



Complaint Escalation Matrix

Level	Authority / Role	Contact Channel	When to Escalate	TAT
Level 1	Branch Manager / Branch Official	Visit Nearest Branch: Submit complaint to Official (Ensure entry in Customer Complaint Register) Office timing: 10:00 AM - 6:30 PM (Monday to Saturday except Public Holidays) Customer Care: 18008911966 Email: customercare@finodayacapital.com Website https://finodayacapital/complaint	First point of complaint	Within 7 days
Level 2	Grievance Redressal Officer (GRO)	Mr. Saurabh Sangeene ☎ 9926564693 ✉ saurabh.sangeene@finodayacapital.com	2nd point of complaint	Within 10 days from initial complaint
Level 3	Nodal Officer	Mr. Devendra Sinha ☎ 9039091267 ✉ nodal.officer@finodayacapital.com	If no response or unsatisfactory reply at Level 2	Within overall 30 days from initial complaint
Level 4	RBI Complaint Management System (CMS)	Online portal: https://cms.rbi.org.in Email: crpc@rbi.org.in Address: RBI, Bhopal Regional Office, Hoshangabad Road, Post Box No. 32, Bhopal – 462011, M.P. Toll-Free Number: 14448	If unresolved after 30 days or dissatisfied	Acknowledgment + processing by RBI
Level 5	Ombudsman (under RBI Scheme)	Assigned via CMS	If complaint qualifies under Ombudsman Scheme	निर्णय (Final award) by Ombudsman