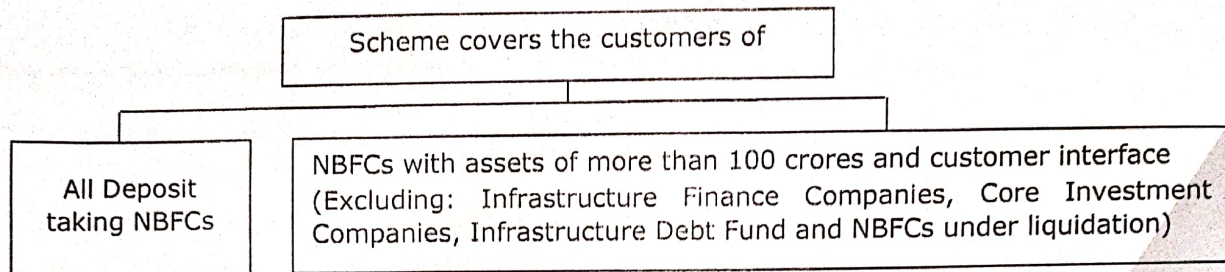


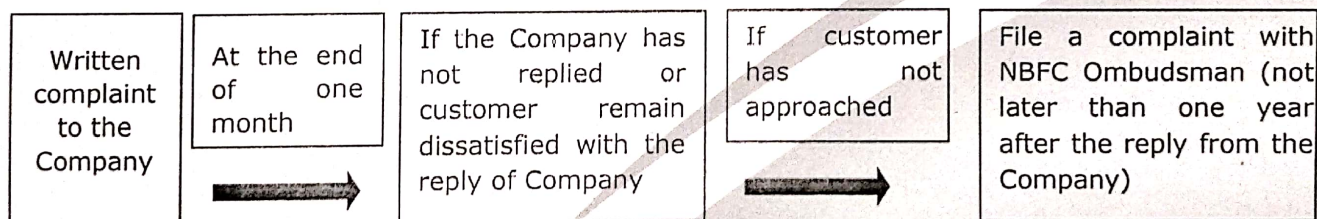
Ombudsman Scheme for Non-Banking Financial Companies, 2018: Salient Features



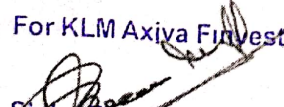
Grounds for filing a complaint by a customer:

- 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?



For KLM Axiya Finvest Limited


Shri. Theekumpurath Varghese
Wholetime Director
DIN: 02079917



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?

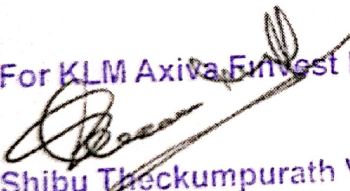
Yes, Ombudsman's decision is appealable →Appellate Authority: **Deputy Governor, RBI**

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**

Please visit <http://www.klmaxiva.com/> for further information

For KLM Axiva Invest Limited


Shibu Theckumpurath Varghese
Wholetime Director
DIN: 02079917





**KLM AXIVA
FINVEST LTD**

(Formerly known as Needs Finvest Ltd)
CIN: U65910TG1997PLC026983

**NAME AND CONTACT DETAILS OF THE NODAL OFFICER OF THE COMPANY AS PER
OMBUDSMAN SCHEME FOR NON-BANKING FINANCIAL COMPANIES, 2018**

Name: Radhakrishnan Nayar


Designation: Sr. Manager- Operations

Telephone: 0484-4281117

Mobile: 9446404760

Email: operations@klmaxiva.com

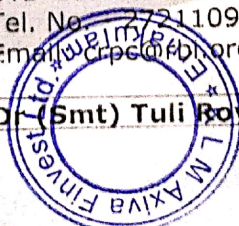
For KLM Axiva Finvest Limited


Shibu Theekumpurath Varghese
Wholetime Director
DIN: 02070017



Address and Area of Operation of NBFC Ombudsman

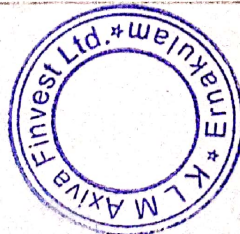
Sl. No.	Centre	Name & Address of the Office of RBI Ombudsman
1.	Ahmedabad	Smt. N Sara Rajendra Kumar C/o Reserve Bank of India 4th Floor, "Riverfront House", Behind H.K. Arts College, Between Gandhi & Nehru Bridge, Pujya Pramukh Swami Marg (Riverfront Road - West), Ahmedabad-380 009 STD Code: 079 Tel. No. 26582357 Email: crpc@rbi.org.in
2.	Bengaluru	Smt. Jayasree Gopalan C/o Reserve Bank of India 10/3/8, Nrupathunga Road Bengaluru -560 001 STD Code: 080 Tel. No. 22277660/22180221 Email: crpc@rbi.org.in
3.	Bhopal	Ms. Ira Gupta C/o Reserve Bank of India Hoshangabad Road Post Box No. 32, Bhopal-462 011 STD Code: 0755 Tel. No. 2573772/2573779 Email: crpc@rbi.org.in
4.	Bhubaneswar	Shri Pankaja Kumar Nayak C/o Reserve Bank of India Pt. Jawaharlal Nehru Marg Bhubaneswar-751 001 STD Code: 0674 Tel. No. 2396420/2396207 Email: crpc@rbi.org.in
5.	Chandigarh	Shri Rajeev Dwivedi C/o Reserve Bank of India 4th Floor, Sector 17 Chandigarh STD Code: 0172 Tel. No. 2721109, 2721011, 2727118 Email: crpc@rbi.org.in
6.	Chennai	Dr. (Smt) Tuli Roy



