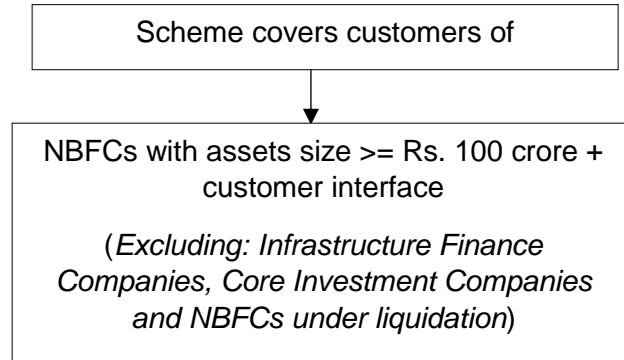


InnoVen Capital India Private Limited

Registered Office: 805-A, 8th Floor, The Capital, 'G' Block, Bandra- Kurla Complex, Bandra (East),
Mumbai- 400051 Tele: +91 22 67446500 Fax: +91 22 67446565
Email: contact@innovencapital.com Website: www.innovencapital.com

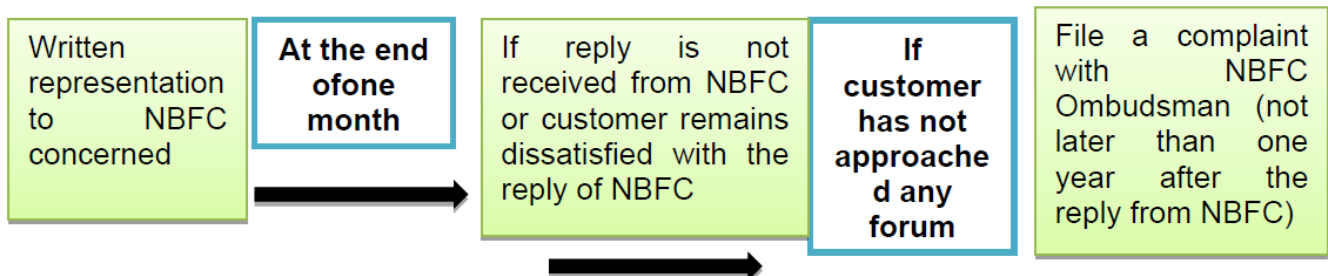
Ombudsman Scheme for Non-Banking Financial Companies, 2018 Salient Features



Grounds for filing a complaint by a customer:

- 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 in the nature of Alternate Dispute Resolution mechanism
- Promotes settlement through conciliation
- If not, can issue Award/Order

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

Yes, If Ombudsman's decision is appealable to 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

Address and Area of Operation of NBFC Ombudsman

SN	Centre	Address of the Office of NBFC Ombudsman	Area of Operation
1.	Chennai	C/o Reserve Bank of India Fort Glacis, Chennai - 600001 STD Code: 044 Telephone No: 25395964 Fax No: 25395488 Email: nbfcochennai@rbi.org.in	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 STD Code: 022 Telephone No: 23028140 Fax No: 23022024 Email: nbfcomumbai@rbi.org.in	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 Telephone No: 23724856 Fax No: 23725218-19 Email: nbfconewdelhi@rbi.org.in	Delhi, Uttar Pradesh, Uttarakhand, 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-700001 STD Code: 033 Telephone No: 22304982 Fax No: 22305899 Email: nbfcoolkata@rbi.org.in	West Bengal, Sikkim, Odisha, Assam, Arunachal Pradesh, Manipur, Meghalaya, Mizoram, Nagaland, Tripura, Bihar and Jharkhand

Name and details of the Nodal Officer for the Company across all locations

Name: Ms. Nisha Garodia

Address: InnoVen Capital India Private Limited
805-A, 8th Floor, The Capital, 'G' Block,
Bandra- Kurla Complex, Bandra (East), Mumbai- 400051

Contact No.: 022 67446519

Email Id: nisha@innovencapital.com