

Terms and Conditions - Dhani One Freedom - Credit Line

1. Dhani One Freedom - Credit Line is a credit limit sanctioned which can be used for purchases both online or offline by usage of Dhani Pay Card/wallet (“**Product**”) offered by **Dhani Loans and Services Limited** (formerly Indiabulls Consumer Finance Limited), a registered non-banking financial company (“**DLSL**”) on Dhani Pay Platform(s)/Platform (defined below), to its select customers that are approved and authenticated basis its internal policies and processes for offering loan products. All customers using the Platform and availing the Product are subject to these terms and conditions (“**Terms**”).

“Customer(s)” or “You” or “Your” shall mean and include any person who visits, accesses, or uses the Platform for any services and/or activity provided thereon.

“Dhani Application” shall mean the mobile application(s) available on the Apple Store and/or Google Play Store and operated under the brand ‘**Dhani**’.

“Dhani Pay Platform(s)” or “Platform” shall mean and include all digital footprint, mobile application(s) and website(s) of DLSL and/or Transerv viz. www.dhani.com and/or www.dhanipay.in operated under the brand ‘**Dhani**’ or ‘**DhaniPay**’

“Subscription Fee” means the monthly fee payable by a Customer(s), on recurring basis, to avail the benefits of the Dhani One Freedom Program. The Subscription Fee is variable & dependent upon the Subscription Plan(s) selected/chosen/subscribed/opted by the Subscriber(s).

“Wallet” shall mean Dhani Pay digital wallet, available on Dhani Application.

2. Further in order to facilitate transactions to be completed using the Dhani Pay Card /Wallet, DLSL has partnered with Transerv Limited, a registered prepaid payment instruments operator with Reserve Bank of India (“Transerv”), which shall act as a prepaid wallet provider on behalf of DLSL through its mobile application and website www.dhanipay.com, under the brand name of “Dhani Pay” (“Dhani Pay Platform”). Your use of the Dhani Pay will be your deemed acceptance of these Terms and Dhani Pay Prepaid account Terms and conditions. You hereby give your free & explicit consent to DLSL to share your KYC details and documents with Transerv for the purpose of setting-up of Dhani Pay account as a full KYC prepaid account, and you undertake not to hold DLSL responsible for use of the information, data or documents provided by DLSL to Transerv. You understand that Transerv will verify your details and documents shared by DLSL before setting-up your Dhani Pay wallet. You also declare that the information provided above with respect to your account is up to date and correct. You agree and consent to Transerv collecting, storing, sharing and processing information (including sensitive personal information) related to you from or with our affiliates/group companies, or third parties/service providers for the purposes as set out in these Terms and for providing you with other offers and/or

information. You hereby agree and acknowledge that Transerv shall have the sole and absolute discretion for (a) setting-up of your full KYC Dhani Pay prepaid account or (b) cessation/ suspension of the your Dhani Pay prepaid account.

3. You understand that the availing of the Product is contingent on your acceptance and continuous compliance with these Terms at all times, as well as the terms and conditions contained in the Master Terms and Conditions between you and DLSL (“MTC”); the Privacy Policy, and other relevant documentation including any modifications, alterations or updates thereof that are published on the Platform. Your continued use of the Platform following the posting of changes to the Terms will be deemed your acceptance of those changes. You warrant that (i) you will use this Platform in accordance with the Terms; (ii) all information supplied by you on this Platform is true, accurate, current and complete. DLSL or Transerv retains the right at their sole and absolute discretion to deny access to anyone to the Platform and the services offered, at any time and for any reason, including, but not limited to, for violation of the Terms
4. You understand and agree that the credit limit (“Credit Line”) provided under the Product are subject to DLSL’s sole discretion and internal criteria. DLSL may, in its sole and absolute discretion, limit the maximum value of the credit limit that may be utilised by you per transaction under Dhani One Freedom Program. Further, DLSL may, in its sole and absolute discretion also limit the number of transactions that you may be entitled to execute in a day while using the credit limit under Dhani One Freedom Program. You further understand that by choosing to avail the Product, you have availed a personal loan product from DLSL and shall alone be liable to DLSL for any default in the dues to be repaid by you to DLSL or any other breaches in the terms of the MTC. You also understand and agree that DLSL, on the review by the credit committee/basis credit rules, may revise or cancel the Credit Limit in event of occurrence of default or probability of default, including default of existing loan(s)/fraudulent act(s)/ suppression and/or concealment of material information and appropriate information whereof will be provided to you. You shall be bound by such revision and/or cancellation of the Credit Limit and hereby confirm that DLSL shall not be liable to you or any person in any manner whatsoever on account of such revision/cancellation of the loan/sanctioned limit.
5. Disbursement Request

