

Kalptaru Fincap Limited

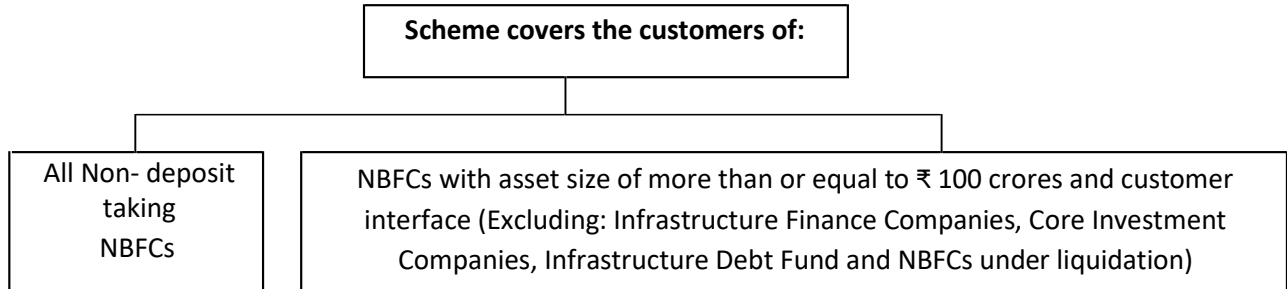
CIN: U74899DL1995PLC070993

Regd. Office: B-219 Ansal Chambers -1, 3 Bhikaji Cama Place, New Delhi 110066.

Tel: 079-48988079, Website: www.kalptarufincap.com Email: info@kalptarufincap.com.

Ombudsman Scheme for Non-Banking Financial Companies, 2018:

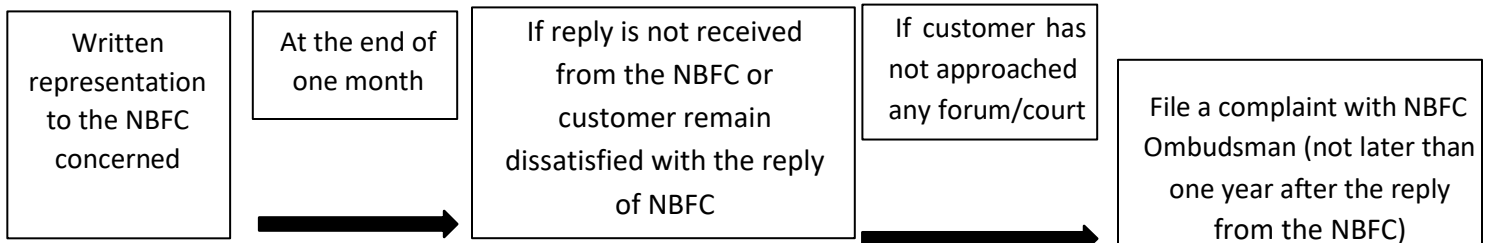
Salient Features



Grounds for filing a complaint by a customer:

- Interest not paid as per terms of ICDs.
- Delay payment of Interest.
- Not conveyed the amount of loan sanctioned, terms & conditions, annualized rate of interest, etc.;
- Notice not provided for changes in agreement, levy and more 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 a customer can file a 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 file 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

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

Address and Area of Operation of NBFC Ombudsman

Sr. No.	Centre	Address of the Office of NBFC Ombudsman	Area of Operation
1.	Chennai	C/o Reserve Bank of India Fort Glacis, Chennai 600 001 STD Code: 044 Tel No. 25395964 Fax No. 25395488	Tamil Nadu, Andaman and Nicobar Islands, Karnataka, Andhra Pradesh, Telangana, Kerala, Union Territory of Lakshadweep and Union Territory of Puducherry
2.	Mumbai	C/o Reserve Bank of India, RBI Byculla Office Building, Opp. Mumbai Central Railway Station, Byculla, Mumbai-400008	Maharashtra, Goa, Gujarat, Madhya Pradesh, Chhattisgarh, Union Territories of Dadra and Nagar Haveli, Daman and Diu
3.	New Delhi	C/o Reserve Bank of India Sansad Marg, New Delhi -110001 STD Code: 011 Tel. No. 23724856 Fax No. 23725218-19	Delhi, Uttar Pradesh, Uttarakand, Haryana, Punjab, Union Territory of Chandigarh Himachal Pradesh, and Rajasthan and State of Jammu and Kashmir
4.	Kolkata	C/o Reserve Bank of India 15, Netaji Subhash Road, Kolkata-700 001 STD Code: 033 Tel. No. 22304982 Fax No. 22305899	West Bengal, Sikkim, Odisha, Assam, Arunachal Pradesh, Manipur, Meghalaya, Mizoram, Nagaland, Tripura, Bihar and Jharkhand

Name and Contact details of the Nodal Officer of the Company

Nodal Officer	Zone	Registered office Address	Contact Number	Email id
MR. Naveen Gupta	Mumbai/ Kolkata/ New Delhi/ Chennai	B-219 Ansal Chambers -1, 3 Bhikaji Cama Place, New Delhi 110066.	+91-9898000999	Contact@kalptarufincap.com

Refer to www.kalptarufincap.com and www.rbi.org for further details of the Scheme