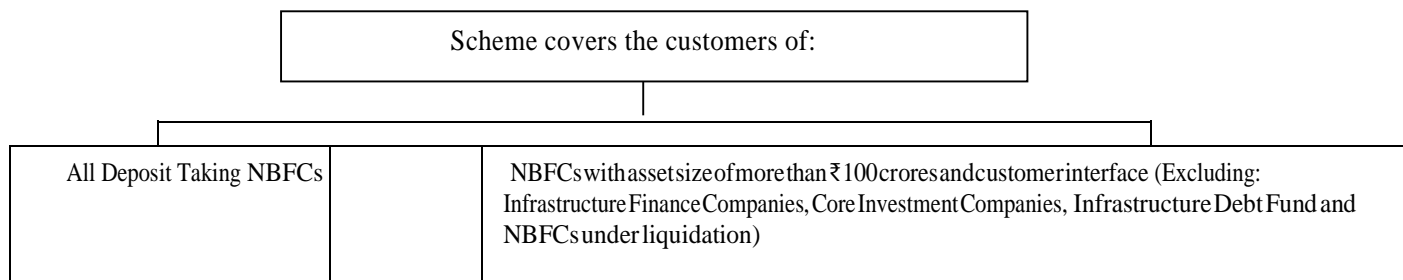


# INDEL MONEY LIMITED

CIN: U65990MH1986PLC040897

Indel House, Changampuzha Nagar, South Kalamassery, Ernakulam – 682 033, Kerala, India  
Ph: 0484 2933999 email: [cs@indelmoney.com](mailto:cs@indelmoney.com) website: [www.indelmoney.com](http://www.indelmoney.com)

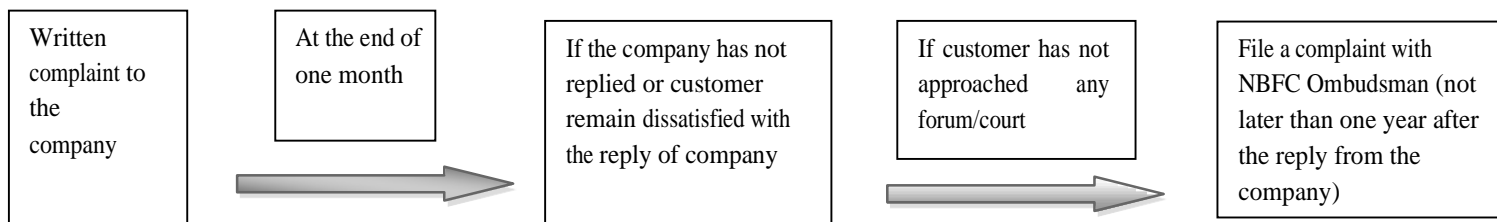
## Ombudsman Scheme for Non-Banking Financial Companies, 2018: Salient Features



### Grounds for filing a complaint by a customer:

- Interest 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.
- Failure or refusal to provide sanction letter in vernacular language
- 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 Practice Code not followed.

### How a customer can file a complaint?



### How does Ombudsman take decision?

- Proceedings before Ombudsman are in the nature of Alternate Dispute Resolution mechanism.
- Ombudsman promotes the settlement of the complaint by mutual agreement between the complainant and the Company through conciliation or mediation.
- If not, pass an Award either allowing or rejecting the complaint along with reasons for passing such Award.

### Can a customer file appeal, if not satisfied with decision of Ombudsman?

Yes, Ombudsman's decision is appealable; Appellate Authority: **Deputy Governor, RBI**

**Note:** Ombudsman may reject a complaint at any stage. The Customer is at liberty to approach any other court/forum/authority for the redressal at any stage.

**Refer to [www.indelmoney.com](http://www.indelmoney.com) for further details of the Scheme and contact details of the Nodal Officer of the Company and contact details of the Ombudsman, who can be approached by the customer.**