

NAMDEV FINVEST PRIVATE LIMITED

Most Important Terms and Conditions (MITC)

To,
Namdev Borrowers

Loan Product: Loan against property/Two Wheeler Loan/EV Loan/Solar Loan/LCV loan

Major terms and conditions of your Loan agreed to between the Borrower/s named above and Namdev Finvest Private Limited("NFPL") are as under:

| Key Terms of the Loan | |
|---|--|
| Loan Sanctioned Amount | Rs. |
| Interest Type (Fixed/Floating or Dual/Special Rate) | Fixed |
| Purpose of Loan | Case to case |
| NFPL IRR | 12% to 40% P.A. for all loan products (case to case) |
| Tenor | Months (case to case) |
| EMI Amount | Rs. (case to case) |
| Number of EMIs | (case to case) |
| Instalment Type | Monthly |
| Presentation date for EMI/Pre-EMI | 5 th , 10 th & 15 th of every month |
| Mode of Repayment | NACH/PDCs |
| Moratorium or Subsidy | Subject to Eligibility |

Note:

- The Borrower/s shall pay the EMIs and the Pre EMI-Interest (as applicable) regularly on his/her/their own without any reminder or intimation from NFPL.

1. Fees and Charges – MSME

| Nature Of Charge | Amount | Nature Of Charge | Amount |
|---|---------------------------------|--|---|
| (I) On Application | | (iii) During The Term of Loan | |
| Application Fees (IMD) Non-Refundable | Up To Rs.10,000/- (GST Include) | Loan Cancellation Charges | Minimum 2% |
| Due Diligence | 1,770/- (GST Include) | PDC / NACH / ECS Dishonour Charges | Rs. 500/- Per Instance |
| (ii) From Disbursement | | Penal Charges | 36% P.A. of Outstanding Dues |
| Processing Fee | Up To 5% + GST | Collection Charges (Applicable Only in Cases of Collection Executive Visit) | Rs. 590/- (Per Bucket Wise DPD) (GST Include) |
| CERSAI Charge Creation and Other Reporting Charges | Rs.118/- (GST Include) | | |
| Legal Opinion Charges Per Collateral | As Per Actuals | Recovery (Legal/Possession & Incidental Charges) | On Actuals |
| Valuation charges for single property | As per actuals | | |
| Subsequent Valuation Charges (If Loan More Than Rs 25 Lakhs) | As Per Actuals | RTGS Charges | Rs 500/- Per Instance (GST Additional, If Applicable) |
| Document Charges | As Per Actuals | Statement Of Account Charges | Rs.1180/- Per Instance (GST Include) |

| | | | |
|--|-----------------|---|--|
| Insurance Payable Charges (EMI Protection, Health Insurance, Fire and Burglary Insurance) | As Per Actuals | Duplicate No Dues Certificate | Rs. 1500/- (GST Include) |
| Stamp Duty Charges | As Per Actuals | Foreclosure/ Preclosure Charges *Pre- Payment Is Not Allowed in First 6 Month from The Date Of 1st EMI | Rs. 7% of Outstanding Principle Amount (GST Exclude) |
| Legal Courier Charges | Rs. 750/- + GST | | |

Note:- Maximum Penal Charges 10,000/- Per Month

2. Fees and Charges - Solar

| Nature Of Charge | Amount | Nature Of Charge | Amount |
|---|---|---|--|
| Cheque Bounce Charges | Rs. 750/- Per Return Cheque | Processing Charges | As Per Policy |
| Cheque Swapping Charges | Rs. _____/- Per Swap | Penal Charges | 3% Per Month on Overdue Amount |
| Valuation Charges (on Used Vehicle/Property/Equipments) | At Actual | Cash Deposition Charges | As Per Policy |
| Loan Pre Payment Charges Within 12 Months from the 1st EMI | Upto 7% + Taxes as Applicable on The Principle Outstating | Loan Re-Schedulement Charges |% On The Amount Paid Towards Principle Loan |
| Loan Pre Payment Charges After 12 Months from the 1st EMI | Upto 5% + Taxes as Applicable on The Principle Outstating | Loan Statement/ Duplicate Repayment Schedule Charges | Upto Rs. 500/- + Taxes as Applicable |
| Loan Cancellation & Re Booking Charges | Minimum 2% | Duplicate Noc Issuance Charges | Rs. 1500/- |
| Document Charges (As Per Applicable Laws of the State) | At Actual | Legal, Collections /Repossession & Incidental Charges (Incidental Charges Are Those Expenses That Are Not Budgeted or Specified but are Incurred by the Company on behalf of the Customer) | At Actual |

Note:- Maximum Penal Charges 10,000/- Per Month

3. Fees and Charges – Two Wheeler

| Nature Of Charge | Amount | Nature Of Charge | Amount |
|--|---|---------------------------------------|----------------------------------|
| Bounces Charges/Instruction Revocation Charges/ Dishonour Charges | Rs. 500/- Per Bounce Plus Applicable Taxes | Loan Suraksha Premium | As Per Actual Amount |
| Cheque Swapping Charges | Rs. 500/- Per Swaps Plus Applicable Taxes | Loan Statement Charges | Rs. 250/- Plus Applicable Taxes |
| Foreclose Statement Charges | Rs. 500/- Per Plus Applicable Taxes | Stamp Duty Charges | As Per Actual Amount |
| Non-Post Dated Cheque Charges | Rs. 800/- | Promotional Code Charges | As Per Actual Charges |
| Valuation Charges | As Per Actual, If Applicable | Duplicate Noc Issuance Charges | Rs. 1000/- Plus Applicable Taxes |
| Collection Charges | Rs. 250/- Plus Applicable Taxes If Delay in Deposit of Emi by More Than 14 Days | Penal Charges | 3% Per Month on Overdue Amount |
| RTGS/NEFT Charges | Rs. 100/- On Every RTGS/NEFT Transaction of Disbursement | Loan Cancellation Charges | Upto Rs. 10,000/- |
| Collection Visit Charges | Rs. 250/- Per Visit | RC Extract Charges | As Per Actual Amount |

| | | | |
|-------------------------------|--|--|-----------------------------|
| NACH Rejection Charges | A) Rs. 250/- Plus Applicable Taxes Per Non Nach Payment Where Repayment Mode Is Nach. B) Rs. 100/- Per Mandate Disapproval. | Prepayment/ Foreclosure Charges | 7% of Principle Outstanding |
| Processing Fee | Upto 5% | Any Regulatory/ Statutory Reporting Charges | As Per Actual Amount |
| Documents Charges | As Per Actual Charges | Other Charges (Please Specify) | As Per Actual Amount |

Note:- Maximum Penal Charges 10,000/- Per Month

4. Fee and Charges – EV

| Nature Of Charge | Amount | Nature Of Charge | Amount |
|---|---|---|--|
| Cheque Bounce Charges | Rs. 750/- Per Return Cheque | Processing Charges | As Per Policy |
| Cheque Swapping Charges | Rs. _____/- Per Swap | Penal Charges | 3% Per Month on Overdue Amount |
| Valuation Charges (on Used Vehicle/Property/Equipment's) | At Actual | Cash Deposition Charges | As Per Policy |
| Loan Pre Payment Charges Within 12 Months from the 1st EMI | Upto 7% + Taxes ss Applicable on The Principle Outstating | Loan Re-Schedulement Charges |% On The Amount Paid Towards Principle Loan |
| Loan Prepayment Charges After 12 Months from the 1st EMI | Upto 5% + Taxes as Applicable on the Principle Outstating | Loan Statement/ Duplicate Repayment Schedule Charges | Upto Rs. 500/- + Taxes as Applicable |
| Loan Cancellation & Re Booking Charges | Upto Rs.2000/- Include Taxes | Duplicate NOC Issuance Charges | Rs. 1000/- Plus Applicable Taxes |
| Document Charges (As Per Applicable Laws of The State) | At Actual | Legal, Collections /Repossession & Incidental Charges (Incidental Charges Are Those Expenses That Are Not Budgeted or Specified but Are Incurred by the Company on Behalf of The Customer) | At Actual |

Note:- Maximum Penal Charges 10,000/- Per Month

- Above fee and charges are subject to change and will be at the sole discretion of NFPL and any change in charges, would be informed to the customer in writing/email/ SMS.

5. Security of the Loan:

Mortgage Property Details:

Guarantee (The name of the Guarantors shall be mentioned):

Other Security if any:

6. Insurance of the Borrowers:

Insurance of the Borrower: In order to protect the life of borrower.

The Borrower/s is/are required to maintain insurance coverage against his life along with Medclaim (Hospi care), Property Insurance (Fire and Burglary). Lender reserves the rights to take appropriate actions, including the force placement of insurance with associated costs, to protect its interest.

7. Conditions for disbursement of loan:

Compliance by the Borrower/s with the requisite conditions contained in the Sanction Letter; payment of own contribution; production of all property and title related documents; submission of approved plans; statutory approvals and creation of security in favor of NFPL as required by it.

8. Brief Procedure for Recovery of Overdues:

In case the EMI or Pre-EMI due to NFPL is not paid within the specified due date, additional interest will be charged. Additional interest on overdue payments shall be calculated in accordance with the prescribed penal charges, as detailed in the schedule of charges.

NFPL shall issue demand written Notice or Notices to the Borrower/s before initiating legal process including court proceedings to recover over dues or the entire outstanding loan with unpaid dues and charges, as the case may be. However, though not obliged, NFPL may in its sole discretion give personal or telephonic or written reminder or intimation to the Borrower/s prior to the above action.

9. Date on which annual outstanding balance statement will be issued

On Customer request.

10. Property Paper:

In case of death of Customer the property paper and NOC of customer will hand over to Nominee as per Namdev Finvest Private Limited record within a time frame of 30 days.

In case of loan close the property paper and NOC will provided to customer within 30 days of loan close.

The property paper and NOC can be collected by Customer from Registered office or Concerned branch.

11. Customer Service:

The customer may visit our branch office between 10:00 am to 6:00 pm (Monday-Saturday) except on National Holidays and Second saturday.

Person to be contacted for customer service: NFPL Branch Manager or Sales Manager as the case may be.

