

Grievance Redressal Mechanism and Salient features of Ombudsman Scheme for Non-Banking Financial Companies, 2018

The customer can lodge his complaint through email or write as per the guidelines of the Customer Grievance Redressal Policy.

Escalation matrix is as follows:

Level 1:

If a customer is not satisfied with the resolution provided by the customer service team of the Company within the given time frame, the customer can escalate the issue as under:

Grievance Redressal Officer/ Nodal Officer

Kind Attn.: Mr. Noorallah Charania – Chief Operating Officer

Neelkanth Corporate IT Park, 311/312, 3rd Floor

Kirol Road, Vidyavihar (W), Mumbai - 400086

Telephone No.: 022 62514646

Email – noorallah.charania@niyogin.in

Level 2:

Chairman- Customer Grievance Redressal Committee

Kind Attn: Mr. Tashwinder Singh

Neelkanth Corporate IT Park, 311/312, 3rd Floor

Kirol Road, Vidyavihar (W), Mumbai - 400086

Telephone No.: 022 62514646

Email – niyogin.compliance@niyogin.in

Please quote the reference of your earlier communication in this regard.

Level 3:

In case a grievance / complaint is not redressed within a period of one month, the customer may appeal to Officer-in-Charge of the Regional Office of Department of Non-Banking Supervision of RBI under whose jurisdiction the Registered Office of the Company falls. The details of DNBS is as given below:

Department of Non-Banking Supervision

Reserve Bank of India

Fort Glacis, Chennai 600 001

STD Code: 044

Tel No. 25395964

Fax No. 25395488

Email : cms.bochennai@rbi.org.in

Niyogin Fintech Limited

(CIN L65910TN1988PLC131102)

Regd. office: F-22, 3rd Floor, Palm Spring Apartment 2nd Main Road, Anna Nagar (East), Chennai, Tamil Nadu-600102

Corporate office: Neelkanth Corporate IT Park, 311/312, 3rd Floor, Kirol Road, Vidyavihar (w), Mumbai – 400086

email : info@niyogin.in | Website : www.niyogin.com

Alternatively, if a reply is not received within, one month from the Company or the customer is dissatisfied with the response of the NBFC (+) If customer has not approached any forum, the customer may file a complaint with NBFC Ombudsman (not later than one year after the reply from NBFC):

Applicability	All Non- Banking Financial Companies ("NBFCs") with asset size = > Rs. 100 crores and having customer interface excluding Infrastructure Finance Companies, Core Investment Companies, Infrastructure Debt Fund and NBFCs under liquidation.
Purpose	Alternate Dispute Resolution mechanism
Grounds for filing a complaint by a customer	<ul style="list-style-type: none"> • 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?	<ol style="list-style-type: none"> 1. Written representation to the Company 2. If at the end of one month: <ol style="list-style-type: none"> a. reply is not received from Company or customer remains dissatisfied with the reply of the Company and; b. the customer has not approached any forum; 3. The customer can file complaint with NBFC Ombudsman (not later than one year after the reply from the Company)
How does Ombudsman take decision	<ul style="list-style-type: none"> • Proceedings before Ombudsman are summary in nature • Promotes settlement through conciliation → If not reached, can issue Award/Order
Is not satisfied with Ombudsman	Ombudsman's decision is appealable to the Appellate Authority: Deputy Governor, RBI
Details of Nodal Officer of the Company	Mr. Noorallah Charania - Chief Operating Officer Principal Nodal Officer/Nodal Officer Neelkanth Corporate IT Park, 311/312, 3rd Floor Kirol Road, Vidyavihar (W), Mumbai – 400086 Email: noorallah.charania@niyogin.in Contact: 022- 62514646
Details of the Ombudsman	As per Annexure 'A'

You may visit www.niyogin.com for further details of the Scheme.

