

Detailed write up on procedure for filing a complaint on a Designated Email ID

The regulator has made it mandatory for each Trading Member to have a dedicated Mail ID for the Investor/Customer to make his Complaints/Grievances, and the Broker is required to resolve such complaints within a reasonable time after the receipt of such complaints. The company has formed a mail ID investorgrievance@barodaetrade.com on the Baroda etrade website to receive and address the grievances of the investors. The mail ID will be accessed by the following personnel from the company:

- Designated Director
- Compliance Officer
- Departmental Heads (Accounts / Back-office / Marketing)

The company shall ensure that once a complaint is received from the customer/investor, the same is attended as a top priority and provide the reply regarding the investor query as soon as possible depending on the complexity of the complaint. Many times, the client will also enquire for information on the investor grievance email ID, then in such cases the complaints are bifurcated the email received as an investor grievance email or an enquiring email by the Customer Care Head. In case if it is an enquiring email then the same is required to be replied within a maximum of 3 working days. **In case if it is an investor grievance then the same is replied after thorough study within a period of 7 working days.** In case the complaint/query is of such nature that it requires the attention and discussion of the senior management, then the said complaint/grievance should be discussed by the Investor Grievance Committee and a suitable solution must be communicated to the investor/customer at the earliest.

Types of Investor Grievances / Complaints: -

1. Non-receipt / delay in payment:
2. Delay in refund of margin payment.
3. Non settlement of accounts
4. Non-receipt / delay in delivery or transferring securities.
5. Non-receipt of documents
6. Non receipt of Bills/ Contract notes
7. Non receipt of Account statements
8. Non receipt of copies of Rights & Obligation Documents.
9. Unauthorized trades / misappropriation
10. Service-related issue.
11. Excess brokerage
12. Non-execution of order
13. Wrong execution of order
14. Connectivity / system related problem
15. Non-receipt of corporate benefits
16. Other service defaults
17. Closing out / squaring up
18. Dispute in Auction value / close out value.
19. Non implementation of arbitration award
20. Others

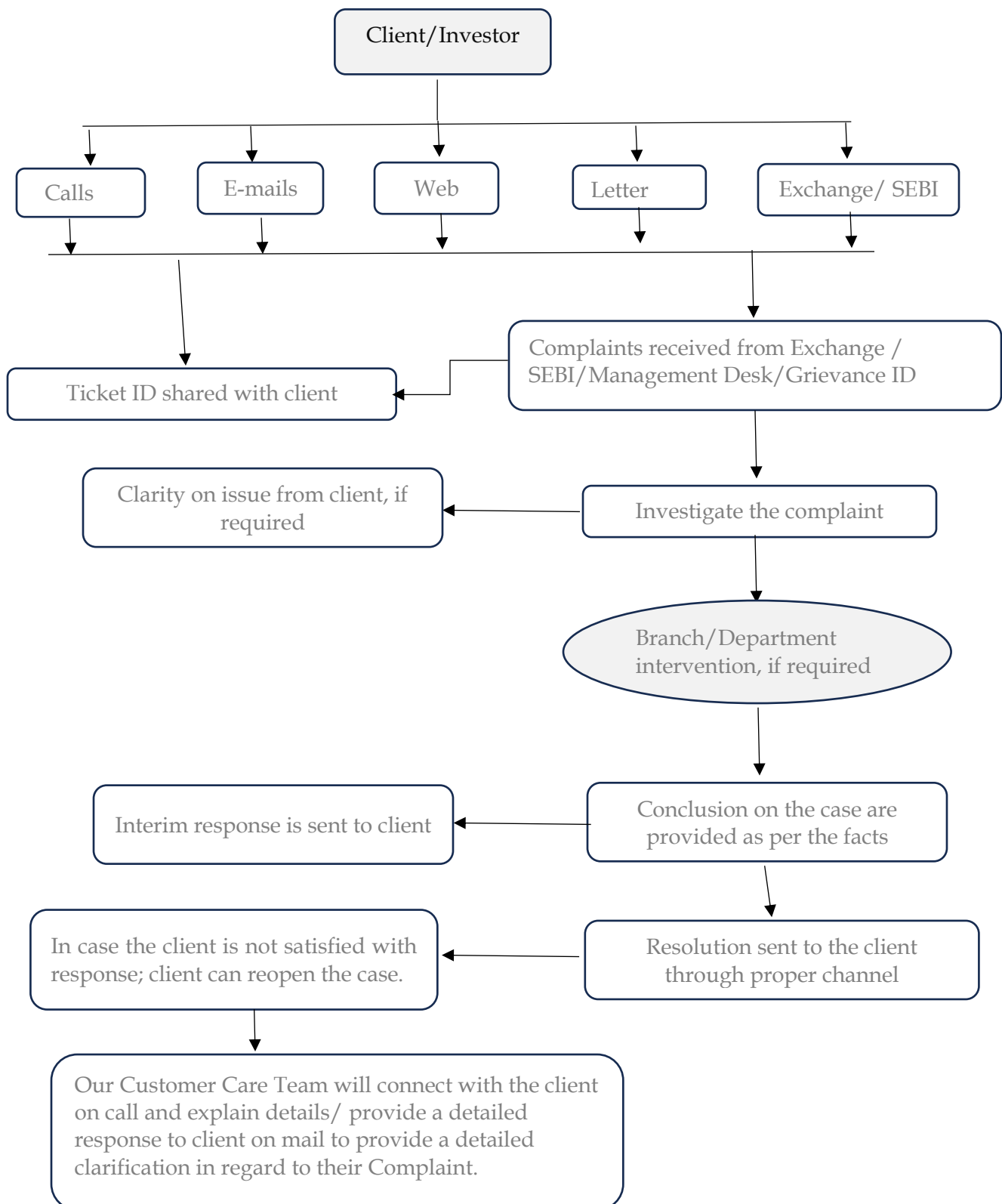
CSD: Client Service Desk (Escalation SOP)

