



Bussan Auto Finance India Pvt. Ltd.

Registered & Head Office: - 4th Floor, Videocon Tower, Jhandewalan Extn., New Delhi – 110055, [CIN: U67190DL2007FTC162475]

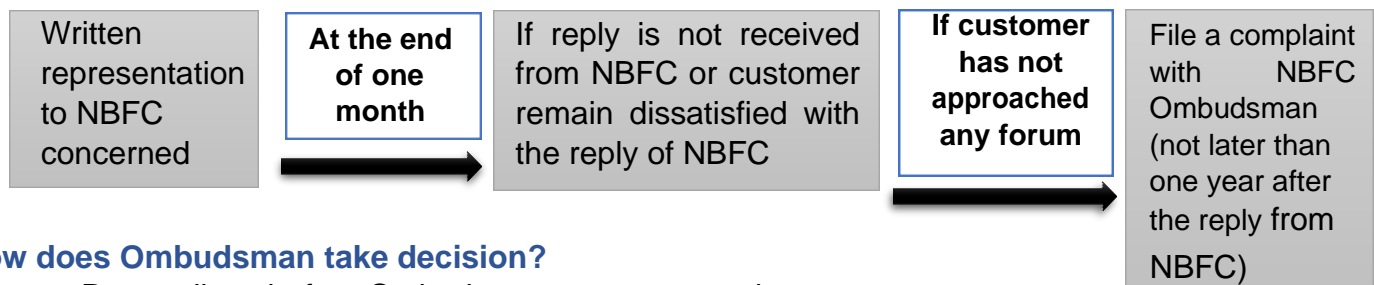
Ombudsman Scheme for Non-Banking Financial Companies, 2018: Salient Features

Scheme covers customers of	
All deposit taking NBFCs	NBFCs with assets size \geq Rs. 100 crore + customer interface (Excluding: Infrastructure Finance Companies, Core Investment Companies, Infrastructure Debt Fund and NBFCs under liquidation)

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 a customer file complaint?



How does Ombudsman take decision?

- Proceedings before Ombudsman are summary in nature
- Promotes settlement through conciliation → If not reached, caSn 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 for further details of the Scheme

**Address and Area of Operation of NBFC Ombudsman of RBI
and
Nodal Officer of Bussan Auto Finance India Private Limited**

Centre	Nodal Officer	Regional Offices covered
New Delhi	<p>Nodal Officer, North Zone</p> <p>Bussan Auto Finance India Pvt. Ltd. 4th Floor, Videocon Tower, E-1 Jhandewalan Extension, New Delhi – 110055.</p> <p>Email ID: nodalofficernorth@bafindia.com</p>	Delhi, Jaipur, Lucknow
	<p>NBFC Ombudsman</p> <p>NBFC Ombudsman,</p> <p>C/o Reserve Bank of India, 6 Sansad Marg, New Delhi -110001</p> <p>Tel. No. 011 – 2372 4856 Fax No. 011 – 23725 218-19</p>	Area of Operation
		Delhi, Uttar Pradesh, Uttarakhand, Haryana, Punjab, Union Territory of Chandigarh Himachal Pradesh, and Rajasthan and State of Jammu and Kashmir
Centre	Nodal Officer	Regional Offices covered
Mumbai	<p>Nodal Officer, West Zone</p> <p>215, ABC Second Floor, City Point 17, Boat Club Road, Pune – 411001, Maharashtra</p> <p>Email ID: nodalofficerwest@bafindia.com</p>	Pune, Ahmedabad, Bhopal
	<p>NBFC Ombudsman</p> <p>NBFC Ombudsman,</p> <p>C/o Reserve Bank of India, RBI Byculla Office Building, Opp. Mumbai Central Railway Station, Byculla, Mumbai-400 008</p>	Area of Operation
		Maharashtra, Goa, Gujarat, Madhya Pradesh, Chhattisgarh, Union Territories of Dadra and Nagar Haveli, Daman and Diu
Centre	Nodal Officer	Regional Offices covered
Chennai	<p>Nodal Officer, South Zone</p> <p>Bussan Auto Finance India Pvt. Ltd. 12th Floor, Lebera Tower, Door No. 327, Anna Salai, Teynampet Chennai – 600006, Tamilnadu</p> <p>Email ID: nodalofficersouth@bafindia.com</p>	Chennai, Madurai, Cochin, Calicut, Hyderabad, Vijayawada, Bangalore
	<p>NBFC Ombudsman</p> <p>NBFC Ombudsman,</p> <p>C/o Reserve Bank of India Fort Glacis, Chennai 600 001</p> <p>Tel No. 044 – 25395964 Fax No. 044 – 25395488</p>	Area of Operation
		Tamil Nadu, Andaman and Nicobar Islands, Karnataka, Andhra Pradesh, Telangana, Kerala, Union Territory of Lakshadweep and Union Territory of Puducherry

Centre	Nodal Officer	Regional Offices covered
Kolkata	<p>Nodal Officer, East Zone</p> <p>P-255 B, First Floor, CIT Road, Scheme VI (M), Kakurgachi, Kolkata – 700054, West Bengal</p> <p>Email ID: nodalofficereast@bafindia.com</p>	<p>Kolkata, Ranchi, Guwahati, Bhubaneswar</p>
	<p>NBFC Ombudsman</p>	<p>Area of Operation</p>
	<p>NBFC Ombudsman,</p> <p>C/o Reserve Bank of India 15, Netaji Subhash Road, Kolkata-700 001</p> <p>Tel. No. 033 – 22304982 Fax No. 033 – 22305899</p>	<p>West Bengal, Sikkim, Odisha, Assam, Arunachal Pradesh, Manipur, Meghalaya, Mizoram, Nagaland, Tripura, Bihar and Jharkhand</p>