OR

Customers who wish to provide feedback or send in their complaint may also use the following channels between 10:00 AM and 6:00 PM, Monday to Saturday (except on national Holidays and second saturday)

Toll Free Number: 1800 103 5800

nodal.officer1@namfin.in

Write to us at the below mentioned address - Registered office -:

NAMDEV FINVEST PRIVATE LIMITED-

NODAL OFFICER, "NAMDEV HOUSE" Plot No. 21, NEER SAGAR-A, BHANKROTA, JAIPUR - 302026

Procedure to Obtain the mentioned documents: -

- Loan Account Statement can be provided within 21 business days from the of date of receipt of request to branch team/Customer Service team (Necessary administrative fees shall be applicable as per MITC)
- Photo copies of documents can be provided within 10 business days from the date of receipt of request. (Necessary administrative fees shall be applicable as per MITC)
- Original documents & NOC will be returned within 30 business days from the date of closure of loan

12. Grievance Redressal Mechanism

Stage 1

- The complaint which the Registered office directly receives through Email/Calls/letter will be attended in consultation with the concerned branch
- The complaint(s) received at the branch (es) shall be recorded in the Complaint Register and redressed in consultation with Registered Office
- Customers can contact us at 1800 103 5800 or email us at nodal.officer1@namfin.in between Monday to Friday between 10:00 am to 6:00 pm
- We assure a reply/acknowledgement to call within 48 working hours

- We assure a reply/acknowledgement to letters/emails received through this channel within seven working days.

| | |
|---|--|
| Call us at | 1800 103 5800 |
| Email us at | nodal.officer1@namfin.in |
| Write to us at the below-mentioned address: | Namdev Finvest Private Limited "Namdev House" Plot No. 21, Neer Sagar-A, Bhankrota, Jaipur- 302026 |

Stage 2

- If the customer is not satisfied with the customer service team resolution within two weeks, they can redirect their complaint to our Grievance officer.
- Grievance officer Details are mentioned at all branches.
- Customers can also write us on Namdev Finvest Private Limited – Grievance Redressal Officer – "Namdev House" Plot No. 21, Neer Sagar-A, Bhankrota, Jaipur - 302026 or at grievancescell@namfin.in. Complaints received at our end will be seen in the right perspective and analyzed from all possible angles. The communication of NFPL's stand on any issue will be provided to the customers within one month upon the receipt of the complaint. Complaints that require some time for examination of issues involved will be acknowledged promptly

Grievance Officer

| | |
|---|---|
| Email us at | grievancescell@namfin.in |
| Call us at | 0141-2250026 |
| Write to us at the below-mentioned address: | Namdev Finvest Private Limited Grievance Officer "Namdev House" Plot No. 21, Neer Sagar-A, Bhankrota, Jaipur- 302026 |

Stage 3

In case the response is unsatisfactory, or the response is not received from the company within a reasonable time (1 month), or the customer is dissatisfied with the response received, the customer may approach RBI – CRPC. Customers can contact at Reserve Bank of India, 4th floor, Sector 17, Chandigarh, 160017
RBI Contact Centre – 14448

or register their grievance through the online portal

| | |
|---|---|
| Online Portal | https://cms.rbi.org.in |
| Write to us at the below-mentioned address: | Reserve Bank of India, 4th floor, Sector 17, Chandigarh, 160017 RBI Contact Centre – 14448 |

For any queries, kindly write to us at info@namfin.in

नामदेव फिनवेस्ट प्राइवेट लिमिटेड

महत्वपूर्ण नियम और शर्तें(MITC)

To,

Namdev Borrowers (Customers)

ऋण उत्पाद: संपत्ति पर ऋण/दोपहिया वाहन ऋण/ (EV) ईवी ऋण/(Solar panel) सौर ऋण/एलसीवी ऋण

ऊपर उल्लिखित उधारकर्ता/ओं और नामदेव फिनवेस्ट प्राइवेट लिमिटेड ("एनएफपीएल") के बीच सहमत आपके ऋण के प्रमुख नियम और शर्तें इस प्रकार हैं:

| ऋण की प्रमुख शर्तें - | |
|--|--|
| ऋण स्वीकृत राशि रु | Rs... |
| ब्याज प्रकार (निश्चित/फ्लोटिंग या दोहरी/विशेष दर | निश्चित |
| ऋण मामले का उद्देश्य | मामले दर मामले |
| एनएफपीएल आईआरआर | 12% से 40% पी.ए. सभी ऋण उत्पादों के लिए (मामला दर मामला) |
| अवधि माह | (मामले दर मामले) |
| ईएमआई राशि | रु.(मामला दर मामला) |
| ईएमआई की संख्या | (मामले दर मामले) |
| किस्त प्रकार | मासिक |
| ईएमआई/प्री-ईएमआई के लिए प्रस्तुति तिथि | प्रत्येक माह की 5, 10 एवम 15 तारीख |
| पेमेंट का तरीका | एनएसीएच/पीडीसी (NACH/PDC) |
| अधिस्थगन या सब्सिडी | पात्रता के अधीन |

- उधारकर्ता एनएफपीएल से किसी भी अनुस्मारक या सूचना के बिना नियमित रूप से ईएमआई और पूर्व ईएमआई-ब्याज (जैसा लागू हो) का भुगतान करेगा।

1. Fees and Charges – MSME

| Nature Of Charge | Amount | Nature Of Charge | Amount |
|--|---------------------------------|---|---|
| (I) On Application | | (Iii) During the Term of Loan | |
| Application Fees (IMD) Non-Refundable | Up To Rs.10,000/- (GST Include) | Loan Cancellation Charges | Minimum 2% |
| Due Diligence | 1,770/- (GST Include) | PDC / NACH / ECS Dishonour Charges | Rs. 500/- Per Instance |
| (li) From Disbursement | | Penal Charges | 36% P.A. of Outstanding Dues |
| Processing Fee | Up To 5% + GST | Collection Charges (Applicable Only in Cases of Collection Executive Visit) | Rs. 590/- (Per Bucket Wise DPD) (GST Include) |
| CERSAI Charge Creation and Other Reporting Charges | Rs.118/- (GST Include) | | |
| Legal Opinion Charges Per Collateral | As Per Actuals | Recovery (Legal/Possession & Incidental Charges) | On Actuals |

| | | | |
|--|-----------------|---|---|
| Valuation charges for single property | As per actuals | | |
| Subsequent Valuation Charges (If Loan More Than Rs 25 Lakhs) | As Per Actuals | RTGS Charges | Rs 500/- Per Instance (GST Additional, If Applicable) |
| Document Charges | As Per Actuals | Statement Of Account Charges | Rs.1180/- Per Instance (GST Include) |
| Insurance Payable Charges (EMI Protection, Health Insurance, Fire and Burglary Insurance) | As Per Actuals | Duplicate No Dues Certificate | Rs. 1500/- (GST Include) |
| Stamp Duty Charges | As Per Actuals | Foreclosure/ Preclosure Charges *Pre- Payment Is Not Allowed in First 6 Month from The Date Of 1st EMI | Rs. 7% of Outstanding Principle Amount (GST Exclude) |
| Legal Courier Charges | Rs. 750/- + GST | | |

Note:- Maximum Penal Charges 10,000/- Per Month

2. Fees and Charges - Solar

| Nature Of Charge | Amount | Nature Of Charge | Amount |
|---|---|---|--|
| Cheque Bounce Charges | Rs. 750/- Per Return Cheque | Processing Charges | As Per Policy |
| Cheque Swapping Charges | Rs. _____/- Per Swap | Penal Charges | 3% Per Month on Overdue Amount |
| Valuation Charges (on Used Vehicle/Property/Equipments) | At Actual | Cash Deposition Charges | As Per Policy |
| Loan Pre Payment Charges Within 12 Months from the 1st EMI | Upto 7% + Taxes as Applicable on The Principle Outstating | Loan Re-Schedulement Charges |% On The Amount Paid Towards Principle Loan |
| Loan Pre Payment Charges After 12 Months from the 1st EMI | Upto 5% + Taxes as Applicable on The Principle Outstating | Loan Statement/ Duplicate Repayment Schedule Charges | Upto Rs. 500/- + Taxes as Applicable |
| Loan Cancellation & Re Booking Charges | Minimum 2% | Duplicate No Dues Certificate | Rs. 1500/- |
| Document Charges (As Per Applicable Laws Of The State) | At Actual | Legal, Collections /Repossession & Incidental Charges (Incidental Charges Are Those Expenses That Are Not Budgeted or Specified but Are Incurred by the Company on Behalf of the Customer) | At Actual |

Note:- Maximum Penal Charges 10,000/- Per Month

3. Fees and Charges – Two Wheeler

| Nature Of Charge | Amount | Nature Of Charge | Amount |
|---|--|---------------------------------|---------------------------------|
| Bounces Charges/Instruction Revocation Charges/ Dishonor Charges | Rs. 500/- Per Bounce Plus Applicable Taxes | Loan Suraksha Premium | As Per Actual Amount |
| Cheque Swapping Charges | Rs. 500/- Per Swaps Plus Applicable Taxes | Loan Statement Charges | Rs. 250/- Plus Applicable Taxes |
| Foreclose Statement Charges | Rs. 500/- Per Plus Applicable Taxes | Stamp Duty Charges | As Per Actual Amount |
| Non-Post Dated Cheque Charges | Rs. 800/- | Promotional Code Charges | As Per Actual Charges |

| | | | |
|---------------------------------|--|--|----------------------------------|
| Valuation Charges | As Per Actual, If Applicable | Duplicate Noc Issuance Charges | Rs. 1000/- Plus Applicable Taxes |
| Collection Charges | Rs. 250/- Plus Applicable Taxes If Delay in Deposit of Emi by More Than 14 Days | Penal Charges | 3% Per Month on Overdue Amount |
| RTGS/NEFT Charges | Rs. 100/- On Every RTGS/NEFT Transaction of Disbursement | Loan Cancellation Charges | Upto Rs. 10,000/- |
| Collection Visit Charges | Rs. 250/- Per Visit | RC Extract Charges | As Per Actual Amount |
| NACH Rejection Charges | A) Rs. 250/- Plus Applicable Taxes Per Non Nach Payment Where Repayment Mode Is Nach. B) Rs. 100/- Per Mandate Disapproval. | Prepayment/ Foreclosure Charges | 7% of Principle Outstanding |
| Processing Fee | Upto 5% | Any Regulatory/ Statutory Reporting Charges | As Per Actual Amount |
| Documents Charges | As Per Actual Charges | Other Charges (Please Specify) | As Per Actual Amount |

Note:- Maximum Penal Charges 10,000/- Per Month

4. Fee and Charges – EV

| Nature Of Charge | Amount | Nature Of Charge | Amount |
|---|---|---|--|
| Cheque Bounce Charges | Rs. 750/- Per Return Cheque | Processing Charges | As Per Policy |
| Cheque Swapping Charges | Rs. _____/- Per Swap | Penal Charges | 3% Per Month on Overdue Amount |
| Valuation Charges (on Used Vehicle/Property/Equipments) | At Actual | Cash Deposition Charges | As Per Policy |
| Loan Pre Payment Charges Within 12 Months from the 1st EMI | Upto 7% + Taxes ss Applicable on The Principle Outstating | Loan Re-Schedulement Charges |% On The Amount Paid Towards Principle Loan |
| Loan Prepayment Charges After 12 Months from the 1st EMI | Upto 5% + Taxes as Applicable on the Principle Outstating | Loan Statement/ Duplicate Repayment Schedule Charges | Upto Rs. 500/- + Taxes as Applicable |
| Loan Cancellation & Re Booking Charges | Upto Rs. 2000/- Include Applicable Taxes | Duplicate NOC Issuance Charges | Rs. 1000/- Plus Applicable Taxes |
| Document Charges (As Per Applicable Laws of The State) | At Actual | Legal, Collections /Repossession & Incidental Charges (Incidental Charges Are Those Expenses That Are Not Budgeted or Specified but Are Incurred by the Company on Behalf of The Customer) | At Actual |

