

GRIEVANCE REDRESSAL POLICY

Introduction

Arthya Wealth and Investments Private Limited (“Arthya”) is registered as an Investment Advisor (IA) with Securities and Exchange Board of India (“SEBI”) under the Securities and Exchange Board of India (Investment Advisers) Regulations, 2013 (“Regulations”) bearing the registration number **INP000015279**.

At Arthya, we believe that ‘Client Service’ is a vital element for sustained business growth and we want to ensure that our Clients receive exemplary service across different funds. We also believe that prompt and efficient service is essential for retaining existing relationships and therefore, client satisfaction is utmost priority for us. Client queries and complaints constitute an important voice of Clients, and this policy details grievance handling process through a structured grievance redressal framework. Grievance redressal is supported by a review mechanism, to minimise the recurrence of similar issues in future. Arthya has a dedicated “Client Services” desk that is responsible for timely and prompt communication with our clients, while having an open attitude towards service recovery, and providing alternate solutions to clients, thus ensuring healthy relationships with our clients.

Grievance Redressal policy follows the following principals:

1. Investors will be treated fairly at all times
2. Queries or communications with respect to portfolios received from the clients will be considered in Grievance Redressal Policy.
3. Lapses that result in further interactions and can be substantiated/ proved to have occurred due to undue delay/error of Arthya and/or its service providers will, in the normal course be considered as a complaint.
4. In case the lapse is due to misinformation or mistake on the part of the client or any external agency not appointed by Arthya, then such a lapse will not be treated as a complaint or part of grievance redressal policy.
5. Complaints raised by Investors will be dealt with courtesy and in a timely manner

These parameters are indicative as of the date of the policy and Arthya can amend these parameters over a period of time at regular intervals after taking into account the nature of interactions with the clients for considering the same as complaint. Parameters that are wide and having more than one interpretation would be interpreted as per set industry practices / proven nomenclature / precedents for the benefit of the Clients.

FRAMEWORK:

Clients can contact Arthya Clients Services Team (CS Team) for any queries/complaints. In case they are not satisfied with the response provided by Arthya's CS Team, they have an option to register their complaints through SEBI's SCORES platform. However, Arthya suggests to follow the grievance redressal method stated in sub-clause A below before opting to register through the SCORES portal.

A) Arthya Clients Services Team:

Client's queries arise due to lack of understanding of the product and/ or a deficiency in service experienced by Clients. Deficiency in service may include lack of proper explanation, clarifications, understanding which escalates into shortfalls in the expected delivery standards, either due to inadequacy of facilities available or through the attitude of staff towards clients. Clients can seek clarification to their query and are further entitled to make a complaint to Arthya's Clients Service Team through any of the modes mentioned below:

1. Phone & Email : The clients can call the Client Service team or send an email on any business day between 9.00 am - 6.00 pm to register their queries / complaints.

Helpline number:

+91-8591314442

Email ID:

clientservices@arthyawealth.com; advisory@arthyawealth.com

2. Website: Clients can write to us through our website www.arthyawealth.com and register their message / query / complaint through our contact us section.

3. Letter: Clients can address their query/complaint at the registered office mentioned below:

Arthya Wealth and Investments Private Limited

712, The Summit Business Bay,

Off. Western Express Highway,

Andheri Kurla Road, Andheri East,

Mumbai-400069

In the normal course, all queries/complaints received by Arthya's Clients Relations Team will be responded within 24 working hours /resolved within 2 business days from the date of receipt.

If the query / complaint is not resolved within the stipulated time frame, then clients can write to the COO whose details are as below:

Mr. Subramanian V

COO

subbu@arthyawealth.com

+91-8591314443

B) Through Registering on SEBI's SCORES Portal:

Clients can also lodge their grievance by registering themselves on SEBI SCORES platform at www.scores.gov.in. SCORES is a portal developed by SEBI for grievance redress mechanism. Arthya will redress the grievance within 7 business days of receipt of the grievance through SCORES or any other timeline as stipulated by SEBI.

INTERNAL MACHINERY TO HANDLE CLIENT'S QUERIES / COMPLAINTS

Queries/Complaints are investigated within the stipulated timelines at the different levels of escalation as maintained by the Arthya. Certain types of queries/complaints, involving fraud, legal inputs and third party, needing more time for investigation, are acknowledged accordingly and the turnaround time is communicated to the clients. The prompt communication of Arthya's stand on any issue is important and is done clearly in a client friendly manner.

POLICY REVIEW

This Policy shall be amended as and when necessary with the approval of the Directors of Arthya.

For Arthya Wealth and Investments Private Limited



Smitha Jain Arora

Compliance Officer

