



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”)]

Nodal Officer:

- Name: *Mr. Mangesh Sawant
- Designation: Vice President
- Address: 7th Floor, Dani Corporate Park, 158, C.S.T. Road, Kalina, Santacruz(East), Mumbai-400098
- Email-Id: Mangesh.sawant@infina.in
- Tel. No. 022-66808300

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
- Email : cms.nbfcomumbai@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.*

INFINA Finance Private Ltd.

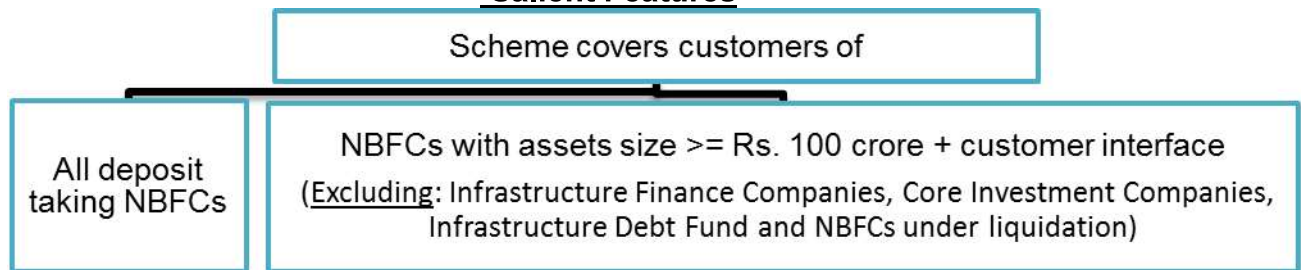
CIN U67120MH1996PTC098584

Regd. Off.: 7th Floor,
Dani Corporate Park,
158, C.S.T Road, Kalina,
Santacruz (E), Mumbai - 400 098,
Maharashtra, India.

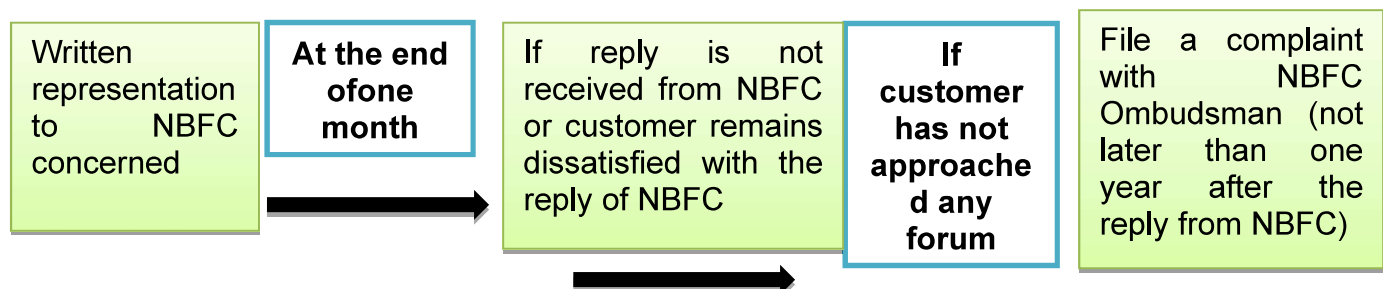
T +91 22 66808300
F +91 22 66808310
www.infina.co.in
GST No.: 27AACCM1561D1ZU

Branch Off.: 1st Floor, Unit No. 125,
P. P. Trade Centre, Netaji Subhash Place,
Pitampura, New Delhi – 110 034, India.
GST No: 07AACCM1561D1ZW

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