Note:- Maximum Penal Charges 10,000/- Per Month

- उपरोक्त शुल्क और शुल्क परिवर्तन के अधीन हैं और एनएफपीएल के विवेक पर निर्भर होंगे और शुल्क में कोई भी बदलाव, ग्राहक को लिखित/ईमेल/एसएमएस द्वारा सूचित किया जाएगा।

5. ऋण की सुरक्षा:

बंधक संपत्ति विवरण:

गारंटी (गारंटर्स के नाम का उल्लेख किया जाएगा):

अन्य सुरक्षा यदि कोई हो:

6. उधारकर्ताओं का बीमा:

उधारकर्ता का बीमा: उधारकर्ता के जीवन की सुरक्षा के लिए।

उधारकर्ता को मेडिकलेम (अस्पताल देखभाल), संपत्ति बीमा (अग्नि और चोरी) के साथ-साथ अपने जीवन के खिलाफ बीमा कवरेज बनाए रखना आवश्यक है। ऋणदाता अपने हितों की रक्षा के लिए उचित कार्रवाई करने का अधिकार सुरक्षित रखता है, जिसमें संबद्ध लागतों के साथ बीमा की जबरदस्ती नियुक्ति भी शामिल है।

7. ऋण वितरण की शर्तें:

मंजूरी पत्र में निहित आवश्यक शर्तों के साथ उधारकर्ता द्वारा अनुपालन; स्वयं के योगदान का भुगतान; सभी संपत्ति और स्वामित्व संबंधी दस्तावेजों का उत्पादन; अनुमोदित योजनाओं को प्रस्तुत करना; एनएफपीएल की आवश्यकता के अनुसार उसके पक्ष में वैधानिक अनुमोदन और सुरक्षा का निर्माण।

8. अतिदेय की वसूली के लिए संक्षिप्त प्रक्रिया:

यदि एनएफपीएल के कारण ईएमआई या प्री-ईएमआई का भुगतान निर्दिष्ट नियत तारीख के भीतर नहीं किया जाता है, तो अतिरिक्त ब्याज लगाया जाएगा। अतिदेय भुगतान पर अतिरिक्त ब्याज की गणना निर्धारित दंड शुल्क के अनुसार की जाएगी, जैसा कि शुल्क की अनुसूची में बताया गया है।

एनएफपीएल बकाया राशि या अवैतनिक बकाया राशि और शुल्क के साथ संपूर्ण बकाया ऋण की वसूली के लिए अदालती कार्यवाही सहित कानूनी प्रक्रिया शुरू करने से पहले उधारकर्ता को मांग लिखित नोटिस या नोटिस जारी करेगा, जैसा भी मामला हो। हालाँकि, बाध्य नहीं होने पर, एनएफपीएल अपने विवेक से उपरोक्त कार्रवाई से पहले उधारकर्ता को व्यक्तिगत या टेलीफोनिक या लिखित अनुस्मारक या सूचना दे सकता है।

9. वह तारीख जिस दिन वार्षिक बकाया शेष विवरण जारी किया जाएगा

ग्राहक के अनुरोध पर

10. संपत्ति पत्र:

ग्राहक की मृत्यु के मामले में संपत्ति के कागजात और ग्राहक की एनओसी 30 दिनों की समय सीमा के भीतर नामदेव फिन्वेस्ट प्राइवेट लिमिटेड रिकॉर्ड के अनुसार नामांकित व्यक्ति को सौंप दी जाएगी।

ऋण समाप्ति के मामले में संपत्ति के कागजात और एनओसी ग्राहक को ऋण समाप्ति के 30 दिनों के भीतर प्रदान की जाएगी।

संपत्ति के कागजात और एनओसी ग्राहक पंजीकृत कार्यालय या संबंधित शाखा से प्राप्त कर सकते हैं।

11. ग्राहक सेवा:

ग्राहक राष्ट्रीय छुट्टियों और दूसरे शनिवार को छोड़कर सुबह 10:00 बजे से शाम 6:00 बजे (सोमवार-शनिवार) के बीच हमारे शाखा कार्यालय में आ सकते हैं।

ग्राहक सेवा के लिए संपर्क किया जाने वाला व्यक्ति: एनएफपीएल शाखा प्रबंधक या बिक्री प्रबंधक, जैसा भी मामला हो।
या

जो ग्राहक फीडबैक देना चाहते हैं या अपनी शिकायत भेजना चाहते हैं, वे सोमवार से शनिवार (राष्ट्रीय छुट्टियों और दूसरे शनिवार को छोड़कर) सुबह 10:00 बजे से शाम 6:00 बजे के बीच निम्नलिखित चैनलों का भी उपयोग कर सकते हैं।

टोल फ्री नंबर: 1800 103 5800

ईमेल: nodal.officer1@namfin.in

हमें नीचे दिए गए पते पर लिखें - पंजीकृत कार्यालय -:

नामदेव फिनवेस्ट प्राइवेट लिमिटेड-

नोडल अधिकारी, "नामदेव हाउस" प्लॉट न. 21, नीर सागर-A, भांकरोटा, जयपुर - 302026

उल्लिखित दस्तावेज़ प्राप्त करने की प्रक्रिया:-

- शाखा टीम/ग्राहक सेवा टीम को अनुरोध प्राप्त होने की तारीख से 21 व्यावसायिक दिनों के भीतर ऋण खाता विवरण प्रदान किया जा सकता है (एमआईटीसी के अनुसार आवश्यक प्रशासनिक शुल्क लागू होगा)
- अनुरोध प्राप्त होने की तारीख से 10 व्यावसायिक दिनों के भीतर दस्तावेजों की फोटो प्रतियां प्रदान की जा सकती हैं। (आवश्यक प्रशासनिक शुल्क एमआईटीसी के अनुसार लागू होगा)
- मूल दस्तावेज़ और एनओसी ऋण बंद होने की तारीख से 30 व्यावसायिक दिनों के भीतर वापस कर दिए जाएंगे

12. शिकायत निवारण तंत्र

प्रथम चरण

- जो शिकायत रजिस्टर्ड कार्यालय को सीधे ईमेल/कॉल/पत्र के माध्यम से प्राप्त होती है, उस पर संबंधित शाखा के परामर्श से विचार किया जाएगा
- शाखा (शाखाओं) में प्राप्त शिकायतों को शिकायत रजिस्टर में दर्ज किया जाएगा और रजिस्टर्ड कार्यालय के परामर्श से निवारण किया जाएगा
- ग्राहक हमसे 1800 103 5800 पर संपर्क कर सकते हैं या हमें सोमवार से शुक्रवार के बीच सुबह 10:00 बजे से शाम 6:00 बजे के बीच nodal.officer1@namfin.in पर ईमेल कर सकते हैं।
- हम 48 कार्य घंटों के भीतर कॉल करने पर उत्तर/पावती का आश्वासन देते हैं
- हम इस चैनल के माध्यम से प्राप्त पत्रों/ईमेल का सात कार्य दिवसों के भीतर उत्तर/स्वीकृति का आश्वासन देते हैं।

| | |
|--------------------------------|--|
| पर कॉल करें | 1800 103 5800 |
| पर ईमेल करें | nodal.officer1@namfin.in |
| हमें नीचे दिए गए पते पर लिखें: | Namdev Finvest Private Limited "Namdev House" Plot No. 21, Neer Sagar-A, Bhankrota, Jaipur- 302026 |

दूसरा चरण

- यदि ग्राहक दो सप्ताह के भीतर ग्राहक सेवा टीम के समाधान से संतुष्ट नहीं है, तो वे अपनी शिकायत हमारे शिकायत अधिकारी को भेज सकते हैं।
- शिकायत अधिकारी का विवरण सभी शाखाओं में उल्लिखित है।

ग्राहक हमें नामदेव फिनवेस्ट प्राइवेट लिमिटेड - शिकायत अधिकारी "नामदेव हाउस" प्लॉट न 21, नीर सागर-A, भांकरोटा, जयपुर - 302026 या grievancescell@namfin.in पर भी लिख सकते हैं। हमारी ओर से प्राप्त शिकायतों को सही परिप्रेक्ष्य में देखा जाएगा और सभी संभावित कोणों से विश्लेषण किया जाएगा। किसी भी मुद्दे पर एनएफपीएल के रुख की जानकारी ग्राहकों को शिकायत प्राप्त होने के एक महीने के भीतर प्रदान की जाएगी। जिन शिकायतों में शामिल मुद्दों की जांच के लिए कुछ समय की आवश्यकता होती है, उन्हें तुरंत स्वीकार किया जाएगा

शिकायत अधिकारी

| | |
|---|---|
| Email us at | grievancescell@namfin.in |
| Call us at | 0141-2250026 |
| Write to us at the below-mentioned address: | Namdev Finvest Private Limited Grievance Officer "Namdev House" Plot No. 21, Neer Sagar-A, Bhankrota, Jaipur-302026 |

तीसरा चरण

यदि प्रतिक्रिया असंतोषजनक है, या उचित समय (1 महीने) के भीतर कंपनी से प्रतिक्रिया प्राप्त नहीं होती है, या ग्राहक प्राप्त प्रतिक्रिया से असंतुष्ट है, तो ग्राहक आरबीआई - सीआरपीसी से संपर्क कर सकता है।

ग्राहक भारतीय रिज़र्व बैंक, चौथी मंजिल, सेक्टर 17, चंडीगढ़, 160017 पर संपर्क कर सकते हैं।
आरबीआई संपर्क केंद्र – 14448

या ऑनलाइन पोर्टल के माध्यम से अपनी शिकायत दर्ज करें

| | |
|---|---|
| Online Portal | https://cms.rbi.org.in |
| Write to us at the below-mentioned address: | Reserve Bank of India, 4th floor, Sector 17, Chandigarh, 160017 RBI Contact Centre – 14448 |

किसी भी प्रश्न के लिए कृपया हमें info@namfin.in पर लिखें

નામદેવ ફિનવેસ્ટ પ્રાઇવેટ લિમિટેડ

મહત્વપૂર્ણ નિયમો અને શરતો(MITC)

To,

Namdev Borrowers (Customers)

લોન પ્રોડક્ટ્સ: પ્રોપર્ટી સામે લોન/ ટુ વ્હીલર લોન/ (EV) લોન/ (Solar Panel) સોલર લોન/ એલસીવી લોન

ઉપર જણાવેલ ઉધાર લેનારા/ઓ અને નામદેવ ફિનવેસ્ટ પ્રાઇવેટ લિમિટેડ ("NFPL") વચ્ચે સંમત થયેલા તમારી લોનના મુખ્ય નિયમો અને શરતો નીચે મુજબ છે:

| લોનના મુખ્ય નિયમો અને શરતો - | |
|--|---|
| લોન મંજૂર રકમ રૂ. | રૂ... |
| વ્યાજનો પ્રકાર (સ્થિર/ફ્લોટિંગ અથવા ડ્યુઅલ/સ્પેશિયલ રેટ) | નિશ્ચિત |
| લોન કેસનો હેતુ | કેસ દ્વારા કેસ |
| NFPL IRR | 12% થી 40% p.a. તમામ લોન ઉત્પાદનો માટે (કેસ ટુ કેસ) |
| સમયગાળો મહિનો | (કેસ ટુ કેસ) |
| EMI રકમ | રૂ. (કેસ ટુ કેસ) |
| EMI ની સંખ્યા | (કેસ ટુ કેસ) |
| હાતાનો પ્રકાર | માસિક |
| EMI/પ્રી-EMI માટે ભરવાની તારીખ | રજ મહીને 5 થી, 10 થી અથવા 15 થી સુધી |
| ચુકવણી પદ્ધતિ | NACH/PDC |
| મોરેટોરિયમ અથવા સબસિડી | પાત્રતાને આધીન |

- ઉધાર લેનાર ને NFPL તરફથી કોઈપણ રીમાઇન્ડર અથવા સૂચના વિના નિયમિતપણે EMI અને પૂર્વ-EMI-વ્યાજ (જેમ લાગુ હોય) ચુકવશે.

