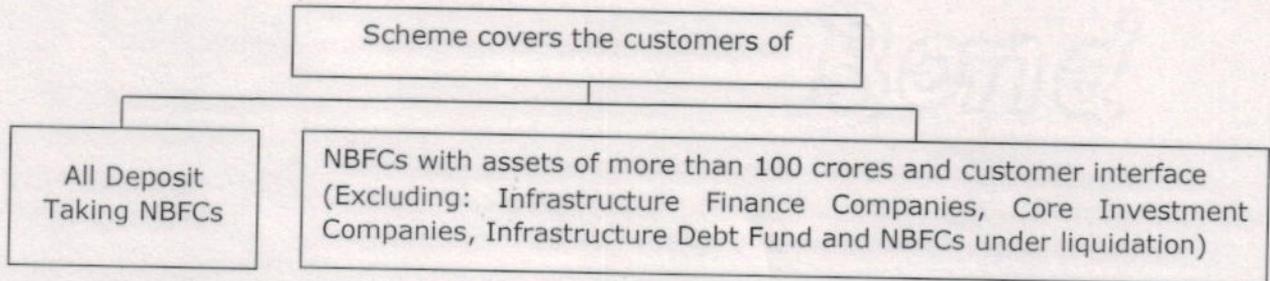




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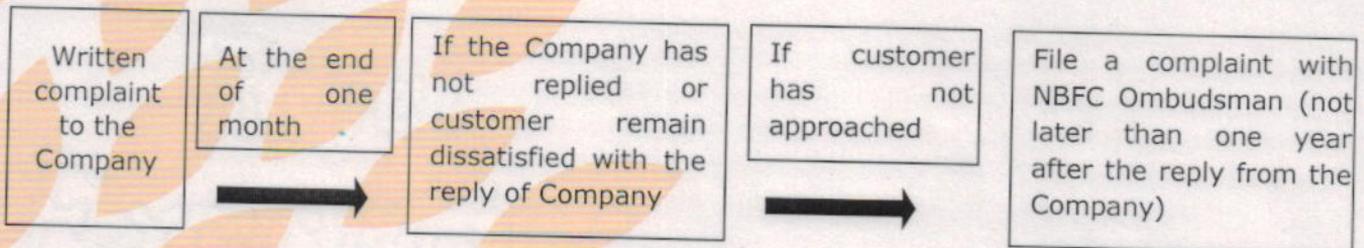
Ombudsman Scheme for Non-Banking Financial Companies, 2018: Salient Features



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?



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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, 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

Please visit <http://www.geovpl.com/> for further information

FOR GEO VPL FINANCE PRIVATE LIMITED

PRADEESH LAWRENCE
MANAGING DIRECTOR
(DIN: 00152313)



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