 - (i) Your application for the Product shall be processed as per the policies, standard practice of DLSL and the loan/sanction shall be deemed to have been disbursed once the loan amount or any part thereof is transferred/paid by DLSL. Following events, any one or a more, will be considered deemed valid as a “Disbursement Request” by you:

 - a) Upon presenting Dhani Pay Card at a merchant establishment (either online or offline) and in the event you do not have sufficient balance in Dhani Pay wallet to complete the transaction or do not intent to use the balance of your Dhani Pay Wallet, as the case may be then in

that case, you give your unequivocal consent to DLSL for drawing down the requisite amount from the Dhani One Freedom - Credit Line. Pursuant to this, your credit limit will be reduced to the extent credit is availed.

Aforesaid fulfilment of the Disbursement Request is subject to requisite criteria and availability of sufficient credit limit in your account; and such other event that may be added from time to time.

- b)** Upon receipt of a Disbursement Request, DLSL shall disburse (but not obligated unless satisfied) the loan/sanction amount directly to the said merchant on behalf the customer availing the Product. The payment of outstanding amounts, interest charges, processing fee, subscription fee and any such charges on such disbursal of loan will be as per the MTC.
- 6.** You understand and accord your consent that by availing the Product, DLSL will be making payment on your behalf and extending a personal loan repayable in instalments with interest , subscription fee (as applicable). You will be liable to pay DLSL (and no other entity), the amounts due or payable under the Product as per the payment schedule and the terms mentioned on the Platform.
- 7.** You understand and acknowledge that upon availing disbursement / using Product, every Disbursement Request(s) shall be treated as a separate loan and the loan amount so availed then shall be divided into EMIs.
- 8.** You understand, acknowledge and provide your unequivocal consent to DLSL that in the event of failure to pay the outstanding amount/EMI by the due date(s), DLSL shall have the right to debit your bank account registered with them through Electronic National Automated Clearing House (e-NACH) and/or any other repayment option provided on the Dhani mobile app or Platform. Any delay in payment may lead to cancellation/suspension/inactivation of any further order(s) or activity or purchases or returns on the Platform, till such time that the outstanding amount is cleared by you. You further understand and accord your consent that you shall not be entitled to cancel/rescind the subscription of the Dhani One Freedom Program and shall continue to pay the Subscription Fee till the time the loan(s) availed by you are repaid and/or any outstanding amount(s) payable by you is paid in full to DLSL.
- 9.** You also agree and understand that the foreclosure charges applicable on the loan/sanction amount availed by you will be as DLSL's prescribed rates under MTC.
- 10.** Upon the occurrence of an event of default, the actions shall be initiated by DLSL as per the MTC. Also DLSL at its sole and absolute discretion may withdraw the Product availed by you – either partially or fully. You also authorize DLSL to instruct Transerv to

block your Dhani Pay wallet upon default in repayment and upon notice, utilize the funds available in Dhani Pay wallet towards recovery of the loan(s) availed by you.