1. Fees and Charges – MSME

| Nature Of Charge | Amount | Nature Of Charge | Amount |
|---|---------------------------------|--|---|
| (I) On Application | | (iii) During the Term of Loan | |
| Application Fees (IMD) Non-Refundable | Up To Rs.10,000/- (GST Include) | Loan Cancellation Charges | Minimum 2% |
| Due Diligence | 1,770/- (GST Include) | PDC / NACH / ECS Dishonour Charges | Rs. 500/- Per Instance |
| (ii) From Disbursement | | Penal Charges | 36% P.A. of Outstanding Dues |
| Processing Fee | Up To 5% + GST | Collection Charges (Applicable Only in Cases of Collection Executive Visit) | Rs. 590/- (Per Bucket Wise DPD) (GST Include) |
| CERSAI Charge Creation and Other Reporting Charges | Rs.118/- (GST Include) | | |
| Legal Opinion Charges Per Collateral | As Per Actuals | Recovery (Legal/Possession & Incidental Charges) | On Actuals |
| Valuation charges for single property | As per actuals | | |

| | | | |
|--|-----------------|---|---|
| Subsequent Valuation Charges (If Loan More Than Rs 25 Lakhs) | As Per Actuals | RTGS Charges | Rs 500/- Per Instance (GST Additional, If Applicable) |
| Document Charges | As Per Actuals | Statement Of Account Charges | Rs.1180/- Per Instance (GST Include) |
| Insurance Payable Charges (EMI Protection, Health Insurance, Fire and Burglary Insurance) | As Per Actuals | Duplicate No Dues Certificate | Rs. 1500/- (GST Include) |
| Stamp Duty Charges | As Per Actuals | Foreclosure/ Preclosure Charges *Pre- Payment Is Not Allowed in First 6 Month from The Date Of 1st EMI | Rs. 7% of Outstanding Principle Amount (GST Exclude) |
| Legal Courier Charges | Rs. 750/- + GST | | |

Note:- Maximum Penal Charges 10,000/- Per Month

2. Fees and Charges - Solar

| Nature Of Charge | Amount | Nature Of Charge | Amount |
|---|---|---|--|
| Cheque Bounce Charges | Rs. 750/- Per Return Cheque | Processing Charges | As Per Policy |
| Cheque Swapping Charges | Rs. _____/- Per Swap | Penal Charges | 3% Per Month on Overdue Amount |
| Valuation Charges (on Used Vehicle/Property/Equipments) | At Actual | Cash Deposition Charges | As Per Policy |
| Loan Pre Payment Charges Within 12 Months from the 1st EMI | Upto 7% + Taxes as Applicable on The Principle Outstating | Loan Re-Schedulement Charges |% On The Amount Paid Towards Principle Loan |
| Loan Pre Payment Charges After 12 Months from the 1st EMI | Upto 5% + Taxes as Applicable on The Principle Outstating | Loan Statement/ Duplicate Repayment Schedule Charges | Upto Rs. 500/- + Taxes as Applicable |
| Loan Cancellation & Re Booking Charges | Minimum 2% | Duplicate No Dues Certificate | Rs. 1500/- |
| Document Charges (As Per Applicable Laws of the State) | At Actual | Legal, Collections /Repossession & Incidental Charges (Incidental Charges Are Those Expenses That Are Not Budgeted or Specified but are Incurred by the Company on behalf of The Customer) | At Actual |

Note:- Maximum Penal Charges 10,000/- Per Month

3. Fees and Charges - Two Wheeler

| Nature Of Charge | Amount | Nature Of Charge | Amount |
|---|--|---------------------------------|---------------------------------|
| Bounces Charges/Instruction Revocation Charges/ Dishonor Charges | Rs. 500/- Per Bounce Plus Applicable Taxes | Loan Suraksha Premium | As Per Actual Amount |
| Cheque Swapping Charges | Rs. 500/- Per Swaps Plus Applicable Taxes | Loan Statement Charges | Rs. 250/- Plus Applicable Taxes |
| Foreclose Statement Charges | Rs. 500/- Per Plus Applicable Taxes | Stamp Duty Charges | As Per Actual Amount |
| Non-Post Dated Cheque Charges | Rs. 800/- | Promotional Code Charges | As Per Actual Charges |

| | | | |
|---------------------------------|--|--|----------------------------------|
| Valuation Charges | As Per Actual, If Applicable | Duplicate Noc Issuance Charges | Rs. 1000/- Plus Applicable Taxes |
| Collection Charges | Rs. 250/- Plus Applicable Taxes If Delay in Deposit of Emi by More Than 14 Days | Penal Charges | 3% Per Month on Overdue Amount |
| RTGS/NEFT Charges | Rs. 100/- On Every RTGS/NEFT Transaction of Disbursement | Loan Cancellation Charges | Upto Rs. 10,000/- |
| Collection Visit Charges | Rs. 250/- Per Visit | RC Extract Charges | As Per Actual Amount |
| NACH Rejection Charges | A) Rs. 250/- Plus Applicable Taxes Per Non Nach Payment Where Repayment Mode Is Nach. B) Rs. 100/- Per Mandate Disapproval. | Prepayment/ Foreclosure Charges | 7% of Principle Outstanding |
| Processing Fee | Upto 5% | Any Regulatory/ Statutory Reporting Charges | As Per Actual Amount |
| Documents Charges | As Per Actual Charges | Other Charges (Please Specify) | As Per Actual Amount |

Note:- Maximum Penal Charges 10,000/- Per Month

4. Fee and Charges – EV

| Nature Of Charge | Amount | Nature Of Charge | Amount |
|---|---|---|--|
| Cheque Bounce Charges | Rs. 750/- Per Return Cheque | Processing Charges | As Per Policy |
| Cheque Swapping Charges | Rs. _____/- Per Swap | Penal Charges | 3% Per Month on Overdue Amount |
| Valuation Charges (on Used Vehicle/Property/Equipments) | At Actual | Cash Deposition Charges | As Per Policy |
| Loan Pre Payment Charges Within 12 Months from the 1st EMI | Upto 7% + Taxes ss Applicable on The Principle Outstating | Loan Re-Schedulement Charges |% On The Amount Paid Towards Principle Loan |
| Loan Prepayment Charges After 12 Months from the 1st EMI | Upto 5% + Taxes as Applicable on the Principle Outstating | Loan Statement/ Duplicate Repayment Schedule Charges | Upto Rs. 500/- + Taxes as Applicable |
| Loan Cancellation & Re Booking Charges | Upto Rs. 2000/- Include Applicable Taxes | Duplicate NOC Issuance Charges | Rs. 1000/- Plus Applicable Taxes |
| Document Charges (As Per Applicable Laws of The State) | At Actual | Legal, Collections /Repossession & Incidental Charges (Incidental Charges Are Those Expenses That Are Not Budgeted or Specified but Are Incurred by the Company on Behalf of The Customer) | At Actual |

Note:- Maximum Penal Charges 10,000/- Per Month

ઉપરોક્ત શુલ્ક અને ફી ફેરફારને આધીન છે અને તે NFPLની મુનસફી પર રહેશે અને યાર્જમાં કોઈપણ ફેરફારની જાણ ગ્રાહકને વેબિત/ઇમેલ/SMSમાં કરવામાં આવશે.

5. લોનની સુરક્ષા:

મોર્ગેજ પ્રોપર્ટીની વિગતો:
 ગેરંટી (બાયધરી આપનારના નામનો ઉલ્લેખ કરવામાં આવશે):
 અન્ય સુરક્ષા જો કોઈ હોય તો:

6. લેનારાઓનો વીમો:

ઉધાર લેનારનો વીમો: લેનારાના જીવનનું રક્ષણ કરવા માટે.

ઉધાર લેનારાએ તેના/તેણીના જીવન સામે મેડિકલ (હોસ્પિટલ સંભાળ), મિલકત વીમો (આગ અને ચોરી) તેમજ વીમા કવરેજ જાળવવું જરૂરી છે. ધિરાણકર્તા સંબંધિત ખર્ચ સાથે વીમાની ફરજિયાત પ્લેસમેન્ટ સહિત તેના હિતોના રક્ષણ માટે યોગ્ય પગલાં લેવાનો અધિકાર અનામત રાખે છે.

7. લોન વિતરણની શરતો:

મંજૂરી પત્રમાં સમાવિષ્ટ આવશ્યક શરતો સાથે લેનારા દ્વારા પાલન; પોતાના યોગદાનની ચુકવણી; તમામ મિલકત અને માલિકીના દસ્તાવેજોનું ઉત્પાદન; મંજૂર યોજનાઓ ભરવા કરવી; NFPL ની તરફેણમાં તેની જરૂરિયાત મુજબ વૈધાનિક મંજૂરીઓ અને સુરક્ષાની રચના.

8. ઓવરડ્યુની વસૂલાત માટેની સંક્ષિપ્ત પ્રક્રિયા:

જો એનએફપીએલને બાકી નીકળતી ઇએમઆઈ અથવા પ્રી-ઇએમઆઈ અને નિર્ધારિત નિયત તારીખની અંદર ચુકવણી ન કરાઈ હોય તો વધારાના વ્યાજની વસૂલાત કરવામાં આવશે મુદતવીતી ચુકવણી પર વધારાના વ્યાજની ગણતરી ફીની સૂચિમાં જણાવ્યા મુજબ નિયત પેનલ્ટી ચાર્જ મુજબ કરવામાં આવશે.

NFPL બાકી રકમની વસૂલાત માટે કોર્ટની કાર્યવાહી અથવા અવેતન બાકી લેણાં અને શુલ્ક સહિતની સમગ્ર બાકી લોન સહિતની કાનૂની પ્રક્રિયા શરૂ કરતાં પહેલાં ઉધાર લેનારને ડિમાન્ડ લિખિત નોટિસ અથવા નોટિસ ઇશ્યૂ કરશે. જો કે, બંધાયેલા ન હોવા છતાં, NFPL, તેના વિવેકબુદ્ધિથી, ઉપરોક્ત પગલાં લેતા પહેલાં લેનારને વ્યક્તિગત અથવા ટેલિફોનિક અથવા લેખિત રીમાઇન્ડર અથવા સૂચના આપી શકે છે.

