


Important Information Related to Digital Lending

Ujjivan Small Finance Bank has partnered up with “1T9 Technology Private Limited” referred to hereafter as Lending Service Provider to extend vehicle loans to customers.

Name of the Lending Service Provider	1T9 Technology Private Limited
Name of the Digital Lending Application	OTO Capital
Website Link	https://www.otocapital.in/
LSP Logo	
Address of Lending Service Provider	<p>Registered Office: Boston House 7th Floor Gundavali, Suren Road, Chakala, Andheri East, Mumbai, Maharashtra – 400093</p> <p>Corporate Office: 4th Floor, Incubex, 1090/C, 18th Cross Rd, 3rd Sector, HSR Layout, Bengaluru, Karnataka 560102</p>
Grievance Redressal Mechanism of Lending Service Provider	<p>https://www.otocapital.in/gra/list</p> <p>7 days for each for LSP’s nodal office & GRO are adhered, further 14 days will be with USFBs GRM for resolution.</p> <p>Upon not resolving the issue raised by borrower or borrower not satisfied by the resolution, they are free to reach out to ombudsman via CMS.</p>
Grievance Redressal Officials of Lending Service Provider	<p>Name: Shobha DK Designation: GRO Email: gro@otocapital.in Phone: +91 9372081131 (Between 10am and 6pm, on working days) Address: 4th Floor, 1090C, Incubex, 14th Main, 18th cross, Sector 3, HSR layout, Bengaluru – 560102</p>
Platform where the DLA is hosted	Google Play Store
Privacy Policy of Lending Service Provider	https://www.otocapital.in/privacy_policy
Link of Lending Service Provider’s DLA on Play Store:	https://play.google.com/store/apps/datasafety?id=com.oto.android.app&hl=en_IN

Grievance Redressal Mechanism of Ujjivan Small Finance Bank

For any queries, request or grievances redressal customers can reach out using the below matrix

LEVEL 1: PHONE BANKING NUMBER / CUSTOMER CARE CENTRE

Please contact our Phone Banking Officer at tollfree number 18002082121 or send email to customercare@ujjivan.com.

LEVEL 2: REGIONAL NODAL OFFICER

If you are not satisfied with the response received from the Phone Banking/ Customer Care Centre or if you don't receive a response within 7 working days, you may call or write to the Regional Nodal Officer at the address and contact details provided below:

South Region

Functionary	REGIONAL NODAL OFFICER (SOUTH)
Name of the regional nodal officer	GOWTHAM M
Email ID	rno.south@ujjivan.com
Telephone number	+91 80 4071 2121 EXT – 874
Mailing Address	UJJIVAN SMALL FINANCE BANK LIMITED – REGIONAL OFFICE 8TH FLOOR, BMTC BUILDING, NO.36, 80 FEET ROAD, KORAMANGALA - 6TH BLOCK, BENGALURU, KARNATAKA – 560095
Areas of operations	KARNATAKA, TAMIL NADU, KERALA, TELANGANA, ANDHRA PRADESH, GOA AND PUDUCHERRY
Fax number	+91 80 41468700

North Region

Functionary	REGIONAL NODAL OFFICER (NORTH)
Name of the regional nodal officer	PARVESH KUMAR
Email ID	rno.north@ujjivan.com
Telephone number	+91-0120 6262121 EXT – 120
Mailing Address	UJJIVAN SMALL FINANCE BANK LIMITED BLOCK-D, PLOT NO -7, VYAPAR MARG, GMTT BUILDING 2nd & 3rd FLOOR, SECTOR- 3 , NOIDA, UTTAR PRADESH – 201301
Areas of operations	DELHI, UTTAR PRADESH, CHANDIGARH, RAJASTHAN, UTTARAKHAND, PUNJAB, HARYANA, MADHYA PRADESH, CHHATTISGARH AND HIMACHAL PRADESH
Fax number	

East Region

Functionary	REGIONAL NODAL OFFICER (EAST)
Name of the regional nodal officer	SUDHANSU SEKHAR PATTNAIK
Email ID	rno.east@ujjivan.com
Telephone number	+91 33 4045 2171 Ext: 171
Mailing Address	UJJIVAN SMALL FINANCE BANK LIMITED 4TH FLOOR, RISHI TECH PARK, PREMISES NO.02-0360, PLOT NO. DH-6/2, ACTION AREA 1D, NEW TOWN, KOLKATA – 70015
Areas of operations	WEST BENGAL, JHARKHAND, ODISHA, BIHAR, ASSAM, MEGHALAYA AND TRIPURA
Fax number	-

West Region

Functionary	REGIONAL NODAL OFFICER (WEST)
Name of the regional nodal officer	PRERNA BHOSALE
Email ID	rno.west@ujjivan.com
Telephone number	+91 20 41412121 EXT – 130
Mailing Address	UJJIVAN SMALL FINANCE BANK LIMITED ALMONTE –IT PARK, SR NO 8, 7th FLOOR, NEXT TO RELIANCE SMART, HADAPSAR MUNDHWA BYPASS, VILLAGE KHARADI, PUNE- 411014.
Areas of operations	MAHARASHTRA AND GUJARAT
Fax number	-

LEVEL 3: PRINCIPAL NODAL OFFICER

If you are not satisfied with the response received from the Regional Nodal Officer or if you don't receive response within 7 working days, please escalate the same to the Principal Nodal Officer at the address and contact details provided below:

Functionary	PRINCIPAL NODAL OFFICER
Name of the regional nodal officer	PRASAD TELAKKADAN
Email ID	pno@ujjivan.com
Telephone number	080 – 4071 2121 EXT – 760
Mailing Address	UJJIVAN SMALL FINANCE BANK LIMITED 8TH FLOOR, BMTC BUILDING, NO.36, 80 FEET ROAD, KORAMANGALA - 6TH BLOCK, BENGALURU, KARNATAKA – 560095
Areas of operations	MAHARASHTRA AND GUJARAT
Fax number	+91 80 41468700

Our Principal Nodal Officer will endeavour to resolve the issue to the complainant's satisfaction within 7 working days. In case, the complaint needs more time to examine, the complaint shall be acknowledged by explaining the need for more time to respond.

Escalation to Integrated Ombudsman:

Please note that the first point of contact for redressal of your complaint is Bank itself. If you are not satisfied with our grievance redressal or if your grievance is not redressed by Bank within 30 days of submitting your grievance, you may approach Integrated Ombudsman by filing an online complaint at <https://cms.rbi.org.in> or send complaint in physical mode to the 'Centralized Receipt and Processing Centre' set up at Reserve Bank of India, 4th Floor, Sector 17, Chandigarh – 160017 or call the RBI contact centre at "14448".

