



FAIR PRACTICE CODE – FOR CUSTOMERS

1. All our dealings with customers will be open, fair and ethical.
2. We will treat all our customers with respect and professionalism.
3. We shall explain and disclose the features of our services in a transparent & understandable manner. Further, our applications and agreements shall clearly include:
 - a. Interest rate on loans (both fixed per month & annual declining)
 - b. Fees, charges and insurance premium
 - c. All terms and conditions (including security deposit)
4. We will make our best efforts to ensure that the loans we provide are within our customers' capacity to repay.
5. We will not engage in any coercive methods to collect repayments.
6. We will provide customers with a grievance redressal system to register their complaints and resolve it in a timely & fair manner.
7. We respect our customers' privacy and will treat customer information as private and confidential.

In case of any queries or unresolved grievances, please write to / contact:

Ujjivan Financial Services Pvt. Ltd.
#93, Jakkasandra Extension, Sarjapur Main Cross Road
1st Block, Koramangala, Bangalore 560034
Email ID: ujjivan.blr@ujjivan.com
Telephone: +91 (80) 4071 2121
Fax: +91 (80) 4146 8700