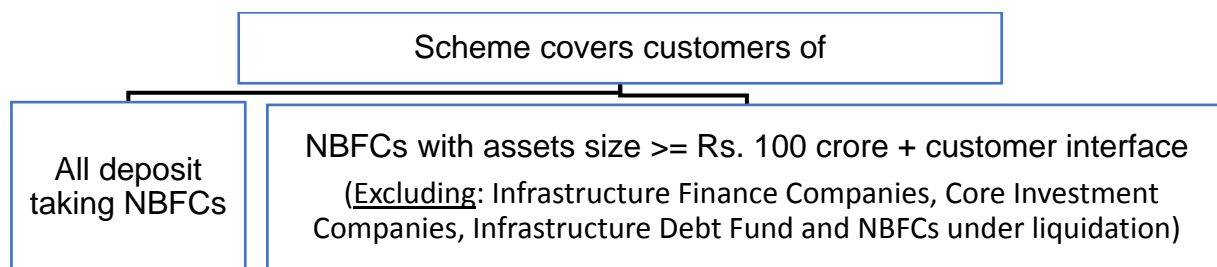


UGRO Capital Limited

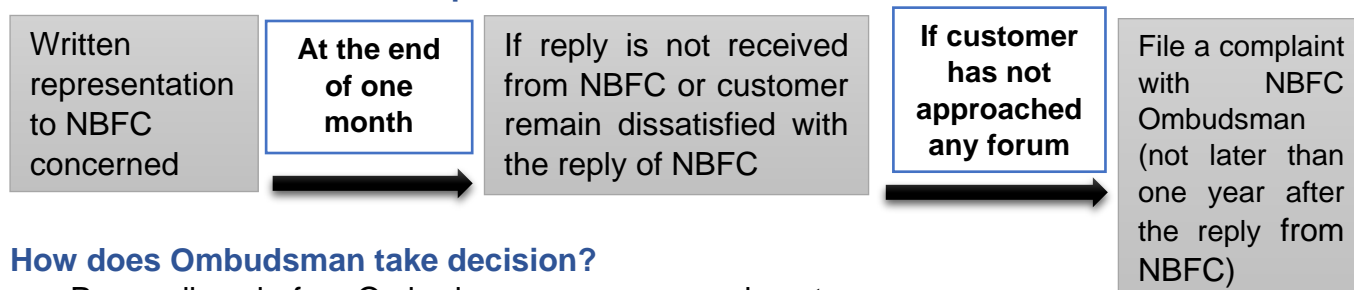
Ombudsman Scheme for Non-Banking Financial Companies, 2018 : Salient Features



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

Note: A Copy of Ombudsman Scheme is available with our Branch Manager for perusal in the office premises, if anyone desires to do so.

Name and Contact details of the Nodal Officers of the Company

Sr. No	Zone/ Area of Operation	Name	Address	Tel No	Email Id
1	North - Delhi, Uttar Pradesh, Haryana and Rajasthan	Mr. Manoj Kumar	U GRO Capital Limited, 101-102, 1 st floor 19, Arunachal Building, Barakhamba Road New Delhi-100001	+91 7304502920	nodalofficernorth@ugrocapital.com
2	South – Tamil Nadu, Telangana and Karnataka	Mr. Soumyaranjan Dash	U GRO Capital Limited, HTC Aspire, #19, Ali Asker Road, Bangalore – 560052	080- 68229300	nodalofficersouth@ugrocapital.com
3	East - West Bengal	Mr. Mohan Singh	U GRO Capital Limited, Unit no 124&124A, 1st floor, LORDS 7/1 Lord Sinha Road, Kolkata-700071	033- 68131900	nodalofficereast@ugrocapital.com
4	West – Maharashtra and Gujrat	Mr. Vijay Bhatt	U GRO Capital Limited, 4th Floor, Tower 3, Equinox Business Park, LBS Road, Kurla, Mumbai 400070	022- 48918686	nodalofficerwest@ugrocapital.com

Name and Contact details of the Principal Nodal Officer of the Company

Sr. No	Name	Address	Tel No	Email Id
1	Mr. Satish Kumar	U GRO Capital Limited, 4th Floor, Tower 3, Equinox Business Park, LBS Road, Kurla, Mumbai 400070	022- 48918686	Pnodalofficer@ugrocapital.com

Address and Area of Operation of the Ombudsmen for NBFCs

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 : cms.nbfcochennai@rbi.org.in Click here to lodge complaint	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 : 2300 1280 Fax No : 23022024 Email : cms.nbfcomumbai@rbi.org.in Click here to lodge complaint	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 : cms.nbfconewdelhi@rbi.org.in Click here to lodge complaint	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 : 22310217 Fax No : 22305899 Email : cms.nbfcoolkata@rbi.org.in Click here to lodge complaint	West Bengal, Sikkim, Odisha, Assam, Arunachal Pradesh, Manipur, Meghalaya, Mizoram, Nagaland, Tripura, Bihar and Jharkhand