

**PKF FINANCE LIMITED**

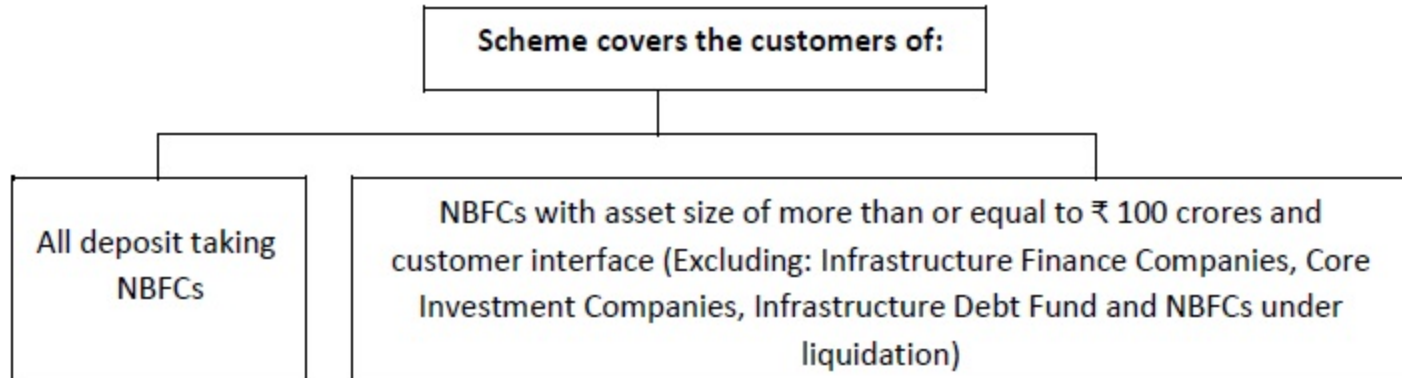
**CIN: U65921PB1994PLC014314**

**Regd Office: 317, New Jawahar Nagar, Jalandhar-144001 Corporate Office: Balbir Tower, G.T Road, Jalandhar.**

**Ph: (0181) 2238611-15 Email: info@pkffinance.com Website: www.pkffinance.com**

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

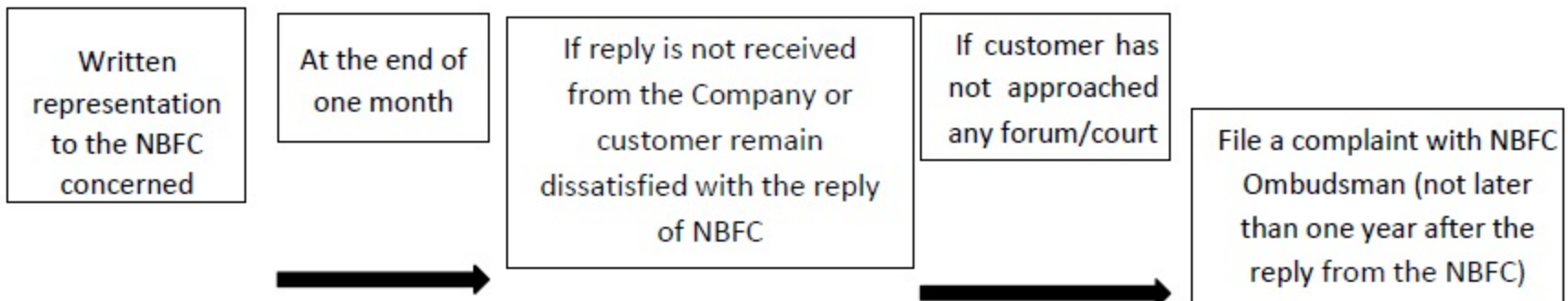
**Salient Features**



**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

**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	Contact Number	Zone	Office Address	Landline Number	Email id
CS SONIA GABA	8968218608	New Delhi	PKF Finance Limited Corporate Office: Balbir Tower G.T Road, Naamdev Chowk , Jalandhar	0181-2238611	cs@pkffinance.com

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