		C/o Reserve Bank of India Fort Glacis, Chennai 600 001 STD Code: 044 Tel No. 25395964 Fax. 25395488 Email: crpc@rbi.org.in
7.	Dehradun	Shri Manish Parashar C/o Reserve Bank of India 74/1 G.M.V.N. Building, 1st floor, Rajpur Road, Dehradun - 248 001 STD Code: 0135 Tel No.: 2742006 Email: crpc@rbi.org.in
8.	Guwahati	Shri Partha Choudhuri C/o Reserve Bank of India Station Road, Pan Bazar Guwahati-781 001 STD Code: 0361 Tel.No. 2542556 Email: crpc@rbi.org.in
9.	Hyderabad	Shri Chinmoy Kumar C/o Reserve Bank of India 6-1-56, Secretariat Road Saifabad, Hyderabad-500 004 STD Code: 040 Tel. No. 23210013 Email: crpc@rbi.org.in
10.	Jaipur	Ms. Rekha Chandanaveli C/o Reserve Bank of India, 4th floor Rambagh Circle, Tonk Road, Jaipur - 302 004 STD Code: 0141 Tel. No. 2577931 Email: crpc@rbi.org.in
11.	Jammu	Shri Ramesh Chand C/o Reserve Bank of India, Rail Head Complex, Jammu- 180012 STD Code: 0191 Tel No.: 2477905 Email: crpc@rbi.org.in
12.	Kanpur	Smt. Chandini Moolchandani C/o Reserve Bank of India M. G. Road, Post Box No. 82 Kanpur-208 001

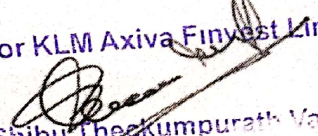


		STD Code: 0512 Tel. No. 2305174/2303004 Email: crpc@rbi.org.in
13.	Kolkata	Shri Rabindra Kishore Panda C/o Reserve Bank of India 15, Netaji Subhash Road Kolkata-700 001 STD Code: 033 Tel. No. 22310217 Email: crpc@rbi.org.in
14.	Mumbai (I)	Dr. Neena Rohit Jain C/o Reserve Bank of India 4th Floor, RBI Byculla Office Building, Opp. Mumbai Central Railway Station, Byculla, Mumbai-400 008 STD Code: 022 Tel No. 23022028 Email: crpc@rbi.org.in
15.	Mumbai (II)	Dr. Sushanta Kumar Kar C/o Reserve Bank of India, 4th Floor, RBI Byculla Office Building, Opp. Mumbai Central Railway Station, Byculla, Mumbai-400 008 STD Code: 022 Tel No.: 23001483 Email: crpc@rbi.org.in
16.	Patna	Shri Rajesh Jai Kanth C/o Reserve Bank of India Patna-800 001 STD Code: 0612 Tel. No. 2322569/2323734 Email: crpc@rbi.org.in
17.	New Delhi (I)	Shri R.K. Moolchandani C/o Reserve Bank of India, Sansad Marg, New Delhi STD Code: 011 Tel. No. 23725445 Email: crpc@rbi.org.in
18.	New Delhi (II)	Shri R.K. Moolchandani C/o Reserve Bank of India, Sansad Marg, New Delhi STD Code: 011 Tel. No. 23724856 Email: crpc@rbi.org.in



19.	New Delhi (III)	Smt. Suchitra Maurya C/o Reserve Bank of India Sansad Marg, New Delhi STD Code: 011 Tel. No. 23715393 Email: crpc@rbi.org.in
20.	Raipur	Shri J. P. Tirkey C/o Reserve Bank of India 54/949, Shubhashish Parisar, Satya Prem Vihar Mahadev Ghat Road, Sundar Nagar, Raipur- 492013 STD Code: 0771 Tel. No: 2244246 Email: crpc@rbi.org.in
21.	Ranchi	Smt Chandana Dasgupta C/o Reserve Bank of India 4th Floor, Pragati Sadan, RRDA Building, Kutchery Road, Ranchi Jharkhand 834001 STD Code: 0651 Tel No.: 8521346222/9771863111/ 7542975444 Email : crpc@rbi.org.in
22.	Thiruvananthapuram	Shri R. Kamalakannan C/o Reserve Bank of India Bakery Junction Thiruvananthapuram-695 033 STD Code: 0471 Tel. No. 2326769 Email: crpc@rbi.org.in

For KLM Axiva Finvest Limited


Shibu Theekumpurath Varghese
Wholetime Director
DIN: 6227

