

# AVENDUS FINANCE PRIVATE LIMITED

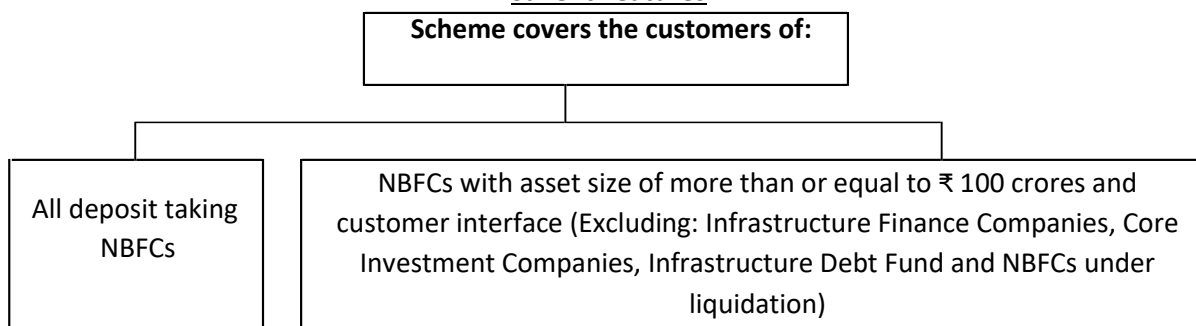
CIN: U65921MH1996PTC251407; RBI Reg No: N-13.02080

Regd. Office: The IL&FS Financial Centre, 6th Floor, C & D Quadrant, Bandra-Kurla Complex, Bandra (E), Mumbai-400 051. Tel. No: +91 22 6648 0909, Fax: +91 22 6648 0040.

Website-www.avendus.com, email-afplig@avendus.com

## Ombudsman Scheme for Non-Banking Financial Companies, 2018:

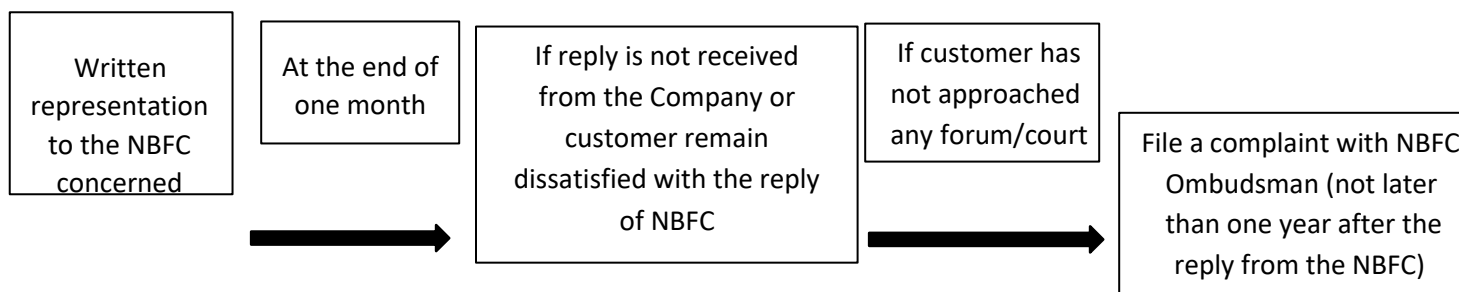
### Salient Features



### **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 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

**Address and Area of Operation of NBFC Ombudsman**

Sl. 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, 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-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	Contact Number	Zone	Office Address	Landline No.	Email Id
Mr. Sunil Dhoot	82911 39646	Mumbai	The IL&FS Financial Centre, 6th Floor, C & D Quadrant, Bandra-Kurla Complex, Bandra (E), Mumbai-400 051	022- 6648 1476	<a href="mailto:afplig@avendus.com">afplig@avendus.com</a>