9. જે તારીખે વાર્ષિક બેલેન્સ શીટ જારી કરવામાં આવશે

ગ્રાહક વિનંતી પર.

10. મિલકત કાગળ

ગ્રાહકના મૃત્યુના કિસ્સામાં 30 દિવસની સમયમર્યાદામાં નામદેવ ફિનવેસ્ટ પ્રાઇવેટ લિમિટેડ રેકૉર્ડ મુજબ ગ્રાહકના પ્રોપર્ટી પેપર અને NOC નોમિનીને સોંપવામાં આવશે.

લોનના કિસ્સામાં પ્રોપર્ટી પેપર બંધ કરો અને લોન બંધ થયાના 30 દિવસમાં ગ્રાહકને એનઓસી આપવામાં આવશે

પ્રોપર્ટી પેપર અને એનઓસી ગ્રાહક રજિસ્ટર્ડ ઓફિસ અથવા સંબંધિત શાખામાંથી મેળવી શકે છે.

11. ગ્રાહક સેવા:

ગ્રાહકો રાષ્ટ્રીય રજાઓ અને બીજા શનિવાર સિવાય સવારે 10:00 AM થી 6:00 PM (સોમવાર-શનિવાર) ની વચ્ચે અમારી શાખા કચેરીની મુલાકાત લઈ શકે છે.

ગ્રાહક સેવા માટે સંપર્ક કરવા માટે વ્યક્તિ: NFPL બ્રાન્ચ મેનેજર અથવા સેલ્સ મેનેજર, જેમ બને તેમ.

અથવા

જે ગ્રાહકો પ્રતિસાદ આપવા અથવા તેમની ફરિયાદ મોકલવા ઇચ્છે છે તેઓ પણ સોમવારથી શનિવાર (રાષ્ટ્રીય રજાઓ અને બીજા શનિવાર સિવાય) સવારે 10:00 AM થી 6:00 PM વચ્ચે નીચેની ચેનલોનો ઉપયોગ કરી શકે છે.

ટોલ ફ્રી નંબર: 1800 103 5800

ઇમેલ: nodal.officer1@namfin.in

નીચે આપેલા સરનામે અમને લખો - રજિસ્ટર્ડ ઓફિસ :-

નામદેવ ફિનવેસ્ટ પ્રાઇવેટ લિમિટેડ-

નોડલ ઓફિસર, "નામદેવ હાઉસ" પ્લોટ નંબર 21, નીર સાગર-A, ભાંકરોટા, જયપુર - 302026

ઉલ્લેખિત દસ્તાવેજો મેળવવા માટેની પ્રક્રિયા:-

- વિનંતી મળ્યાની તારીખથી 7 કામકાજ દિવસોમાં શાખા ટીમ/ગ્રાહક સેવા ટીમને લોન ખાતાની વિગતો પ્રદાન કરી શકાય છે (MATIC મુજબ જરૂરી વહીવટી શુલ્ક લાગુ થશે)
- દસ્તાવેજોની ફોટોકોપી વિનંતીની પ્રાપ્તિની તારીખથી 10 કામકાજ દિવસોમાં પ્રદાન કરી શકાય છે. (એમઆઈટીસી મુજબ જરૂરી વહીવટી શુલ્ક લાગુ થશે)
- મૂળ દસ્તાવેજો અને NOC લોન બંધ થયાની તારીખથી 30 કામકાજ દિવસોમાં પરત કરવામાં આવશે

12. ફરિયાદ નિવારણ પદ્ધતિ

પ્રથમ રાઉન્ડ

- રજિસ્ટર્ડ ઓફિસ દ્વારા ઈમેલ/કોલ/વેટર દ્વારા સીધી જ મળેલી ફરિયાદો સંબંધિત શાખા સાથે પરામર્શ કરીને ધ્યાનમાં લેવામાં આવશે.
- શાખા(ઓ)માં મળેલી ફરિયાદો ફરિયાદ રજિસ્ટરમાં દાખલ કરવામાં આવશે અને રજિસ્ટર્ડ ઓફિસ સાથે પરામર્શ કરીને તેનું નિરાકરણ કરવામાં આવશે.
- ગ્રાહકો 1800 103 5800 પર અમારો સંપર્ક કરી શકે છે અથવા nodal.officer1@namfin.in પર સવારે 10:00 AM થી 6:00 PM, સોમવારથી શુક્રવારની વચ્ચે અમને ઇમેઇલ કરી શકે છે.
- અમે 48 કામકાજના કલાકોની અંદર કોલના પ્રતિભાવ/સ્વીકૃતિની ખાતરી આપીએ છીએ
- અમે સાત કામકાજના દિવસોમાં આ ચેનલ દ્વારા પ્રાપ્ત થયેલા પત્રો/ઈમેલનો જવાબ/સ્વીકૃતિ આપવાની ખાતરી આપીએ છીએ.

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|------------------------|--|
| અમને પર કોલ કરો | 1800 103 5800 |
| અમને પર ઈમેલ કરો | nodal.officer1@namfin.in |
| અમને નીચેના સરનામે લખો | Namdev Finvest Private Limited "Namdev House" Plot No. 21, Neer Sagar-A, Bhankrota, Jaipur - 302026 |

તબક્કો 2

- જો ગ્રાહક, ગ્રાહક સંભાળ ટીમના નિરાકરણથી બે અઠવાડિયામાં સંતુષ્ટ ન હોય, તો તેઓ તેમની ફરિયાદ અમારા ફરિયાદ અધિકારીને મોકલી શકે છે.
ફરિયાદ અધિકારીની વિગતો તમામ શાખાઓમાં ઉલ્લેખિત છે.
ગ્રાહકો નામદેવ ફિનવેસ્ટ પ્રાઇવેટ લિમિટેડ - શિકાયત અધિકારી - "નામદેવ હાઉસ" પ્લોટ નંબર 21, નીર સાગર-A, ભાંકરોટા, જયપુર - 302026 અથવા grievancescell@namfin.in પર પણ અમને પત્ર લખી શકે છે. અમારી તરફથી મળેલી ફરિયાદોને યોગ્ય પરિપ્રેક્ષ્યમાં જોવામાં આવશે અને તમામ સંબંધિત ખૂણાઓથી તેનું વિશ્લેષણ કરવામાં આવશે. ફરિયાદ મળ્યાના એક મહિનાની અંદર ગ્રાહકોને કોઈપણ મુદ્દા પર NFPLનું સ્ટેન્ડ (ટેકો) પ્રદાન કરવામાં આવશે જે ફરિયાદો સામેલ મુદ્દાઓની તપાસ માટે થોડો સમય માંગે છે તેનો તાત્કાલિક સ્વીકાર કરવામાં આવશે

ફરિયાદ અધિકારી

| | |
|------------------------|--|
| અમને પર ઈમેલ કરો | grievancescell@namfin.in |
| અમને પર કોલ કરો | 0141-2250026 |
| અમને નીચેના સરનામે લખો | Namdev Finvest Private Limited Grievance Officer "Namdev House" Plot No. 21, Neer Sagar-A, Bhankrota, Jaipur - 302026 |

પગલું 3

જો પ્રતિસાદ અસંતોષકારક હોય, અથવા કંપની તરફથી વાજબી સમય (1 મહિના)માં પ્રતિસાદ ન મળે, અથવા ગ્રાહક પ્રાપ્ત પ્રતિસાદથી અસંતુષ્ટ હોય, તો ગ્રાહક RBI - CrPC નો સંપર્ક કરી શકે છે.
ગ્રાહકો ભારતીય રિઝર્વ બેંક, ચોથા માળે, સેક્ટર 17, ચંદીગઢ, 160017નો સંપર્ક કરી શકે છે.
આરબીઆઈ સંપર્ક કેન્દ્ર – 14448

અથવા ઓનલાઈન પોર્ટલ દ્વારા તમારી ફરિયાદ નોંધાવો

| | |
|------------------------|---|
| ઓનલાઈન પોર્ટલ | https://cms.rbi.org.in |
| અમને નીચેના સરનામે લખો | Reserve Bank of India, 4th floor, Sector 17, Chandigarh, 160017 RBI Contact Centre – 14448 |

કોઈપણ પ્રશ્નો માટે કૃપા કરીને અમને info@namfin.in પર લખો

ਨਾਮਦੇਵ ਫਿਨਵੈਸਟ ਪ੍ਰਾਈਵੇਟ ਲਿਮਟਿਡ

ਮਹੱਤਵਪੂਰਨ ਨਿਯਮ ਅਤੇ ਸ਼ਰਤਾਂ(MITC)

To,

Namdev Borrowers (Customers)

ਲੋਨ ਉਤਪਾਦ: ਪ੍ਰਾਪਰਟੀ/ਟੂ ਵ੍ਹੀਲਰ ਲੋਨ/ (EV) ਲੋਨ/ (Solar Panel) ਸੋਲਰ ਲੋਨ/ਐਲਸੀਵੀ ਲੋਨ ਦੇ ਖਿਲਾਫ ਲੋਨ

ਉੱਪਰ ਦੱਸੇ ਗਏ ਕਰਜ਼ਦਾਰ/ਨਾਂ ਅਤੇ ਨਾਮਦੇਵ ਫਿਨਵੈਸਟ ਪ੍ਰਾਈਵੇਟ ਲਿਮਟਿਡ ("NFPL") ਵਿਚਕਾਰ ਸਹਿਮਤ ਹੋਏ ਤੁਹਾਡੇ ਕਰਜ਼ੇ ਦੇ ਮੁੱਖ ਨਿਯਮ ਅਤੇ ਸ਼ਰਤਾਂ ਹੇਠ ਲਿਖੇ ਅਨੁਸਾਰ ਹਨ:

| ਲੋਨ ਦੇ ਮੁੱਖ ਨਿਯਮ ਅਤੇ ਸ਼ਰਤਾਂ – | |
|--|---|
| ਕਰਜ਼ਾ ਮਨਜ਼ੂਰ ਰਕਮ ਰੁਪਏ। | RS..... |
| ਵਿਆਜ ਦੀ ਕਿਸਮ (ਸਥਿਰ/ਫਲੋਟਿੰਗ ਜਾਂ ਦੇਹਰੀ/ਵਿਸ਼ੇਸ਼ ਦਰ) | ਸਥਿਰ |
| ਲੋਨ ਕੇਸ ਦਾ ਉਦੇਸ਼ | ਕੇਸ ਦਰ ਕੇਸ |
| NFPL IRR | 12% ਤੋਂ 40% p.a. ਸਾਰੇ ਲੋਨ ਉਤਪਾਦਾਂ ਲਈ (ਕੇਸ ਟੂ ਕੇਸ) |
| ਮਿਆਦ ਮਹੀਨਾ | (ਕੇਸ ਤੋਂ ਕੇਸ) |
| EMI ਰਕਮ | ਰੁਪਏ (ਕੇਸ ਤੋਂ ਕੇਸ) |
| EMIs ਦੀ ਸੰਖਿਆ | (ਕੇਸ ਟੂ ਕੇਸ) |
| ਕਿਸਤ ਦੀ ਕਿਸਮ | ਮਹੀਨਾਵਾਰ |
| ਈਐਮਆਈ/ਪ੍ਰੀ-ਈਐਮਆਈ ਲਈ ਸਬਮਿਸ਼ਨ ਦੀ ਮਿਤੀ | ਹਰ ਮਹੀਨੇ ਦੀ 5, 10 ਅਤੇ 15 ਤਾਰੀਖ |
| ਭੁਗਤਾਨ ਵਿਧੀ | NACH/PDC |
| ਮੋਰਟੋਰੀਅਮ ਜਾਂ ਸਬਸਿਡੀ | ਯੋਗਤਾ ਦੇ ਅਧੀਨ |

