

Investor Grievance Redressal Policy

1. Objective

The purpose of this policy is to provide a transparent, fair, and timely process for handling investor/client complaints and grievances in compliance with SEBI guidelines and Exchange norms.

It ensures the protection of investor interests and reinforces trust in Yashwi Securities Pvt Ltd ("Yashwi" or "the Company") as a responsible and ethical market intermediary.

2. Regulatory Framework

This policy is framed in accordance with:

- **SEBI Circular SEBI/HO/MIRSD/DOP/P/CIR/2023/23** dated February 6, 2023 – *Online Dispute Resolution (ODR) Mechanism*
- **SEBI Master Circular for Stock Brokers (June 2023)**
- Circulars from **NSE, BSE, MCX**, and **NSDL/CDSL**
- SEBI (Stock Brokers) Regulations, 1992

3. Scope

This policy covers complaints received from:


- Individual retail clients and institutions
- Clients trading in equity, derivatives, commodity, currency, and depository segments
- Complaints received via:
 - SEBI SCORES portal
 - Exchange investor grievance cells (NSE/BSE/MCX)
 - Direct email or call to Yashwi's grievance cell
 - Physical letters or visits to the registered office


4. Designated Officer & Contact Details

Yashwi has appointed a **Designated Grievance Redressal Officer (GRO)** who is responsible for resolution, compliance, and reporting.

Grievance Redressal Officer:

 investors@yashwi.com

 033 - 45031976

 Yashwi Securities Pvt Ltd, Altitude – The Business Park, 2, O.C. Ganguly Sarani, 9th Floor, Kolkata - 700020

Office Hours: **Monday to Friday | 10:00 AM to 6:00 PM**

5. Grievance Redressal Mechanism

a. Step 1: Internal Resolution

Clients are encouraged to first raise their grievance directly with the Company through any of the following:

- Email to investors@yashwi.com
- Support ticket on the client portal or app
- Written letter to the registered office

All grievances are logged in the **Internal Complaint Register** and acknowledged within **48 working hours**.

b. Step 2: Escalation to Compliance Officer

If not resolved within **7 working days**, the matter is escalated to the **Compliance Officer** for final resolution.

c. Step 3: SEBI / Exchange Redressal

If still unresolved, clients may escalate to:

- **SEBI SCORES Portal:** <https://scores.gov.in>
- **Exchange Investor Grievance Cells:**
 - [NSE Investor Services](#)
 - [BSE Investor Complaints](#)
 - [MCX Investor Services](#)
- Depository: [NSDL Complaints Portal](#)

6. Turnaround Time

Stage	Timeframe
Acknowledgement	Within 48 hours of receipt
Resolution (Internal)	Within 7 working days
Escalation (If needed)	Within 2 working days of request
Final resolution (Extended)	Within 15 working days

If a complaint requires more time, the client will be informed of the reason and expected resolution timeline.

7. Types of Grievances Covered

- Delay in account opening or KYC issues
- Trade-related complaints (unauthorized trades, wrong execution)
- Charges, fees, or ledger discrepancies
- Delay in fund/securities payout
- DP-related issues (pledge/unpledged, POA misuse)
- System downtime or technical glitches
- Mis-selling or miscommunication

- Breach of confidentiality or data protection

8. Complaint Tracking & Record Maintenance

- A unique **Complaint Reference Number** is assigned to each case
- Status updates are sent via SMS/email
- Complaints are maintained in a secure log for **minimum 5 years**
- All records are available for inspection by SEBI and exchanges

9. Online Dispute Resolution (ODR)

In line with SEBI Circular SEBI/HO/OIAE/OIAE_IAD-1/P/CIR/2023/32:

- Unresolved complaints beyond 15 days may be referred to ODR institutions empanelled by SEBI
- ODR is a digital platform where disputes are resolved via mediation and arbitration
- Clients are informed if their complaint is escalated to ODR

10. Root Cause Analysis (RCA)

- RCA is conducted monthly to identify systemic issues and recurring complaints
- Feedback is shared with relevant departments for corrective action
- Summary is reviewed by the senior management and Board periodically

11. Training & Awareness

- Periodic employee training on grievance handling and client communication
- Investor awareness materials (FAQs, complaint process) made available on the website and app
- Helpline details printed on account statements and KYC forms

12. Review of Policy

This policy shall be reviewed **annually** or whenever required by SEBI, exchanges, or internal audits.