

**Customer Service &
Complaint Handling & Redressal Policy**

of

Bandhan AMC Limited (“Gift City branch”)

Document Version Control

Date	Author	Reviewed by	Version	Change Reference
October 29, 2024	Pritesh Shah	Vijayalaxmi Khatri	1.0	New policy
October 29, 2025	Bishwajeet Dubey	Vijayalaxmi Khatri	2.0	Former name of the AMC is deleted

Table of Contents

A. Introduction.....	4
B. Objective.....	4
C. Scope	4
D. Policy Owner.....	4
E. Periodicity of Review.....	4
F. Query and Complaints Management.....	5
G. Complaint Redressal framework	6

A. INTRODUCTION

Bandhan AMC Limited (“**Bandhan AMC**” or “**AMC**”) including its Branch office in GIFT City under IFSCA (Fund Management) Regulations, 2025 strives to comply with applicable laws and regulations related to complaints redressal as per IFSCA (Fund Management) Regulations, 2025, as amended from time to time. The AMC shall ensure that the investor concerns are addressed promptly, professionally and transparently. This policy outlines the procedure and guidelines for effectively handling queries and complaint received by the Gift City Branch of Bandhan AMC limited.

B. OBJECTIVE

The goal of Query and Complaints Management is to provide a systematic approach to record, manage and resolve all investor/ investor related interaction in a systematic and time bound manner. It is the act of taking care of customer’s needs by providing and delivering professional, co-operative, excellent service and assistance before, during and after the customer's requirements are met.

The Policy aims to resolve, records and manage all the queries and complaints from the investors and clients of the business activities undertaken in branch office in International Financial Services Centre (“IFSC”) - Gujarat International Finance Tec-City (“GIFT City”) (referred as 'Gift City Branch') of Bandhan AMC (“the AMC”).

C. SCOPE

- Regulatory Requirement
- Complaint Redressal framework
- Escalation matrix
- Periodicity of review

D. Policy Owner

The Compliance Officer (Gift City Branch) shall be the custodian of the document.

E. Periodicity of Review

- Annually.
- Any new circular/guideline which leads to any modification to any process/limits set out herein shall be deemed to form part of this process. The policy will be amended as required and the amended policy will be placed in the forthcoming Board meeting for the approval of the Boards.

F. Query and Complaints Management:

The investor or client may choose to interact with the Gift City Branch through below mentioned modes:

- Electronic mode – Through E-mail id pritesh.shah@bandhanamc.com or shivam.gupta@bandhanamc.com
- Physical mode – Through a written letter / Walk-in to the Gift City Branch

These interactions can be further classified into:

- Query/Request – can be a query/request for generic information, that may or may not be pertaining to his investments / services offered by AMC pertaining to the investments of the investor
- Complaints/Grievances – can be a complaint/ grievance with respect to any breach in the regulatory framework or a standard operating process or lack of communication/understanding. etc.

Illustrative Categorisation of Query/Request:

- Enquiry about the scheme/fund/AMC
- Request for Account statement
- Request for updation of contact details, address, etc.
- Enquiry about the services offered by the AMC

Categorization of Complaints/Grievances:

- Non-receipt of Dividend
- Interest on delayed payment of Dividend, if applicable
- Non-receipt of Redemption Proceeds
- Discrepancy or non-receipt of Statement of Account/Demat Unit
- Delayed receipt of periodical reports, if applicable
- Delayed intimation of changes to the terms of the fund documents, if applicable
- Delayed disclosure of Net Asset Value
- Delayed disclosure of portfolios under the scheme, if applicable
- Non-receipt of the regulatory disclosure like Annual Report
- Deviation from Strategy or funds attributes
- Wrong or excess charges/load/other expenses
- Non-updation of changes viz. address, PAN, bank details, nomination, etc
- Non-disclosure of implementation of stewardship responsibilities
- Delay in allotment of Units
- Unauthorized Redemption

G. Complaint Redressal Framework:

Through Compliance Officer

Investor raising complaints / grievance are requested to approach the Compliance Officer of the GIFT City Branch directly and in the normal course can expect a response at the earliest and not later than 21 calendar days of complaint / grievance registration. Investors can send an email to pritesh.shah@bandhanamc.com to register their complaints / grievance.

Through Principal Officer

If the Investor do not receive a response within 21 days calendar days of writing to the Compliance Officer of Gift City Branch, or if he is not satisfied with the response received, the investor can write to the Principal Officer of the GIFT City Branch at shivam.gupta@bandhanamc.com and expect a reply within 10 calendar days.

Through Chief Executive Officer of Bandhan AMC Limited

In case if the response is not sent to the investor within the stipulated as mentioned or the investor is not satisfied with the response received from the Principal Officer, the investor can write to the Chief Executive Officer of Bandhan AMC Limited at vishal.kapoor@bandhanamc.com, for resolution.