

IIFL WEALTH FINANCE LIMITED

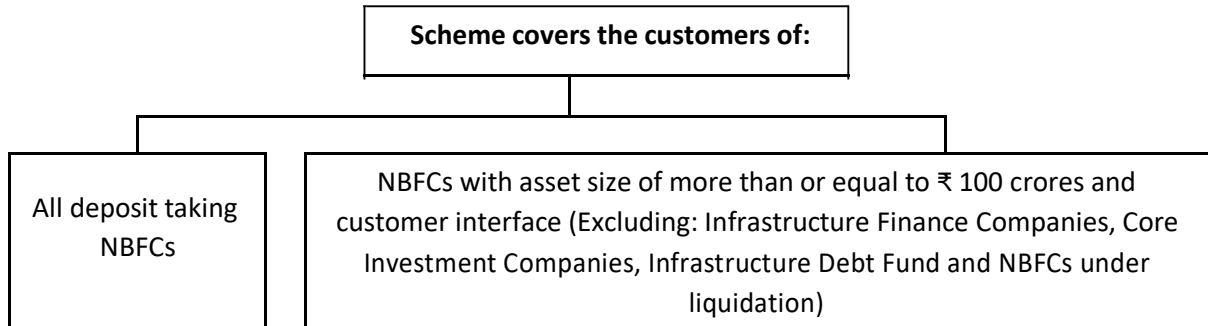
CIN: U65990MH1994PLC080646

**Regd. Office: 6th Floor, IIFL Centre, Kamala City, Senapati Bapat Marg, Lower Parel,
Mumbai-400013. Tel. No: +91 22 4876 5600, Fax: +91 22 4875 5606.**

Website-www.iiflwealth.com/services/lending-solutions, email:nbfc-compliance@iiflw.com

Ombudsman Scheme for Non-Banking Financial Companies, 2018:

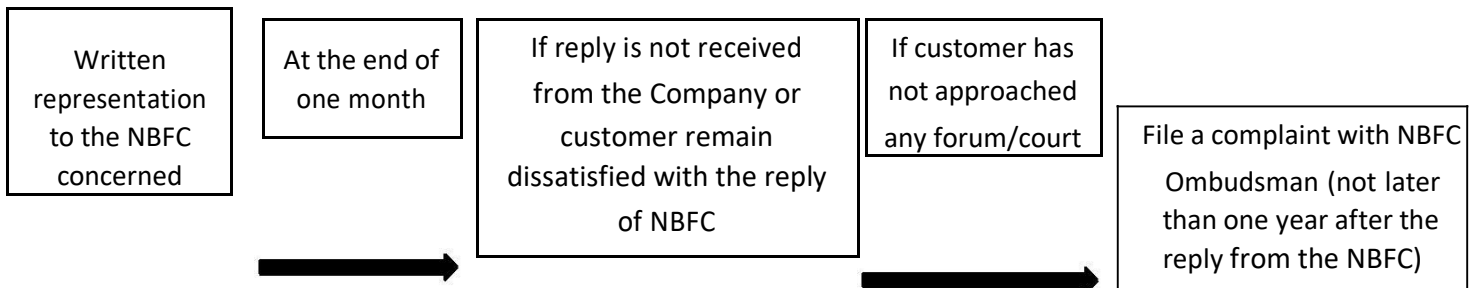
Salient Features



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

Sr. No.	Centre	New Delhi	Area of Operation
1	Mumbai	C/o Reserve Bank of India, RBI Byculla Office Building, Opp. Mumbai Central Railway Station, Byculla, Mumbai – 400 008	Maharashtra, Goa, Gujarat, Madhya Pradesh, Chhattisgarh, Union territories of Dadra and Nagar Haveli, Daman and Diu
2	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 Himanchal Pradesh and Rajasthan and state of Jammu and Kashmir

Name and Contact details of the Nodal Officer of the Company

Name of Officer	Contact No.	Zone	Office Address	Email id
Mr. Bhargava Pingali	022 4876 5486 84548 40355	Mumbai	6th Floor, IIFL Centre, Kamala City, Senapati Bapat Marg, Lower Parel, Mumbai-400013	Bhargava.Pingali@iiflw.com
Mr. Bhargava Pingali	022 4876 5486 84548 40355	New Delhi	2 nd Floor, D-3, GYS Platinum, Saket District Centre	Bhargava.Pingali@iiflw.com