



# **Ombudsman Scheme**

**Laxmi India Finleaseap Private Limited**

**(Sapne dekho Bade Dekho Hamare Saath Unhe  
Pura Hote Hue Dekho)**

**LAXMI INDIA FINLEASECAP PRIVATE LIMITED**

**CIN: U65929RJ1996PTC073074**

**Registered & Corporate Office: 2 DFL, Gopinath Marg, MI Road, Jaipur 302001 Rajasthan**

**Tel No.: +91-141-4031166, Website: [www.lifc.co.in](http://www.lifc.co.in) Email: [info@lifc.in](mailto:info@lifc.in)**

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

**Salient Features**

**1. Introduction**

Laxmi India Finleasecap Private Limited ('the Company' or 'LIFC' or 'Laxmi') is a Non-Banking Financial Company ('NBFC') having valid Certificate of Registration with Reserve Bank of India ('RBI') vide registration no. B-10.00318 dated March 15, 2021 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.

**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 - 4031166 (11 a.m. to 5 p.m.)

Email us at: [glk@lifc.in](mailto:glk@lifc.in) or [info@lifc.in](mailto:info@lifc.in)

Write to us at: 2, DFL, Gopinath Marg M.I. Road, Jaipur-302001, Rajasthan.

**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 - 4031166 (11 a.m. to 5 p.m.)

Email us at: [glk@lifc.in](mailto:glk@lifc.in) or [info@lifc.in](mailto:info@lifc.in)

Write to us at: 2, DFL, Gopinath Marg, M.I. Road, Jaipur-302001, Rajasthan.

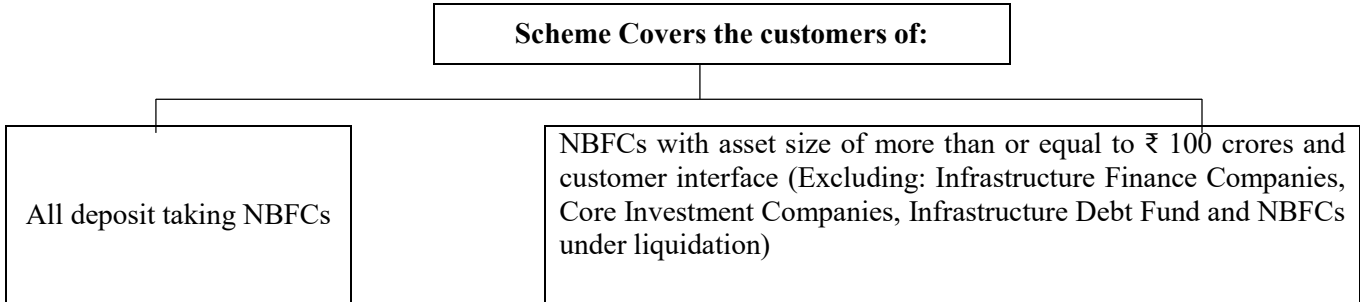
**Step 3**

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. Gaindi Lal Kumawat** is appointed as **Nodal Officer** of the Company to represent the Company before Ombudsman and the Appellate Authority under the scheme.

## **Annex A**

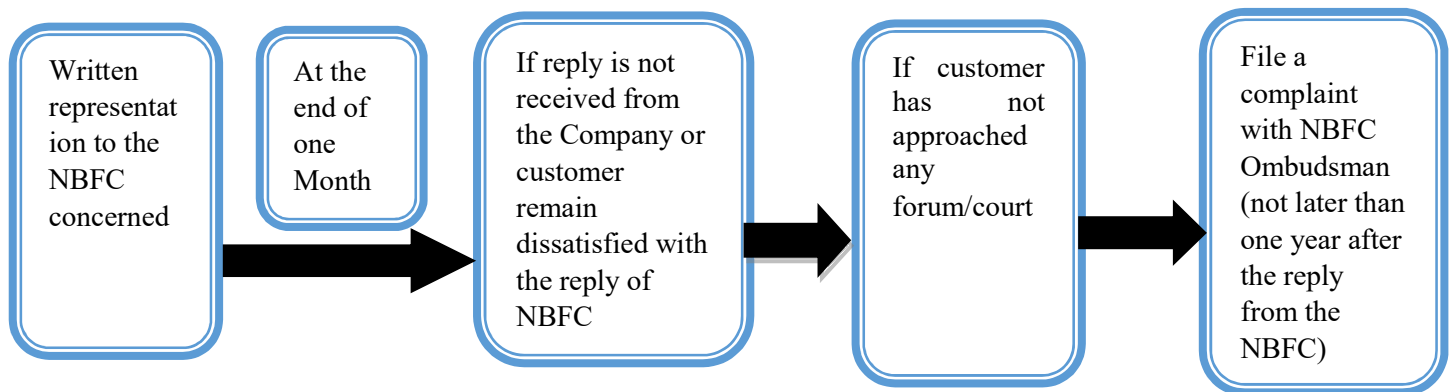
### **Ombudsman Scheme for Non-Banking Financial Companies, 2018: Salient Features**



#### **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 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 the Ombudsmen for NBFCs

Sr. 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 Telephone No: 25395964 Fax No: 25395488 Email : <a href="mailto:cms.nbfcochennai@rbi.org.in">cms.nbfcochennai@rbi.org.in</a> Click	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-400 008 STD Code: 022 Telephone No : 2300 1280 Fax No : 23022024 Email : <a href="mailto:cms.nbfcomumbai@rbi.org.in">cms.nbfcomumbai@rbi.org.in</a> Click	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 Telephone No: 23724856 Fax No: 23725218-19 Email : <a href="mailto:cms.nbfconewdelhi@rbi.org.in">cms.nbfconewdelhi@rbi.org.in</a> Click	Delhi, Uttar Pradesh, Uttarakhand, 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 Telephone No: 22304982 Fax No: 22305899 Email : <a href="mailto:cms.nbfckolkata@rbi.org.in">cms.nbfckolkata@rbi.org.in</a> Click	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
Mr. Gaindi Lal Kumawat	0141-4031166	New Delhi, Mumbai, Kolkata	2 DFL, Gopinath Marg, MI Road, Jaipur 302001 Rajasthan	0141-4031166	<a href="mailto:glk@lfc.in">glk@lfc.in</a>

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