- 11.** You understand that in the event of any fraudulent or suspicious transactions under the Product, DLSL reserves the right to suspend/cancel/revoke the Dhani One Freedom– Credit Line offered and take all actions it deems fit and available to it under law. You further understand that Transerv reserves the right to suspend or inactivate the Dhani Pay Card as a risk mitigation measure and take all actions it deems fit and available to it under law.
- 12.** You further agree and acknowledge that Dhani Pay Platform is a prepaid payment platform and you shall not hold DLSL liable for any deficiency in service by Transerv in extending Dhani Pay wallet to you nor shall Transerv be held liable for any default in payment or any other defaults made by you towards DLSL.
- 13.** Upon providing your consent which will be obtained during the registration/application process, you understand that DLSL shall have the right to seek, access and store the information required including location and device information to determine your eligibility and/or enhance your credit limit, if applicable. If you provide this consent, you accept that such information will be utilised by DLSL for checking your eligibility for the Product or for enhancing your credit limit under the Product. In the event you do not provide DLSL with such consent DLSL will not be able to access & utilise the information and therefore will not be able to check your eligibility and consequently, may not be able to grant/enhance your credit limit. Your contact information may also be shared with third party agencies, who shall be responsible for the collection of dues payable by you under the Product. In the event that you withdraw your consent to the use of the information in the future, DLSL will stop collection of such information data but will continue to store the information already available with it and use the same in accordance with its Privacy Policy, for internal purposes to enhance/improve its products/services.
- 14.** Governing law and Jurisdiction.

These Terms are governed by and shall be construed in accordance with the laws of India. The courts in New Delhi shall have exclusive jurisdiction in respect of any disputes arising out of or in connection with these Terms. Notwithstanding above, the Governing Law & Dispute Resolution as stated in MTC/contract shall prevail.

15. Disclaimer and No Warranties

- (i)** The Platform provide services on an "as is" and "as available" basis. The Platform expressly disclaims all warranties of any kind as to the service and all information, products and other content (including that of third parties) included in or accessible from the service, whether express or implied,

including, but not limited to the implied warranties of merchantability, fitness for a particular purpose and non-infringement.

- (ii) DLSL makes no warranty that (i) the service will meet your requirements, (ii) the service will be uninterrupted, timely, secure, or error-free, (iii) the results that may be obtained from the use of the service will be accurate or reliable, (iv) the quality of any products, services, information, or other material purchased or obtained by you through the service will meet your expectations, or (v) any error free or interruption free technology.

16. Links to Other Websites

The Platform may contain links to third-party websites that are not owned and/or controlled by DLSL or Transerv . Neither DLSL nor Transerv has any control over, and assumes no responsibility for, the content, privacy policies, or practices of any third-party websites. By using the Platform and Dhani Pay Platform, you expressly relieve DLSL or Transerv from any and all liability arising from your use of any third-party website and DLSL or Transerv shall not be responsible or liable to anyone for such third party site, or any content, products or services made available on such a site. The content, accuracy, opinions expressed and other links provided by other third party sites are not verified, monitored or endorsed by DLSL or Transerv in any way. DLSL or Transerv do not make any warranties, and expressly disclaim all warranties express or implied, including without limitation, those of merchantability and fitness for a particular purpose, title or non-infringement with respect to any information or services or products that are available or advertised or sold through other third party websites.

17. Security

Appropriate technical and organizational security measures are employed at all times to protect the information including sensitive personal data or information collected from you. The Platform use multiple electronic, procedural, and physical security measures to protect the data/information against unauthorized or unlawful use or alteration or accidental loss, destruction, or damage . You understand & acknowledge that no method of transmission over the internet, or method of electronic storage, is 100% secure. DLSL or Transerv cannot guarantee its absolute security. You agree & undertake to be responsible for maintaining the confidentiality and security of your login id and password at all times, and not to provide these credentials to any third party.

