

PNB GILTS LIMITED

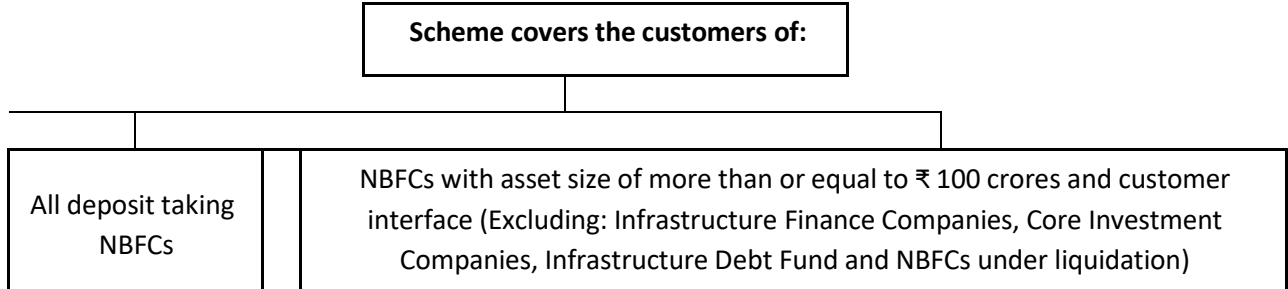
CIN: L74899DL1996PLC077120

Regd. Office: 5, Sansad Marg, New Delhi - 110001, India.

Tel: 011 – 23325759, 23325779 Fax: 011 23325751. Website-www.pnbgilts.com, email-pnbgilts@pnbgilts.com

Ombudsman Scheme for Non-Banking Financial Companies, 2018:

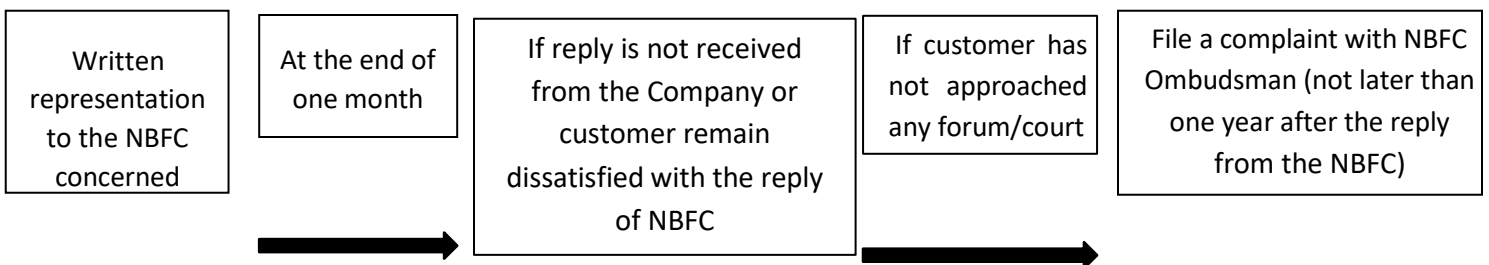
Salient Features



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

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, 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 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

Zone	Nodal Officer	Office Address	Contact Number	Email id
New Delhi	Mr. Satish Sharma	5, Sansad Marg, New Delhi - 110001	011 - 23325759	backoffice@pnbgilts.com
Mumbai	Mr. Uttam Kumar Saha	PNB House, Sir P.M. Road, Fort, Mumbai - 400001	022 - 22693314	uttam.saha@pnbgilts.com
Chennai	Mr. Rajavageeshwaran Ramaiah	PNB back Office, 3 rd Floor, Kuralagram Building, NSC Bose Road, Chennai - 600108	044 - 25331750	raja@pnbgilts.com
Kolkata	No branches in Kolkata			

Refer to www.pnbgilts.com and www.rbi.org for further details of the Scheme