



Baid Leasing and Finance Co. Ltd.

INVESTOR GRIEVANCE REDRESSAL POLICY

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Company Circulation

Version Control

Document Version	Description of Change/Annual Review	Date	Prepared / Changed by
1.0	Original First Version	22nd June 2021	Compliance Department

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1. Objective:

Baid Leasing and Finance Company Limited (the Company) believes that Investor service is a vital element for sustained business growth and the Company shall ensure that our Investors receive exemplary service. Prompt and efficient service is essential to retaining existing relationships and therefore Investor satisfaction becomes critical for the Company. Investor queries and complaints constitute an important voice of Investor and this policy details grievance handling through a structured grievance redressal framework. Grievance redressal is supported by a review mechanism, to minimize the recurrence of similar issues in future.

2. Principles of the Policy

The Grievance Redressal Policy of the Company shall follow the following principles:

- Investors shall be treated fairly and equally at all times.
- Complaints raised by the Investors shall be dealt with courtesy and in a timely manner.
- Queries and Complaints shall be treated efficiently and fairly within the regulatory framework.
- The employees of the Company shall work in good faith and without prejudice, towards the interests of the Investors.

3. RECEIPT OF COMPLAINT

All grievances either in SEBI Complaints Redress System (SCORES) or directly from investor in any of the modes viz physical letters, e-mail, phone and personal visit shall be looked into.

4. RECORDING OF COMPLAINT

An investor can lodge complaints through electronic mode in SCORES. SCORES is a web based centralized system to capture investor complaints against listed companies and registered intermediaries and is available 24x7. Investors can easily access, retrieve and preserve the complaints lodged by them in electronic mode.

An investor can also lodge Complaints either physically or electronically by email.

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5. INVESTOR SERVICE AND GRIEVANCE HANDLING MECHANISM

Some of the key steps undertaken by the Company for handling Investor Grievances are enumerated as follows:

- The Company has a designated email-Id **cs@baidgroup.in** for handling investor grievances on which investor can make a complaint. This e-mail-Id is also put on the website of the Company (i.e. **www.balfc.com**). An investor can also lodge Complaints physically.
- Full details of the complaint are informed to the Company Secretary and Compliance Officer of the Company as soon as it is received.
- The Company follows the practice of resolving the investor complaint within fifteen days (15 days) of receipt of the same.
- The Status of receipt, redressal and pendency, if any, of all the complaints are placed before the Stakeholders Relationship Committee on the quarterly basis, if any received.
- All the investor complaints/grievance received through SEBI by online “SEBI Complaints Redress System” (SCORES) checked regularly and replied/resolved expeditiously.

6. REPORTING

As required under Regulation 13 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, the Company shall file with the Stock Exchange and places the statement of investor complaints at the Board meeting on a quarterly basis, if any.

7. RESOLUTION

Adequate steps should be taken for redressal of grievances within stipulated time frame from the date of receipt of the complaint, the investor/stock exchange(s)/ concerned regulator should be duly informed of the action taken thereon.

8. REVIEW OF THE POLICY:

The Policy is to be reviewed as and when management thinks fit or wherever changes are mandated by the statutory authorities.

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Proposed by:	
Name	Signature
Mr. Diwakar Jain, Company Secretary and Compliance Officer	
Reviewed by:	
Mr. Aman Baid, Whole Time Director	

Approving Authority	Board of Directors
Date of Approval/ Review	June 22, 2021

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