

CapitalXB Finance Private Limited

Grievance Redressal Policy

(Abridged)

Grievance Redressal Policy

Introduction

At CapitalXB Finance Private Limited (“CapitalXB/ the Company”), it is our constant endeavour to provide our customers with the best possible experience. We are committed to meeting our customer expectations always and exceed them as often as we can. While we do everything to provide our customers with a frictionless service at every step of their journey with us, we understand that sometimes things do not go the way they are planned.

This Policy is as per Reserve Bank of India (Integrated ombudsman) Scheme, 2026, as amended from time to time. The intent of the policy is to resolve disputes between the company and its customers and the mechanism proposed herein will ensure that all disputes arising out of the decisions of CapitalXB’s functionaries are heard and disposed of at least at the next higher level.

The intent of this policy is to:

1. Ensure that all customers are treated fairly and equitably and without prejudice at all times.
2. All concerns raised by customers are dealt with courtesy and resolved in a timely manner.
3. Customers are made aware of their rights to contact other officials for remedies if they are not fully satisfied with our response or resolution to their complaint.

The Company has appointed a Grievance Redressal Officer and the manner of raising grievance is mentioned in its website.

The Company will also display prominently, for the benefit of their customers, at their branches / places where business is transacted, the details of the Grievance Redressal Officer.

The Board will conduct periodical review of the functioning of the grievances redressal mechanism at various levels of management. A consolidated report of such reviews will be submitted to the Board at annual periodicity.

The grievance redressal mechanism is detailed below.

GRIEVANCE MECHANISM SYSTEM & PROCESS

Should any customer face any issue with our service, please follow the steps given below and we will set things right at the earliest:

Step 1: If you are reaching out to us for the first time

Telephone: You can call us on [+918655872933] from 9:30 am to 5:30 pm on all working days (Mon to Fri) to register your complaint

Or

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Email: You can email us at grievances@capitalXB.com

Or

Letter: You could write to us at:

Address: Director, CapitalXB Finance Private Limited, 81 Crest, Linking Road, Santa Cruz (W), Mumbai 400054.

We will resolve your concern within 30 working days from the date of receiving your communication.

Step 2: Contact to grievance redressal officer

If you do not receive a response within 30 working days from the date we receive your communication at Step 1 or if you are not satisfied with the response received, you may write to our Grievance Redressal Officer/ Nodal Officer, Mr. Ajitabh Bharti at nodalofficer@capitalXB.com; or through a written complaint to be sent to:

Mr. Ajitabh Bharti, Nodal Officer

Address: CapitalXB Finance Private Limited, 81 Crest, Linking Road, Santa Cruz (W), Mumbai 400054.

*Please mention your Reference ID in your email, which is indicated in the subject line of the response in **Step 1**.

Step 3: Complaint on RBI Ombudsman portal

If you have not heard from us for a 90 days or if you are not satisfied with the resolution provided by any of the above channels, you may file a complaint on RBI Ombudsman portal <https://cms.rbi.org.in/> or file a physical complaint or email E-mail complaints directly to the Centralised Receipt and Processing Centre (CRPC) at crpc@rbi.org.in

For salient features of the Reserve Bank - Integrated Ombudsman Scheme, 2026 and to know how to file a complaint with the RBI, please refer to **Annexure 1**.

Annexure 1

THE RESERVE BANK - INTEGRATED OMBUDSMAN SCHEME, 2026

SALIENT FEATURES

Scheme Cover Customers of

- Commercial Banks, Regional Rural Banks, State Co-operative Banks, Central Co-operative Banks, Scheduled Primary (Urban) Co-operative Banks, and Non-Scheduled Primary (Urban) Co-operative Banks with deposits size of ₹50 crore and above as on the date of the audited balance sheet of the previous financial year.
- All Deposit taking NBFC
- NBFC ND – with assets size >= 100 Crore + customer interface

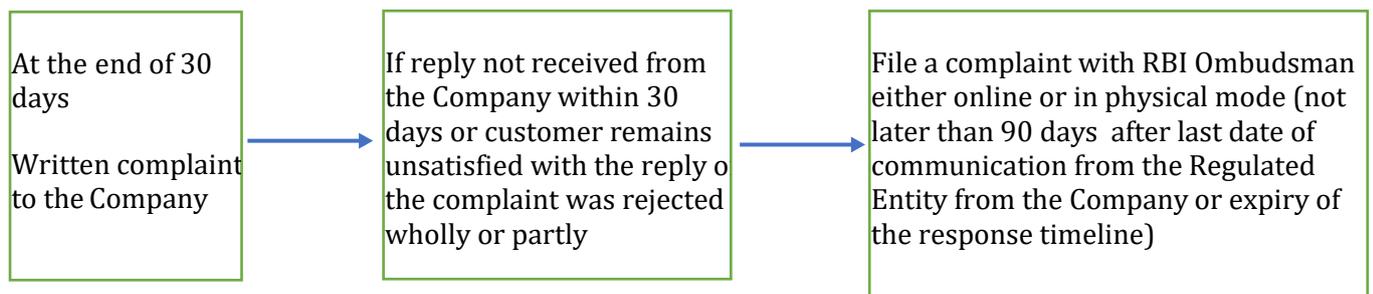
(Excluding: Housing Finance Companies, Core Investment Companies, Infrastructure Debt Fund-NBFC, NBFC- IFC, Primary Dealers, Mortgage Guarantee Companies and NBFC under liquidation)

Grounds for filing a complaint by a customer:

Any customer may file a complaint about an act of omission by the Company resulting in a **“Deficiency in Service”** under this Scheme either personally or through an authorized representative.

“Deficiency in service” means a shortcoming or an inadequacy in any financial service, which the Regulated Entity is required to provide statutorily or otherwise, which may or may not result in financial loss or damage to the customer.

How can a customer file complaint?



If the Customer has not approached any other forum

- Portal link for lodging complaint with RBI Ombudsman-
 - <https://cms.rbi.org.in>.

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- Contact details of Centralised Receipt & Processing Centre (CRPC) for physical complaints-
 - Email ID: crpc@rbi.org.in
 - Address: Centralised Receipt & Processing Centre, Reserve Bank of India, 4th Floor, Sector 17, Chandigarh – 160017
- For complete details on the Ombudsman Scheme please refer to the following link of the RBI website-
<https://rbidocs.rbi.org.in/rdocs/notification/PDFs/383MD14012026559E41DD96224880B75EDB2B96E4BD8B.PDF>