- ਕਰਜ਼ਾ ਲੈਣ ਵਾਲਾ NFPL ਤੋਂ ਬਿਨਾਂ ਕਿਸੇ ਰੀਮਾਈਂਡਰ ਜਾਂ ਨੋਟਿਸ ਦੇ ਨਿਯਮਿਤ ਤੌਰ 'ਤੇ EMI ਅਤੇ ਪ੍ਰੀ-EMI-ਵਿਆਜ (ਜਿਵੇਂ ਲਾਗੂ ਹੋਵੇ) ਦਾ ਭੁਗਤਾਨ ਕਰੇਗਾ।

1. Fees and Charges – MSME

| Nature Of Charge | Amount | Nature Of Charge | Amount |
|--|---------------------------------|---|---|
| (I) On Application | | (Iii) During the Term of Loan | |
| Application Fees (IMD) Non-Refundable | Up To Rs.10,000/- (GST Include) | Loan Cancellation Charges | Minimum 2% |
| Due Diligence | 1,770/- (GST Include) | PDC / NACH / ECS Dishonour Charges | Rs. 500/- Per Instance |
| (II) From Disbursement | | Penal Charges | 36% P.A. of Outstanding Dues |
| Processing Fee | Up To 5% + GST | Collection Charges (Applicable Only in Cases of Collection Executive Visit) | Rs. 590/- (Per Bucket Wise DPD) (GST Include) |
| CERSAI Charge Creation and Other Reporting Charges | Rs.118/- (GST Include) | | |
| Legal Opinion Charges Per Collateral | As Per Actuals | Recovery (Legal/Possession & Incidental Charges) | On Actuals |
| Valuation charges for single property | As per actuals | | |

| | | | |
|--|-----------------|---|---|
| Subsequent Valuation Charges (If Loan More Than Rs 25 Lakhs) | As Per Actuals | RTGS Charges | Rs 500/- Per Instance (GST Additional, If Applicable) |
| Document Charges | As Per Actuals | Statement Of Account Charges | Rs.1180/- Per Instance (GST Include) |
| Insurance Payable Charges (EMI Protection, Health Insurance, Fire and Burglary Insurance) | As Per Actuals | Duplicate No Dues Certificate | Rs. 1500/- (GST Include) |
| Stamp Duty Charges | As Per Actuals | Foreclosure/ Preclosure Charges *Pre- Payment Is Not Allowed in First 6 Month from the Date Of 1st EMI | Rs. 7% of Outstanding Principle Amount (GST Exclude) |
| Legal Courier Charges | Rs. 750/- + GST | | |

Note:- Maximum Penal Charges 10,000/- Per Month

2. Fees and Charges - Solar

| Nature Of Charge | Amount | Nature Of Charge | Amount |
|---|---|---|--|
| Cheque Bounce Charges | Rs. 750/- Per Return Cheque | Processing Charges | As Per Policy |
| Cheque Swapping Charges | Rs. _____/- Per Swap | Penal Charges | 3% Per Month on Overdue Amount |
| Valuation Charges (on Used Vehicle/Property/Equipments) | At Actual | Cash Deposition Charges | As Per Policy |
| Loan Pre Payment Charges Within 12 Months from the 1st EMI | Upto 7% + Taxes as Applicable on The Principle Outstating | Loan Re-Schedulement Charges |% On The Amount Paid Towards Principle Loan |
| Loan Pre Payment Charges After 12 Months from the 1st EMI | Upto 5% + Taxes as Applicable on The Principle Outstating | Loan Statement/ Duplicate Repayment Schedule Charges | Upto Rs. 500/- + Taxes as Applicable |
| Loan Cancellation & Re Booking Charges | Minimum 2% | Duplicate No Dues Certificate | Rs. 1500/- |
| Document Charges (As Per Applicable Laws of the State) | At Actual | Legal, Collections /Repossession & Incidental Charges (Incidental Charges Are Those Expenses That Are Not Budgeted or Specified but are Incurred by the Company on behalf of the Customer) | At Actual |

Note:- Maximum Penal Charges 10,000/- Per Month

3. Fees and Charges – Two Wheeler

| Nature Of Charge | Amount | Nature Of Charge | Amount |
|---|--|---------------------------------------|----------------------------------|
| Bounces Charges/Instruction Revocation Charges/ Dishonor Charges | Rs. 500/- Per Bounce Plus Applicable Taxes | Loan Suraksha Premium | As Per Actual Amount |
| Cheque Swapping Charges | Rs. 500/- Per Swaps Plus Applicable Taxes | Loan Statement Charges | Rs. 250/- Plus Applicable Taxes |
| Foreclose Statement Charges | Rs. 500/- Per Plus Applicable Taxes | Stamp Duty Charges | As Per Actual Amount |
| Non-Post Dated Cheque Charges | Rs. 800/- | Promotional Code Charges | As Per Actual Charges |
| Valuation Charges | As Per Actual, If Applicable | Duplicate Noc Issuance Charges | Rs. 1000/- Plus Applicable Taxes |

| | | | |
|---------------------------------|---|--|--------------------------------|
| Collection Charges | Rs. 250/- Plus Applicable Taxes If Delay in Deposit of Emi by More Than 14 Days | Penal Charges | 3% Per Month on Overdue Amount |
| RTGS/NEFT Charges | Rs. 100/- On Every RTGS/NEFT Transaction of Disbursement | Loan Cancellation Charges | Upto Rs. 10,000/- |
| Collection Visit Charges | Rs. 250/- Per Visit | RC Extract Charges | As Per Actual Amount |
| NACH Rejection Charges | A) Rs. 250/- Plus Applicable Taxes Per Non Nach Payment Where Repayment Mode Is Nach. B) Rs. 100/- Per Mandate Disapproval. | Prepayment/ Foreclosure Charges | 7% of Principle Outstanding |
| Processing Fee | Upto 5% | Any Regulatory/ Statutory Reporting Charges | As Per Actual Amount |
| Documents Charges | As Per Actual Charges | Other Charges (Please Specify) | As Per Actual Amount |

Note:- Maximum Penal Charges 10,000/- Per Month

4. Fee and Charges – EV

| Nature Of Charge | Amount | Nature Of Charge | Amount |
|---|---|---|--|
| Cheque Bounce Charges | Rs. 750/- Per Return Cheque | Processing Charges | As Per Policy |
| Cheque Swapping Charges | Rs. _____/- Per Swap | Penal Charges | 3% Per Month on Overdue Amount |
| Valuation Charges (on Used Vehicle/Property/Equipments) | At Actual | Cash Deposition Charges | As Per Policy |
| Loan Pre Payment Charges Within 12 Months from the 1st EMI | Upto 7% + Taxes ss Applicable on The Principle Outstating | Loan Re-Schedulement Charges |% On The Amount Paid Towards Principle Loan |
| Loan Prepayment Charges After 12 Months from the 1st EMI | Upto 5% + Taxes as Applicable on the Principle Outstating | Loan Statement/ Duplicate Repayment Schedule Charges | Upto Rs. 500/- + Taxes as Applicable |
| Loan Cancellation & Re Booking Charges | Upto Rs. 2000/- Include Applicable Taxes | Duplicate NOC Issuance Charges | Rs. 1000/- Plus Applicable Taxes |
| Document Charges (As Per Applicable Laws of The State) | At Actual | Legal, Collections /Repossession & Incidental Charges (Incidental Charges Are Those Expenses that are not Budgeted or Specified but are Incurred by the Company on behalf of the Customer) | At Actual |

Note:- Maximum Penal Charges 10,000/- Per Month

- ਉਪਰੋਕਤ ਖਰਚੇ ਅਤੇ ਫੀਸਾਂ ਵਿੱਚ ਤਬਦੀਲੀ ਕੀਤੀ ਜਾ ਸਕਦੀ ਹੈ ਅਤੇ ਇਹ NFPL ਦੀ ਮਰਜ਼ੀ ਅਨੁਸਾਰ ਹੋਵੇਗੀ ਅਤੇ ਖਰਚਿਆਂ ਵਿੱਚ ਕਿਸੇ ਵੀ ਤਬਦੀਲੀ ਬਾਰੇ ਗਾਹਕ ਨੂੰ ਲਿਖਤੀ/ਈਮੇਲ/SMS ਵਿੱਚ ਸੂਚਿਤ ਕੀਤਾ ਜਾਵੇਗਾ।

5. ਕਰਜ਼ੇ ਦੀ ਸੁਰੱਖਿਆ:

ਗਿਰਵੀ ਰੱਖੀ ਜਾਇਦਾਦ ਦੇ ਵੇਰਵੇ:

ਗਾਰੰਟੀ (ਗਾਰੰਟਰਾਂ ਦੇ ਨਾਮ ਦਾ ਜ਼ਿਕਰ ਕੀਤਾ ਜਾਵੇਗਾ):

ਹੋਰ ਸੁਰੱਖਿਆ ਜੋ ਕੋਈ ਹੈ:

6. ਕਰਜ਼ਦਾਰਾਂ ਦਾ ਬੀਮਾ:

ਕਰਜ਼ਦਾਰ ਦਾ ਬੀਮਾ: ਉਧਾਰ ਲੈਣ ਵਾਲੇ ਦੇ ਜੀਵਨ ਦੀ ਰੱਖਿਆ ਕਰਨ ਲਈ।

ਉਧਾਰ ਲੈਣ ਵਾਲੇ ਨੂੰ ਆਪਣੀ ਜ਼ਿੰਦਗੀ ਦੇ ਵਿਰੁੱਧ ਮੈਡੀਕਲ ਕਲੇਮ (ਹਸਪਤਾਲ ਦੇਖਭਾਲ), ਜਾਇਦਾਦ ਬੀਮਾ (ਅੱਗ ਅਤੇ ਚੋਰੀ) ਦੇ ਨਾਲ-ਨਾਲ ਬੀਮਾ ਕਵਰੇਜ ਕਾਇਮ ਰੱਖਣ ਦੀ ਲੋੜ ਹੁੰਦੀ ਹੈ। ਰਿਣਦਾਤਾ ਆਪਣੇ ਹਿੱਤਾਂ ਦੀ ਰੱਖਿਆ ਲਈ ਢੁਕਵੀਂ ਕਾਰਵਾਈ ਕਰਨ ਦਾ ਅਧਿਕਾਰ ਰੱਖਦਾ ਹੈ, ਜਿਸ ਵਿੱਚ ਸਬੰਧਿਤ ਲਾਗਤਾਂ ਦੇ ਨਾਲ ਬੀਮੇ ਦੀ ਜਬਰੀ ਪਲੇਸਮੈਂਟ ਵੀ ਸ਼ਾਮਲ ਹੈ।

