

Narayan Kamath Kandel Proprietor of Finplifi Financial Planners and Consultants

Individual Investment Adviser registered with SEBI
Reg. No. INA200011240
No. 206, Raja Rajeshwari Residency, Ramaiah Reddy Layout,
Chikka Banaswadi Main Road, Bengaluru – 560043
Mob: 9986004424

Investor Grievance Redressal Policy

1. OBJECTIVE

To ensure a smooth and efficient system to deliver the best and most honest service to the client by ensure quick and effective resolution of client complainants

This policy document is to enable 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 Adviser will treat all the complaints efficiently and fairly without any bias.

Complaint or grievance is “An expression of dissatisfaction made by the Investor related to the services of the Adviser in respect of the any of the transaction undertaken by Adviser in its capacity as an Investment Adviser. This however needs to be differentiated from matters like from general feedback, enquiry, etc.

Client/ Customer: shall mean client/ customer of with valid contract/letter of engagement of the client

.Redressal: can be defined as a process or action resulting in giving solution to the problem faced by an Investor
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2. GUIDING PRINCIPLES

- Transparency: The “Investor” 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 to the Investor.
- Accessibility: The Company 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:

Finplifi Financial Planners and Consultants

SEBI Registered Investment Advisor

- E-Mail : Investors can log their complaint or escalate the investor grievance to email id titled narayan.kamath@finplifi.com
- Phone numbers of the Adviser : 9986004424

(i) Resolution of Complaints : 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/email) and not more than as follows

- Investment Advisory related – 10 working days
- Legal notices – 30 working days
- Cases involving third party- 30 working days
- Fraud related – 45 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

(ii) Escalation of Complaints: 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 <https://scores.sebi.gov.in> or through SCORES mobile app as well.

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 .

ODR Portal could be accessed, if unsatisfied with the response. Your attention is drawn to the SEBI circular no. SEBI/HO/OIAE/OIAE_IAD-1/P/CIR/2023/131 dated July 31, 2023, on “Online Resolution of Disputes in the Indian Securities Market”. A common Online Dispute Resolution Portal (“ODR Portal”) which harnesses conciliation and online arbitration for resolution of disputes arising in the Indian Securities Market has been established. ODR Portal can be accessed via the following link - <https://smartodr.in/>

In case, investor is not satisfied with my response, he /she can lodge his / her grievances with SEBI at website for SEBI Complaints Redress System (SCORES) <https://scores.sebi.gov.in> or he / she may also write to any of the offices of SEBI. For any queries, feedback, or assistance, please contact SEBI Office on Toll Free Helpline at 1800 22 7575 / 1800 266 7575.

Investor may also note the following SEBI regional / local office address:

SEBI Office Add: Jeevan Mangal Building, Hayes Rd, off, Residency Rd, Shanthala Nagar, Ashok Nagar, Bengaluru, Karnataka 560025.