



OMBUDSMAN SCHEME FOR NON-BANKING FINANCE COMPANIES, 2018

For Complaints, please contact:

7th floor, Tower-A, Capital Business Park, Sector-48,

Sohna Road, Gurgaon, Haryana -122018

CUSTOMER GRIEVANCE REDRESSAL OFFICER:

Name : Deepika Bhatt
Designation : Grievance Redressal Officer / Principal Nodal Officer
Address : 7th floor, Tower-A, Capital Business Park, Sector-48,
Sohna Road, Gurgaon, Haryana -122018
Phone : +91 -727-727-7275
Mobile : +91 9289964226
e-mail : grievance@spinnycapital.com

In case the complaint is not redressed **within a period of 30 days**, the customer may appeal to the Officer in-charge of the **Regional Office of DBS of RBI**, at below credentials:

Website: <https://cms.rbi.org.in>

Write to : Centralised Receipt and Processing Centre (CRPC)

Reserve Bank of India,

Central Vista, Sector 17, Chandigarh - 160 017

Toll free:14448 (8:00 am to 10:00 pm)

Monday to Saturday (Except on National holidays).

Email ID: crpc@rbi.org.in

SPINNY CAPITAL PRIVATE LIMITED CIN

No. U65999HR2021PTC099583

Tel: +91-727-727-7275 **Website:** www.spinnycapital.com **Email:** contactus@spinnycapital.com

Regd. Office: 7th floor, Tower-A, Capital Business Park, Sector-48, Sohna Road, Gurgaon, Haryana -122018



PRINCIPAL NODAL OFFICER/NODAL OFFICER

(Across all locations)

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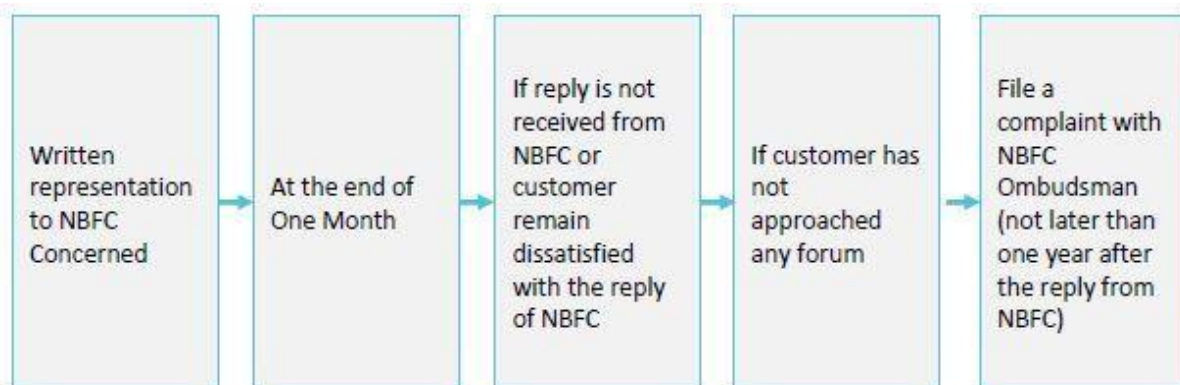
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ADDRESS AND AREA OF OPERATION OF NBFC OMBUDSMAN

Centre	Address of the Office of NBFC Ombudsman	Area of Operation
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
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
New Delhi	C/o Reserve Bank of India Sansad Marg, New Delhi – 110 001 STD Code: 011 Tel No: 23724856 Fax No: 23725218–19	Delhi, Uttar Pradesh, Uttarakhand, Haryana, Punjab, Union Territory of Chandigarh, Himachal Pradesh, and Rajasthan and State of Jammu and Kashmir
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

PROCESS FOR FILING COMPLAINTS



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ANNEXURE – OMBUDSMAN SCHEME FOR NON-BANKING FINANCIAL COMPANIES, 2021

GROUND OF COMPLAINT

- 1) non-presentation or inordinate delay in the presentation of post-dated cheques provided by the customer.
- 2) failure to convey in writing, the amount of loan sanctioned along with terms and conditions including annualised rate of interest and method of application thereof;
- 3) failure or refusal to provide sanction letter/ terms and conditions of sanction in vernacular language or a language as understood by the borrower;
- 4) failure or refusal to provide adequate notice on proposed changes being made in sanctioned terms and conditions in vernacular language as understood by the borrower;
- 5) failure or inordinate delay in releasing the securities documents to the borrower on repayment of all dues;
- 6) levying of charges without adequate prior notice to the borrower/ customer;
- 7) failure to ensure transparency in the contract/ loan agreement regarding (i) notice period before taking possession of security; (ii) circumstances under which the notice period can be waived; (iii) the procedure for taking possession of the security; (iv) a provision regarding final chance to be given to the borrower for repayment of loan before the sale/ auction of the security; (v) the procedure for giving repossession to the borrower and (vi) the procedure for sale/ auction of the security;
- 8) non-observance of directions issued by Reserve Bank to the non-banking financial companies;
- 9) non-adherence to any of the other provisions of Reserve Bank Guidelines on Fair Practices Code for Non-Banking Financial Companies.

The copy of the scheme is available with our respective branch in-charge and the Nodal Officers.