



CHAITANYA RURAL INTERMEDIATION DEVELOPMENT SERVICES PRIVATE LIMITED

Head Office: #145, 2nd Floor NR Square, 1st Main Road, Sirsi Circle, Chamrajpet, Bangalore- 560018,
Tel: 080-26750016, Fax: 080-26756767.

CIN NO: U65923KA2012PTC062537

In compliance with the Ombudsman Scheme for Non-Banking Financial Companies, 2018, for the benefit of Customers NBFCs shall display the Contact Details of the Ombudsman to whom the complaints are to be made by the aggrieved party.

Contact Details of the Nodal Officers:

Zonal Office	Nodal Officer Name	Contact No.	Email ID
South Zone (Karnataka, Maharashtra)	Sundarraaj Krishnamurthy	9148592495	sundarraaj.k@chaitanyaindia.in

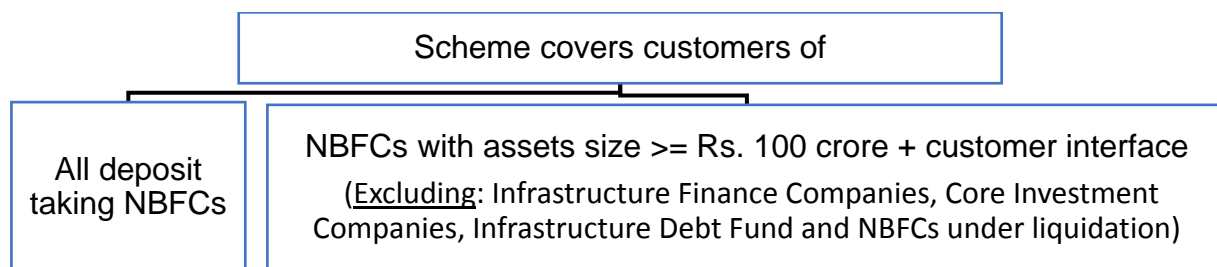
Contact Details of the Ombudsman:

Sl.No	Area of Operation	Centre	Address of the Office of NBFC Ombudsman
1	Karnataka	Chennai	C/o Reserve Bank of India Fort Glacis, Chennai 600 001 STD Code: 044 Tel No. 25395964 Fax No. 25395488
2	Maharashtra	Mumbai	C/o Reserve Bank of India, RBI Byculla Office Building, Opp. Mumbai Central Railway Station, Byculla, Mumbai-400 008

Salient features of the Ombudsman Scheme is enclosed for reference (**Appendix A**).



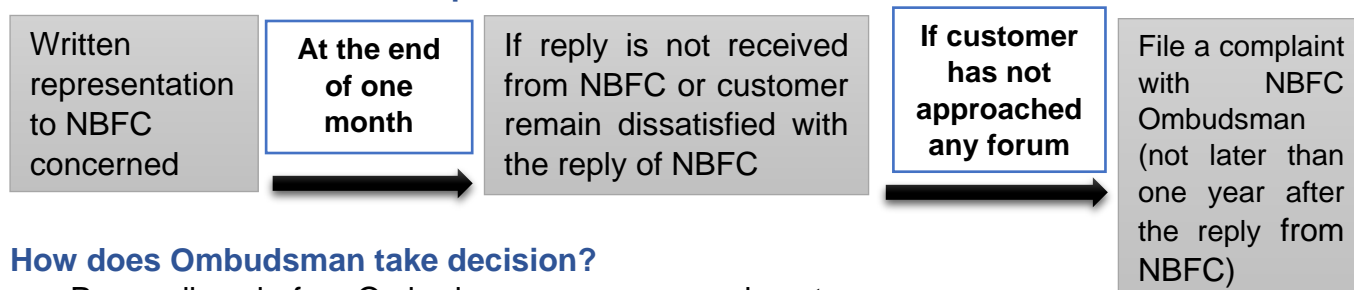
Ombudsman Scheme for Non-Banking Financial Companies, 2018 : Salient Features



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