

# **Bansal In-Hold Limited**

## **Grievance Redressal Policy**

### **1. Objective**

Bansal In-Hold Limited ("the Company") is committed to fair treatment of its customers and resolution of complaints in a transparent, timely, and efficient manner. This policy outlines the framework for grievance redressal in line with the RBI Fair Practice Code for NBFCs.

### **2. Principles**

- All complaints will be treated fairly, promptly, and courteously.
- Customers will be informed of the grievance redressal procedure at the time of onboarding.
- Complaints will be resolved within defined timelines with proper communication to the customer.
- Escalation mechanisms will be available if complaints remain unresolved.

### **3. Grievance Redressal Framework**

#### **Level 1 – Branch/Customer Service**

Customers may first approach the Branch Manager/Customer Service Team through email, phone, or in writing.

#### **Level 2 – Grievance Officer**

If not resolved within 10 days, the customer may escalate the complaint to the Company's Grievance Officer or may escalate to the LSP Grievance Officer, where applicable:

Grievance Officer of Company

Name: Naresh Kumar

Email: [grievance@bansalinhhold.com](mailto:grievance@bansalinhhold.com)

Contact No.: 9821516090

Address: E-371, S/F Main Vikas Marg, Nirman Vihar, East Delhi, Delhi, India, 110092

#### **Level 3 – Nodal Officer**

If the complaint is still unresolved within 30 days, the customer may escalate it to the Nodal Officer of the company or to the Nodal officer of LSP, where applicable:

Nodal Officer of Company

Name: Vivek Malhotra

Email: [grievance.nodal@bansalinhhold.com](mailto:grievance.nodal@bansalinhhold.com)

Contact No.: 9643518121

Address: E-371, S/F Main Vikas Marg, Nirman Vihar, East Delhi, Delhi, India, 110092

### **4. Escalation to RBI Ombudsman**

If the complaint remains unresolved even after 30 days, the customer may approach the RBI Ombudsman through the Complaint Management System (CMS) portal at <https://cms.rbi.org.in> or send a written complaint to the Centralized Receipt and Processing Centre (CRPC), RBI, Delhi.

### **5. Review & Monitoring**

- All complaints will be tracked and monitored.
- The Compliance Officer will periodically review the grievance redressal process.
- A quarterly report on grievances will be placed before the Board.