



Grievance Redressal Policy

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Approved By	Board of Directors
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CP CAPITAL LIMITED

(Formerly Known as Career Point Limited)

Registered Office: Village Tangori, Banur, Mohali, Punjab-140601

Corporate Office: CP Tower-1, Road No.-1, IPIA, Kota, Rajasthan-324005

Ph: +91-744-3559282 **Website:** www.capital.in **E-mail:** info@capital.in **CIN:** L64990PB2000PLC054497

List of Modifications Made on the Previous Version:

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2.0	All Pages (9)	Reviewed / New Document Created	12.02.2026	Board	Reviewed as per RBI Master Directions dated November 28, 2025

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TABLE OF CONTENTS

Sr. No.	Particular in English	Page no
1	Introduction	4
2	Preamble	4
3	Scope of the Policy	5
4	Escalation Process	6
5	Complaints Handling Documentation	7
6	Policy Review	8

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1. Introduction:

CP Capital Limited (erstwhile Career Point Limited) (hereinafter referred as “**the Company**” or “**CPCAP**”) a Non-Banking Financial Company (‘NBFC’) holding a valid Certificate of Registration (“CoR”) with Reserve Bank of India (‘RBI’) vide registration no. B-10.00318 dated April 01, 2025, classified as NBFC - Investment and Credit Company (“NBFC-ICC”) under NBFCs-Base Layer (“NBFCs-BL”) as per Master Direction- Reserve Bank of India (Non-Banking Financial Company – Scale Based Regulation) Directions, 2025, with more than 12 years of experience in asset finance business.

2. Preamble:

The Reserve Bank of India (“RBI”) has issued the Master Direction – Reserve Bank of India (Non-Banking Financial Companies – Responsible Business Conduct) Directions, 2025 vide Circular No. RBI/DOR/2025-26/362 [DOR.MCS.REC.No.281/01-01-039/2025-26](#) dated November 28, 2025 repealing and superseding the earlier directions relating to responsible business conduct, customer service standards, and grievance redressal mechanisms applicable to Non-Banking Financial Companies (“NBFCs”).

In terms of the aforesaid Master Directions, every NBFC is required to establish an appropriate and effective Grievance Redressal Mechanism to ensure fair treatment of customers, prompt resolution of complaints and grievances, transparency in operations, and adherence to the principles of responsible business conduct and fair practices.

Accordingly, CP Capital Limited (“the Company”) has reviewed and revised its Grievance Redressal Mechanism Policy originally adopted by the Board of Directors at its meeting held on May 30, 2025, in order to align the same with the extant regulatory framework prescribed by the RBI and other applicable laws and guidelines issued from time to time.

This Policy lays down the framework for receipt, handling, escalation, monitoring, and resolution of customer complaints and grievances, and aims to ensure customer satisfaction, accountability, and regulatory compliance across all operations of the Company.

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3. Scope of the Policy

CP Capital Limited's policy is to treat and service all the clients consistently and fairly. CP Capital has laid down the appropriate grievance redressal mechanism within the organization to resolve disputes arising in this regard. This mechanism shall ensure that all disputes arising in connection with any matter pertaining to business practices, lending decisions, credit management and recovery decisions shall be heard and the response would be sent for such complaint / grievance.

Customer can forward the complaint through below modes of communication

E-mail us at: customercare@cpcap.in

All the customer queries and complaints registered through the above channels shall be reviewed, monitored and resolved to the satisfaction of our customers. The focus shall be to ensure all grievances are resolved on a timely basis and to the full satisfaction of our customers.

CP Capital has appointed a Grievance Redressal Officer who can be approached by the public for resolution of complaints against the Company.

All CP Capital branches / places where business is transacted a notice will display the following information prominently, for the benefit of their customers:

Grievance Redressal Officer

CP Capital Limited
CP-Tower-1, Road No. 1,
IPIA, Kota, Rajasthan-324005
Email ID: info@cpcap.in

Escalation Matrix: <https://cpcap.com/grievance-redressal-policy/>

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4. Escalation Process:

A. Escalation Level 1: Grievance Redressal Officer:

If the customer is not satisfied with the resolution or has not received any resolution within the committed turnaround time, he/she can raise his/her concern to the “Grievance Redressal Officer” at CP Capital, by giving background and history of the issue, in the following form:

In writing (through email addressed to Mr. Nitin Chittora) to a secure email ID: info@cpcap.in

In writing (through hard copy/letter) to:

Mr. Nitin Chittora
The Grievance Redressal Officer
CP Capital Limited
CP Tower, Road No. 1, IPIA, Kota (Raj.) India - 324005

The Grievance Redressal Officer will respond within 3 working days of receiving the complaint and provide resolution within 15 days.

B. Escalation Level 2: Compliance Officer

If the complaint of the customer is not redressed within 15 days from the lodging of complaint with Grievance redressal officer, the customer may appeal to the Compliance Officer/Nodal Officer through email, as below:

Name of the Compliance Officer & Nodal Officer : Mr. Manmohan Pareek
Email Id : compliance@cpcap.in
Contact Number : +91 9887848785

Resolution Turnaround Time All the customer complaints have to be resolved within 30 days of receipt/escalation.

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C. Escalation of the Complaint to NBFC Ombudsman, Reserve Bank of India

If the Complaint is not redressed within 1 month from the lodging of Complaint with the Company or the Complainant is not satisfied by the response provided, the Complainant may appeal to the Office of Ombudsman, RBI as per detail given below:

The physical address for lodging a complaint	Centralised Receipt and Processing Centre, Reserve Bank of India, 4th Floor, Sector 17, Chandigarh –160017
Link to Complaint Management System of RBI Ombudsman	https://cms.rbi.org.in
Refer to www.rbi.org.in for further details of the Scheme	

The Company has appointed a Principal Nodal Officer and/ or Nodal Officer(s) for representation before and furnishing information to NBFC Ombudsman in respect of complaints filed against the Company.

5. Complaints Handling Documentation:

A. Documentation:

Every documentation (incl. communication with Staff) to each Complaint shall be stored by the Customer Care Department until the final Complaint resolution and then archived in line with the local legal requirements

B. Registration of Complaints:

The Company shall register, internally, Complaints in accordance with the national timing requirements in an appropriate manner (for example, through a secure electronic register).

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C. Reporting to Regulatory Authorities

The Company shall provide information on Complaints and Complaints handling management and process to the regulatory authorities or RBI/ NBFC Ombudsman as per applicable law.

D. Local Implementation of the Policy

The Company is required to implement this Policy by the BoD approval. The Company is obliged to follow the full scope application of this Policy.

6. Policy Review:

The Board shall review and amend this policy as and when required.

If at any point a conflict of interpretation / information between the policy and any regulations, rules, guidelines, notification, clarifications, circulars, master circulars/ directions issued by relevant authorities (“Regulatory Provisions”) arises, then interpretation of the Regulatory Provisions shall prevail.

In case of any amendment(s) and/or clarification(s) to the Regulatory Provisions, the policy shall stand amended accordingly from the effective date specified as per the Regulatory Provisions

Approved by the Board of Directors of CP Capital Limited.

Chairman's Signature:

Flow Chart of Grievance Escalation Process

[Click Here](#)

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