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Address and Area of Operation of NBFC Ombudsman

Sr. No.	Centre	Address and Area of the office of Ombudsman	Area of operation
1.	Ahmedabad	Smt. N Sara Rajendra Kumar C/o Reserve Bank of India 5th Floor, Nr. Income Tax, Ashram Road Ahmedabad-380 009 STD Code: 079 Tel. No. 26582357 Email : cms.boahmedabad@rbi.org.in	Gujarat, Union Territories of Dadra and Nagar Haveli, Daman and Diu
2.	Bengaluru	Ms Saraswathi Shyamprasad C/o Reserve Bank of India 10/3/8, Nrupathunga Road Bengaluru -560 001 STD Code: 080 Tel. No. 22277660/22180221 Fax No. 22276114 Email : cms.bobengaluru@rbi.org.in	Karnataka
3.	Bhopal	Shri Hemant Kumar Soni C/o Reserve Bank of India Hoshangabad Road Post Box No. 32, Bhopal-462 011 STD Code: 0755 Tel. No. 2573772 2573776 2573779 Email : cms.bobhopal@rbi.org.in	Madhya Pradesh
4.	Bhubaneswar	Shri Biswajit Sarangi C/o Reserve Bank of India Pt. Jawaharlal Nehru Marg Bhubaneswar-751 001 STD Code: 0674 Tel. No. 2396207 Fax No. 2393906 Email : cms.bobhubaneswar@rbi.org.in	Odisha
5.	Chandigarh	Shri M K Mall C/o Reserve Bank of India 4th Floor, Sector 17 Chandigarh Tel. No. 0172 - 2703937 Fax No. 0172 - 2721880 Email : cms.bochandigarh@rbi.org.in	Himachal Pradesh, Punjab, Union Territory of Chandigarh and Panchkula, Yamuna Nagar and Ambala Districts of Haryana.
6.	Chennai	Dr. Balu K C/o Reserve Bank of India	Tamil Nadu, Union Territories of Puducherry

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		Fort Glacis, Chennai 600 001 STD Code: 044 Tel No. 25395964 Fax No. 25395488 Email : cms.bochennai@rbi.org.in	(except Mahe Region) and Andaman and Nicobar Islands
7.	Dehradun	Shri Arun Bhagoliwal C/o Reserve Bank of India 74/1 G.M.V.N. Building, 1st floor, Rajpur Road, Dehradun - 248 001 STD Code : 0135 Telephone : 2742001 Fax : 2742001 Email : cms.bodehradun@rbi.org.in	Uttarakhand and seven districts of Uttar Pradesh viz., Saharanpur, Shamli (Prabudh Nagar), Muzaffarnagar, Baghpat, Meerut, Bijnor and Amroha (Jyotiba Phule Nagar)
8.	Guwahati	Shri Thotngam Jamang C/o Reserve Bank of India Station Road, Pan Bazar Guwahati-781 001 STD Code: 0361 Tel.No. 2734219/ 2512929 Email : cms.boguwahati@rbi.org.in	Assam, Arunachal Pradesh, Manipur, Meghalaya, Mizoram, Nagaland and Tripura
9.	Hyderabad	Shri T Srinivasa Rao C/o Reserve Bank of India 6-1-56, Secretariat Road Saifabad, Hyderabad-500 004 STD Code: 040 Tel. No. 23210013 Fax No. 23210014 Email : cms.bohyderabad@rbi.org.in	Andhra Pradesh and Telangana
10.	Jaipur	Ms. Rekha Chandanaveli C/o Reserve Bank of India, 4th floor Rambagh Circle, Tonk Road, Jaipur - 302 004 STD Code: 0141 Tel. No. 2577931 Email : cms.bojaipur@rbi.org.in	Rajasthan
11.	Jammu	Shri Ramesh Chand C/o Reserve Bank of India, Rail Head Complex, Jammu- 180012 STD Code : 0191 Telephone: 2477905 Fax : 2477219 Email : cms.bojammu@rbi.org.in	Union Territories of Jammu & Kashmir and Ladakh
12.	Kanpur	Shri P K Nayak C/o Reserve Bank of India M. G. Road, Post Box No. 82 Kanpur-208 001	Uttar Pradesh (excluding Districts of Ghaziabad, Gautam Buddha Nagar, Saharanpur, Shamli

