



<b>Application (app) Name:</b>	Pay With Ring
<b>LSP Name:</b>	<b>OnEmi Technology Solutions Private Limited</b>
<b>Details of Lender 1 and 2 (with address):</b>	<p><b>Lender 1: MAS Financial Services Limited</b>  <b>Address:</b> 6th Floor, Narayan Chambers, B/h Patang Hotel, Ashram Road, Ahmedabad – 380009</p> <p><b>Lender 2: Si Creva Capital Services Private Limited</b>  <b>Address:</b> 10th Floor, Tower 4, Equinox Park, LBS Marg, Kurla West Mumbai-400070.</p>
<b>Services Offered:</b>	<ol style="list-style-type: none"> <li>1. Providing financial technology solutions to enable use of instant EMI / instalment solutions to consumers</li> <li>2. Providing customer acquisition services and loan origination services to financiers/lending partners, who offer loans through the above-mentioned technology platform</li> <li>3. Multiple Product offering to customers</li> <li>4. Customer Support</li> </ol>
<b>Loan Product Details:</b>	<ul style="list-style-type: none"> <li>• Ring offers online unsecured loans between Rs.1000 to Rs. 200000</li> <li>• Interest rates ranges between 18% to 36% each year</li> <li>• Fees range between 2% to 12%</li> <li>• Tenure range between 2 months to 24 months</li> <li>• Average APR is around 45%</li> </ul>
<b>Developer Details (with address):</b>	<p><b>OnEmi Technology Solutions Private Limited</b>  <b>Address:</b> 10th Floor, Tower 4, Equinox Park, LBS Marg, Kurla West Mumbai-400070</p>
<b>Grievance redressal mechanism (of both the lenders):</b>	<p><b>STEP-1:</b>  <b>Lender 2: Si Creva Capital Services Private Limited</b></p> <p><b>Grievance Redressal Officer: Mr. Suraj Shetty</b>  <b>Address:</b> : Der Deutsche Parkz, 2nd Floor, Subhash Nagar Rd, Industrial Area, Opposite Nahur Railway Station, Nahur West, Mumbai, Maharashtra – 400078  <b>Contact:</b> (022) 62820570  <b>E-mail:</b> <a href="mailto:suraj.shetty@pay-with-ring.com">suraj.shetty@pay-with-ring.com</a></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><b><u>Nodal Officer: Mr. Suraj Shetty</u></b>  <b>Address:</b> Der Deutsche Parkz, 2nd Floor, Subhash Nagar Rd, Industrial Area, Opposite Nahur Railway Station, Nahur West, Mumbai, Maharashtra – 400078  <b>E-mail:</b> <a href="mailto:suraj.shetty@pay-with-ring.com">suraj.shetty@pay-with-ring.com</a></p> <p><b>Lender 1: MAS Financial Services Limited</b></p> <p><b><u>Grievance Redressal Officer: Mr. Bharat Mori</u></b>  <b>Address:</b> 6th Floor, Narayan Chambers, B/h Patang Hotel, Ashram Road, Ahmedabad – 380009  <b>Contact:</b> 079-41106500  <b>E-Mail:</b> <a href="mailto:crm.masfin@mas.co.in">crm.masfin@mas.co.in</a></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><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</p> <p><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> <p><b>Designation:</b> Officer-in Charge, DNBS-RBI  <b>Regional Officer:</b> Ahmedabad, Gujarat.  <b>Address:</b> Ashram Road, Ahmedabad-380014  <b>Contact No:</b> 079-27543057/5651  <b>E-Mail:</b> <a href="mailto:dnbsahmedabad@rbi.org.in">dnbsahmedabad@rbi.org.in</a></p> <p><b>Or</b>  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://paywithring.com/">https://paywithring.com/</a>
<b>Data privacy and storage Policy (Link):</b>	<a href="https://paywithring.com/">https://paywithring.com/</a>
<b>Sachet Portal (Link):</b>	<a href="https://sachet.rbi.org.in/">https://sachet.rbi.org.in/</a>
<b>Google Play Store (app link):</b>	<a href="https://play.google.com/store/apps/details?id=com.ideopay.user&amp;hl=enUS">https://play.google.com/store/apps/details?id=com.ideopay.user&amp;hl=enUS</a>
<b>Apple Appstore (app link):</b>	NA