7. ਕਰਜ਼ਾ ਵੰਡਣ ਦੀਆਂ ਸ਼ਰਤਾਂ:

ਮਨਜ਼ੂਰੀ ਪੱਤਰ ਵਿੱਚ ਸ਼ਾਮਲ ਜ਼ਰੂਰੀ ਸ਼ਰਤਾਂ ਦੇ ਨਾਲ ਕਰਜ਼ਦਾਰ ਦੁਆਰਾ ਪਾਲਣਾ; ਆਪਣੇ ਯੋਗਦਾਨ ਦਾ ਭੁਗਤਾਨ; ਸਾਰੀਆਂ ਜਾਇਦਾਦਾਂ ਅਤੇ ਮਾਲਕੀ ਦੇ ਦਸਤਾਵੇਜ਼ਾਂ ਦਾ ਉਤਪਾਦਨ; ਪ੍ਰਵਾਨਿਤ ਯੋਜਨਾਵਾਂ ਜਮ੍ਹਾਂ ਕਰਵਾਉਣਾ; NFPL ਦੇ ਹੱਕ ਵਿੱਚ ਇਸਦੀ ਲੋੜ ਅਨੁਸਾਰ ਕਾਨੂੰਨੀ ਪ੍ਰਵਾਨਗੀਆਂ ਅਤੇ ਸੁਰੱਖਿਆ ਦੀ ਸਿਰਜਣਾ।

8. ਬਕਾਇਆ ਦੀ ਰਿਕਵਰੀ ਲਈ ਸੰਖੇਪ ਪ੍ਰਕਿਰਿਆ:

ਜੇਕਰ NFPL ਦੇ ਕਾਰਨ EMI ਜਾਂ ਪ੍ਰੀ-EMI ਦਾ ਭੁਗਤਾਨ ਨਿਰਧਾਰਤ ਨਿਯਤ ਮਿਤੀ ਦੇ ਅੰਦਰ ਨਹੀਂ ਕੀਤਾ ਜਾਂਦਾ ਹੈ, ਤਾਂ ਵਾਧੂ ਵਿਆਜ ਵਸੂਲਿਆ ਜਾਵੇਗਾ। ਬਕਾਇਆ ਭੁਗਤਾਨ 'ਤੇ ਵਾਧੂ ਵਿਆਜ ਦੀ ਗਣਨਾ ਨਿਰਧਾਰਤ ਜੁਰਮਾਨੇ ਦੇ ਖਰਚਿਆਂ ਦੇ ਅਨੁਸਾਰ ਕੀਤੀ ਜਾਵੇਗੀ, ਜਿਵੇਂ ਕਿ ਫੀਸਾਂ ਦੀ ਅਨੁਸੂਚੀ ਵਿੱਚ ਦੱਸਿਆ ਗਿਆ ਹੈ।

NFPL ਬਕਾਇਆ ਰਕਮ ਦੀ ਰਿਕਵਰੀ ਲਈ ਅਦਾਲਤੀ ਕਾਰਵਾਈਆਂ ਜਾਂ ਬਿਨਾਂ ਭੁਗਤਾਨ ਕੀਤੇ ਬਕਾਇਆ ਅਤੇ ਖਰਚਿਆਂ ਦੇ ਨਾਲ ਪੂਰੇ ਬਕਾਇਆ ਕਰਜ਼ੇ, ਜਿਵੇਂ ਵੀ ਮਾਮਲਾ ਹੋਵੇ, ਕਾਨੂੰਨੀ ਪ੍ਰਕਿਰਿਆ ਸ਼ੁਰੂ ਕਰਨ ਤੋਂ ਪਹਿਲਾਂ ਕਰਜ਼ਾ ਲੈਣ ਵਾਲੇ ਨੂੰ ਇੱਕ ਮੰਗ ਲਿਖਤੀ ਨੋਟਿਸ ਜਾਂ ਨੋਟਿਸ ਜਾਰੀ ਕਰੇਗਾ। ਹਾਲਾਂਕਿ, ਮਜਬੂਰ ਨਾ ਹੋਣ ਦੇ ਬਾਵਜੂਦ, NFPL ਉਪਰੋਕਤ ਕਾਰਵਾਈ ਕਰਨ ਤੋਂ ਪਹਿਲਾਂ, ਆਪਣੀ ਮਰਜ਼ੀ ਨਾਲ, ਕਰਜ਼ਦਾਰ ਨੂੰ ਨਿੱਜੀ ਜਾਂ ਟੈਲੀਫੋਨ ਜਾਂ ਲਿਖਤੀ ਰੀਮਾਈਂਡਰ ਜਾਂ ਸੂਚਨਾ ਦੇ ਸਕਦਾ ਹੈ।

9. ਮਿਤੀ ਜਿਸ 'ਤੇ ਸਾਲਾਨਾ ਬੈਲੇਂਸ ਸ਼ੀਟ ਜਾਰੀ ਕੀਤੀ ਜਾਵੇਗੀ

ਗਾਹਕ ਦੀ ਬੇਨਤੀ 'ਤੇ.

10. ਜਾਇਦਾਦ ਕਾਗਜ਼:

ਗਾਹਕ ਦੀ ਮੌਤ ਹੋਣ ਦੀ ਸੂਰਤ ਵਿੱਚ 30 ਦਿਨਾਂ ਦੀ ਸਮਾਂ ਸੀਮਾ ਦੇ ਅੰਦਰ ਨਾਮਦੇਵ ਫਿਨਵੈਸਟ ਪ੍ਰਾਈਵੇਟ ਲਿਮਟਿਡ ਰਿਕਾਰਡ ਦੇ ਅਨੁਸਾਰ ਗਾਹਕ ਦੀ ਜਾਇਦਾਦ ਦੇ ਕਾਗਜ਼ ਅਤੇ NOC ਨਾਮਜ਼ਦ ਵਿਅਕਤੀ ਨੂੰ ਸੌਂਪੇ ਜਾਣਗੇ।

ਲੇਨ ਬੰਦ ਹੋਣ ਦੀ ਸੂਰਤ ਵਿੱਚ ਪ੍ਰਾਪਰਟੀ ਪੇਪਰ ਅਤੇ NOC ਲੇਨ ਬੰਦ ਹੋਣ ਦੇ 30 ਦਿਨਾਂ ਦੇ ਅੰਦਰ ਗਾਹਕ ਨੂੰ ਪ੍ਰਦਾਨ ਕੀਤਾ ਜਾਵੇਗਾ।

ਪ੍ਰਾਪਰਟੀ ਪੇਪਰ ਅਤੇ NOC ਗਾਹਕ ਦੁਆਰਾ ਰਜਿਸਟਰਡ ਦਫਤਰ ਜਾਂ ਸਬੰਧਤ ਸ਼ਾਖਾ ਤੋਂ ਇਕੱਤਰ ਕੀਤਾ ਜਾ ਸਕਦਾ ਹੈ।

11. ਗਾਹਕ ਸੇਵਾ:

ਗਾਹਕ ਰਾਸ਼ਟਰੀ ਛੁੱਟੀਆਂ ਅਤੇ ਦੂਜੇ ਸ਼ਨੀਵਾਰ ਨੂੰ ਛੱਡ ਕੇ ਸਵੇਰੇ 10:00 AM ਤੋਂ 6:00 PM (ਸੋਮਵਾਰ-ਸ਼ਨੀਵਾਰ) ਦੇ ਵਿਚਕਾਰ ਸਾਡੇ ਬ੍ਰਾਂਚ ਆਫਿਸ 'ਤੇ ਜਾ ਸਕਦੇ ਹਨ।

ਗਾਹਕ ਸੇਵਾ ਲਈ ਸੰਪਰਕ ਕੀਤੇ ਜਾਣ ਵਾਲੇ ਵਿਅਕਤੀ: NFPL ਬ੍ਰਾਂਚ ਮੈਨੇਜਰ ਜਾਂ ਸੇਲਜ਼ ਮੈਨੇਜਰ, ਜਿਵੇਂ ਵੀ ਮਾਮਲਾ ਹੋਵੇ।

ਜਾਂ

ਜਿਹੜੇ ਗਾਹਕ ਫੀਡਬੈਕ ਦੇਣਾ ਚਾਹੁੰਦੇ ਹਨ ਜਾਂ ਆਪਣੀ ਸ਼ਿਕਾਇਤ ਭੇਜਣਾ ਚਾਹੁੰਦੇ ਹਨ, ਉਹ ਸੋਮਵਾਰ ਤੋਂ ਸ਼ਨੀਵਾਰ (ਰਾਸ਼ਟਰੀ ਛੁੱਟੀਆਂ ਅਤੇ ਦੂਜੇ ਸ਼ਨੀਵਾਰ ਨੂੰ ਛੱਡ ਕੇ) ਸਵੇਰੇ 10:00 ਵਜੇ ਤੋਂ ਸ਼ਾਮ 6:00 ਵਜੇ ਤੱਕ ਹੇਠਾਂ ਦਿੱਤੇ ਚੈਨਲਾਂ ਦੀ ਵਰਤੋਂ ਕਰ ਸਕਦੇ ਹਨ।

ਟੋਲ ਫ੍ਰੀ ਨੰਬਰ: 1800 103 5800

ਈਮੇਲ: nodal.officer1@namfin.in

ਸਾਨੂੰ ਹੇਠਾਂ ਦਿੱਤੇ ਪਤੇ 'ਤੇ ਲਿਖੋ - ਰਜਿਸਟਰਡ ਦਫਤਰ :-

ਨਾਮਦੇਵ ਫਿਨਵੈਸਟ ਪ੍ਰਾਈਵੇਟ ਲਿਮਿਟੇਡ-

ਨੇਡਲ ਅਫਸਰ, "ਨਾਮਦੇਵ ਹਾਊਸ" ਪਲਾਟ ਨੰ 21, ਨੀਰ ਸਾਗਰ-A, ਭੰਕਰੋਟਾ, ਜੈਪੁਰ - 302026

ਜ਼ਿਕਰ ਕੀਤੇ ਦਸਤਾਵੇਜ਼ਾਂ ਨੂੰ ਪ੍ਰਾਪਤ ਕਰਨ ਦੀ ਪ੍ਰਕਿਰਿਆ:

