

INVESTOR GRIEVANCE REDRESSAL POLICY

1. Objective

Providing excellent service on a regular and consistent basis is very important to the Investment Advisor. Quick and effective handling of complaints as well as prompt corrective & preventive actions and processes are essential for long term success of the IA practice. This policy document is to put in place, an effective and suitable mechanism for receiving and addressing complaints from investors with specific emphasis on resolving such complaints fairly and expeditiously.

Objective of this policy document is to ensure that:

- Issues raised by investors are dealt with courtesy and are resolved on time.
- The Investment Advisor will treat all the complaints efficiently and fairly without any bias.

Definitions:

- **Investors/Client/Customer:** shall mean client/customer of the Investment Advisor. It can be an individual, entity, body corporate or such other person who has engaged the IA for the Advisory Services and whose engagement terms are valid.
- **Grievance or Complaint:** is “an expression of dissatisfaction made by the Investor related to the services of Investment Advisor”. This however needs to be differentiated from matters like from general feedback, enquiry before the due date.
- **Redressal:** can be defined as a process or action resulting in giving solution to the problem faced by an Investor

2. Guiding Principles

- **Transparency:** The investor is/are to be provided with information regarding the channels to convey and resolve their issues. In addition, if the resolution is expected to take longer time, same should be communicated.
- **Accessibility:** The Investment Advisor will enable the Investors to communicate their complaints/issues and avail redressal services through multiple channels.
- **Escalation:** Information on the process of escalation of complaints to higher level, in case the Investor is not satisfied with the resolution provided by the current person handling the same.

3. Grievance Redressal Policy Registration of Complaints

The various channels available to Investors for registering the complaints are as follows:

- E-Mail: Investors can log their complaint to email id **anand@guidedinvesting.in**
- Phone number of the advisor: **+91 888 555 8383**
- SEBI Complaints Redress System (SCORES)- SEBI maintains SCORES which is a web based centralized grievance redressal system of SEBI. Investors can lodge their grievances / complaints through the SCORES link available on the SEBI website. SCORES enables investors to lodge and follow up their complaints and track the status of redressal of such complaints online from the above website from anywhere. Investors can also lodge grievances / complaints in physical form at any of the offices of SEBI. Such grievances complaints would be scanned and uploaded in SCORES for processing.

4. Resolution of Complaints Responsibility

- Primary responsibility is with the Investment Advisor to resolve the complaint for which the IA would liaise with any other relevant person(s) and/or entities.
- If the issue cannot be resolved by the Investment Advisor to, the same will be escalated to the regulator - SEBI
- All complaints received shall be recorded internally including how the same has been resolved

Time for Response: General Turn Around Time (TAT) for response to complaint is (from the receipt of the valid complaint in writing):

- Legal notices – 30 working days
- Cases involving third party- 30 working days
- All other cases- 30 working days
- Scores related- as specified by the regulator from time to time

Note: The above TAT can change depending upon the nature and complexity of complaint.

5. Escalation of Complaints

If an investor is not satisfied with the resolution provided through various channels or the method of handling complaint; the investor can escalate the issues to the next higher level i.e., to the regulator – Securities and Exchange Board of India (SEBI).

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In case, investor is not satisfied with my response, he/she can lodge his/her grievances with SEBI at

- SEBI Complaints Redress System (SCORES) <http://scores.gov.in> or
- Call SEBI Office on Toll Free Helpline at 1800 22 7575 / 1800 266 7575.
- Write to the following SEBI regional/local office address:
 - Indira Chambers, 8-2-622/5/A/1, Avenue 4, Road No. 10, Banjara Hills, Hyderabad, Telangana 500034