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		STD Code: 0512 Tel. No. 2305174/ 2303004 Email : cms.bokanpur@rbi.org.in	(Prabudh Nagar), Muzaffarnagar, Baghpat, Meerut, Bijnor and Amroha (Jyotiba Phule Nagar)
13.	Kolkata	Shri Rabindra Kishore Panda C/o Reserve Bank of India 15, Netaji Subhash Road Kolkata-700 001 STD Code: 033 Tel. No. 22310217 Fax No. 22305899 Email : cms.bokolkata@rbi.org.in	West Bengal and Sikkim
14.	Mumbai (I)	Dr. Neena Rohit Jain C/o Reserve Bank of India 4th Floor, RBI Byculla Office Building, Opp. Mumbai Central Railway Station, Byculla, Mumbai-400 008 STD Code: 022 Tel No. 23022028 Fax : 23022024 Email : cms.bomumbai1@rbi.org.in	Districts of Mumbai, Mumbai Suburban and Thane
15.	Mumbai (II)	Shri S.K.Kar C/o Reserve Bank of India, 4th Floor, RBI Byculla Office Building, Opp. Mumbai Central Railway Station, Byculla, Mumbai-400 008 STD Code: 022 Telephone: 23001483 Fax : 23022024 Email : cms.bomumbai2@rbi.org.in	Goa and Maharashtra, (except the districts of Mumbai, Mumbai Suburban and Thane)
16.	Patna	Shri Rajesh Jai Kanth C/o Reserve Bank of India Patna-800 001 STD Code: 0612 Tel. No. 2322569/2323734 Fax No. 2320407 Email : cms.bopatna@rbi.org.in	Bihar
17.	New Delhi (I)	Shri R.K. Moolchandani C/o Reserve Bank of India, Sansad Marg, New Delhi STD Code: 011 Tel. No. 23725445 Fax No. 23725218 Email : cms.bonewdelhi1@rbi.org.in	North, North-West, West, South-West, New Delhi and South districts of Delhi
18.	New Delhi (II)	Ms. Ruchi A S H C/o Reserve Bank of India Sansad Marg, New Delhi	Haryana (except Panchkula, Yamuna Nagar and Ambala Districts) and

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		STD Code: 011 Tel. No. 23724856 Email : cms.bonewdelhi2@rbi.org.in	Ghaziabad and Gautam Budh Nagar districts of Uttar Pradesh
19.	New Delhi (III)	Ms. Suchitra Maurya C/o Reserve Bank of India Sansad Marg, New Delhi STD Code: 011 Tel. No. 23715393 Fax No. 23765234 Email : cms.bonewdelhi3@rbi.org.in	North-East, Central, Shahdara, East and South-East districts of Delhi
20.	Raipur	Shri J. P. Tirkey C/o Reserve Bank of India 54/949, Shubhashish Parisar, Satya Prem Vihar Mahadev Ghat Road, Sundar Nagar, Raipur- 492013 STD Code : 0771 Telephone: 2244246 Email : cms.boraipur@rbi.org.in	Chhattisgarh
21.	Ranchi	Smt Chandana Dasgupta C/o Reserve Bank of India 4th Floor, Pragati Sadan, RRDA Building, Kutchery Road, Ranchi Jharkhand 834001 STD Code: 0651 Telephone: 8521346222/9771863111/ 7542975444 Fax: 2210511 Email : cms.boranchi@rbi.org.in	Jharkhand
22.	Thiruvananthapuram	Shri G Ramesh C/o Reserve Bank of India Bakery Junction Thiruvananthapuram-695 033 STD Code: 0471 Tel. No. 2332723/2323959 Fax No. 2321625 Email : cms.botrivandrum@rbi.org.in	Kerala, Union Territory of Lakshadweep and Union Territory of Puducherry (only Mahe Region).

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