

DETAILS OF THE PRINCIPAL NODAL OFFICER/ REGIONAL NODAL OFFICERS OF PROFECTUS CAPITAL PRIVATE LIMITED

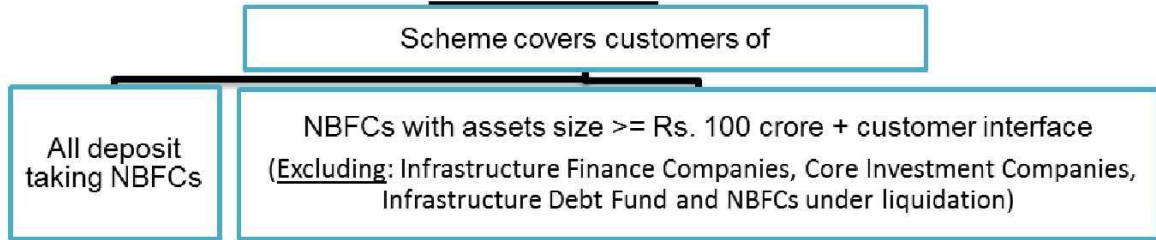
PRICIPAL NODAL OFFICER:

Name and Designation	Contact Details
Mr. Nimesh Parikh Chief Risk Officer	Office Address: B-17, Fourth Floor, Art Guild House, Phoenix Market City, Kurla (West) Mumbai- 400070 Mobile: 09323710745 Phone: 022-49194403 Email: nimesh.parikh@profectuscapital.com

REGIONAL NODAL OFFICERS:

Region	Name	Contact Details
West	Mr. Vinayak Nayak	Office Address: B-17, Fourth Floor, Art Guild House, Phoenix Market City, Kurla (West) Mumbai- 400070 Phone: 7303018201 Email: vinayak.nayak@profectuscapital.com
South	Mr. Sridhar P	Office Address: Office K Phase-II, 3 rd floor, Shakti Towers, 766, Anna Salai, Chennai – 600002. Phone: 9360539971 Email: sridhar.p@profectuscapital.com
North	Mr. Harendra Chauhan	Office Address: G-36, G-Block, Outer Circle, Connaught Place, Delhi,110001 Phone: 9999642157 Email: harendra.chauhan@profectuscapital.com
East	Mr. Abhijit Chakrabarty	Office Address: 4 th Floor, Block A11, FMC Fortuna Building, 234/3A. AJC Bose Road, Beside Nizam Palace Building. Kolkata-700020. Phone: 09435969156. Email: abhijit.chakrabarty@profectuscapital.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 can a customer file 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 for further details of the Scheme