

Grievance Redressal & Escalation Matrix

At Financial Radiance, we are committed to providing transparent, timely and fair resolution of customer queries, requests and complaints.

All complaints received through approved physical or digital channels are recorded in Zoho system which is our centralised Complaint Database. Some routine tasks which can be completed within an hour or two, are entered in our Google Sheet for easier tracking.

1. How to Raise a Complaint

Customers may submit their queries, requests or complaints through:

- **Physical Channel:** Customer Complaint Register maintained at the office.
- **Digital Channel:** Online Support / Query Submission Form available through our respective WhatsApp Groups created for every client.
- **Email:** rutujakokate@financialradiance.com with a cc to rajeshminocha@financialradiance.com

Upon receipt of a complaint, it is acknowledged and an indicative time frame for resolution is provided to the client.

2. Complaint Resolution & Turnaround Time

Nature of Query / Complaint	Expected Turnaround Time
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Standard Queries & General Requests	Within 24 Hours
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Issues Requiring AMC Coordination	Within 5 Days
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Issues Requiring RTA Coordination	Maximum 15 Days
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Where additional information or time is required for resolution, the customer will be informed of the reason for the delay and the revised expected timeline.

3. Grievance Escalation Matrix

Level 1 – Customer Service / Complaint Registration

The Customer Service Support function coordinates the complaint with the relevant internal team, Asset Management Company (AMC) or Registrar & Transfer Agent (RTA), as applicable.

The complaint is tracked until resolution and the status is updated in Zoho, or in the Google sheet.

Level 2 – Grievance Officer

If the customer is not satisfied with the resolution, or if the matter requires further escalation, the customer may contact the designated Grievance Officer:

Grievance Officer: Rajesh Minocha

Email: rajeshminocha@financialradiance.com

Contact: +91 98664 61113 | +91-120-4548926

The Grievance Officer oversees the complaint handling process, monitors the applicable Turnaround Time (TAT), coordinates with the relevant parties and ensures that the customer is appropriately informed of the status and resolution.

Level 3 – SEBI SCORES

If the grievance is not satisfactorily resolved by the concerned intermediary/entity, the investor may approach SEBI through its **SCORES – SEBI Complaint Redress System**.

Lodge / Track a Complaint on SCORES:

<https://scores.sebi.gov.in/>

SEBI states that investors should first take up their grievance with the concerned SEBI-regulated entity and may subsequently use SCORES for grievance redressal.

SCORES provides facilities to:

- Register and lodge a complaint against the concerned SEBI-regulated entity;
- Track the status of the complaint;
- Seek review of the response, where applicable; and
- Provide feedback on the grievance redressal process.

4. Complaint Closure

Once the complaint has been resolved, the final outcome is communicated to the customer and the Ticket is formally marked as **“Closed”** in the central complaint database.

A record of complaints and their resolution is maintained for audit, review and regulatory purposes.

5. Our Commitment

Financial Radiance is committed to handling customer grievances in a fair, transparent and time-bound manner. Recurring complaints and process gaps are periodically reviewed to identify corrective actions and improve service quality.

Grievance Officer

Rajesh Minocha

Email: rajeshminocha@financialradiance.com

Contact: +91 98664 61113 | +91-120-4548926

SEBI SCORES

For complaints relating to the securities market, investors may access the SEBI SCORES platform:

<https://scores.sebi.gov.in>