

SHRIRAM TRANSPORT FINANCE COMPANY LIMITED

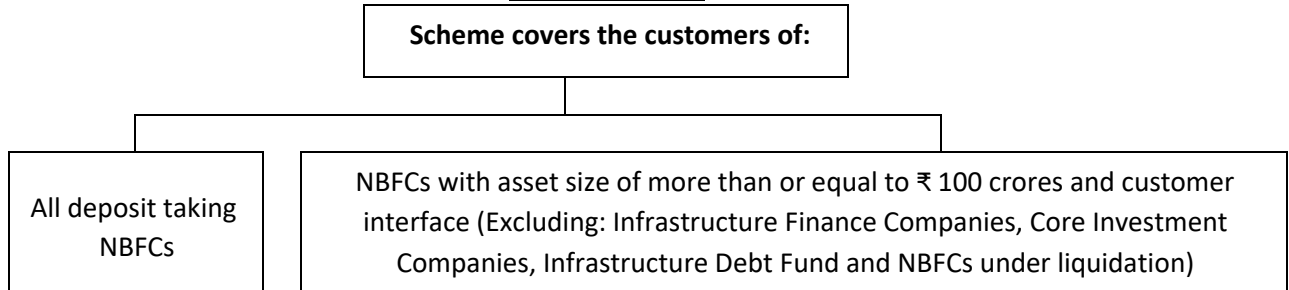
CIN: L65191TN1979PLC007874

Regd. Office: 14A, South Phase, Industrial Estate, Guindy, Chennai – 600 032, Tamil Nadu, India.

Tel: 044 485 24 666 Fax: 044 485 25 666. Website-www.stfc.in, email-secretarial@stfc.in

Ombudsman Scheme for Non-Banking Financial Companies, 2018:

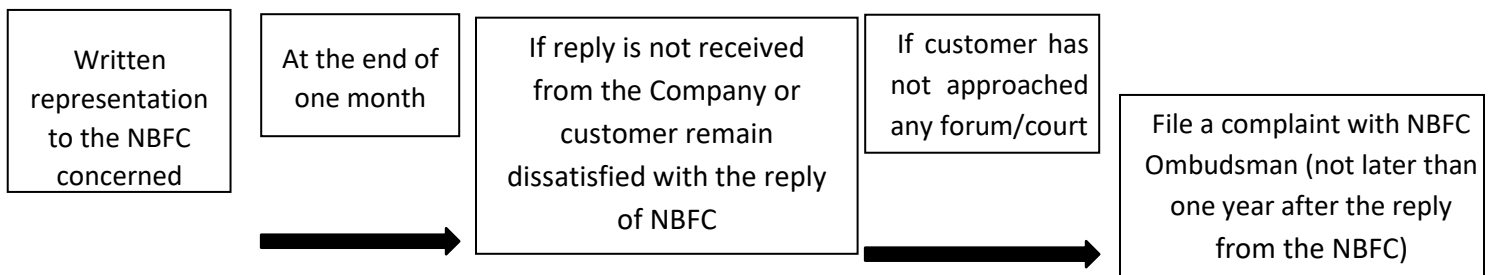
Salient Features



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

Note: A Copy of Ombudsman Scheme is available with our Branch Manager for perusal in the office premises, if anyone desires to do so.

Address and Area of Operation of NBFC Ombudsman

Sl. No.	Centre	Address of the Office of NBFC Ombudsman	Area of Operation
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

Nodal Officer	Zone	Office Address	Contact Number	Email id
MR. B. M. PATIL	Mumbai	Shriram Transport Finance Co. Ltd, B -105, Sushila Apt, Above Gangar Eyanation, Karve Road, Nal Stop, Erandawane, Pune, Maharashtra- 411004.	7420066611	Mumbainodal@stfc.in
MR. SANJEEV KUMAR SINHA	New Delhi	Shriram Transport Finance Company Limited, S/F-203, Plot No-20, Krishna Park View Plaza, Sec-20, Dwarka, New Delhi 110075	011-28070333	Newdelhinodal@stfc.in
MR.SUJOY BHATTA	Kolkata	Shriram Transport Finance Company Limited, 686, Shrachhi Tower, 2nd Floor, Unit A & B, Anandpur, EM Bypass, Ruby Connector, Kolkata 700107, West Bengal	033-44000203	Kolkatanodal@stfc.in
MR.RAMESH P B	Chennai	Shriram Transport Finance Company Limited, Mookambika Complex, No-4, Lady Desika Road, Mylapore ,Chennai -600004, Tamil Nadu	044-24990356	Chennainodal@stfc.in

Refer to www.stfc.in and www.rbi.org for further details of the Scheme