

Allegiance Finmavens Pvt. Ltd.

COMPLAINT REDRESSAL POLICY

1. RATIONALE

Securities and Exchange Board of India (SEBI), Association of Mutual Funds in India (AMFI) and Insurance Regulatory and Development Authority of India (IRDAI) requires Allegiance Finmavens Pvt. Ltd. ('AFPL') to have in place a proper complaint redressal system.

Due to the above requirements, AFPL requires complaint resolution to be managed and addressed by Customer Servicing function ('CS team').

2. DEFINITIONS

2.1 Complaint – Any written statement (including hand written/electronic/email) made by a customer, or any person acting on behalf of a customer (where proper authorization has been given), alleging a grievance involving the activities of persons associated with AFPL in connection with solicitation or execution of any transaction in relation to performing the function of Mutual Fund Distributor (MFD), Portfolio Management Services (PMS) or Insurance Solicitation (Life, Health and General) business.

2.2 Customer Issue – Any verbal or written concern made by a customer or any person acting on behalf of a customer expressing a concern involving the activities of persons associated with AFPL concerning Mutual Fund Distributor (MFD), Portfolio Management Services (PMS) or Insurance Solicitation (Life, Health and General) business.

3. POLICY

All customer communications documents shall contain the details of complaint redressal channels viz. dedicated telephone line, email id, correspondence address etc.

The various channels available to customers for redressal of issues are as follows:

- (i) **Customer Care:** Customers can contact our Service Relationship Managers, Relationship Manager or Customer Care Executive through phone at +129 4070777, mail at clientservice@allegiancefinancial.in, mobile or Whatsapp at +91 9999480599 for redressal of issues.
- (ii) **E-mail:** Customers can e-mail their issues to clientservice@allegiancefinancial.in

(iii) **Customers may send a letter to:**
 Ms. Yogita Hulyalkar
 Compliance Officer
 Allegiance Finmavens Pvt. Ltd.
 4417, Achievers, Kalindi Hill,
 Sector 49, Faridabad, Haryana-121001
yogita.hulyalkar@allegiancefinancial.in

(iv) **The turn-around-time for the responding to a complaint**

- Normal cases (other than one mentioned below): 10 working days
- Fraud cases, Legal cases and cases which need retrieval of documents and exceptionally old records: 15 working days
- If any case needs additional time, CS team will inform the customer why the resolution is being delayed and provide expected time lines for the resolution of the issue.

If any case requires legal or compliance suggestions/assistance, the said function will be communicated accordingly.

(v) **Escalation:** If the customer's issue is not resolved within above mentioned TAT even after contacting various complaint resolution channels, he/she can directly write to the Director at below address:

Director

Allegiance Finmavens Pvt. Ltd.
 4417, Achievers, Kalindi Hill,
 Sector 49, Faridabad, Haryana-121001
myadvisor@allegiancefinancial.in

(vi) **Escalation to SEBI (for Mutual Funds and other products regulated by SEBI)** – In case customer's issue is still not resolved, he/she can lodge their complaint at SEBI's online dispute management portal SCORE. The link for the same is <https://scores.sebi.gov.in/>

(vii) **Escalation to IRDAI (for Life, Health and General Insurance)** - In case customer's issue is still not resolved, he/she can lodge their complaint at IRDAI portal

- Can directly register complaint in the **Bima Bharosa Portal** <https://bimabharosa.irdai.gov.in/>
- Can send the complaint through email to complaints@irdai.gov.in.
- Can call Toll Free No. **155255 or 1800 4254 732**.
- Apart from the above options, if it is felt necessary by the complainant to send the communication in physical form, the same may be sent to IRDAI addressed to:
General Manager
Insurance Regulatory and Development Authority of India(IRDAL)
Policyholder's Protection & Grievance Redressal Department – Grievance Redressal Cell.
Sy.No.115/1, Financial District, Nanakramguda,
Gachibowli, Hyderabad – 500 032.

Any matter not specifically covered under the above policy shall be referred to the Compliance Head for necessary advice. The interpretation of this policy rests exclusively with the Company. The decision of the Company shall be final and binding. "The Company reserves the right to continue/modify/suspend this policy at any time".

4. DISPLAY

A notice shall be displayed at every office of AFPL and website to which the public have access that a copy of the Policy will be available upon request.