

**SAMUNNATI FINANCIAL INTERMEDIATION & SERVICES PRIVATE LIMITED**

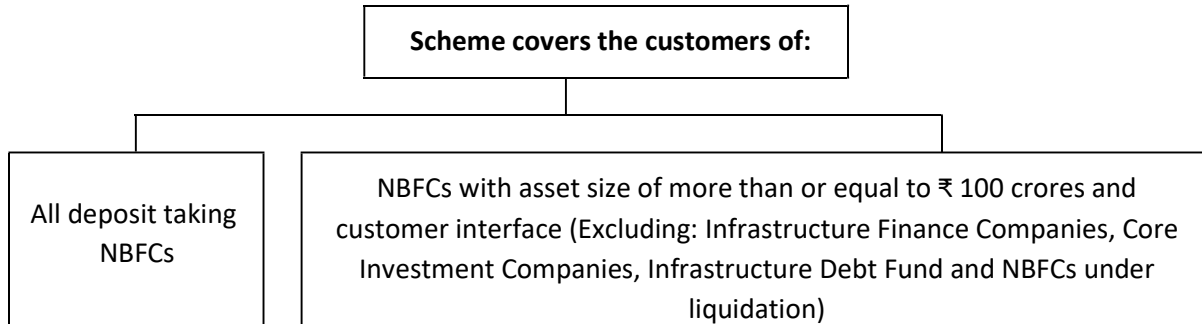
**CIN: U65990TN2014PTC096252**

**Regd. Office: Baid Hi Tech Park, 8th Floor, No 129 B, East Coast Road, Thiruvanmiyur Chennai TN 600041.**

**Tel. No: [+91-044-66762400](tel:+91-044-66762400). Website- [https:// www.samunnati.com/](https://www.samunnati.com/), email- [info@samunnati.com](mailto:info@samunnati.com)**

**Ombudsman Scheme for Non-Banking Financial Companies, 2018:**

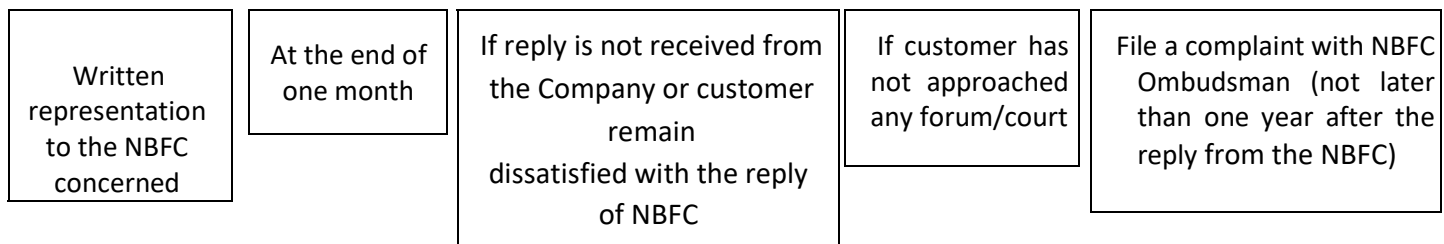
**Salient Features**



**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**

<b>Sl. No.</b>	<b>Centre</b>	<b>Address of the Office of NBFC Ombudsman</b>	<b>Area of Operation</b>
1.	Chennai	C/o Reserve Bank of India Fort Glacis, Chennai 600 001  STD Code: 044 Tel No. 25395964 Fax No. 25395488	Tamil Nadu, Andaman and Nicobar Islands, Karnataka, Andhra Pradesh, Telangana, Kerala, Union Territory of Lakshadweep and Union Territory of Puducherry
2.	Mumbai	C/o Reserve Bank of India, RBI Byculla Office Building, Opp. Mumbai Central Railway Station, Byculla, Mumbai-400008	Maharashtra, Goa, Gujarat, Madhya Pradesh, Chhattisgarh, Union Territories of Dadra and Nagar Haveli, Daman and Diu
3.	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, Uttarakand, Haryana, Punjab, Union Territory of Chandigarh Himachal Pradesh, and Rajasthan and State of Jammu and Kashmir
4.	Kolkata	C/o Reserve Bank of India 15, Netaji Subhash Road, Kolkata-700 001  STD Code: 033 Tel. No. 22304982 Fax No. 22305899	West Bengal, Sikkim, Odisha, Assam, Arunachal Pradesh, Manipur, Meghalaya, Mizoram, Nagaland, Tripura, Bihar and Jharkhand

**Name and Contact details of the Nodal Officer of the Company**

<b>Name</b>	<b>Office Address</b>	<b>Zone</b>	<b>Principal Nodal/Nodal Officer</b>	<b>Contact Number</b>	<b>Email id</b>
C.S Ramakrishnan	BAID HI-Tech park, 8th floor,129-B ECR Road,Thiruvanmiyur,Chennai - 41	Chennai	<b>Principal Nodal officer at Head Office</b>	9940214560	<a href="mailto:ramakrishnan.cs@samunnati.com">ramakrishnan.cs@samunnati.com</a>
Rammohan M	6-3-354/1/D-1, 3 <sup>rd</sup> floor, Stellar Sphinx, Road No-1 Banjara hills Hyderabad- 500034	Chennai	Nodal Officer	9866077855	<a href="mailto:rammohan.m@samunnati.com">rammohan.m@samunnati.com</a>
Prabhu. P	BAID HI-Tech park, 8th floor,129-B ECR Road,Thiruvanmiyur,Chennai - 41	Chennai	<b>Principal Nodal officer</b>	9952054545	<a href="mailto:prabhu.p@samunnati.com">prabhu.p@samunnati.com</a>
Sandeep Tandon	14B-109, 14 <sup>th</sup> Floor, 247 Park, Hindustan C. Bus Stop, Lal Bahadur Shastri Rd, Gandhi Nagar, Vikhroli West Mumbai, MH, 400079.	Mumbai	<b>Principal Nodal officer</b>	9619380479	<a href="mailto:sandeep.tandon@samunnati.com">sandeep.tandon@samunnati.com</a>
Bhavesh Nayak	Old Dairy Building, Second Floor, Opposite Municipality School, Narangpura Gam, Ahmedabad 380013	Mumbai	Nodal Officer	7867089176	<a href="mailto:bhavesh.nayak@samunnati.com">bhavesh.nayak@samunnati.com</a>
Deepak Kumar	DK-2/316, Danish Kunj, Municipal Ward, No.82, Near Nagar Nigam Ward Office, Kolar Road, Bhopal Madhya Pradesh	Mumbai	Nodal Officer	9384058228	<a href="mailto:deepak.kumar@samunnati.com">deepak.kumar@samunnati.com</a>
ArunPrasad Sahoo	HIG-II-124, Satyasai Enclave, 2nd floor, Kolathia, Khandagiri, Bhubaneswar - 751024	Kolkata	Nodal Officer	9937081366	<a href="mailto:arunprasad.sahoo@samunnati.com">arunprasad.sahoo@samunnati.com</a>

Refer to [www.samunnati.com](http://www.samunnati.com) and [www.rbi.org](http://www.rbi.org) for further details of the Scheme