

Narnolia Financial Services Ltd.

GRIEVANCE REDRESSAL AND DISPUTE SETTLEMENT MECHANISM:

The Grievances, if any that may arise pursuant to Portfolio Management Services shall be solved in the manner detailed below:

While resolving the Grievance, acts done in good faith, risk or losses arising out of normal business practices, which have been disclosed in the Agreement or have bearing on the normal operations, shall be taken into consideration.

- At the out-set, the grievance is referred to the Dealing Officer, who shall try to resolve the same within a week
- In the event of non-redressal of Grievance within the stipulated time, the same is escalated to Investor Relation Officer, who shall resolve the same within 7 days of the reference
- The Client can also refer the Matter to Arbitration as provided in the Agreement under Arbitration and Conciliation Act, if he is not satisfied of its resolution by the Investor Relation Officer. Such arbitration proceedings shall be held at Kolkata or such other place as may be deemed fit by the Portfolio Manager.

Name, address, telephone number of the investor relation officer who shall attend to the investor queries and complaints.

Mr. Ramesh Kumar Singh, Compliance Officer

Narnolia Financial Services Ltd.

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