



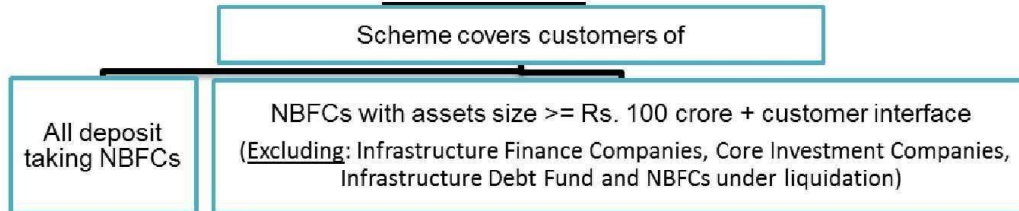
**DETAILS OF THE NODAL OFFICER OF VIVIFI INDIA FINANCE PRIVATE LIMITED**

**NODAL OFFICER:**

Name and Designation	Contact Details
Mr. Prakash Rajan  Vice President	<b>Office Address:</b> Unit A, 9th Floor, MJR Magnifique, Survey No 75 & 76, Khajaguda, X Roads, Raidurgam, Hyderabad TG 500008 IN <b>Mobile:</b> +91 91211 96333 <b>Email:</b> <a href="mailto:prakash.rajan@vivifin.com">prakash.rajan@vivifin.com</a>



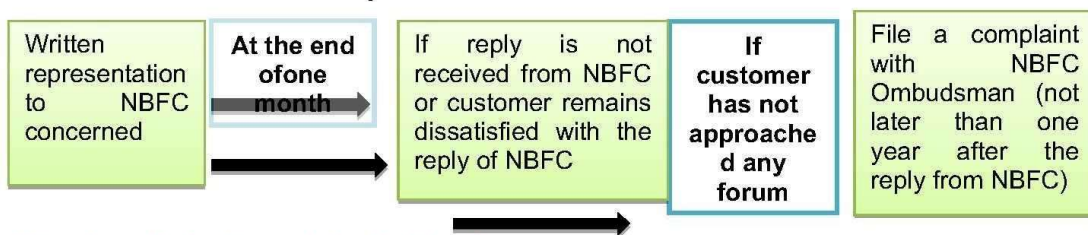
## Ombudsman Scheme for Non-Banking Financial Companies, 2018 : Salient Features



### 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