

DETAILS OF INVESTOR GRIEVANCES REDRESSAL MECHANISM:

The Grievances, if any that may arise pursuant to Capital Market Services Agreement shall be resolved in the manner detailed below:

While resolving the Grievance, risk factors pertaining to RMS & other performance related factor & other acts done in good faith, risk or losses arising out of normal business practices, will be disclosed in the Agreement & shall be taken into consideration and have bearing on the normal operations,.

First of all analysis will be done for the nature of the grievances received. They will be divided into two types. 1. Process related grievances. 2. Other grievances. Process related grievances will be forwarded to Relationship Manager for resolving and other grievances will be dealt with as under:

- At the out-set, the Grievances will be referred to the Investor Relation Officer, who should resolve the same within 3 days of the reference.
- If the Grievance still persists, the same will be referred to the Compliance Officer, who shall resolve the same within 7 days of the reference.
- If the Grievance will not resolved by the Compliance Officer within the stipulated time the same will be referred to the Principal Officer, who shall resolve the same within 15 days of the reference. To resolve/reconcile within 30 days of the receiving it.
- The Client can also refer the Matter to Arbitration as provided in the Agreement under Arbitration and Conciliation Act, if he is not satisfied of its resolution by the Principal Officer.

Others

1. Register of complaints will be centrally maintained.
2. Clients will be informed about the e-mail for redressal of investor grievances through account opening form and website.
3. All the complaints either received by way of letter, telephonic call, personal representation, e-mail, etc will be recorded in the Register of Complaints.
4. The pending investor complaints and redressal will be monitored by the Compliance Officer.
5. Escalation mechanism shall be defined and circulated to clients for redressal of long pending investor complaints.
6. Analysis of type of complaints, originating branch location of complaints is made to find out lapses and other short comings for the purpose.
7. The Client will be provided with documents explaining all risk attached with Capital Market as an educational input for redressal.