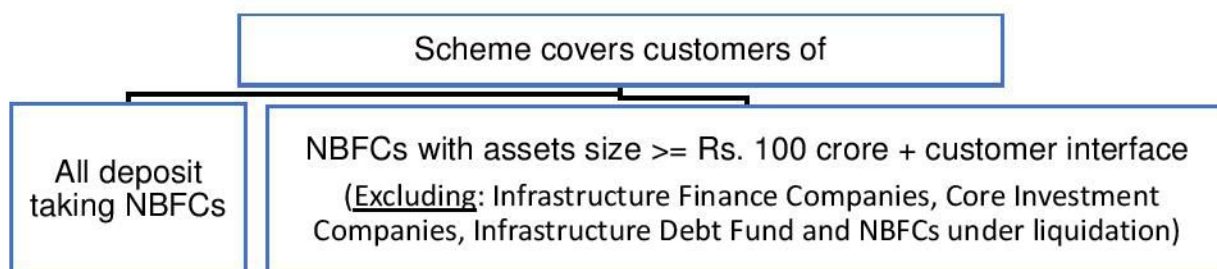


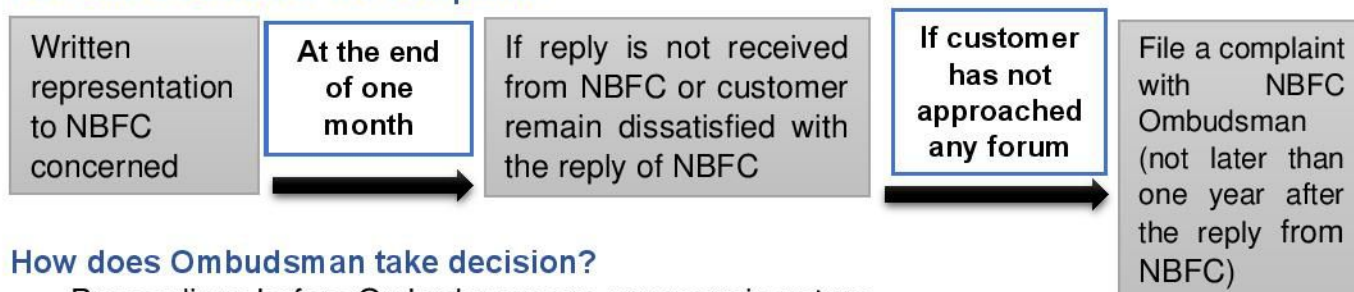
## Ombudsman Scheme for Non-Banking Financial Companies, 2018 : Salient Features



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

**ADDRESS AND AREA OF OPERATION OF NBFC OMBUDSMAN**

Sr. No.	Centre	Address of the Office of NBFC Ombudsman	Area of Operation
1.	Chennai	<p>C/o Reserve Bank of India Fort Glacis, Chennai 600 001</p> <p>STD Code: 044 Telephone No : 25395964 Fax No : 25395488</p> <p>Email : <a href="mailto:nbfcochennai@rbi.org.in">nbfcochennai@rbi.org.in</a></p>	<ul style="list-style-type: none"> <li>• Tamil Nadu</li> <li>• Andaman and Nicobar Islands</li> <li>• Karnataka</li> <li>• Andhra Pradesh</li> <li>• Telangana</li> <li>• Kerala</li> <li>• Union Territory of Lakshadweep and</li> <li>• Union Territory of Puducherry</li> </ul>
2.	Mumbai	<p>C/o Reserve Bank of India RBI Byculla Office Building Opp. Mumbai Central Railway Station Byculla, Mumbai-400 008</p> <p>STD Code: 022 Telephone No : 23028140 Fax No : 23022024 Email : <a href="mailto:nbfcomumbai@rbi.org.in">nbfcomumbai@rbi.org.in</a></p>	<ul style="list-style-type: none"> <li>• Maharashtra</li> <li>• Goa</li> <li>• Gujarat</li> <li>• Madhya Pradesh</li> <li>• Chhattisgarh</li> <li>• Union Territories of Dadra and Nagar Haveli</li> <li>• Daman and Diu</li> </ul>
3.	New Delhi	<p>C/o Reserve Bank of India Sansad Marg New Delhi -110001</p> <p>STD Code: 011 Telephone No: 23724856 Fax No : 23725218-19 Email : <a href="mailto:nbfconewdelhi@rbi.org.in">nbfconewdelhi@rbi.org.in</a></p>	<ul style="list-style-type: none"> <li>• Delhi</li> <li>• Uttar Pradesh</li> <li>• Uttarakhand</li> <li>• Haryana</li> <li>• Punjab</li> <li>• Union Territory of Chandigarh</li> <li>• Himachal Pradesh</li> <li>• Rajasthan</li> <li>• State of Jammu and Kashmir</li> </ul>
4.	Kolkata	<p>C/o Reserve Bank of India 15, Netaji Subhash Road Kolkata-700 001</p> <p>STD Code: 033 Telephone No : 22304982 Fax No : 22305899 Email : <a href="mailto:nbfcoolkata@rbi.org.in">nbfcoolkata@rbi.org.in</a></p>	<ul style="list-style-type: none"> <li>• West Bengal</li> <li>• Sikkim</li> <li>• Odisha</li> <li>• Assam</li> <li>• Arunachal Pradesh</li> <li>• Manipur</li> <li>• Meghalaya</li> <li>• Mizoram</li> <li>• Nagaland</li> <li>• Tripura</li> <li>• Bihar</li> <li>• Jharkhand</li> </ul>

**CONTACT DETAILS OF THE NODAL AND PRINCIPAL NODAL OFFICER OF  
JM FINANCIAL CAPITAL LIMITED**

Name:	Mr. Mukesh Gupta
Address:	4th Floor, B Wing, Suashish IT Park, Plot No. 68 E, Off. Dattapada Road, Opp. Tata Steel, Borivali (East), Mumbai - 400066
STD Code:	022
Telephone:	45057033
Fax:	67617222
Email:	<a href="mailto:mukesh.gupta@jmfl.com">mukesh.gupta@jmfl.com</a>

The Ombudsman Scheme for Non-Banking Financial Companies, 2018 (“the Scheme”) is available with Mr. Mukesh Gupta. If anyone desires to obtain the copy of the Scheme can contact Mr. Mukesh Gupta at the contact details mentioned above.

Further, the Scheme is also available on the website of the Company at [www.jmfl.com](http://www.jmfl.com).