

## POLICY FOR REDRESSAL OF INVESTOR GRIEVANCES

### Grievance Redressal Introduction

Emkayglobal Financial Services IFSC Private Limited, including its group companies (Emkay), has adopted the following policy, in respect of handling customer complaints/grievances: -

With a view to ensure Consistent Superior Service Experience in its endeavor to become the 'Best Quality Brokerage House in India', Emkay shall provide a responsive, fair, expeditious and customer-centric query/ complaint management procedures to all customers. We realize that quick and effective handling and resolution of client's/ Investor's grievance is essential to provide excellent client service and will go a long way in sustaining client relationship and justify our tagline "*Your Success is Our Success*".

Emkay shall:

1. Ensure visibility and accessibility of complaint handling process to all Investors/Clients.
2. Handle complaints professionally & in a transparent manner
3. Ensure objectivity in the complaint handling process
4. Provide prompt & responsive complaint resolution to the Customers.
5. Ensure clear accountability for resolution of complaints
6. Ensure adherence to all relevant Regulatory & Statutory requirements as mandated by Regulator/Exchanges and mentioned in the Grievance redressal policy.
7. Continually improve processes & systems.

Emkay takes pride to address all complaints/concerns brought to our attention by our customers and also understand the importance to understand, classify & differentiate complaints from Service Requests/ queries.

### **This policy seeks to ensure that Objectives**

The objective of the policy is to timely address the grievances of the customers. One of the core value of our company is “**Customer first**” and we ensure that customers are satisfied with the services rendered by us. Grievance, if any that may arise shall be resolved in a proper and time bound manner with detailed advice to the client/investor, in case the resolution needs time, an interim response acknowledging the grievance/complaint shall be issued.

### **Receipt of Complaint**

Client can submit his concern/grievance either directly in any of the modes viz physical letters, e-mail, phone and personal visit. Further, clients’ complaints are also received through IFSCA, Regulatory authorities, Advocates, Consumer forums etc. Handling of all investor grievances is a centralized function and is being handled by Compliance Team.

### **Recording of Complaint**

A Register of Complaints is maintained in accordance to the rules, regulations, Bye laws and directives of the Exchanges/IFSCA stating complete detail of complaints & all the Investors complaints are recorded immediately in Investor Grievance Register. The Compliance Team is responsible for receiving and recording all the Investor complaint.

### **The Policy /Investor grievance handling Mechanism -**

The Compliance Team/Department is designated and responsible for resolution of investor grievances along with the Compliance Officer. Further, the company has a dedicated/designated email id for investor complaints i.e., [grievance@emkayglobalifsc.com](mailto:grievance@emkayglobalifsc.com). The designated email-id is displayed on the website of the Company [www.emkayglobal.com](http://www.emkayglobal.com) printed on KYC forms, contract notes, holding statements, through quarterly and annual statements & other communications sent to clients. This e-mail id is mapped to the members of Compliance team, including the Director-

Every effort is made that the same is resolved timely and amicably. Similar process is followed in respect to exchange forwarded complaints. The complaints of grave nature and serious concern are highlighted by the compliance department to senior management including Director of the company for information and action as may be required and are highlighted to board if need arises.

**Escalation matrix:**

The average turn around time (“TAT”) for queries addressing is 48 hours and not later than 21 days. Delays beyond 21 days are tracked in line with escalation matrix and rigorously followed up for effective closure.

Escalation matrix for complaints for clients in HO with contact person, email id and contact no. including exchanges details in accordance with Regulatory/Exchange guidelines are also displayed at Boards displayed at the Branch and Authorised Person’s office.

Details	Contact Person	Address	Contact No	Email id
Customer Care	Customer relationship manager	C-06, Ground Floor, Paragon Centre, Pandurang Budhkar Marg, Worli- Mumbai- 400013	079-66518008	<a href="mailto:grievance@emkayglobalifsc.com">grievance@emkayglobalifsc.com</a>
Compliance officer Broking	Anand Somaiya		079-66518009	<a href="mailto:compliance@emkayglobalifsc.com">compliance@emkayglobalifsc.com</a>
Director	Rajesh Sharma		079-66518010	<a href="mailto:compliance@emkayglobalifsc.com">compliance@emkayglobalifsc.com</a>

### Organization Structure for query handling:

The investor grievance team is a SPOC for all complaints received directly through the clients or through Exchanges/ IFSCA and comprises of 2 officers of the Compliance team. The complaints received are monitored by the Compliance officer or Director.

Policy created by: Compliance Team	Policy created on: 14.07.2025
Policy reviewed by: Compliance Officer	Policy reviewed on: 16.07.2025
Policy approved by: Director	Policy approved on: 16.07.2025
Officer responsible for implementation: Head - Compliance	Periodicity of Review: Event based