18. Limitation of Liability

IN NO EVENT SHALL DLSL OR TRANSERV OR ENTITY OWNING OR HOUSING THE PLATFORM AND DHANI PAY PLATFORM, ITS OFFICERS, DIRECTORS, EMPLOYEES, OR

AGENTS, BE LIABLE TO YOU FOR ANY INDIRECT, INCIDENTAL, SPECIAL, PUNITIVE, OR CONSEQUENTIAL DAMAGES WHATSOEVER RESULTING FROM ANY (I) ERRORS, MISTAKES, OR INACCURACIES OF CONTENT, (II) PERSONAL INJURY OR PROPERTY DAMAGE, OF ANY NATURE WHATSOEVER, RESULTING FROM YOUR ACCESS TO AND USE OF THE PLATFORM AND DHANI PAY PLATFORM, (III) ANY UNAUTHORIZED ACCESS TO OR USE OF DLSL'S OR TRANSERV'S SECURE SERVERS AND/OR ANY AND ALL PERSONAL INFORMATION AND/OR FINANCIAL INFORMATION STORED THEREIN, (IV) ANY INTERRUPTION OR CESSATION OF TRANSMISSION TO OR FROM THE PLATFORM AND DHANI PAY PLATFORM, (IV) ANY BUGS, VIRUSES, TROJAN HORSES, OR THE LIKE, WHICH MAY BE TRANSMITTED TO OR THROUGH THE PLATFORM AND DHANI PAY PLATFORM BY ANY THIRD PARTY, (V) ANY ERRORS OR OMISSIONS IN ANY CONTENT, (VI) USER SUBMISSIONS OR THE DEFAMATORY, OFFENSIVE, OR ILLEGAL CONDUCT OF ANY THIRD PARTY, (VII) YOUR USE, OR INABILITY TO USE, ANY PORTION OF THE PLATFORM AND DHANI PAY PLATFORM OR FOR ANY LOSS OR DAMAGE OF ANY KIND INCURRED AS A RESULT OF YOUR USE OF ANY CONTENT POSTED, EMAILED, TRANSMITTED, OR OTHERWISE MADE AVAILABLE VIA THE PLATFORM AND DHANI PAY PLATFORM, WHETHER BASED ON WARRANTY, CONTRACT, TORT, OR ANY OTHER LEGAL THEORY, AND WHETHER OR NOT DLSL OR TRANSERV IS ADVISED OF THE POSSIBILITY OF SUCH DAMAGES. THE FOREGOING LIMITATION OF LIABILITY SHALL APPLY TO THE FULLEST EXTENT PERMITTED BY LAW IN THE APPLICABLE JURISDICTION.

19. Indemnity

You agree to indemnify and hold DLSL or Transerv, as the case may be, (and its officers, directors, agents, subsidiaries, joint ventures, and employees) harmless from any and against any claims, causes of action, demands, recoveries, losses, damages, fines, penalties or other costs or expenses of any kind or nature, including reasonable attorneys' fees, or arising out of or related to breach of these Terms, your violation of any law or the rights of a third party, or your use of the Platform and Dhani Pay Platform.

20. Trademarks

The trademarks, logos and service marks ("Marks") displayed on the Platform and Dhani Pay Platform are the properties of DLSL and/or Transerv respectively. You are prohibited from using any Marks for any purpose including, but not limited to use as metatags on other pages or sites on the world wide web without the written permission of DLSL or Transerv (as the case may be) or such third party which may own the Marks. All information and content including any software programs available on or through this Platform and Dhani Pay Platform ("Content") is protected by copyright. You are prohibited from modifying, copying, distributing, transmitting, displaying, publishing, selling, licensing, creating derivative works or using any Content

available on or through this Platform and Dhani Pay Platform for commercial or public purposes.

