

Policy for Complaint Handling and Grievance Redressal

Scope	Aditya Birla Sun Life AMC Limited (IFSC Branch) (“ABSLAMC IFSC Branch” or “Company” or “Regulated Entity” or “Entity”)
Approver	IVOR Committee / Board of Directors of ABSLAMC
Owner	Operations
Effective date	April 1, 2025
Next Review date	As and when basis
Version	1.0

1. Objective

This policy outlines the principles and procedures for handling complaints and grievances within the company in a fair, transparent, and timely manner. It ensures that complaints from customers or clients are addressed appropriately and promptly and their interest is protected.

2. Applicability

This policy will cover investors/customers and their complaints and grievances received related to the financial products/services provided by the ABSLAMC IFSC Branch.

3. Definitions/References

- i. **Complaint:** An expression of dissatisfaction made by a consumer or stakeholder concerning the company's financial products or services.
An indicative list of matters not considered a complaint can be found in Schedule I of this policy.
- ii. **Group Entity:** Aditya Birla Sun Life AMC Limited shall be a group entity for the purpose of this policy.
- iii. **Complaint Redressal Officer (CRO):** CRO shall be an employee of the Regulated Entity responsible for handling of complaints received from its consumers. (Refer Schedule II for details)
- iv. **Complaint Redressal Appellate Officer (CRAO):** CRAO shall be a senior level person at the level of or one level below a Key Managerial Personnel of ABSLAMC IFSC Branch or Aditya Birla Sun Life AMC Limited (ABSLAMC), as may be designated by ABSLAMC IFSC Branch. The person so designated shall be responsible for handling appeals of consumers against the decision taken by the CRO. (Refer Schedule II for details)
- v. **Consumer:** Includes retail, professional, and non-retail clients as defined under relevant regulations.
- vi. **Professional Consumer:** An Accredited Investor covered under Circular 'Accredited Investors in IFSC' dated Jan 25, 2024 and as may be updated from time to time.
- vii. **Retail Consumer:** Any consumer not classified as a professional or non-retail consumer.

In the event any definition is not provided within this document, the corresponding definition as stated in the applicable regulations or internal policies shall prevail.

4. General Provisions

- This policy will be displayed on the company website under "Complaint Handling and Grievance Redressal" section.
- Contact details of the CRO and CRAO will be provided.

5. Complaint Handling Procedure/Mechanism

- For any concerns, issues, or complaints regarding investments or services provided by ABSLAMC IFSC Branch, investors can reach out directly through the following channel:
Email: An email to the below IDs can be sent
Info.Abslgiftcity@adityabirlacapital.com
- On receipt of complaint, the regulated entity will engage in a transparent process for resolution and ensure that complaints are resolved efficiently. Each case will be reviewed on its merits, ensuring that appropriate solutions are provided to the complainant.
- Pursuant to assessment,
 - if the complaint is accepted, it must be formally acknowledged in writing within 7 days (3 working days for retail customers) of receipt of the complaint.
 - in case of non-acceptance, the complainant shall be informed within 5 working days along with reasons.
 - Complaints to be assessed fairly and resolved within 15 to 30 days.
 - If the complaint is rejected, reasons to be communicated in writing.
- Complaints related to transactions involving the CRO will be assigned to another official.

ABSLAMC IFSC Branch may establish an online system for complaint handling, depending on its operational scale.

6. Appeal Mechanism

- Unsatisfied complainants may appeal to the CRAO within 21 days of receiving the CRO's decision.
- Appeals will be resolved within 30 days.

7. Escalation to the Authority

If unresolved, complaints can be directed to the relevant regulatory authority via email to grievance-redressal@IFSC.gov.in within 21 days post-appeal decision.

8. Maintenance of Records

ABSLAMC IFSC Branch shall maintain detailed records of complaints for at least six years, including:

- Complaint details and correspondence.
- Documents reviewed.
- Resolution timelines and outcomes.
- Reasons for rejection of complaints, if any

9. Reporting

Complaint handling statistics will be displayed on the company's website annually. The section will cover data of all complaints received, resolved, rejected and pending during the year in a tabular/graphical format.

10. Compliance and Monitoring

The compliance officer will ensure adherence to regulatory requirements and proper implementation of this policy.

Schedule I

1. Anonymous complaints (except whistleblower complaints)
2. Incomplete or un-specific complaints
3. Allegations without supporting documents
4. Suggestions or seeking guidance/explanation
5. Complaints on matters not relating to the financial products or services provided by the Regulated Entity
6. Complaints about any unregistered/ un-regulated activity
7. References in the nature of seeking information or clarifications about financial products or services

Schedule II

Complaint Redressal Officer (CRO)

Phone: +91 79 69127506

Email: CRO.Abslgiftcity@adityabirlacapital.com

Address: Unit No. 201-A, Second Floor, Signature Building, GIFT SEZ, Villages Phirozpur and Ratanpur, Gandhinagar – 382355, Gujarat, India

Complaint Redressal Appellate Officer (CRAO)

Phone: +91 79 69127511

Email: CRAO.Abslgiftcity@adityabirlacapital.com

Address: Unit No. 201-A, Second Floor, Signature Building, GIFT SEZ, Villages Phirozpur and Ratanpur, Gandhinagar – 382355, Gujarat, India