



GRIEVANCE REDRESSAL POLICY
FOR
CAPSAVE FINANCE PRIVATE LIMITED



We truly believe in providing best-in-class services to our customers. We aim to understand both our strengths and areas of improvement from our customer's point of view and work across our business units to meet their needs.

Our Grievance Redressal Policy focuses on improving customer satisfaction by collecting feedback from customers across all business units and action plans are put in place to address key issues.

Our endeavor is to ensure that all customer complaints are resolved within 7 days and a maximum of upto 30 days. The 30-day period will be reckoned after all the necessary information from the customer is received.

The various channels through which our customers can contact us for any assistance or redressal of their grievances, are listed below:

Contact Particulars of our Contact Center

Call us on 022- 6173 7676 between 9:30 am and 6:30 pm from Monday to Friday and our team will be happy to assist you or you may drop us an email at grievance.cell@capsavefinance.com (Please mention your loan account number and contact number in the subject line)

Level 1 Escalation: In case you are not satisfied with the response from our Customer Care/Helpline, you can e-mail us at puneet.bhatia@capsavefinance.com

Level 2 Escalation: If case you are still not satisfied and want to raise further, you may write an e- mail to our Principal officer at dhriti.barman@capsavefinance.com

Alternatively, you can also write to the below address:

Mr. Puneet Bhatia

Grievance Redressal Officer

D 301 & 302, 3rd floor, Lotus Corporate Park,

Western Express Highway, Goregaon (East),

Mumbai – 400063

Contact Number:

Timings: 9:30 am to 6:30 pm - Monday to Friday (except public holidays)

Capsave Finance Private Limited does not discriminate in extending products and facilities including loan facilities to customers based on race, color, religion, sex or physically/visually challenged applicants on grounds of disability.

Department of Non-Banking Supervision - RBI

If the complaint/dispute is not resolved within a period of one month, the customer may appeal to the Officer-in-Charge of the Regional Office of Department of Non-Banking Supervision of RBI under whose jurisdiction the Registered Office of the Company falls. The details of Officer in charge, RBI are given below:

Department of Non-Banking Supervision,
Reserve Bank of India,

Address: RBI Byculla Office Building Opp., Mumbai Central Railway Station, Byculla,
Mumbai-400 008

Telephone No: 022-23028140

Complaint Management System (CMS)

RBI launched its Complaint Management System (CMS) on 24 June 2019. It is a software application to facilitate RBI's grievance redressal processes. Members of the public can access the CMS portal at RBI's website to lodge their complaints against any of the entities regulated by RBI.

RBI CMS Portal Link:

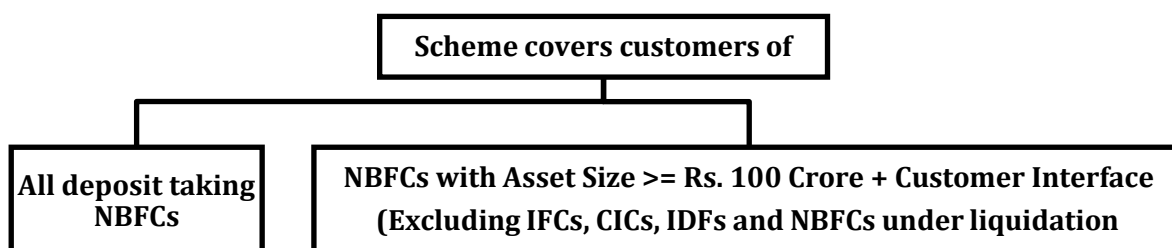
<https://cms.rbi.org.in/cms/IndexPage.aspx?aspxerrorpath=/cms/cms/indexpage.aspx>

Self-Guide Video link:

<https://cms.rbi.org.in/cms/VideoGallery/en-US/How to File a Complaint/index.html>

Ombudsman Scheme for Non-Banking Financial Companies, 2018

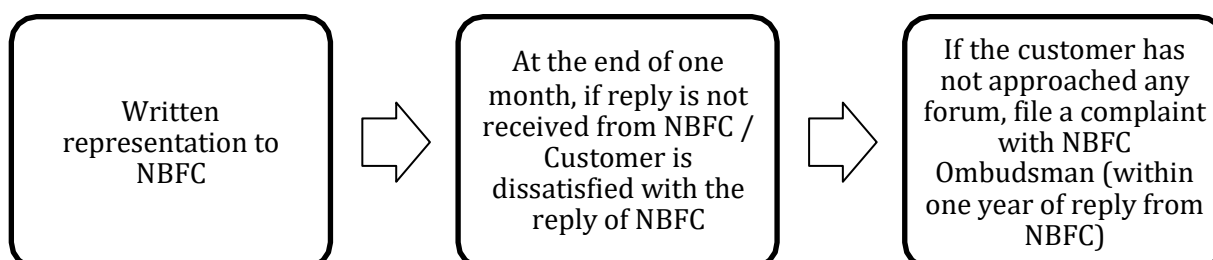
Salient Features



Grounds for filing a complaint by a Customer:

- Interest / Deposit not paid OR paid with delay
- Cheque not presented OR done with delay
- Not conveyed the amount of loan sanctioned, terms & conditions, annualised rate of interest, etc.
- Failure to ensure transparency in contract / loan agreement
- Failure / delay in releasing securities / documents
- Failure to provide legally enforceable built-in repossession in contract / loan agreement
- RBI directives not followed by NBFC
- Guidelines on Fair Practices Code not followed

Process to file Consumer Complaint:



How does the Ombudsman take decision?

- Proceedings before Ombudsman are summary in nature
- Promotes settlement through conciliation → If settlement not reached, can issue Award / Order

Can a customer appeal, if not satisfied with the decision of Ombudsman?

- Yes, if Ombudsman’s decision is appealable → Appellate Authority is Deputy Governor of RBI

Note:

- This is an Alternate Dispute Resolution mechanism
- Customer is at the liberty to approach any other court / forum / authority for redressal at any stage
- Policy scheme document is available with Nodal officer.

Contact Details of Officers of Grievance Redressal Mechanism of the Company

	Grievance Redressal Officer	Principal Officer	Ombudsman
Name	Puneet Bhatia	Dhriti Sundar Barman	The NBFC Ombudsman
Address	D 301 & 302, 3 rd floor, Lotus Corporate Park, Western Express Highway, Goregaon (East), Mumbai - 400063	D 301 & 302, 3 rd floor, Lotus Corporate Park, Western Express Highway, Goregaon (East), Mumbai - 400063	C/o Reserve Bank of India, Opposite Mumbai Central Railway Station Byculla, Mumbai- 400008
Telephone No.	022-61737648	022-61737651	022-23028140
Email ID	grievance.cell@capsavefinance.com	dhriti.barman@capsavefinance.com	nbfcomumbai@rbi.org.in