



Investor Grievance Redressal Policy

Objective

Rupeeting has its foundations laid on the principle of fiduciary. Fiduciary simply means we put our customers before anything else. We keep our fiduciary duties at the forefront when it comes to designing products, offering services and designing processes.

It thus becomes imperative that we address investor grievances with the highest degree of seriousness, sincerity and efficiency. At the same time, we also must place grave importance to implementing measures that would be preventive - and for this, the setting up of customer-centric processes becomes critical.

The Investor Grievance Redressal Policy is meant to enable effective and efficient mechanisms for receiving complaints, and resolving them in a fair, suitable and timely manner.

Definitions

1. Investor - An investor is any person or other entity who commits capital with the expectation of receiving financial returns.
2. Customer / Client - Any investor that has an agreement with Alphaware Advisory Services Private Limited to avail our products and/or services.
3. Grievance - An expression of unfairness that a customer makes related to the products and/or services offered by Alphaware Advisory Services Private Limited. This is different from general feedback, criticism, suggestion, recommendation, and forms of communication that don't necessarily seek resolution.
4. Redressal - An action made towards resolving problems or issues faced by customers.

Registration of complaints

Complaints can be registered via the following channels:

1. SCORES - SCORES is a web based centralized grievance redress system of SEBI (<http://scores.gov.in>). It enables investors to lodge and follow up on their complaints, and track the status of redressal of such complaints online.
2. Email - Complaints can be lodged by writing to us at sawaal@rupeeting.com.
3. Grievance Redressal Officer - Grievances can also be communicated directly to the Grievance Redressal Officer of Alphaware Advisory Services Private Limited by using the following communication modes.

Grievance Redressal Officer	Sagar Lele
Address	1 Janki Centre, Off Veera Desai Road, Andheri West, Mumbai 400053
Email	sawaal@rupeeting.com
Phone	+91 97697 70046

Tracking of complaints

Alphaware Advisory Services Private Limited will put the following processes in place in order to track complaints.

1. Registration with SCORES, and regular tracking of complaints registered on the portal
2. Connecting the investor grievance redressal email ID to a digital Helpdesk Platform, and regularly flagging off any complaints as priority communication
3. Maintenance of a digital register to keep track of complaints, potential resolution, responsibility of resolution, and communication to customer

Responsibility matrix

All complaints will be the primary responsibility of the Compliance Officer. The following steps would be followed to ensure effective and efficient resolution of complaints.

1. Compliance Officer to resolve complaint by himself if a resolution is clearly visible and viable
2. The Compliance Officer would liaise with various departments like investments, product and operations to resolve the complaint

3. If needed, any third-party that we work with would be contacted, and assistance would be sought towards finding a resolution. Third parties can include channel partners, execution partners, technology enablers, business support partners, etc.
4. If the issue cannot be resolved by the above methods, it will be escalated to the senior management (CEO and COO)
5. Recording shall take place of all complaints received, action taken at each step, and the status of resolution

Turnaround Time

Turnaround time for complaints, from the date of receipt in writing would be as follows:

1. Allotment, payments, refunds - 10 working days
2. Complaints that involve third-parties or partners - 30 working days
3. Fraud and related discrepancies - 60 working days
4. Others - 30 working days

If the turnaround time were to change depending on the complexity of the complaint, it shall be communicated promptly to the customer, and the senior management.