Terms and Conditions

1. I confirm that I am a citizen of India and a resident national.
2. I am more than 18 years of age and competent to contract.
3. I confirm that I have not been declared insolvent and/or barred by any law from entering into a contract including to avail the services offered by DLSL through its mobile application or Platform or otherwise.
4. I further agree that I have read and understood the terms and conditions enumerated in relation to the loan facility to be availed/proposed to be availed by me and have fully understood the implications arising there from.
5. I undertake not to dispute the contents of the Loan Documents/Agreement/ancillary documents under any circumstances.
6. I further agree that in the event the DLSL requires me to endorse my physical signatures on the Loan Documents/Agreement/ancillary documents, I undertake to provide the same.
7. By clicking on the "Agree & Continue" button herein, I agree to be bound by the terms and conditions of the Loan Documents/Agreement/ancillary documents in relation to the loan/sanction/credit line and I acknowledge that the same constitutes valid acceptance by me as per laws as if I have signed/endorsed each page of the Loan Documents/Agreement/ancillary documents.
8. I hereby agree that I have applied for the personal loan(s) post having read and understood the terms and conditions applicable to such loan. I acknowledge and confirm that I have perused, understood and agree to the parameters on which DLSL will calculate the instalments as mentioned in the Loan Sanction Letter, the rate of interest applicable and the tenure of personal loan.
9. The most important terms and conditions applicable to the personal loan have been shared with me in the vernacular language/ language understood by me and I understand acknowledge and accept such terms and conditions.
10. I confirm that the personal loan(s) availed by me from DLSL shall be used for the purpose stated in the Loan Agreement and shall not be used for speculative and/or capital market use and/or investments into any DLSL products and/or business end use purpose or prohibited/ anti-social purposes and/or purchase gold exchange traded funds/gold mutual funds. In the event the personal loan(s) availed by me from DLSL has been used for purposes as prohibited above or as mentioned in the Loan Agreement, DLSL shall be entitled to do all acts and things that the DLSL may deem necessary to comply with its policies, including but not limited to liquidating my holdings of investments at that time. I agree to bear all costs and expenses that DLSL may incur as a result thereof.

- 11.** I understand and acknowledge that all documents required to be executed for the purpose of availing the personal loan shall be signed electronically or by click wrap method and such documents are and will be legally valid and binding on me. I undertake not to challenge or question the legality or validity of such documents that are signed electronically. I understand that DLSL shall provide the executed documents for the personal loan on my registered email id.

MOST IMPORTANT TERMS AND CONDITIONS

The Most Important Terms and Conditions mentioned herein below are an indicative list of terms and conditions of 'DLSL's personal loan product. These terms and conditions are further described in the MTC under relevant sections / schedules and therefore, should be read in conjunction with those mentioned in the MTC. For an exhaustive list of terms and conditions of our personal loan product, please refer to the MTC available on mobile application or website or sent to you by DLSL on your registered email id.

1. The sanction of the Loan and its terms and conditions are subject to execution of the MTC and other documents and writings with DLSL in the manner as described in the table above. The terms and conditions of the MTC and/or other documents will prevail upon this Sanction Letter in case of any contradiction/conflict/difference. Further, the sanction of the Loan, its tenure and terms and conditions are subject to DLSL's internal review and evaluation and any disbursement of the Loan, its tenure and terms and conditions shall be subject to such sanction being approved from DLSL. The Borrower(s) can access their Loan account details by logging into the Dhani Platform. The copy of statement of account can also be obtained on request from support@dhani.com.
2. DLSL shall be entitled to revoke or block the sanctioned Loan or any tranche thereof and to add, to delete or modify all or any of the terms and conditions of the Loan, *inter alia*, if there is any material change in the purpose(s) of Loan, if any information and/or statement given by Borrower(s) is found incorrect, incomplete or misleading, if there is breach of the terms and conditions of the MTC including but not limited to occurrence of any Event of Default, if any report / document is not found satisfactory, if the Borrower(s) does not submit duly accepted copy of this Sanction Letter to DLSL within stipulated period, etc. DLSL decision in respect of material changes shall be final and binding on the Borrower(s).
3. Loan availed by the Borrower(s) from DLSL shall be used for the purpose stated in the MTC and shall not be used for speculative and/or capital market use and/or business end use purpose or prohibited/ antisocial purposes and/or purchase of gold/gold bullions/gold coins/gold jewellery/gold exchange traded funds/gold mutual funds. In the event that the Loan availed by the Borrower(s) from DLSL has been used for purposes as prohibited above or as mentioned in the MTC, DLSL shall be entitled to do all acts and things that DLSL may deem necessary to comply with its policies, including but not limited to liquidating Borrower(s)' holdings of investments at that time. Further, the Borrower(s) shall bear all costs and expenses that DLSL may incur as a result thereof.

