

GIRNAR CAPITAL PRIVATE LIMITED

Customer Grievance Redressal — Complaint Lodging & Escalation Flowchart

CUSTOMER HAS A GRIEVANCE / COMPLAINT



Complaint channels available

Monday – Friday | 10:00 am – 6:30 pm (except public holidays)

Written letter to branch/office | Email: gcapgreivanceredressal@rupyy.com



LEVEL 1 — Grievance Redressal Officer

Submit written complaint & obtain acknowledgement

Grievance Redressal Officer

Mr. Himanshu Durgvansi
7th Floor, Imperia Mindspace,
Golf Course Extension Road,
Sector 62, Gurugram – 122001, Haryana
gcapgreivanceredressal@rupyy.com



Complaint recorded & tracked (end-to-end)

Assigned to: Operations Dept. / Collections Dept. (jointly & severally responsible for resolution and closure)



Resolution timelines apply

Turn-around time based on case type

Turnaround time by case type

Normal cases: 10 working days
Fraud / Legal / Documents: 15 days
EMI-related cases: 20 days
3rd party (bank / dealer / abroad): 30 days
Regulator complaints: as mandated by regulator



◆ Is the complaint resolved within 1 month?

✓ YES — Resolved

Grievance closed; intimation sent to customer

✗ NOT RESOLVED within 1 month

Customer may escalate to Level 2

▼ Escalate if not resolved

LEVEL 2 — Reserve Bank of India

Appeal to Officer-in-Charge, Dept. of Supervision

RBI Regional Office

The Officer-in-Charge,
Department of Supervision,
Reserve Bank of India, Regional Office,
Rambagh Circle, Tonk Road,
Jaipur – 302 004, India