



<b>Application (app) Name:</b>	None
<b>LSP Name:</b>	NA
<b>Details of Lender 1 and 2 (with address):</b>	<b>Lender 1: MAS Financial Services Limited</b> Address: 6 Narayan Chambers GR FLR B/H Patang Hotel, Ashram Road Ahmedabad, Gujarat- 380009  <b>Lender 2: Blue Jay Finlease Pvt Ltd</b> Address: 809, 8 <sup>th</sup> Floor, Padma Tower II, Raendra Place, New Delhi 110008
<b>Services Offered</b>	Not Applicable
<b>Loan Product Details:</b>	<b>Product:</b> Working Capital Term Loan <b>Loan Amount range:</b> Up to INR 5 Lakhs <b>APR Range:</b> 18-26% <b>Fees Range:</b> (a) Processing Fee Charges- up to 3% of loan amount and (b) foreclosure charges- 3% of POS (if closed within 6 EMIs, No charges on closure after 6 EMIs). <b>Tenure Range:</b> 12-36 Months
<b>Developers Details (with address):</b>	NA
<b>Grievance redressal mechanism (of both the lenders):</b>	<b><u>Step-1:</u></b> <b>Lender 2:</b> <u>Grievance Redressal Officer and Nodal Officer</u> Name: Mr. Vikas Narindra Address: 809, 8 <sup>th</sup> Floor, Padma Tower II, Raendra Place, New Delhi 110008 Contact: 9818128000 Email: nodal.officer@ziploan.com  <b>Lender 1: MAS Financial Services Limited</b> <u>Grievance Redressal Officer</u> Mr. Bharat Mori Address: 4th Floor, Narayan Chambers, B/h Patang Hotel, Ashram Road, Ahmedabad – 380009 Contact: 079-41106500 E-Mail: <a href="mailto:crm.masfin@mas.co.in">crm.masfin@mas.co.in</a>  If the customer's issue is not resolved even after contacting various complaint resolution channels, he/she can write to the Nodal Officer at:  <b><u>The Nodal Officer:</u></b> Mr. Vikram Kadam <b>Address:</b> 6th Floor, Narayan Chambers, B/h Patang Hotel, Ashram Road, Ahmedabad – 380009 <b>Contact:</b> 079-41106751  <b><u>Step-2:</u></b> 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><b>Lender 1: MAS Financial Services Limited</b>  Designation: Officer-in Charge, DNBS-RBI  Regional Officer: Ahmedabad, Gujarat.  Address: Ashram Road, Ahmedabad-380014  Contact No: 079-27543057/5651  E-Mail Id: dnbsahmedabad@rbi.org.in</p> <p><b>Or</b></p> <p>Can lodge a complaint on complaint lodging portal of the Ombudsman - <a href="https://cms.rbi.org.in">https://cms.rbi.org.in</a>.</p>
<b>Privacy Policy (Link):</b>	<a href="https://ziploan.in/policies#privacy">https://ziploan.in/policies#privacy</a>
<b>Data privacy and storage Policy (Link):</b>	<a href="https://ziploan.in/policies#privacy">https://ziploan.in/policies#privacy</a>
<b>Sachet Portal (Link):</b>	NA
<b>Google Play Store (app link):</b>	NA
<b>Product Related Details</b>	<a href="https://karmbhumi.ziploan.in/app/team-dashboard-choose">https://karmbhumi.ziploan.in/app/team-dashboard-choose</a>
<b>Charges Details</b>	(a) Processing Fee Charges- up to 3% of loan amount and (b) foreclosure charges- 3% of POS (if closed within 6 EMIs, No charges on closure after 6 EMIs)