

GRIEVANCE REDRESSAL POLICY
OF
MIZUHO CAPSAVE FINANCE PRIVATE LIMITED

Original Date of Approval	August 09, 2022, February 22, 2024 and October 31, 2024
Proposed Amended/Modified Date of Policy	October 27, 2025
Policy owner	Compliance Department
Approved by	Board of Directors of the Company
Version-1	First Adoption
Version-1.1	Annual Review and Adoption
Version 1.2	Annual Review and Adoption
Version 1.3	Annual Review and Adoption

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 maximum 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 send an email to grievance@mizuho-cf.co.in or raise the grievance at <https://www.mizuho-cf.co.in/contact-us/>

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@mizuho-cf.co.in

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@mizuho-cf.co.in

Alternatively, you can also write to the address below:

Mr. Puneet Bhatia

Grievance Redressal Officer

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

Western Express Highway, Goregaon (East),

Mumbai – 400063

Contact Number: 022-61737714

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 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,

RBI Byculla Office Building Opp., Mumbai Central Railway Station, Byculla,

Mumbai 400008

Telephone No: 022-23001280

THE RESERVE BANK - INTEGRATED OMBUDSMAN SCHEME, 2021

SALIENT FEATURES OF THE SCHEME

1. All complaints shall be made under Integrated Ombudsman Scheme, 2021
2. The Scheme defines ‘deficiency in service’ as the ground for filing a complaint, with a specified list of exclusions.
3. The Scheme has done away with the jurisdiction of each Ombudsman office.
4. A Centralised Receipt and Processing Centre has been set up at RBI, Chandigarh for receipt and initial processing of physical and email complaints in any language.

- **How can a customer file a complaint?**

If a customer does not receive a response from the Company within 30 days from the date of filing of complaint or if he is dissatisfied with the response received from the Company, the customer can file complaint with the Ombudsman ‘s office not later than one year after he/she has received the reply from the Company.

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

Yes. The Customer can appeal to Executive Director-in charge of Consumer Education and Protection, Department of RBI - Appellate Authority under the Scheme.

- **Complaint lodging portal of the Ombudsman:**

Please refer the website: <https://cms.rbi.org.in>

Contact details of Centralised Receipt and Processing Centre (CRPC)

Email id: crpc@rbi.org.in

Address: Centralised Receipt and Processing Centre, Reserve Bank of India, 4th Floor, Sector 17, Chandigarh–160017.

If customer has any complaint against the Company, wherein the Company has defaulted in repayment of money collected under any scheme or has collected money from you illegally, please click on File a complaint tab on the homepage of the website:

<https://sachet.rbi.org.in/home>

Contact Details of Officers of Grievance Redressal Mechanism of the Company

	Grievance Redressal Officer	Principal Officer	Ombudsman
Name	Mr. Puneet Bhatia	Mr. 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.	022-61737714	022-61737651	022-23001280
Email ID	grievance.cell@mizuho-cf.co.in	dhriti.barman@mizuho-cf.co.in	nbfcomumbai@rbi.org.in