



Application (app) Name:	Pay With Ring
LSP Name:	OnEmi Technology Solutions Private Limited
Details of Lender 1 and 2 (with address):	<p>Lender 1: MAS Financial Services Limited Address: 6th Floor, Narayan Chambers, B/h Patang Hotel, Ashram Road, Ahmedabad – 380009</p> <p>Lender 2: Si Creva Capital Services Private Limited Address: 10th Floor, Tower 4, Equinox Park, LBS Marg, Kurla West Mumbai-400070.</p>
Services Offered:	<ol style="list-style-type: none"> 1. Providing financial technology solutions to enable use of instant EMI / instalment solutions to consumers 2. Providing customer acquisition services and loan origination services to financiers/lending partners, who offer loans through the above-mentioned technology platform 3. Multiple Product offering to customers 4. Customer Support
Loan Product Details:	<ul style="list-style-type: none"> • Ring offers online unsecured loans between Rs.1000 to Rs. 200000 • Interest rates ranges between 18% to 36% each year • Fees range between 2% to 12% • Tenure range between 2 months to 24 months • Average APR is around 45%
Developer Details (with address):	<p>OnEmi Technology Solutions Private Limited Address: 10th Floor, Tower 4, Equinox Park, LBS Marg, Kurla West Mumbai-400070</p>
Grievance redressal mechanism (of both the lenders):	<p><u>STEP-1:</u> Lender 2: Si Creva Capital Services Private Limited</p> <p>Grievance Redressal Officer: Mr. Suraj Shetty Address: : Der Deutsche Parkz, 2nd Floor, Subhash Nagar Rd, Industrial Area, Opposite Nahur Railway Station, Nahur West, Mumbai, Maharashtra – 400078 Contact: (022) 62820570 E-mail: suraj.shetty@pay-with-ring.com</p> <p>If the customer does not receive a response from the Grievance Redressal Officer within 14 (fourteen) days of making a representation, or if the customer is not satisfied with the response received from the GRO, the customer may reach the Nodal Officer on the number below anytime.</p>

	<p>Nodal Officer: Mr. Suraj Shetty Address: Der Deutsche Parkz, 2nd Floor, Subhash Nagar Rd, Industrial Area, Opposite Nahur Railway Station, Nahur West, Mumbai, Maharashtra – 400078 E-mail: suraj.shetty@pay-with-ring.com</p> <p>Lender 1: MAS Financial Services Limited</p> <p>Grievance Redressal Officer: Mr. Bharat Mori Address: 6th Floor, Narayan Chambers, B/h Patang Hotel, Ashram Road, Ahmedabad – 380009 Contact: 079-41106500 E-Mail: crm.masfin@mas.co.in</p> <p>If the customer’s issue is not resolved even after contacting various complaint resolution channels, he/she can write to the Nodal Officer at</p> <p>The Nodal Officer: Ms. Riddhi Bhayani Address: 6th Floor, Narayan Chambers, B/h Patang Hotel, Ashram Road, Ahmedabad – 380009 Contact: 079-41106500</p> <p>STEP-2: If the complaint/dispute is not redressed within a period of one month of receipt of complaint/dispute to above mentioned GRO, the borrower may appeal to the below mentioned:</p> <p>Designation: Officer-in Charge, DNBS-RBI Regional Officer: Ahmedabad, Gujarat. Address: Ashram Road, Ahmedabad-380014 Contact No: 079-27543057/5651 E-Mail: dnbsahmedabad@rbi.org.in</p> <p>Or Can lodge a complaint on complaint lodging portal of the Ombudsman - https://cms.rbi.org.in.</p>
Privacy Policy (Link):	https://paywithring.com/
Data privacy and storage Policy (Link):	https://paywithring.com/
Sachet Portal (Link):	https://sachet.rbi.org.in/
Google Play Store (app link):	https://play.google.com/store/apps/details?id=com.ideopay.user&hl=enUS
Apple Appstore (app link):	NA