4. This Sanction Letter shall *inter alia* stand revoked / cancelled forthwith and shall be rendered absolutely null and void, if :
 - (i) any material fact concerning the Borrower's income or ability to repay or any other relevant fact is suppressed, concealed or not made known to DLSL;
 - (ii) any statement made or documents submitted along with the Loan application is found to be incorrect or false or fabricated ;
 - (iii) unconditional and absolute acceptance of this Sanction Letter has not been received by DLSL within 3 (three) days from the date of this Sanction Letter;
 - (iv) DLSL may decide, in its sole discretion, to revoke / cancel / recall this Sanction Letter.
5. Unless otherwise specified by DLSL from time to time, (a)interest shall accrue from the date of disbursement of the Loan; (b)interest shall be computed on the basis of a year of three hundred and sixty (360) days and the actual number of days elapsed; (c)interest shall be computed on monthly rests or on such periodic rests as may be decided by DLSL from time to time, as applicable; and(d) in case of any payment default on the Due Date(s), interest shall be compounded every month on the overdue amount. Notwithstanding anything to the contrary herein, DLSL shall be entitled to debit the entire interest payable on the Loan from the amount disbursed by DLSL, as up - front interest.
6. **Other charges:** Other charges, as applicable shall be deducted upfront by DLSL from the proceeds of the disbursement. All such other charges are non-refundable even if the Loan and the disbursement thereof are cancelled.
7. **Default Interest/Late Payment Charges:** If the Borrower(s) fails to pay any amount payable by it to DLSL under the Loan Documents, the Borrower(s) shall also be liable for payment of default interest/Late Payment Charges (on the gross defaulted amounts in case of payment defaults and/or on the outstanding personal loan facility in case of other defaults/Event of Default ("**Default Interest//Late Payment Charges**") at the mentioned default interest rate ("**Default Interest Rate**") or at such other rate as may be specified in the policy of DLSL from time to time and such Default Interest shall be payable for the period of default.
8. **Repayment:** The Loan will be repayable in the manner as set out in this Sanction Letter. The Payment/ Repayment Schedule shall be prepared/ altered / modified basis the amount actually disbursed by DLSL, from time to time. In case of delayed payment, Default Interest for the delayed period will be charged at rates as specified herein.

9. The prepayment fees and charges shall be applicable as per the terms of the MTC and the mutually agreed prepayment charges, more particularly mentioned in this Sanction Letter.
10. **Security:** The Borrower(s) will bear all the charges payable for the creation of said Security (if any) and shall take all the steps required for the perfection thereof.
11. The terms and conditions of this Sanction Letter are subject to change as per Reserve Bank of India (RBI)/ DLSL's policies as applicable, from time to time.
12. On and at any time after the occurrence of an Event of Default, DLSL may, with a notice to the Borrower(s) and with or without the intervention of the court/arbitrator, cancel/recall the Loan whereupon the Borrower's Dues shall become immediately repayable/payable.
13. DLSL is authorized to disclose, from time to time, any information relating to the Loan to any credit bureau (existing or future) approved by Government of India and RBI without any notice to the Borrower(s). DLSL is also authorized to make inquiries with the CIC (Credit Information Companies) and get the applicant's Credit Information Report.
14. **Recovery of Overdues / Bad debts:** It is duty of the Borrower(s) to repay Loan with applicable interest along with all dues / charges / fees levied as per agreed terms of the MTC. However, in the event of default in re-payment of any of the above, DLSL reserves the right to recover over-due amounts by resorting to legal and permissible means.
15. Notwithstanding the issuance of this Sanction Letter and the acceptance thereof, DLSL may, decide not to disburse the Loan and/or any part thereof, repudiate and rescind this Sanction Letter unilaterally in event DLSL has reasons to believe or comes to its knowledge that Borrower(s) has concealed material information(s) or submitted forged documents or incorrect information or has defaulted in any existing loan(s). .
16. The Borrower(s) shall pay and bear the incidence / burden of stamp duties, legislation fees or other taxes/levies, if any, in respect of the Loan and/or in respect of the documents evidencing/concerning the Loan and/or any penalty that may be imposed, shall be borne and paid by you without claiming any set-off, counter claim, damages, etc.
17. All capitalized terms used herein will have the same meaning ascribed to it under the MTC.

