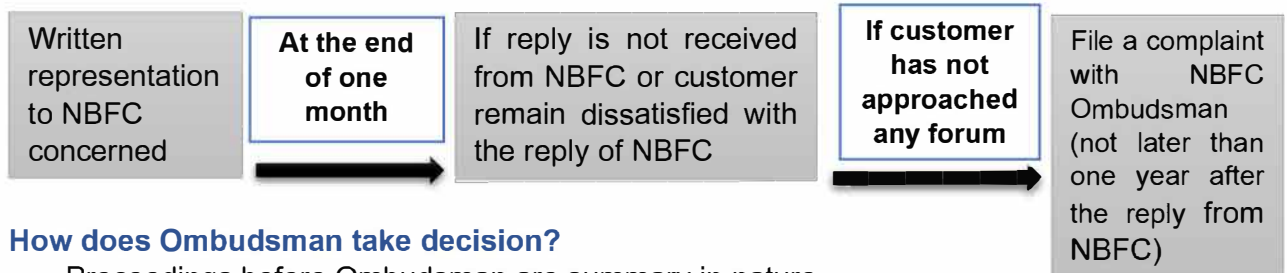
Ombudsman Scheme for Non-Banking Financial Companies, 2018 : Salient Features



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?



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: Deputy Governor, RBI

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

Note: A Copy of Ombudsman Scheme is available with our Branch Manager for perusal in the office premises, if anyone desires to do so.



Name and Contact details of the Nodal Officers of the Company

Sr. No	Zone/ Area of Operation	Name	Address	Tel No	Email Id
1	PAN INDIA	Ms. Pooja Sondhi	Livfin India Private Limited, 1001-1003, 10th Floor, New Delhi House, 27 Barakhamba Road, New Delhi 110001	011- 41256300	pooja.sondhi@livfin.com

Name and Contact details of the Principal Nodal Officer of the Company

Sr. No	Name	Address	Tel No	Email Id
1	Mr. Rahul Chander	Livfin India Private Limited, 1001-1003, 10th Floor, New Delhi House, 27 Barakhamba Road, New Delhi 110001	011- 41256300	Rahul.chander@livfin.com

Address and Area of Operation of the Ombudsmen for NBFCs

SN	Centre	Address of the Office of NBFC Ombudsman	Area of Operation
1.	New Delhi	C/o Reserve Bank of India Sansad Marg New Delhi -110001 STD Code: 011 Telephone No: 23724856 Fax No : 23725218-19 Email : cms.nbfconewdelhi@rbi.org.in Click here to lodge complaint	PAN INDIA