

**BAZEL INTERNATIONAL LTD**  
**GRIEVANCES REDRESSAL POLICY**

## **1. INTRODUCTION**

Bazel International Ltd (“The Company”) believes in conducting its affairs in a fair and transparent manner by maintaining the highest levels of integrity, honesty and ethical behavior while dealing with its customers (“Customers”). In compliance with the guidelines issued by the Reserve Bank of India (“RBI”), as applicable to non-banking financial companies, for maintenance of an appropriate grievance redressal mechanism within the organization to resolve the complaints and grievances of its customers, the Company has formulated this Grievance Redressal Policy (“Policy”) setting out the procedure for receiving, registering and disposing of the complaints and grievances of the Customers with respect to the products and services of the Company (“Complaints”), including but not limited to the Complaints in relation to the services provided by the third party agents or business facilitators appointed by the Company for providing such services on behalf of the Company. This Policy aims to provide a framework to deal with the Complaints of the Customers in a fair and transparent manner and educate the Customers about the processes to be followed to lodge a Complaint with the Company and/or the RBI.

## **2. OBJECTIVES OF GRIEVANCES REDRESSAL POLICY:**

Customer complaints constitute an important voice of customer, and Bazel International Ltd. has framed the Policy to lay down the framework for minimizing and resolving instances of customer grievances through proper Redressal mechanisms. The Company's Grievance Redressal Policy fulfills the following principles: Customers shall be treated fairly at all times:

- Complaints raised by customers shall be dealt with courtesy and resolved in a timely manner.
- Customers shall be informed of avenues to escalate their complaints within the organization, and their rights in cases when their complaints are not resolved in a timely manner or when they are not satisfied with the resolution of their complaints.
- To comply with the regulatory guidelines as required for this function.

### **BASIS:**

The Grievance Redressal Mechanism Policy has been made as per Chapter VI of Non-Banking Financial Company -Non-Systemically Important Non-Deposit taking Company and Deposit taking Company (Reserve Bank) Directions, 2016(“Master Directions”) issued by Reserve Bank of India (RBI).

### **PROCESS OF GRIEVANCE REDRESSAL:**

In case of any grievance, customers can intimate and record their complaints/grievances for a resolution in the manner detailed below: A. Registration of Complaints.

- Registered Office - Customers can visit the Registered Office for registration of their grievances. Oral complaints, if any should be followed by submission of a written complaint;
- Email / Letter - Customers can send their grievances through email.

Customers shall ensure that they quote their application no. in every correspondence with the Company regarding their complaint. Anonymous complaints will not be addressed in terms of this Customer Grievance Redressal Mechanism.

### **TIME FRAME**

Suitable timelines have been set for every complaint depending upon the investigations which would be involved in resolving the same. Complaints are suitably acknowledged on receipt and the customers are informed of delays if any, in the resolution.

When Company receipts any complaints wholly or partly, all such complaints will be escalated to Internal Ombudsman (IO) within 3 weeks of the receipt of the complaints.

Company and IO will ensure that final decision is communicated to the complainant within 30 days from the date of receipt of the complaint by the Company.

In case your grievances continue to remain unaddressed, you are entitled to file a complaint with the Reserve Bank of India's Sachet portal.

### **Monitoring:**

The customer complaints log along with ageing analysis and complaints received from the Reserve Bank of India.

### **Resolution of Complaints:**

The department heads are responsible jointly and severally for resolution provided by their teams and for closure of customer issues.

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**For BAZEL INTERNATIONAL LTD**

**Sd/-**

**Pankaj Dawar**  
**(Managing Director)**  
**DIN:06479649**