





### Details of Nodal Officer and Ombudsman

*[As per The Ombudsman Scheme for Non-Banking Financial Companies (the “NBFC”), 2018 dated February 23, 2018 (the “Scheme”) and Para No. 34A and Annex IX of Master Directions (the “Master Directions”) for Systemically Important Non-Deposit Taking NBFC dated September 1, 2016 issued by Reserve Bank of India(the “RBI”)/ Scale Based Regulation]*


#### **Nodal Officer:**

 Name: Mr. Keyur Gandhi

 Designation: Chief Financial Officer


 Address: 7<sup>th</sup> Floor, Dani Corporate Park, 158, C.S.T. Road,  
Kalina, Santacruz(East), Mumbai-400098

 Email-Id: [nodalofficer@infina.in](mailto:nodalofficer@infina.in)


 Tel. No. 022-66808380

#### **Ombudsman Office:**

 C/o Reserve Bank of India,  
RBI Byculla Office Building

 Address: Opp. Mumbai Central Railway Station Byculla, Mumbai-400 008

STD Code: 022| Telephone No : 2300 1280 | Fax No : 23022024

 Centralized Receipt and Processing Centre,  
Reserve Bank of India, 4th Floor, Sector 17,  
Chandigarh – 160017,

 Email : <https://cms.rbi.org.in>

The Salient Features of the Scheme is as per Annexure “A” attached herewith.

\* ***as per the aforesaid Scheme and the Master Directions, the Grievance Redressal Officer is designated as Nodal Officer.***

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

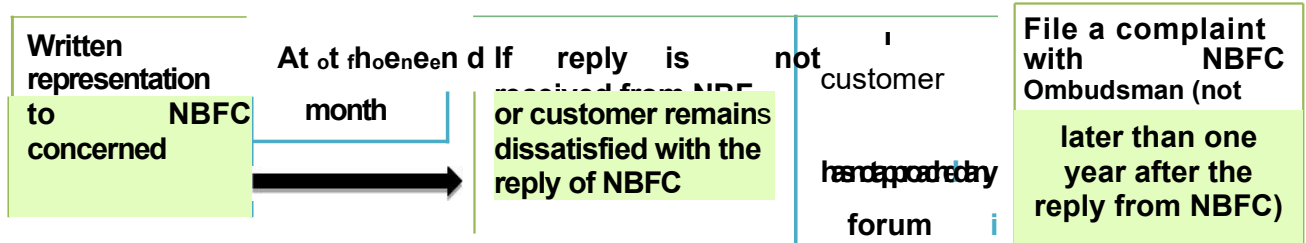
Scheme covers customers of

NBFCs with assets size  $\geq$  Rs. 100 crore + customer interface  
All deposit taking NBFCs (Excluding: Infrastructure Finance Companies, Core Investment Companies, Infrastructure Debt Fund and NBFCs under liquidation)

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- 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 4 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](http://www.rbi.org.in) for further details of the Scheme