ASK INVESTMENT MANAGERS LIMITED (GIFT IFSC BRANCH)

COMPLAINT HANDLING AND GRIEVANCE REDRESSAL POLICY

VERSION	DETAILS	APPROVAL DATE
1.0	Complaint Handling and Grievance Redressal Policy	18 February 2025

Complaint Handling and Grievance Redressal Policy

Introduction

ASK Investment Managers Limited ("ASK IM") is a company incorporated under Companies Act, 1956 having its registered office at Birla Aurora, 16 Level, Office floor 9, Dr. Annie Besant Road, Worli, Mumbai - 400030, India. ASK IM is also having branch office in GIFT-IFSC and registered with International Financial Services Centres Authority as Fund Management Entity (FME) under International Financial Services Centres Authority (Fund Management) Regulations, 2022.

Scope:

This Policy is applicable to ASK Investment Managers Limited (GIFT IFSC Branch) and funds/schemes managed by it, if any.

General Principles

- Investors are treated fairly at all times
- Grievances/complaints raised by Investors are dealt with courtesy and in a timely manner
- Queries and grievances/complaints are treated efficiently and fairly
- The FME works in good faith and towards the interests of the Investors

Grievance Redressal

ASK Group strives in provide satisfactory customer service by constantly improving the processes through prompt corrective and preventive actions. However, the investors may have complaint(s) and those should be quickly and effectively handled.

Nature of Complaints:

Investors may raise the complaints for any of the following issues except the below:

- Anonymous complaints (except whistleblower complaints)
- Incomplete or un-specific complaints
- Allegations without supporting documents
- Suggestions or seeking guidance/explanation
- Complaints on matters not relating to the financial products or services provided by the FME
- Complaints about any unregistered/ un-regulated activity
- References in the nature of seeking information or clarifications about financial products or service
- Service related queries received from like receipt of periodical information, statement of accounts etc.

The process for redressal of Investor Grievances should be as follows:

1. In case an investor has a complaint or a grievance about any Fund or Scheme which is managed by the FME and its services including services provided by its distributors or outsourced agencies, investor should contact Complaint Redressal Officer (CRO) of the FME.
2. Such a complaint or a grievance should be noted in the Investor Grievance Register. CRO shall ensure that all the complaints received are recorded and resolved.
3. CRO to analyse the complaint and based on assessment of the complaint, the complaint shall be accepted within 3 working days and written acknowledgment shall be sent to the complainant.
4. In case complaint is not accepted, it shall be intimated to complainant within 5 working days along with the reason for non-acceptance.
5. While processing the complaint, if any additional information is required the same to be sought from the complainant.
6. The complaint or grievance to be disposed within 15 days of acceptance of complaint. If additional time is required to dispose the complaint, then it shall be disposed within 30 days of the acceptance of the complaint.
7. The complaint shall be analysed in the fair, transparent and impartial manner. Complaint shall either be resolved or rejected. If complaint is rejected, then the complainant shall be informed in writing along with the reason for rejection.

Appeal Mechanism:

1. Complainants, who are not satisfied with the resolution provided or the complaint is rejected, may file an appeal with the Complaint Redressal Appellate Officer (CRAO) within 21 days from the receipt of decision from CRO.
2. CRAO shall dispose the appeal within 30 days of the receipt of appeal.
3. Investors can contact the FME at imgiftteam@askimgiftcity.in and +917969021111.

Complaint before the International Financial Services Centres Authority (IFSCA)

If the complainant is not satisfied with the decision of the CRO and CRAO, he/she may file a complaint before the IFSCA Authority through email to grievance-redressal@ifsca.gov.in preferably within 21 days from the receipt of the decision from the FME.

Maintenance of Records:

All records relating to handling of complaints shall be maintained in electronic retrieval for the six years from the date of disposal of complaint or any specific period mandated by IFSCA. In case of any pending litigation or legal proceeding relating to the complaint, the record shall be maintained for the applicable period, after final disposal of the proceeding.
Following data to be maintained:

- Complaints received and processed;
- All correspondence exchanged between the FME and the complainants;
- All information and documents examined and relied upon by the FME while processing of the complaints;
- Outcome of the complaints;
- Reasons for rejection of complaints, if any
- Timelines for processing of complaints; and
- Data of all complaints handled

Reporting:

The annual report of FME/Fund/Scheme shall have a section with heading "Complaint Handling and Grievance Redressal" wherein the data of all complaints received, resolved, rejected and pending during the year shall be provided in a tabular/ graphical format.

Review of Policy

The FME may review this Policy on an annual basis or earlier, if required, in light of change in regulatory compliance and business reasons.

Grievance Redressal Matrix for ASK Investment Managers Limited (GIFT IFSC Branch)

Contact Person	Email ID	Contact Number	Timings
Mr.Brijesh Soni (Complaint Redressal Appellate Officer) (CRAO)	brijesh.soni@askimgiftcity.in	+917969021101	09:30 a.m. IST to 06:00 p.m. IST