Grievance Redressal Process

Customer Grievance Redressal – Flowchart for Escalation Mechanism

Not satisfied with your experience? We are here to help.

Capital India Finance Limited has a structured grievance redressal process to ensure timely and effective resolution of customer concerns.

Level 1 – Customer Service Team

For any query, concern, or service-related issue, please contact our Customer Care team through any of the following channels:

- **Physical**: Register the Complaint in a complaint register / complaint box, which is available at all regional / branch offices of the Company;
- **Call:** +91-22-4503 6000
- **Email:** wecare@capitalindia.com
- **Post:**
  Customer Service Team
  Capital India Finance Limited
  Level - 20, Birla Aurora,
  Dr. Annie Besant Road,
  Worli, Mumbai – 400030

If you do not receive a response **within 7 days**, or **are not satisfied with the resolution**, you may escalate your concern to **Level 2**.

Level 2 – Grievance Redressal

If your concern remains unresolved, you may lodge a formal complaint through the Grievance Redressal mechanism:

- **Physical:** Register the Complaint in a complaint register / complaint box, which is available at all regional / branch offices of the Company;
- **Email:** grievance@capitalindia.com
- **Post:**
  Grievance Redressal Officer/Nodal Officer
  Capital India Finance Limited
  Level - 20, Birla Aurora, Dr.
  Annie Besant Road,
  Worli, Mumbai – 400030

List of Nodal Officers are available at https://capitalindia.com/wp-content/uploads/2026/11/Nodal-Officer-details-CIFL.pdf

If you do not receive a response **within 14 days**, or are **not satisfied with the resolution**, you may escalate your concern to **Level 3**.

Level 3 – Principal Nodal Officer

If you are still dissatisfied, you may write directly to the Company's Principal Nodal Officer:

Mr. Manu Mahajan
Principal Nodal Officer
Level - 20, Birla Aurora,
Dr. Annie Besant Road,
Worli, Mumbai – 400030

- **Phone:** +91-22-4503 6000
- **Email:** pno@capitalindia.com

If you do not receive a response **within 21 days**, or are **not satisfied with the outcome**, you may approach the Regulator.

Level 4 – Reserve Bank of India (RBI)

If your grievance is not resolved after exhausting all the above levels, you may approach the **Reserve Bank of India (RBI)** through:

- **Online (CMS Portal)** :https://cms.rbi.org.in

OR

- **Post**: Centralized Receipt and Processing Centre (CRPC)
  Reserve Bank of India
  4th Floor, Reserve Bank of India, Sector -17,
  Central Vista, Chandigarh – 160017

  OR
- Email: crpc@rbi.org.in