GRIEVANCE REDRESSAL POLICY

AMFI-Registered Mutual Fund Distributor — ARN: 50561 | Effective till 01 July 2027

Purpose

Sanjeev J Sangai is committed to resolving investor grievances arising from its mutual fund distribution activity in a fair, transparent, and timely manner. This policy sets out how grievances are filed, handled, and escalated, and is issued in line with the AMFI Code of Conduct for Mutual Fund Distributors and SEBI's investor grievance framework (SEBI/HO/IMD/IMD-II CIS/P/CIR/2021/0686; SEBI/HO/MIRSD/MIRSD-PoD/P/CIR/2025/80).

How to File a Complaint

• Aggrieved investor can email to sjsangai@sangaiinvestments.com or call on mobile number 9823039759.

Please include your name, PAN, folio or transaction reference, a description of the issue, and any supporting documents.

What We Handle

Complaint about mis-selling, Unauthorized Switch, wrong Switch or any unauthorized transaction etc.

Resolution Process

1. **Complaints can be made in person, by phone, by email or in writing. Every complaint is recorded in the physical complaint register maintained at the office premises.**
2. **A complaint is acknowledged within 3 working days and resolved within 15 working days, in coordination with the concerned AMC/RTA where required.**
3. **The investor is informed of the resolution, and the complaint is closed only after the investor is satisfied.**
4. **If the investor is not satisfied with the resolution, they may escalate the matter to the concerned AMC/RTA, to AMFI (www.amfiindia.com), or to SEBI through the SCORES portal scores.sebi.gov.in**

Escalation matrix:

- **Level 1: Sanjeev J. Sangai - Mobile No. 9823039759 / Email – sjsangai@sangaiinvestments.com**
- **Level 2: Concerned AMC / RTA investor service team**
- **Level 3: AMFI (www.amfiindia.com), / SEBI (www.scores.sebi.gov.in)**