

## Grievance Redressal Policy

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1) Introduction : Investocafe has a holistic approach towards its customer on setting up service standards and continuously improvising customer experience based on market practice, regulatory requirement as well as customer feedback across multiple channels. Investocafe ensures to provide multiple channels to customers to provide feedback on the services as well as to lodge their grievances. Investocafe aims to ensure quick and effective handling of customer grievance, as well as prompt corrective & preventive action in order to avoid recurrence.

In order to meet the above objective, Investocafe outlined a framework for redressal of customer grievances and documented it in the form of a policy for the reference of its customers. Investocafe shall ensure that the Customer Grievance Redressal Policy is also available in public domain (on its website and at branches).

2) Scope and Objectives: The objective of the policy is to spell out the framework for Grievance Redressal and to ensure that:

- a) All customers are treated fairly and in an unbiased manner at all times
- b) All issues raised by customers are dealt with courtesy and resolved on time
- c) Customers are made completely aware of avenues to escalate their grievance and their rights to alternate remedies if they are not fully satisfied with the response or resolution to their grievance
- d) The employees shall work in good faith and without prejudice towards the interest of the customer

Through this policy, Investocafe shall ensure that a suitable mechanism exists for receiving an with specific emphasis on resolving such cases fairly and expeditiously regardless of source of the case.

The policy entails adherence to the provisions prescribed by the regulator from time to time.

3) Tenets of grievance redressal: Investocafe shall be guided by the following tenets in its approach to grievance redressal:

a) Customer Awareness: Investocafe shall endeavour to make continuous efforts to educate its customers to enable them to make informed choices regarding products as well as channels to approach for grievance redressal.

b) Fairness & transparency: The customer's grievance shall be examined in all fairness and Investocafe shall take a balanced approach to resolve the same in a timely and efficient manner.

c) Escalation: All responses to customer grievances will provide an escalation matrix mentioning the details of the next level of grievance redressal for the customer.

d) Review: Investocafe shall have a regular process of internal review of customer grievances at multiple hierarchies to enhance Quality and effectiveness of customer service

4) Definition of Query and Complaint:

Investocafe has clearly defined Complaints and Queries so that customer issues are logged accurately.

Process of handling general customer grievances

a) Touch points to report customer grievances: Customers will be informed about the channels available for referring/seeking redressal of grievances. These are:

- i. Branches
- ii. Phone Support
- iii. Website Support

b) Turnaround time: Depending on the nature of the grievance, specific timelines have been set for different categories. Grievances shall be resolved in a proper and time bound manner with detailed advice to the customer. The customer is kept informed in case of any delay envisaged in resolution of the grievance beyond the stated timelines.

c) Sources of grievances: Apart from direct grievances from customer, grievances received through various regulatory bodies shall be handled centrally under the Grievance redressal cell.

e) Mode of response: Investocafe shall ensure that the mode of response is as per the mode of customer intimation received e.g. cases received through e-mail shall be responded though e-mail.

d)Escalation of grievances: Investocafe has a two-tier escalation mechanism for customer grievances, as given below:

- i. 1stLevel:
- ii. 2ndLevel:
- iii. 3rd Level:

Branches / Phone / Website Grievance Redressal  
Grievance Officer (GO)

e) Employee training and awareness: All employees at customer facing channels and other support departments shall be periodically trained in handling customer grievances. This would include functional training as well as training in soft skills.

6) Review & Oversight of monitoring customer grievances:

a) Analyse/conduct a root-cause analysis of the complaints logged on a quarterly basis. The analysis shall be carried out basis the nature and type of complaint with a view to identify areas of complaints which are endemic in nature and require process review / procedural change.

b) The analysis shall also include review of closure of case (adequacy of closure as well as timeliness). Key aspects of the analysis shall be highlighted to the senior management. Summary of the complaints received and closed shall be reported as part of calendar of reviews prescribed by the regulator.

c) Pro-active monitoring by the Complaints Management Cell shall be carried out at a monthly frequency on sample basis for frequent areas of complaints to raise issues to the concerned units including for cases not resolved or inadequately resolved or incorrectly logged.

d) Customer feedback by way of complaints and through structured Customer Service Committee meetings shall be analysed and acted upon.

### Refund Policy

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The User hereby understands, acknowledges and confirms that in the event the application for subscription does not comply with the provisions of the Scheme Information Documents (SID), the AMC or Trustees or the Mutual Fund or its Registrar Transfer Agent (RTA) retains the absolute right and discretion to reject and not to process such application, and refund the subscription money without being liable for such rejection.

The User understands that the payment for the transaction request shall be through a payment gateway and the AMC/the Mutual Fund/ Trustees/Sponsors/CAMS will not be liable for any failures in the link or for any fraud (either at the payment gateway's end and/or the bank's end) that could take place at the time of making payment and the User undertakes to inform Investocafe immediately in case the Unit holder's bank account is debited but corresponding Units are not allotted to the Unit holder. Refund will be done by the AMC/Payment Aggregator as per the defined TAT and in the source account only.