Grievance Redressal Policy

Borodrill Commercial Co. Private Limited

Grievance Redressal Policy

INTRODUCTION:

Borodrill Commercial Co. Private Limited ("BCCPL" or "the Company") is a Non-Banking Financial Company ("NBFC") registered with the Reserve Bank of India ("RBI"). The Company is primarily engaged in investment activities and extending unsecured loans to its group companies.

Although the Company does not have a public customer interface and its lending activities are restricted to group entities, it recognizes the importance of maintaining high standards of customer service and ensuring fair treatment of all borrowers. The Company believes that prompt and efficient handling of complaints and grievances contributes to sound governance, transparency, and continuous improvement in its operations.

Customer complaints, if any, serve as an important feedback mechanism and assist the Company in identifying areas requiring improvement. Accordingly, this Grievance Redressal Policy has been formulated in compliance with the applicable provisions of the RBI Master Direction – Reserve Bank of India (Non-Banking Financial Company – Scale Based Regulation) Directions, as amended from time to time.

The Policy is based on the following principles:

1. Any borrower who has availed a loan facility from the Company shall be covered under this Policy.
2. Customers shall be treated fairly, courteously, and without discrimination at all times.
3. Complaints and grievances received from customers shall be acknowledged and resolved in a timely and transparent manner.
4. Customers shall be informed of the grievance redressal mechanism available within the Company and the escalation channels available to them.
5. The Company shall ensure that customers and their representatives are treated with dignity and respect in all interactions.
6. The Company shall maintain appropriate records of complaints received and actions taken thereon.
7. This Policy shall be reviewed annually or earlier, if required, due to changes in regulatory requirements or business operations.

Note: As the Company does not have a public customer interface and extends credit facilities only to its group companies, it is not expected to receive customer complaints in the ordinary course of business. Nevertheless, this Policy has been adopted to comply with applicable RBI guidelines and to provide a formal mechanism for addressing grievances, should any arise.

GRIEVANCE REDRESSAL MECHANISM:

Considering the segment, the Company is catering to, the Company is committed to serve the customer and making her experience with the Company a rewarding one not only through the tenure of customer loan but if required even afterwards. However, if a customer is not satisfied and finds any deficiency in service through the process of loan sanction and during the loan tenure, customer may feel free to lodge complaint with the Company. The Company shall ensure prompt redressal of all complaints and use it for effecting necessary changes to improve the services further.

GRIEVANCE REDRESSAL PROCESS

Level 1	If the customer is having any grievance or any query, he may contact the Branch or may write to us at https://www.bccpl.co.in/lodge-complaint Or call us at Number: +91-11-40088000. We are committed to resolving customer's queries / issues within 15 days (some of the scenarios requiring more time will take maximum of 30 days).
Level 2	If the customer is not satisfied with the resolution provided at level 1 or time period of 15 days after lodging complaint at level 1 has lapsed, the customer may post his/her complaint to the Grievance Redressal Officer at bccpl@ginniint.com Alternatively, the customers may write to Grievance Redressal Officer – **Mr. Dheeraj** Registered Office - SP2- (1A) & (2) RIICO Industrial Area, Neemrana, Dist: Alwar (Rajasthan) INDIA Ph: 91-11-40088000
Level 3	If the complaint is not resolved by the Company within 30 days from the date of receipt of the complaint, or if the complainant is not satisfied with the response provided by the Company, the complainant may, subject to the provisions of the Reserve Bank, approach the RBI through CMS. https://cms.rbi.org.in