

# Achievers Finance India (P) Ltd

## Investor Grievance Redressal Policy

### Objective of Investor Grievance Redressal Policy

Proactive Investor(s)/Customer(s) service delivery and Investor(s)/customer(s) delight is a key differentiator of the Company. At Achievers Finance India (P) Ltd ('The Company'), we strive to provide excellent services to our investors. This policy aims at laying down the framework for minimizing and resolving instances of Investors grievances through proper redressal mechanism.

The Company's Investors Grievance Redressal Policy contains following objectives and principles:

- (a) This Policy is formulated to ensure efficient services to our investors and effectively address their grievances in a timely manner.
- (b) This policy shall be called as 'Investor Grievance Redressal Policy' ('IGR Policy')
- (c) The Company's Secured Non-Convertible Debentures are listed on BSE Limited.
- (d) The Company has appointed Cameo Corporate Services Limited as its Registrar and Share Transfer Agents ('RTA') to ensure faster and efficient service to the investors. The RTA is primarily responsible for handling shareholders related affairs of the Company.
- (e) The Company has appointed IDBI Trusteeship Services Limited to act as the Trustee of the Debenture holders of the company.
- (f) The Board has appointed the Company Secretary to act as Compliance Officer of the Company under the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations"). As the Compliance Officer, the Company Secretary is responsible for ensuring provision of prompt and effective services to Investors and monitoring the dedicated email address of the Company for investor grievances.

## Investor Service Timelines

The Company and its Registrar and Share Transfer Agent ('RTA'), shall follow the following timeliness for performance of its duties toward shareholders:

- a. Matters such as change of address, updation of bank details and non-receipt of interest payment. These matters are addressed by the RTA within a period of 5 working days from the receipt of the request or in case, any supporting documents are required by the RTA for addressing the request, within a period of 5 working days from the receipt of such documents to the RTA's satisfaction.
- b. Matters other than those referred in point (a) above, include but not limited to transfers, change of name, dematerialization-dematerialization, are addressed by the RTA within a period of 7 to 15 days from the receipt of the request. In case, any supporting documents are required by the RTA from the investor or any other party for addressing the request, such matters will be addressed within a period of 15 days from RTA's Satisfaction.

In case statutory timelines for redressal of any grievance, not specifically mentioned here, have been prescribed, the Company/RTA shall address such grievance within the timeline as prescribed under law.

## Classification of Investor(s) Communication

The Company receives communications relating to Payment of Interest, Transfer, Transmission etc. These Communication may either be complaints or mere queries/requests by the shareholders.

In the interest of efficiency, multiple communications or reminders received for the same matter within the stipulated turnaround time in this Policy for handling the query or complaint shall be treated as a single complaint.

In case of ambiguity, the Company Secretary is authorised to decide on the nature and classification of communication, and the decision of the Company Secretary shall be final and binding.

## Investor Grievance Redressal Mechanism

1. The STA is primarily responsible for discharging investor service functions efficiently and effectively.
2. The Company has a designated email Id “[investor@achieversind.com](mailto:investor@achieversind.com)” for handling investor grievances on which investors can make complaints. This e-mail ID is hosted on the website of the Company.
3. The Compliance officer of the Company takes necessary steps or action on email(s) received on the abovementioned email ID.
4. All investor Complaints/grievances received through SEBI by online “SEBI Complaints Redress System” (SCORES) are checked regularly and resolved and replied expeditiously.

## Maintenance of Records

The Complaint Register will be maintained for such period as prescribed by the statute.

## Review of Policy

This policy is to be reviewed as and when management thinks fit or whenever changes are mandated by statutory authorities.

### **Contact Details:**

	Contact Details	Address
RTA	Name of the Concerned Person: Mr. R.D. Ramasamy Telephone No.: (044) 40020700 E-mail ID: <a href="mailto:investor@cameoindia.com">investor@cameoindia.com</a>	“Subramanian Building”, #1, Club House Road, Chennai - 600002
Company	Name of the concerned Person: Poushali Ghosh Designation – Company Secretary Cum Compliance Officer Telephone No.: (033) 66063048 Email ID- <a href="mailto:investor@achieversind.com">investor@achieversind.com</a>	32/A, Diamond Harbour Road, Sakher Bazar, Kolkata, West Bengal - 700008