

Grievance redressal and dispute settlement mechanism

In the event the Client has any grievance on the services standards or reporting that the Portfolio Manager has agreed to provide, then the Client shall write to the Compliance Officer of the Portfolio Manager at the address specified above, or write by email to our Compliance Officer, Aparna M. Iyer (finance@qrcia.in) The Compliance Officer shall acknowledge the receipt of email within 2 working days. Further, the Compliance Officer shall within a period of ten (10) working days address the grievance of the Client and write to the Client in the form of an Action Taken Report (ATR) stating the action taken, and where the grievance is of the nature that can be repetitive, the steps taken so that the grievance does not arise again.

Where the Client is not satisfied with the ATR of the Compliance Officer, then the client shall write to the Principal Officer of the Portfolio Manager either at the address specified below or write by email to saurabh@qrcia.in. The timelines specified for the Compliance Officer relating to acknowledge and the timelines for writing to the Client in the form of an ATR shall be applicable to the Principal Officer also.

The Portfolio Manager shall redress investor grievances promptly but not later than twenty-one calendar days from the date of receipt of the grievance and in such manner as may be specified by the Board.

An investor/client shall first take up his/her/their grievance with the Market Participant (Portfolio Manager) by lodging a complaint directly with the concerned Market Participant (Portfolio Manager). If the grievance is not redressed satisfactorily, the investor/client may, in accordance with the SCORES guidelines, escalate the same through the SCORES Portal through link https://scores.gov.in/scores/complaintRegister.html in accordance with the process laid out therein. After exhausting these options for resolution of the grievance, if the investor/client is still not satisfied with the outcome, he/she/they can initiate dispute resolution through the ODR Portal using the link https://smartodr.in/

All disputes, differences, claims and questions whatsoever arising from (i) the Agreement between theInvestor and the Portfolio Manager and (ii) the services to be rendered by the Portfolio Manager and / or their respective representatives shall be attempted to be resolved by discussions between the parties and amicable settlement. In case the disputes remain unsettled, the same shall be referred to a sole arbitrator and such arbitration shall be in accordance with and subject to the provisions of The Arbitration and Conciliation Act, 1996, or any statutory modification or re-enactment thereof for the time being in force. Such Arbitration proceedings shall be held at Mumbai. The rules of arbitration shall be as approved by the Board of Directors of the Portfolio Manager which shall be provided to the Client upon request.

Address for writing/sending Complaint

1st Floor, Engineer's Premises 93, Mumbai Samachar Marg, Kala Ghoda, Fort, Mumbai, Maharashtra – 400001.

Data for the month ending – Oct 2025

Sr. No.		Pendingat the End of last month	Received	Resolved*	Total Pending#	Pending complaints > 3 months	Average Resolutiontime^ (in days)
1	Directly from Investors	NIL	NIL	NIL	NIL	NIL	NIL
2	SEBI (SCORES)	NIL	NIL	NIL	NIL	NIL	NIL
3	Other Sources (if any)	NIL	NIL	NIL	NIL	NIL	NIL
	Grand Total	NIL	NIL	NIL	NIL	NIL	NIL

 $^{^{\}wedge}$ Average Resolution time is the sum total of time taken to resolve each complaint in days, in the current month divided by total number of complaints resolved in the current month.

Trend of monthly disposal of complaints

Sr.	Month	Carried forward from	Received	Resolved*	Pending#
No.		previous month			
1	October, 2024	NIL	NIL	NIL	NIL
2	November, 2024	NIL	NIL	NIL	NIL
3	December, 2024	NIL	NIL	NIL	NIL
4	January, 2025	NIL	NIL	NIL	NIL
5	February, 2025	NIL	NIL	NIL	NIL
6	March, 2025	NIL	NIL	NIL	NIL
7	April, 2025	NIL	NIL	NIL	NIL
8	May, 2025	NIL	NIL	NIL	NIL
9	June, 2025	NIL	NIL	NIL	NIL
10	July, 2025	NIL	NIL	NIL	NIL
11	August, 2025	NIL	NIL	NIL	NIL
12	September, 2025	NIL	NIL	NIL	NIL
13	October, 2025	NIL	NIL	NIL	NIL
	Grand Total	NIL	NIL	NIL	NIL

*Inclusive of complaints of previous months resolved in the current month.#Inclusive of complaints pending as on the last day of the month.

Trend of annual disposal of complaints

SN	Year	Carried	forward	from	Received	Resolved**	Pending##
		pre	evious year				
1	2018-19	NIL			NIL	NIL	NIL
2	2019-20	NIL			NIL	NIL	NIL
3	2020-21	NIL			NIL	NIL	NIL
4	2021-22	NIL			NIL	NIL	NIL
5	2022-23	NIL			NIL	NIL	NIL
6	2023-24	NIL			NIL	NIL	NIL
7	2024-25	NIL			NIL	NIL	NIL
8	2025-26	NIL			NIL	NIL	NIL
	Grand Total	NIL			NIL	NIL	NIL

^{**} Inclusive of complaints of previous years resolved in the current year. ##Inclusive of complaints pending as on the last day of the year.