

**INVESTOR GRIEVANCE REDRESSAL POLICY**  
**AT**  
**KUNVARJI FINSTOCK PVT. LTD**  
**&**  
**KUNVARJI COMMODITIES BROKERS PVT. LTD.**

**INVESTOR GRIEVANCE REDRESSAL MECHANISM**

1. Details of display and communication of details of officials whom the client should contact in case of grievance

A. **KYC form:**

We have updated name of our CEO and Compliance Officer on KYC form prominently along with their email id and phone number. The KYC forms also contains details of email id to which client should write in case of grievance which is a dedicated email id [info@kunvarji.com](mailto:info@kunvarji.com).

B. **Display at Branch Offices where Exchange trading terminals are located:**

We have installed notice board on each of our branch office giving details as under:

Name of Trading Member, Address and telephone number, name of Exchanges of which the company is member, SEBI registration number of the company, name and designation of the person in charge, name and designation of the person in charge of the branch office, address and telephone number of the branch office, grievance email id, do's and don'ts, name and contact details of the CEO whom the investor may contact in case of grievance. The notice board also gives details of contact number and email id of Exchanges where investors may contact if they find that our company is not resolving their grievances.

C. **Display at office of the AP where Exchange trading terminals are located:**

We have installed notice board at the office of each AP giving details as under:

Name of Trading Member, Address and telephone number, name of Exchanges of which the company is member, SEBI registration

number of the company, name and designation of the person in charge, name and designation of the person in charge of office of the AP, address and telephone number of office of the AP, grievance email id, do's and don'ts, name and contact details of the CEO whom the investor may contact in case of grievance. The notice board also gives details of contact number and email id of Exchanges where investors may contact if they find that our company is not resolving their grievances.

**D. Display on Website of the company:**

We have on our website [WWW.KUNVARJI.COM](http://WWW.KUNVARJI.COM) displayed our email id for investor grievance.

**E. Display on Letter head and other stationary:**

We have printed on our letter head details of investor grievance email id below our address and along with contact details as under.

Investor grievance: [info@kunvarji.com](mailto:info@kunvarji.com)

**F. Display on the contract note:**

Our contract note has name of the compliance officer and email id [info@kunvarji.com](mailto:info@kunvarji.com) printed on the contract note.

**2. Investor Grievance Handling Mechanism:**

**A. At the office of AP:**

Each AP is required to maintain a grievance register which is checked at the time of inspection of the office of the AP by us. All the APs are instructed to immediately communicate the details of the complaint to the company as soon as received by the AP.

On receipt of the complaint by the company, it is recorded in the investor grievance register maintained at head office by compliance department in soft copy. Thereafter, it is immediately forwarded to the compliance officer who looks into the complaint and communicates to AP as well as to the client and try to resolve complaint immediately in any case not later than 7 working days.

**B. At the branch office of the company and at head office:**

The company maintains a complaint register at its branch office and at head office. If a client desires to write complaint, the client is asked to write complaint in the register. The details of the complaints are recorded in the investor grievance register maintained at head office by compliance department in soft copy. Thereafter, it is immediately forwarded to the compliance officer who looks into the complaint and communicates to branch official or any other company official concerned as well as to the client and try to resolve complaint immediately in any case not later than 7 working days.

**C. Review of investor grievance email id:**

The investor grievance email id [info@kunvarji.com](mailto:info@kunvarji.com) is daily logged in by the compliance officer and is routinely continuously checked for grievance if any sent by client through email.

In case of receipt of any email from any client communicating any grievance, the details of the complaints are recorded in the investor grievance register maintained at head office by compliance department in soft copy. A reply is sent to the client on receipt of grievance by email acknowledging his/her email and promising resolution at the earliest. The compliance officer who looks into the complaint and communicates to branch official or any other company official concerned as well as to the client and try to resolve complaint immediately in any case not later than 7 working days. The details of resolution including steps taken are also communicated to the client by email.

**D. Complaint received by SEBI and Exchanges and forwarded by Exchanges to the company:**

The complaint forwarded by Exchanges in hard copy and soft copy are received by the compliance officer. The details of the complaint are recorded in investor grievance register. The compliance officer after receipt of the complaint reviews the contents, verifies the data from back office or other communication referred to in the complaint: calls for explanation from concerned employee or AP, interacts with complainant if required, and after understanding all aspects submits reply to the Exchange within 7 working days of the receipt of the complaint either with clients letter withdrawing the complaint if his/her complaint is redressed or with company's reply along with necessary documents to enable Exchange officials to review the facts.

**E. Conciliation through Stock Exchanges**

In case of Non-redressal of the complaint at this stage, if the Exchange calls for conciliation meeting between the member and the client at the office of the Exchange, the same is attended by either the compliance officer himself or by any other senior official authorized in this behalf.

**3. Infrastructure at head office and branch for redressal of investor grievance:**

The details stated in point no. 2 above gives details of infrastructures.

**4. Staff strength of reporting structure of division/department for redressal of investor grievances:**

Currently, the compliance division consisting of three person's viz. compliance officer and two other executives are looking after investor grievance redressal. Other senior officials are contacted when required.

**5. Frequency of review of investor grievances by board:**

The board of directors consist of two directors only, one of which is compliance officer and looks after all complaints personally. The other director looks after client relationship including dealing and branches operation. He is routinely updated immediately about all the grievances received.

The board in its board meeting whenever held at least once a quarter reviews the complaints.

**6. Frequency of review of redressal of complaints by CEO/MD:**

The details of complaints are informed to the CEO Mr. Himanjal Brahmhatt by the compliance officer immediately on receipt of complaint.

**7. Designated email id and telephone number for receiving complaints at BO/HO:**

Designated email id: [info@kunvarji.com](mailto:info@kunvarji.com)  
Telephone number: +9179 6666 9000.

The phone is received by receptionist and forwarded to compliance officer Mr. Atul Chokshi.