

Grievance Redressal Mechanism

IndiaBonds encourages reporting of genuine feedback, concerns, requests and suggestions from all its stakeholders.

Level 1- You may share your valuable suggestions/ feedback/ concerns in writing by dropping an e-mail to the grievance officer of the Company:

Grievance Email

grievance@indiabonds.com

Address

605, 6th Floor, Windsor, Off CST Road, Kalina, Santacruz (East), Mumbai- 400 098.

Level 1 (Escalations) In case you are not satisfied with the response, you may approach the compliance officer of the Company:

Name of the Compliance Officer	E-mail ID	Direct line
Mr. Harshad Babade	compliance@indiabonds.com	+91-022-67546515

Appropriate resolution shall be provided as soon as possible depending upon the nature of the request/ concern. IndiaBonds will strive to redress the grievance promptly, but not later than 30 days of the receipt of the grievance.

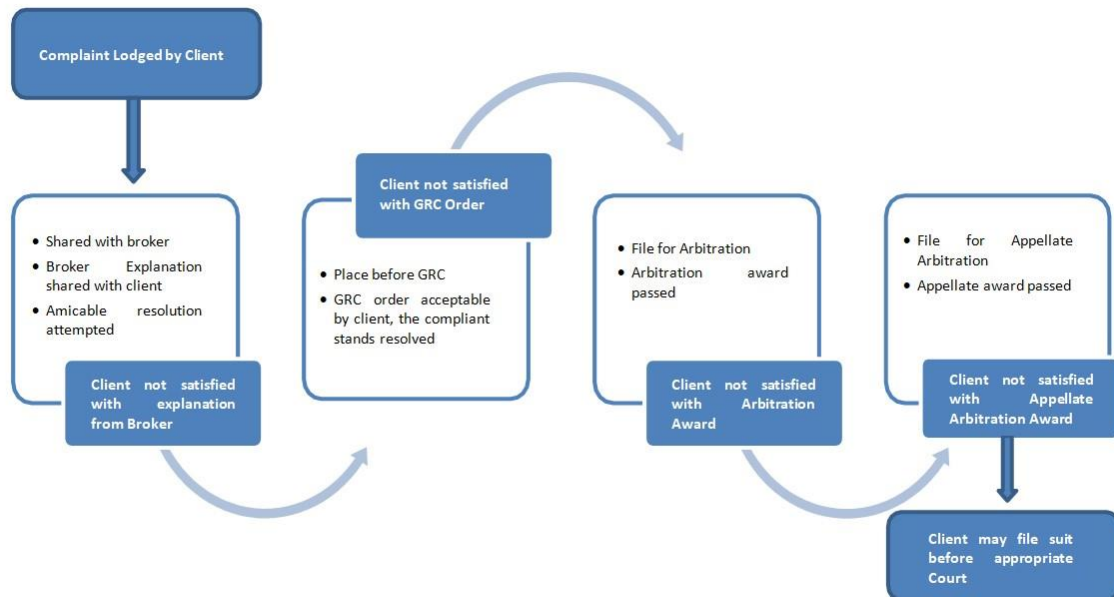
While mentioning complaint/ grievance, you shall be required to provide the following information:

- a) Personal Details:
 - (i) Name
 - (ii) E-mail ID
 - (iii) Contact Number
 - (iv) Address of the Users
- b) Nature and Description of Complaint
- c) Declaration that the information provided is correct and complete to the best of information and knowledge of the complainant.

IndiaBonds may reach out to you to confirm or discuss certain details about your complaint and issues raised.

Level 2:- The Client may approach the Stock Exchanges viz. BSE Limited and National Stock Exchange of India Limited using the grievance redressal mechanism mentioned at the website of the Exchanges.

Complaints Resolution Process at Stock Exchange explained graphically:



Timelines for complaint resolution process at Stock Exchanges against Stock-Brokers

SN	Type of Activity	Timelines for activity
1	Receipt of Complaint	Day of complaint (C Day).
2	Additional information sought from the investor, if any, and provisionally forwarded to stock broker.	C + 7 Working days.
3	Registration of the complaint and forwarding to the stock-broker.	C+8 Working Days i.e. T day.
4	Amicable Resolution.	T+15 Working Days.
5	Refer to Grievance Redressal Committee (GRC), in case of no amicable resolution.	T+16 Working Days.
6	Complete resolution process post GRC.	T + 30 Working Days.
7	In case where the GRC Member requires additional	T + 45 Working Days.

	information, GRC order shall be completed within.	
8	Implementation of GRC Order.	On receipt of GRC Order, if the order is in favor of the investor, debit the funds of the stock broker. Order for debit is issued immediately or as per the directions given in GRC order.
9	In case the stock broker is aggrieved by the GRC order, will provide intention to avail arbitration	Within 7 days from receipt of order
10	If intention from stock broker is received and the GRC order amount is upto Rs.20 lakhs	Investor is eligible for interim relief from Investor Protection Fund (IPF). The interim relief will be 50% of the GRC order amount or Rs. 2 lakhs whichever is less. The same shall be provided after obtaining an Undertaking from the investor.
11	Stock Broker shall file for arbitration	Within 6 months from date of GRC recommendation
12	In case the stock broker does not file for arbitration within 6 months	The GRC order amount shall be released to the investor after adjusting the amount released as interim relief, if any.

Level 3: Further, if the complaint is not redressed at Stock Broker / Stock Exchange level, it may be lodged with Securities and Exchange Board of India (SEBI) on SCORES (a web based centralised grievance redressal system of SEBI) at <https://scores.gov.in/scores/Welcome.html>

Filing complaints on SCORES – Easy & quick. You may follow the process outlined below to register your complaint with SEBI SCORES.

1. Register on SCORES portal
2. Mandatory details for filing complaints on SCORES:
 - (a) Name, PAN, Address, Mobile Number, Email ID
3. Benefits
 - (a) Effective communication
 - (b) Speedy redressal of the grievances.