

## CUSTOMER COMPLAINTS

### Grievance Redressal Mechanism

#### How to Lodge a Complaint

Customers can lodge complaints through the following channels:

Channel	Details
Customer Care Helpline	Available 09:30 am – 06:30 pm Telephone No. : 022-35007567  Email: <a href="mailto:customercare@punarvasu.co.in">customercare@punarvasu.co.in</a>
Nodal Officer	Email: <a href="mailto:Dinesh.Naikedhure@Punarvasu.co.in">Dinesh.Naikedhure@Punarvasu.co.in</a> Phone: 9819403376
Principal Nodal Officer	Email: <a href="mailto:finance.punarvasu@punarvasu.co.in">finance.punarvasu@punarvasu.co.in</a> Phone: 7011731039
Email	<a href="mailto:customercare@punarvasu.co.in">customercare@punarvasu.co.in</a> <hr/> Provide complete details with relevant documents
Written Communication	Punarvasu Financial Services Pvt. Ltd. Grievance Redressal Cell 2 <sup>nd</sup> Floor, 2I, 2J, 2E & 2F, Rushabh Chambers, Plot No. 609, Off

### Grievance Redressal Hierarchy & Escalation Matrix

Level	Designation	Contact Details	Resolution Timeline
Level 1	Customer Care Executive	Phone: +91 22 3500 7575 Email: <a href="mailto:customercare@punarvasu.co.in">customercare@punarvasu.co.in</a>	Seven working days
Level 2	Nodal Officer	Name: Dinesh S. Naikedhure Phone: 9819403376 Email: <a href="mailto:Dinesh.Naikedhure@Punarvasu.co.in">Dinesh.Naikedhure@Punarvasu.co.in</a>	Seven working days from Level 1 escalation

## PUNARVASU FINANCIAL SERVICES PRIVATE LIMITED

CIN No. U67120MH1993PTC073611

Reg. off: - OFFICE NO. 2I, 2J, 2E & 2F, "RUSHABH CHAMBERS", PLOT NO. 609, OFF. MAKWANA ROAD, BEHIND J. A. PLASTIC, MAROL NAKA ANDHERI (E), MUMBAI – 400059  
T: +91 22 3364 7500 W: [www.punarvasu.co.in](http://www.punarvasu.co.in) E: [customercare@punarvasu.co.in](mailto:customercare@punarvasu.co.in)

<b>Level 3</b>	Principal Nodal Officer	Name: Sanjeev Rai Phone: 7011731039 Email: Finance.Punarvasu@punarvasu.co.in	Fifteen days from Level 2 escalation
<b>Level 4</b>	RBI Ombudsman	Website: <a href="https://cms.rbi.org.in">https://cms.rbi.org.in</a> Email: crpc@rbi.org.in Address: CRPC, RBI, 4th Floor, Sector 17, Chandigarh - 160017	As per RBI Integrated Ombudsman Scheme, 2021

### Escalation Process

1. Step 1: Lodge your complaint with Customer Care Executive via phone, email, or online portal.
2. Step 2: If not resolved within 7 working days from Level 1, escalate to Nodal Officer.
3. Step 3: If not resolved within 15 working days from Level 2, escalate to Principal Nodal Officer.
4. Step 4: If not resolved within 30 days from Level 3, approach RBI Ombudsman.
5. Note: You will receive a complaint reference number for tracking purposes at each level.

### Information Required for Lodging a Complaint

- Customer Name and Contact Details (Phone Number, Email Address)
- Account Number / Customer ID
- Nature of complaint with complete details
- Date of incident/transaction
- Supporting documents (if any)
- Previous complaint reference number (if applicable)

### Important Points to Note

- We strive to resolve all complaints at the earliest possible level.
- No charges are levied for lodging complaints through any channel.
- Report unauthorized transactions immediately through any available channel.
- Maintain all communication records

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**RBI Integrated Ombudsman Scheme, 2021**

If your complaint is not resolved to your satisfaction within 30 days from the date of lodging the complaint, or if you are not satisfied with the resolution provided, you may approach the RBI Integrated Ombudsman.

Contact Method	Details
Online Portal	<a href="https://cms.rbi.org.in">https://cms.rbi.org.in</a>
Email	<a href="mailto:crpc@rbi.org.in">crpc@rbi.org.in</a>
Postal Address	Centralized Receipt and Processing Centre (CRPC) Reserve Bank of India 4th Floor, Sector 17 Chandigarh - 160017
Helpline	RBI Toll-Free Number: 14448 (9:30 AM to 5:15 PM on working days)

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