



JAYPEE CAPITAL SERVICES IFSC PRIVATE LIMITED

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Complaint Handling and Grievance Redressal Policy

At Jaypee Capital Services IFSC Private Limited (“the Company”), safeguarding the interests of consumers is paramount to our operations as an International Financial Services Centre (“IFSC”) entity. We are committed to providing seamless, grievance-free services through a well-established System for addressing complaints, resolving disputes, and compensating customers. This Board-approved policy outlines the process through which participants may lodge grievances or complaints and the steps the Company will take to resolve them, reflecting our focus on customer satisfaction and delivering an optimal experience on our platform.

THE THREE KEY COMPONENTS OF THIS POLICY ARE:

1. **Confidentiality** – The Company ensures that all complaints are handled with the utmost confidentiality. Personal and sensitive information related to the complaint shall be protected, and any details shared during the complaint resolution process will be kept secure.
2. **Fairness** – Every complaint will be examined impartially, ensuring an unbiased approach to the resolution process. The Company will make every effort to resolve issues in a timely and efficient manner, ensuring that each customer is treated fairly.
3. **Compliance** – Jaypee Capital Services IFSC Private Limited commits to adhering to all relevant regulatory requirements and guidelines issued by the International Financial Services Centres Authority (IFSCA) and other applicable authorities. This policy will be implemented in strict compliance with all relevant legal frameworks.
4. **Transparency** – The Company will maintain open communication throughout the complaint resolution process, ensuring that complainants are informed about the progress and decisions made regarding their issues. Transparent feedback will be provided at every stage of the process.

CHANNELS TO LODGE GRIEVANCES OR COMPLAINTS:

The following channels are available for participants to lodge grievances or complaints:

- **Email:** Complaints can be sent to the Complaint Redressal Officer (CRO) via email, as listed on the official website of **Jaypee Capital Services IFSC Private Limited**
- **Letter:** Complaints can be mailed to the registered address of Jaypee Capital Services IFSC Private Limited, at the following location: Complaint Redressal Officer (CRO) Unit No.403B, 4th Floor, Signature Building,13-B, Zone-1, Gift SEZ, Gift City, Gandhinagar, Gujarat, India, 382050.
- **Direct Feedback:** Customers may provide feedback during a direct communication with company officials visiting them.

All complaints shall initially be addressed to the Complaint Redressal Officer (CRO) through any of the above-mentioned methods.

CONTACT DETAILS:

- **CRO (Complaint Redressal Officer):**

Name:	Vinita Keswani
Contact Number:	9586557110
Email:	vinita@jaypeeifsc.com

- **CRAO (Complaint Redressal Appellate Officer):**

Name:	Nitesh Jaiswal
Contact Number:	7980014635
Email:	Nitesh@jaypeeifsc.com

DEFINITIONS:

- **Complaint Redressal Appellate Officer (CRAO):** A senior-level officer at **Jaypee Capital Services IFSC Private Limited**, designated to handle consumer appeals against decisions made by the Complaint Redressal Officer (CRO).
- **Complaint Redressal Officer (CRO):** An employee of **Jaypee Capital Services IFSC Private Limited** responsible for handling complaints received from consumers.
- **Consumer:** Defined as per Clause 1.3.11 of the IFSCA (Anti Money Laundering, Counter-Terrorist Financing and Know Your Customer) Guidelines, 2022.
- **Complaints:** Refers to issues faced by customers as a result of availing services of the Company, including queries or feedback related to:
 - a. Participant Onboarding
 - b. Transactions
 - c. Process Issues
 - d. Charges
 - e. Settlement Matters
 - f. Access Issues
 - g. MIS and Notifications
 - h. Technical Problems

- i. Status of Raised Issues
- j. Other matters, as mentioned in Schedule I of the Circular bearing no. F.No.IFSCA-LPRA/3/2024-Legal and Regulatory Affairs dated December 02, 2024.

COMPLAINT HANDLING PROCEDURE:

- a) Upon receipt of a complaint, the CRO of Jaypee Capital Services IFSC Private Limited shall assess the merits of the complaint. Based on this assessment:

- i. **Acceptance of Complaint:** If the complaint is accepted, Jaypee Capital Services IFSC Private Limited shall acknowledge the acceptance of the complaint, in writing, within **3 working days** from the receipt of the complaint.

- ii. **Non-Acceptance of Complaint:** If the complaint is not accepted, Jaypee Capital Services IFSC Private Limited shall inform the complainant within **5 working days**, providing the reasons for non-acceptance.

- b. **Based on the assessment:**

- i. The Company will examine and process complaints in a fair, professional, and impartial manner.
 - ii. The CRO will have the authority to resolve complaints or access officials with necessary authority for resolution.
 - iii. Additional information may be requested from the complainant during the complaint processing.
 - iv. Complaints will generally be resolved within 15 days but no later than 30 days of acceptance.
 - v. In case of rejection, the Company will provide written reasons for rejection.
 - vi. Provided that, where the CRO is or was involved in the conduct of the financial transaction which is the subject matter of the complaint, the complaint shall be handled by another officer designated by the Regulated Entity, in a fair and impartial manner.

APPEAL MECHANISM:

- i. The CRO will aim to resolve complaints within 15 days but not later than 30 days from receipt of the complaint.
- ii. If the complainant is dissatisfied with the resolution, or if the complaint is rejected or delayed, they may appeal to the CRAO within 21 days of receiving the decision from the CRO.

- iii. The CRAO will be at the level of or one level below Key Managerial Personnel.
- iv. The CRAO will resolve the appeal within **30 days**.

COMPLAINT REDRESSAL OFFICER & COMPLAINT REDRESSAL APPELLATE OFFICER DETAILS:

The name and contact details of the CRO and CRAO are available on the Company's website.

COMPLAINT BEFORE THE AUTHORITY:

If a complainant is not satisfied with the decision of **Jaypee Capital Services IFSC Private Limited** and has exhausted the appellate mechanism, they may file a complaint with the relevant Authority via email at **grievance-redressal@ifsc.gov.in**. The complaint should be filed within 21 days of receiving the decision.

MAINTENANCE OF RECORDS:

- a) **Jaypee Capital Services IFSC Private Limited** will maintain all records related to complaints, including:
 - i. Complaints received and processed.
 - ii. Correspondence exchanged between the Company and complainants.
 - iii. Documents examined and relied upon during complaint processing.
 - iv. Outcomes of the complaints.
 - v. Reasons for rejection, if any.
 - vi. Timelines for processing.
 - vii. Data on all complaints handled.

b) Records will be maintained in electronic form for the time period required by applicable laws. In the event of pending litigation, records will be maintained until the final resolution of the matter.

REPORTING:

- a) Jaypee Capital Services IFSC Private Limited will file reports on complaint handling as required by the Authority.

- b) An annual report will be prepared, providing data on complaints received, resolved, rejected, and pending.

ONLINE SYSTEM FOR COMPLAINT HANDLING:

Currently, complaints are handled manually, with records maintained in Word and Excel formats. In the future, the Company may develop an online system for handling complaints based on business needs.

ROLE OF COMPLIANCE OFFICER:

The Compliance Officer/Principal Officer at **Jaypee Capital Services IFSC Private Limited** will ensure that complaints are handled in accordance with regulatory requirements set by the **International Financial Services Centre Authority (IFSCA)**. Regular internal audits will be conducted.

This policy may be revised based on internal evaluations or changes in applicable guidelines.