- ਲੋਨ ਖਾਤੇ ਦੇ ਵੇਰਵੇ ਬ੍ਰਾਂਚ ਟੀਮ/ਗਾਹਕ ਸੇਵਾ ਟੀਮ ਨੂੰ ਬੇਨਤੀ ਦੀ ਪ੍ਰਾਪਤੀ ਦੀ ਮਿਤੀ ਤੋਂ 21 ਕਾਰੋਬਾਰੀ ਦਿਨਾਂ ਦੇ ਅੰਦਰ ਪ੍ਰਦਾਨ ਕੀਤੇ ਜਾ ਸਕਦੇ ਹਨ (MITC ਦੇ ਅਨੁਸਾਰ ਲੋੜੀਂਦੇ ਪ੍ਰਬੰਧਕੀ ਖਰਚੇ ਲਾਗੂ ਹੋਣਗੇ)
- ਦਸਤਾਵੇਜ਼ਾਂ ਦੀਆਂ ਫੋਟੋ ਕਾਪੀਆਂ ਬੇਨਤੀ ਦੀ ਪ੍ਰਾਪਤੀ ਦੀ ਮਿਤੀ ਤੋਂ 10 ਕਾਰੋਬਾਰੀ ਦਿਨਾਂ ਦੇ ਅੰਦਰ ਪ੍ਰਦਾਨ ਕੀਤੀਆਂ ਜਾ ਸਕਦੀਆਂ ਹਨ। (ਜ਼ਰੂਰੀ ਪ੍ਰਬੰਧਕੀ ਖਰਚੇ MITC ਦੇ ਅਨੁਸਾਰ ਲਾਗੂ ਹੋਣਗੇ)
- ਅਸਲ ਦਸਤਾਵੇਜ਼ ਅਤੇ NOC ਲੋਨ ਬੰਦ ਹੋਣ ਦੀ ਮਿਤੀ ਤੋਂ 30 ਕਾਰੋਬਾਰੀ ਦਿਨਾਂ ਦੇ ਅੰਦਰ ਵਾਪਸ ਕਰ ਦਿੱਤੇ ਜਾਣਗੇ

12. ਸ਼ਿਕਾਇਤ ਨਿਵਾਰਣ ਵਿਧੀ

ਪਹਿਲਾ ਦੌਰ

- ਰਜਿਸਟਰਡ ਦਫਤਰ ਦੁਆਰਾ ਈਮੇਲ/ਕਾਲ/ਪੱਤਰ ਰਾਹੀਂ ਸਿੱਧੇ ਤੌਰ 'ਤੇ ਪ੍ਰਾਪਤ ਹੋਈ ਸ਼ਿਕਾਇਤ ਨੂੰ ਸਬੰਧਤ ਸ਼ਾਖਾ ਨਾਲ ਸਲਾਹ ਕਰਕੇ ਵਿਚਾਰਿਆ ਜਾਵੇਗਾ।
- ਸ਼ਾਖਾਵਾਂ ਵਿੱਚ ਪ੍ਰਾਪਤ ਸ਼ਿਕਾਇਤਾਂ ਨੂੰ ਸ਼ਿਕਾਇਤ ਰਜਿਸਟਰ ਵਿੱਚ ਦਰਜ ਕੀਤਾ ਜਾਵੇਗਾ ਅਤੇ ਰਜਿਸਟਰਡ ਦਫਤਰ ਨਾਲ ਸਲਾਹ-ਮਸ਼ਵਰਾ ਕਰਕੇ ਹੱਲ ਕੀਤਾ ਜਾਵੇਗਾ।
- ਗਾਹਕ ਸਾਡੇ ਨਾਲ 1800 103 5800 'ਤੇ ਸੰਪਰਕ ਕਰ ਸਕਦੇ ਹਨ ਜਾਂ ਸਾਨੂੰ ਸੋਮਵਾਰ ਤੋਂ ਸ਼ੁੱਕਰਵਾਰ ਸਵੇਰੇ 10:00 ਵਜੇ ਤੋਂ ਸ਼ਾਮ 6:00 ਵਜੇ ਤੱਕ nodal.officer1@namfin.in 'ਤੇ ਈਮੇਲ ਕਰ ਸਕਦੇ ਹਨ।
- ਅਸੀਂ 48 ਕੰਮਕਾਜੀ ਘੰਟਿਆਂ ਦੇ ਅੰਦਰ ਕਾਲਾਂ ਲਈ ਜਵਾਬ/ਰਸੀਦ ਦਾ ਭਰੋਸਾ ਦਿੰਦੇ ਹਾਂ
- ਅਸੀਂ ਸੱਤ ਕੰਮਕਾਜੀ ਦਿਨਾਂ ਦੇ ਅੰਦਰ ਇਸ ਚੈਨਲ ਰਾਹੀਂ ਪ੍ਰਾਪਤ ਹੋਏ ਸਾਰੇ ਪੱਤਰਾਂ/ਈਮੇਲਾਂ ਦਾ ਜਵਾਬ/ਸਵੀਕਾਰ ਕਰਨ ਦਾ ਭਰੋਸਾ ਦਿੰਦੇ ਹਾਂ।

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|--------------------------------|--|
| ਸਾਨੂੰ 'ਤੇ ਕਾਲ ਕਰੋ | 1800 103 5800 |
| ਸਾਨੂੰ 'ਤੇ ਈਮੇਲ ਕਰੋ | nodal.officer1@namfin.in |
| ਹੇਠਾਂ ਦਿੱਤੇ ਪਤੇ 'ਤੇ ਸਾਨੂੰ ਲਿਖੋ | Namdev Finvest Private Limited "Namdev House" Plot No. 21, Neer Sagar-A, Bhankrota, Jaipur - 302026 |

ਪੜਾਅ 2

- ਜੇਕਰ ਗਾਹਕ ਦੇ ਹਫ਼ਤਿਆਂ ਦੇ ਅੰਦਰ ਗਾਹਕ ਦੇਖਭਾਲ ਟੀਮ ਦੇ ਹੱਲ ਤੋਂ ਸੰਤੁਸ਼ਟ ਨਹੀਂ ਹੈ, ਤਾਂ ਉਹ ਆਪਣੀ ਸ਼ਿਕਾਇਤ ਸਾਡੇ ਸ਼ਿਕਾਇਤ ਅਧਿਕਾਰੀ ਨੂੰ ਭੇਜ ਸਕਦੇ ਹਨ।

1. ਸਾਰੀਆਂ ਸ਼ਾਖਾਵਾਂ ਵਿੱਚ ਸ਼ਿਕਾਇਤ ਅਧਿਕਾਰੀ ਦੇ ਵੇਰਵਿਆਂ ਦਾ ਜ਼ਿਕਰ ਕੀਤਾ ਗਿਆ ਹੈ।

ਗਾਹਕ ਸਾਨੂੰ ਨਾਮਦੇਵ ਫਿਨਵੈਸਟ ਪ੍ਰਾਈਵੇਟ ਲਿਮਿਟੇਡ - ਸ਼ਿਕਾਯਤ ਅਧਿਕਾਰੀ- "ਨਾਮਦੇਵ ਹਾਊਸ" ਪਲਾਟ ਨੰ 21, ਨੀਰ ਸਾਗਰ-A, ਭੰਕਰੋਟਾ, ਜੈਪੁਰ - 302026 ਜਾਂ grievancescell@namfin.in 'ਤੇ ਵੀ ਲਿਖ ਸਕਦੇ ਹਨ। ਸਾਡੇ ਪੱਖ ਤੋਂ ਪ੍ਰਾਪਤ ਸ਼ਿਕਾਇਤਾਂ ਨੂੰ ਸਹੀ ਪਰਿਪੇਖ ਵਿੱਚ ਦੇਖਿਆ ਜਾਵੇਗਾ ਅਤੇ ਹਰ ਸੰਭਵ ਕੋਣਾਂ ਤੋਂ ਵਿਸ਼ਲੇਸ਼ਣ ਕੀਤਾ ਜਾਵੇਗਾ। ਕਿਸੇ ਵੀ ਮੁੱਦੇ 'ਤੇ NFPL ਦਾ ਸਟੈਂਡ ਸ਼ਿਕਾਇਤ ਪ੍ਰਾਪਤ ਹੋਣ ਦੇ ਇੱਕ ਮਹੀਨੇ ਦੇ ਅੰਦਰ ਗਾਹਕਾਂ ਨੂੰ ਪ੍ਰਦਾਨ ਕੀਤਾ ਜਾਵੇਗਾ। ਜਿਨ੍ਹਾਂ ਸ਼ਿਕਾਇਤਾਂ ਵਿੱਚ ਸ਼ਾਮਲ ਮੁੱਦਿਆਂ ਦੀ ਜਾਂਚ ਲਈ ਕੁਝ ਸਮਾਂ ਲੱਗਦਾ ਹੈ, ਉਨ੍ਹਾਂ ਨੂੰ ਤੁਰੰਤ ਸਵੀਕਾਰ ਕੀਤਾ ਜਾਵੇਗਾ।

ਸ਼ਿਕਾਇਤ ਅਧਿਕਾਰੀ

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| ਸਾਨੂੰ 'ਤੇ ਈਮੇਲ ਕਰੋ | grievancescell@namfin.in |
| ਸਾਨੂੰ 'ਤੇ ਕਾਲ ਕਰੋ | 0141-2250026 |
| ਹੇਠਾਂ ਦਿੱਤੇ ਪਤੇ 'ਤੇ ਸਾਨੂੰ ਲਿਖੋ | Namdev Finvest Private Limited Grievance Officer "Namdev House" Plot No. 21, Neer Sagar-A, Bhankrota, Jaipur - 302026 |

ਕਦਮ 3

ਜੇਕਰ ਜਵਾਬ ਤਸੱਲੀਬਖਸ਼ ਨਹੀਂ ਹੈ, ਜਾਂ ਕੰਪਨੀ ਤੋਂ ਵਾਜਬ ਸਮੇਂ (1 ਮਹੀਨੇ) ਦੇ ਅੰਦਰ ਜਵਾਬ ਪ੍ਰਾਪਤ ਨਹੀਂ ਹੁੰਦਾ ਹੈ, ਜਾਂ ਗਾਹਕ ਪ੍ਰਾਪਤ ਹੋਏ ਜਵਾਬ ਤੋਂ ਅਸੰਤੁਸ਼ਟ ਹੈ, ਤਾਂ ਗਾਹਕ RBI - CrPC ਨਾਲ ਸੰਪਰਕ ਕਰ ਸਕਦਾ ਹੈ।

ਗਾਹਕ ਭਾਰਤੀ ਰਿਜ਼ਰਵ ਬੈਂਕ, ਚੌਥੀ ਮੰਜ਼ਿਲ, ਸੈਕਟਰ 17, ਚੰਡੀਗੜ੍ਹ, 160017 ਨਾਲ ਸੰਪਰਕ ਕਰ ਸਕਦੇ ਹਨ।
ਆਰਬੀਆਈ ਸੰਪਰਕ ਕੇਂਦਰ - 14448

ਜਾਂ ਐਨਲਾਈਨ ਪੋਰਟਲ ਰਾਹੀਂ ਆਪਣੀ ਸ਼ਿਕਾਇਤ ਦਰਜ ਕਰੋ

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|--------------------------------|---|
| ਐਨਲਾਈਨ ਪੋਰਟਲ | https://cms.rbi.org.in |
| ਸਾਨੂੰ ਹੇਠਾਂ ਦਿੱਤੇ ਪਤੇ 'ਤੇ ਲਿਖੋ | Reserve Bank of India, 4th floor, Sector 17, Chandigarh, 160017 RBI Contact Centre - 14448 |

ਕਿਸੇ ਵੀ ਸਵਾਲ ਲਈ, ਕਿਰਪਾ ਕਰਕੇ ਸਾਨੂੰ info@namfin.in 'ਤੇ ਲਿਖੋ