

**CONTACT DETAILS OF THE PRINCIPAL NODAL OFFICER OF BARCLAYS INVESTMENTS & LOANS
(INDIA) PRIVATE LIMITED**

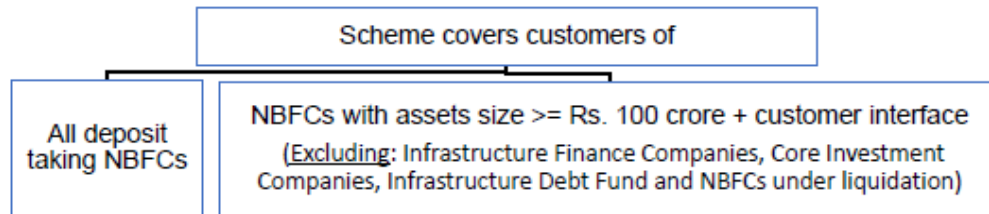
Name of the Principal Nodal Officer	Ms. Poonam Kumari
Designation	Assistant Vice President
Mobile Number	+91 9967815913
Landline Number	+91 22- 61752605
Email Address	Poonam.kumari@barclayscapital.com

Address and Area of Operation of NBFC Ombudsman

SN	Centre	Address of the Office of NBFC Ombudsman
1	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 : nbfc Mumbai@rbi.org.in
2	New Delhi	C/o Reserve Bank of India Sansad Marg New Delhi -110001 STD Code: 011 Telephone No: 23724856 Fax No : 23725218-19 Email : nbfc newdelhi@rbi.org.in

Appendix A

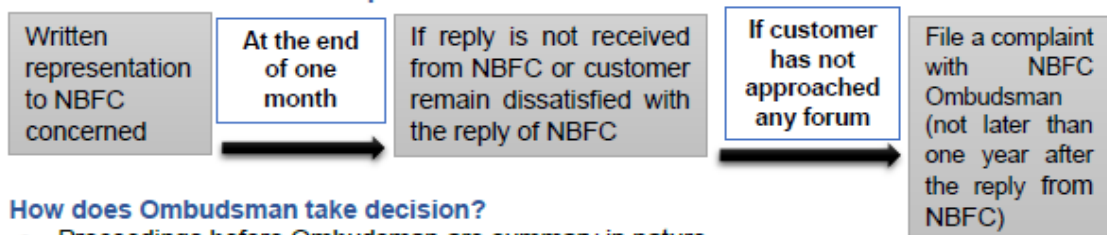
Ombudsman Scheme for Non-Banking Financial Companies, 2018 : Salient Features



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 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