

**KOGTA FINANCIAL (INDIA) LIMITED**

**OMBUDSMAN SCHEME**

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**1. Introduction**

Kogta Financial (India) Limited ('the Company') is a Non-Banking Financial Company ('NBFC') having valid Certificate of Registration with Reserve Bank of India ('RBI') vide registration no. B.10.00086 dated May 27, 2016 under current RBI classification as NBFC - Investment and Credit Company (NBFC-ICC) – Non Deposit taking Systemically Important ('ICC-ND-SI') with more than 20 years of experience in asset finance business.

It is focused on offering financing of all kind of commercial vehicles (HCV, LCV, MUV, SCV), Cars, Tractors, Two-wheelers and MSME & Loan against property segment.

**2. Grievance Redressal Mechanism**

Grievance Redressal Mechanism has been set up by us for the resolution of any dispute or grievance or complaint in respect of Policy. You are requested to submit your written complaint at any of the below mentioned touch points:

**Step 1**

Landline number: +91 141 - 2389025/6767000 (11 a.m. to 5 p.m.)

Email us at: [info@kogta.in](mailto:info@kogta.in)

Write to us at: S-1, Gopalbari, Near Ajmer Pulia,

Opp. Metro Pillar #143, Jaipur -302001

**Step 2**

If you do not receive any resolution to your complaint within a period of two weeks or if the response is not as per your expectations please feel free to contact our Grievance Redressal Officer, at any of the below touch points:

+91 141 - 4059429 (11 a.m. to 5 p.m.)

Email us at: [arun@kogta.in](mailto:arun@kogta.in)

Write to us at: Grievance Redressal Officer, Kogta House, Azad Mohalla, Bijainagar, Dist.

Ajmer-305624

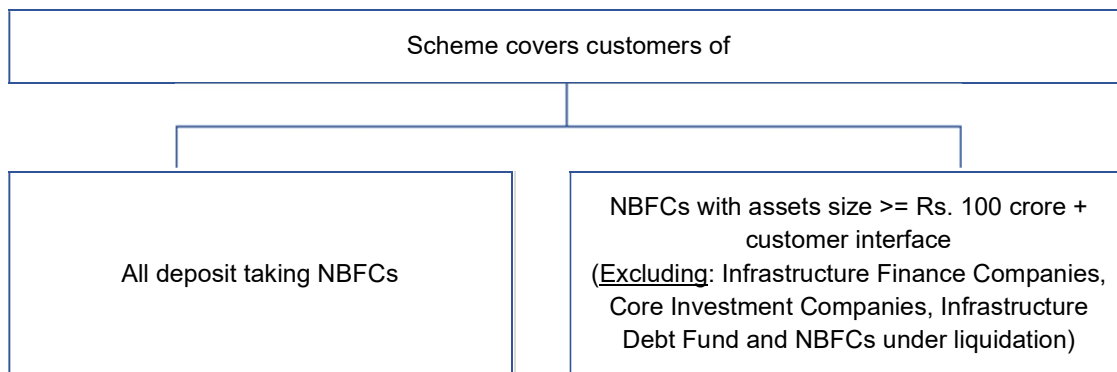
**Step 3**

If You are not satisfied with the response or do not receive a response from us within One Month, you may approach the Grievance Cell of the Reserve Bank of India (RBI).

Further Mr. Shobhit Nawal is appointed as Nodal Officer of the Company to represent the Company before Ombudsman and the Appellate Authority under the scheme.

**Annex A**

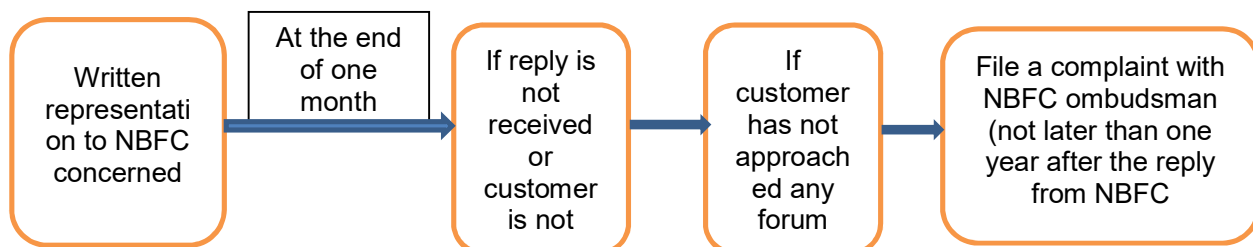
**Ombudsman Scheme for Non-Banking Financial Companies, 2018: Salient Features**



**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 can customer 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 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

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

**3. Review**

The Company's CEO, CFO and COO have been entrusted with the responsibility of enforcement of this policy. They are hereby given absolute power to jointly or severally, make necessary changes, amendments or additions or removals for the operational aspects of the policy within the overall spirit and guidance from time to time for reasons like technology or process upgradation, regulatory changes, maintaining competitive edge or responding to changes in market or risk environment, etc. This is required to ensure full operational freedom to the senior management and make the management team more adaptive to rapid changing external environment. All changes so made shall be noted to the policy approving authority during the next policy review.

The CEO, CFO and COO can decide on delegation of authority and can design / redesign MIS systems and reporting as they see fit to improve the responsibility and accountability within the team hierarchy.

## ANNEX I

### Address and Area of Operation of NBFC Ombudsman

SN	Centre	Centre Address of the Office of NBFC Ombudsman	Area of Operation
1	Chennai	<p style="text-align: center;">C/o Reserve Bank of India Fort Glacis, Chennai 600 001 STD Code: 044 Tel No. 25395964 Fax No. 25395488 Email : cms.nbfcochennai@rbi.org.in</p>	<p>Tamil Nadu, Andaman and Nicobar Islands, Karnataka, Andhra Pradesh, Telangana, Kerala, Union Territory of Lakshadweep and Union Territory of Puducherry</p>
2	Mumbai	<p style="text-align: center;">C/o Reserve Bank of India, RBI Byculla Office Building, Opp. Mumbai Central Railway Station, Byculla, Mumbai-400 008 STD Code: 022 Telephone No: 2300 1280 Fax No: 23022024 Email : cms.nbfcomumbai@rbi.org.in</p>	<p>Maharashtra, Goa, Gujarat, Madhya Pradesh, Chhattisgarh, Union Territories of Dadra and Nagar Haveli, Daman and Diu</p>
3	New Delhi	<p style="text-align: center;">C/o Reserve Bank of India Sansad Marg, New Delhi - 110001 STD Code: 011 Tel. No. 23724856 Fax No. 23725218-19 Email : cms.nbfconewdelhi@rbi.org.in</p>	<p>Delhi, Uttar Pradesh, Uttarakhand, Haryana, Punjab, Union Territory of Chandigarh Himachal Pradesh, and Rajasthan and State of Jammu and Kashmir</p>
4	Kolkata	<p style="text-align: center;">C/o Reserve Bank of India 15, Netaji Subhash Road, Kolkata-700001 STD Code: 033 Tel. No. 22304982 Fax No. 22305899 Email : cms.nbfcoolkata@rbi.org.in</p>	<p>West Bengal, Sikkim, Odisha, Assam, Arunachal Pradesh, Manipur, Meghalaya, Mizoram, Nagaland, Tripura, Bihar and Jharkhand</p>

Refer to [www.rbi.org.in](http://www.rbi.org.in) for further details