

Detailed write up on procedure for filing a complaint on a designated email id.

The regulator has made it mandatory for each broker member to have a dedicated mail Id for the investor / customers to make his complaints / grievances with the member, 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 as and when they become our client/customer.

The mail ID will be accessed by the following personal 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 enquire for information also on the investor grievance email id, then in such cases the compliance officer will bifurcate the email received as an investor grievance email or an enquiring email. 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 has to be replied after thorough study within a period of 7 working days.** In case the compliant/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

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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
- b. 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.
- c. This list of cases pending beyond 7 days from receipt with status will be shared with our Jt. MD, with a copy marked to compliance.

Escalation handling process flow

