

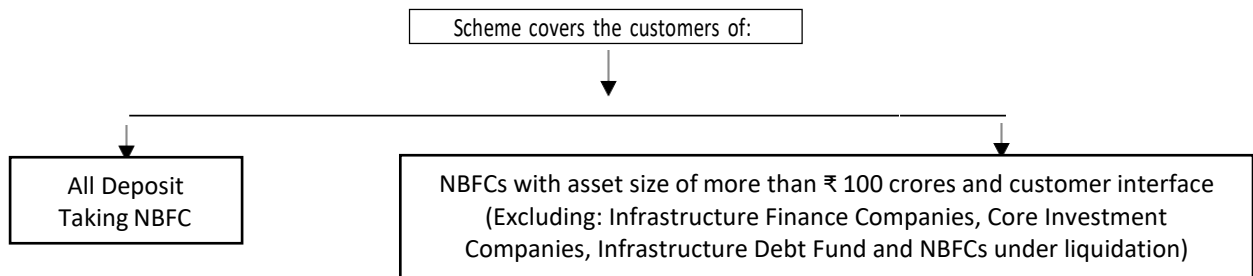
CREDIT WISE CAPITAL PRIVATE LIMITED

CIN: U65999MH2018PTC306086

C 46-48, 4th Floor, Paragon Centre Pandurang Budhkar Marg, Worli Mumbai -400013, Maharashtra, India

Email: care@creditwisecapital.com

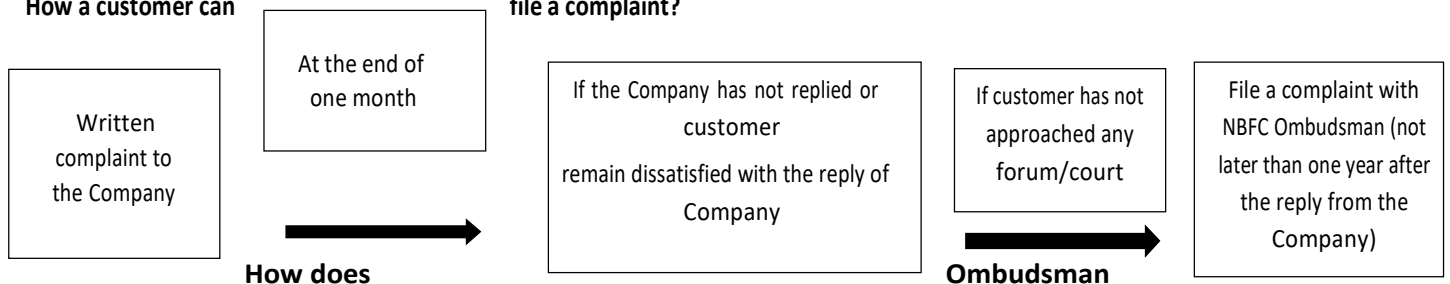
Ombudsman Scheme for Non-Banking Financial Companies, 2018: Salient Features



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



take decision?

- Proceedings before Ombudsman are in the nature of Alternate Dispute Resolution mechanism.
- Ombudsman promotes the settlement of the complaint by mutual agreement between the complainant and the Company through conciliation or mediation.
- If not, pass an Award either allowing or rejecting the complaint along with reasons for passing such Award.

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

Yes, Ombudsman's decision is appealable (within 30 days of the date of receipt of communication of Award or rejection of complaint) —> Appellate Authority: Deputy Governor, RBI

Note: The Customer is at liberty to approach any other court/forum/authority for the redressal at any stage.

Refer to www.creditwisecapital.com for further details of the Scheme

Contact details of the Ombudsman, Contact details of the Nodal Officer and Grievance Redressal Officer of the Company, who can be approached by the customer:

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-600 001 STD Code: 044 Telephone No : 25395964 Fax No : 25395488 Email : nbfcchennai@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-400 008 STD Code: 022 Telephone No : 23028140 Fax No : 23022024 Email : nbfc Mumbai@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 : nbfcnewdelhi@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-700 001 STD Code: 033 Telephone No : 22304982 Fax No : 22305899 Email : nbfcokolkata@rbi.org.in	West Bengal, Sikkim, Odisha, Assam, Arunachal Pradesh, Manipur, Meghalaya, Mizoram, Nagaland, Tripura, Bihar and Jharkhand

Contact details

Nodal Officer		Grievance Redressal Officer	
Name	Mr. Bhavik Davda	Name	Mr. Aakash Hange
Designation	Head of Operation	Designation	Company Secretary
Address	C 46-48, 4th Floor, Paragon Centre Pandurang Budhkar Marg, Worli Mumbai - 400013	Address	C 46-48, 4th Floor, Paragon Centre Pandurang Budhkar Marg, Worli Mumbai -400013
Contact No.	+91 22 6817 1111	Contact No.	+91 22 6817 1111
E-mail ID	nodal.officer@creditwisecapital.com	E-mail ID	gro@creditwisecapital.com