18. For any query/complaint, please contact at Customer Care Desk at Branches or call customer Care on—[022-67737800](tel:022-67737800) (8AM-8PM) or write to customer care at support@dhani.com. DLSL facilitates resolution of customer’s grievances free of cost.

19. If the complainant is not satisfied with the reply provided by the customer care department, may escalate to his/her complaints to higher authority as below:

FIRST LEVEL	Customers are requested to visit, call or write to the nearest branch of DLSL. Name of Branch Head:		
	Contact details : Phone, email and full address: Or send an email at support@dhani.com		
SECOND LEVEL	If not attended within 7 working days, lodge a complaint through customer help line nos mentioned below:		
	You can reach out to our customer service centre between 8:00AM to 8:00PM Dhani Credit Line 022-67737800 Or send an email at grievance@dhani.com		
THIRD LEVEL	If the complaint is not resolved satisfactorily within 15 working days, customer can contact our principal nodal officer at:		
	Mr. Sanjeev Kashyap Chief Compliance Officer Dhani Loans and Services Limited Indiabulls House, 448-451, Udyog Vihar, Phase-V, Gurugram- 122016 (Haryana) Phone 0124-6037111, Email: nodal@dhani.com		
FOURTH LEVEL	If the complaint is not redressed satisfactorily within 30 working days, customer may directly write to the office of Ombudsman of their respective region. Region wise contact details of Ombudsman are as under:		
	S. No.	Centre	Address of the Office of NBFC Ombudsman
	1.	Chennai	C/o Reserve DLSL of India, Fort Glacis, Chennai 600 001 STD Code: 044 Telephone No : 25395964 Fax No : 25395488 Email : nbfcchennai@rbi.org.in
			Area of Operation 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 DLSL of India RBI Byculla Office Building Opp. Mumbai Central Railway Station Byculla, Mumbai-400 008 STD Code: 022 Telephone No : 23028140 Fax No : 23022024 Email : nbfc Mumbai@rbi.org.in	Maharashtra, Goa, Gujarat, Madhya Pradesh, Chhattisgarh, Union Territories of Dadra and Nagar Haveli, Daman and Diu
3.	New Delhi	C/o Reserve DLSL of India Sansad Marg New Delhi -110001 STD Code: 011 Telephone No: 23724856 Fax No : 23725218-19 Email : nbfc New Delhi@rbi.org.in	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 DLSL of India 15, Netaji Subhash Road Kolkata-700 001 STD Code: 033 Telephone No : 22304982 Fax No : 22305899 Email : nbfc Kolkata@rbi.org.in	West Bengal, Sikkim, Odisha, Assam, Arunachal Pradesh, Manipur, Meghalaya, Mizoram, Nagaland, Tripura, Bihar and Jharkhand

* Board of Directors/Committee of the Board shall periodically review grievance redress process as well as issue instructions in the matter so that customer gets expeditious and fair resolutions of his grievances

The information in this document is current as on the date.