

**Indifi Capital Private Limited**  
**(formerly known as Riviera Investors Private Limited)**

**OMBUDSMAN POLICY**

<b>Effective Date</b>	September 23, 2024
<b>Version</b>	4.0
<b>Prepared By</b>	Compliance and Secretarial
<b>Approved By</b>	Board of Directors

**Document History:**

<b>Version No.</b>	<b>Effective Date</b>	<b>Prepared by</b>	<b>Approved by</b>	<b>Changes made</b>
1.0	August 30, 2019	Compliance & Secretarial Department	Board of Directors	NA
2.0	May 15, 2020	Compliance & Secretarial Department	Board of Directors	Change in Nodal Officer
3.0	December 16, 2022	Compliance & Secretarial Department	Board of Directors	Change in Nodal Officer

## OMBUDSMAN POLICY

### **1. LEGAL FRAMEWORK**

The Company is committed to maintain the highest standard of conduct and professionalism keeping this core value in mind, has formulated a policy that shall encourage stakeholders to voice/escalate genuine concerns about unprofessional conduct/ or breach of the company Code of Conduct/ or any other unfair practice seen or observed while conducting business with Indifi Capital Private Limited (formerly known as Riviera Investors Private Limited) (“the Company”) or any of its representatives. This policy should be read in conjunction with the Company’s Customer grievance redressal policy.

### **2. THIS POLICY AIMS TO:**

Reassure customers that they will be fully protected against possible reprisals, intimidation, and coercive action, termination of relationship or victimization when a serious and genuine concern/complaint of apparent unprofessional conduct has been made in good faith.

### **3. GROUNDS OF RAISING A CONCERN:**

In case of grievance, the customer may prefer a written complaint with the Registered office of the Company, in respect of the following, provided the matter is not referred to any court or any other forum:

- Failure to ensure transparency in the contract/ loan agreement
- Levying of charges without adequate prior notice to the borrower/ customer;
- Change in loan terms and conditions without any intimation to the customer
- Failure/ Delay in releasing securities/ documents
- Error in bureau reporting
- No chance given to the borrower for repayment of loan before the sale/ auction of the security
- RBI directives not followed by NBFC
- Guidelines on Fair Practices Code not followed
- Professional misconduct by employees of the NBFC

### **4. PROCEDURE FOR REDRESSAL OF GRIEVANCE:**

Stage 1: A person/ complainant can make complaint to the Grievance Redressal Officer (GRO)/ Principal Nodal Officer of the Company, on any one or more of the grounds mentioned in clause 3 above.

Complaints that are received at our end will be seen in the right perspective and would be analysed from all possible angles. Customers who wish to provide feedback or send in their complaint may use the following channels in order:

#### **Level 1:**

Ms. Priyanka Singh (Grievance Redressal Officer)

**Email:** You can write to us at [grievances@indificapital.com](mailto:grievances@indificapital.com)

**Call:** You can call us on +91-8882704303 (Monday to Friday from 10am to 7pm except Public Holidays)

**Write to us at the below mentioned address:**

Customer Service Department Indifi Capital Private Limited

Plot-19, Ground Floor, Block C, Sewa Tower, Sector-18, Phase-4, Udyog Vihar,  
Gurugram, Haryana-122015, India.

If your issue is not resolved within 20 days, you may escalate the issue to Level 2.

**Level 2:**

Mr. Mayank Mathur (Principal Nodal Officer)

**Email:** You can write to us at [pno@indificapital.com](mailto:pno@indificapital.com)

If your issue is not resolved within further 10 days, you may escalate the issue to Level 3.

**At the end of one month:**

- a) If reply is not received from the Company within one month, OR,
- b) the customer remains dissatisfied with the reply,
- c) The customer may file a complaint with NBFC Ombudsman (not later than one year after the reply from the Company)

**At Ombudsman Office:**

- a) Proceedings before Ombudsman are summary in nature;
- b) Settlement through conciliation;
- c) If not reached, issue Award/Order;

If customer is not satisfied with the decision of Ombudsman, he may prefer an appeal with the Appellate Authority namely Deputy Governor, RBI.

NBFC may go in for appeal within 30 days from the date of receipt of the letter of Award;

This is an Alternate Dispute Resolution Mechanism, and the customer is at liberty to approach any other court/forum/authority for the redressal at any stage.

**Principal Nodal officer of the Company:**

The principal Nodal Officers represents the company and furnishing information to the Ombudsman in respect of complaints filed against the NBFC, the details of the Principal Nodal officer are given herein below:

Mr. Mayank Mathur, Vice President – Operations, Principal Nodal Officer

**Name and address of the NBFC Ombudsman are given below:**

Sr 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 Telephone No: 25395964 Fax No: 25395488 Email: nbfcchennai@rbi.org.in	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-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 Bank 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 Bank 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

\*\*\*End of document\*\*\*