Escalation handling process: -

- **Purpose:** Redressal of complaints/escalations received from all retail clients.
- **Scope:** Procedure for redressal of complaints/escalations received from all retail clients pertaining to their trading account.
- **Definition:** Redressal of customer complaints = Providing satisfactory resolution for issues not addressed by at any customer touch point.
- **Responsibility:** Customer Service Executive (CSE). Team Leader/Manager/ Head - CSD is responsible for overall supervision.
- **Reporting of Escalations**
 - a. Grievances will be tracked from received date and resolved within 7 calendar days. However just in case there are any cases that are pending beyond 7 days, various HODs e.g., Business, Ops, etc. will jointly meet on weekly basis for immediate resolution measures.
 - b. If an investor is not satisfied with the response provided they can file their grievance as per the Escalation matrix given below:-

Details of	Contact Person	Address	Contact No	Email ID
Customer Care	Mr. Kamal Negi	401/501 B-Wing, Business Square, Opp Kanakia Wall Street, Andheri Kurla Road, Andheri (East), Mumbai-400 093.	8652-270270 Mon-Fri; 9:00 AM To 6:30 PM	customercare@bobcaps.in
Head of Customer Care	Mr. Fayyaz Farid Millwala	401/501 B-Wing, Business Square, Opp Kanakia Wall Street, Andheri Kurla Road, Andheri (East), Mumbai-400 093.	022-69417333 Mon-Fri; 9:00 AM To 6:30 PM	head-customercare@bobcaps.in
Compliance Officer	Mr. Sameer E. Khobrekar	1704 B Wing Parinee Crescenzo, G Block, BKC, Bandra (East), Mumbai - 400 051.	022- 61389358 Mon-Fri; 10:00 AM To 6.30 PM	compliance@bobcaps.in
Joint MD	Shri. Sanjiv Saraff (KMP)	1704 B Wing Parinee Crescenzo, G Block, BKC, Bandra (East), Mumbai - 400 051	022-61389300 Mon-Fri; 9:00 AM To 6:30 PM	JointMD@bobcaps.in
MD & CEO	Shri Sanjeev Dobhal (KMP)	1704 B Wing Parinee Crescenzo, G Block, BKC, Bandra (East), Mumbai - 400 051.	022-61389373 Mon-Fri; 10:00 AM To 6:30 PM	md.ceo@bobcaps.in

Escalation handling Process Flow



In case, client is not satisfied then investors can take up the Complaint with the stock exchanges i.e. BSE and NSE. In case your complaint has not been addressed/ redressed by the trading member file complaint with NSE and BSE. Full procedure can be accessed through following link:

<https://www.nseindia.com/invest/file-a-complaint-online>

<https://bsecreg.bseindia.com/ecomplaint/frmInvestorHome.aspx>

In case a complaint is still not redressed to the investor's satisfaction, the investor may approach the Securities and Exchange Board of India and file their grievance through "SCORES", the centralized online system for lodging and tracking complaints. SCORES facility can be accessed through the weblink- <https://scores.sebi.gov.in/>