

WRITTEN UP PROCEDURE FOR FILING COMPLAINT ON DESIGNATED EMAIL ID AND FINDING OUT THE STATUS OF COMPLAIN

It is essential that grievances of the clients are given due importance and quick action is taken to resolve the same. To provide efficient and enhanced services to the client, Murari Securities Ltd. has a mechanism in place to address the grievances of its clients relating to any business or service / trade related issues made directly or through the Exchange(s)/ other authorities including settlement by arbitration.

Murari Securities Ltd. has designated exclusive email-ids for enabling clients to lodge their complaints relating to equity, derivatives or other securities/depositories and other licenses. Please find below details of grievances email Ids.

Company	Email Id
Murari Securities Limited for - Trading Accounts	murarisecurities@gmail.com
Murari Securities Limited for – Demat Accounts	dpmurari@gmail.com

These e-mail Ids have been informed to the clients through website, account opening document, Notice Boards displayed at locations of HO, and daily / monthly statements sent to clients such as Ledgers, DP statements, Contract notes, quarterly statements etc.

The client can also mail to respective Customer care / Head of Customer care / Compliance Officer's / CEO's email Ids. The escalation matrix i.e. contacts details where client can raise his concerns is given below.

Escalation Matrix:

Details of	Contact Person	Address	Contact No.	Email Id
Customer care	Murli Dhar Dhyawala	303, SWAIKA CENTRE, 4A. POLLOCK STREET, 3 RD FLOOR, KOLKATA- 700001	9674904915	mddhyawala@gmail.com
Head of Customer care	Ankush Dhyawala	303, SWAIKA CENTRE, 4A. POLLOCK STREET, 3 RD FLOOR, KOLKATA- 700001	9831717029	ankushdhyawala@gmail.com
Compliance Officer	Asish Das	303, SWAIKA CENTRE, 4A. POLLOCK STREET, 3 RD FLOOR, KOLKATA- 700001	8910893581	dasasish2@gmail.com
CEO	Ishwar Das Dhyawala	303, SWAIKA CENTRE, 4A. POLLOCK STREET, 3 RD FLOOR, KOLKATA- 700001	9830080199	iddhyawala@gmail.com

The Escalation matrix is already available in our website.

As per regulatory requirements, we have created email id murarisecurities@gmail.com for Murari Securities Limited for receiving and responding grievances received from Exchanges / Regulators.

1. Receipt of complaint

Murari Securities Limited can receive client complaint either directly from client e-mail, phone and personal visit. Further, clients' complaints are also received through Regulatory authorities, Exchanges, SCORES Login etc.

All complaints received through various sources and relevant details of complaint is captured in the Complaint Register of the company. Records should be maintained in such a manner so as to enable the designated official(s) to understand and investigate the cause of complaint. Client complaint received directly in E-mail form at any of the designated email ids mentioned above are duly acknowledged by sending reply by issuing Complaint number recorded in Complaint Register of the company as a confirmation of receipt of his specific complaint which can also be used for all correspondences thereon. This Complain number is informed to client with a return mail to the same email ID from where the complaint is received. The complaint is assigned to the Grievances Department which will resolve the same. The official of grievance team shall ensure that the complaint is recorded. It is the responsibility of Grievances team to record all the complaints in respective Complaint Register of the company for future audit purpose and no single complaint should be missed out.

2. Handling / Resolution of client complaint

It is the responsibility of the Grievance team to carefully handle complaints received at their desk. Complaints received from the clients should be properly classified into complaints and queries.

Designated officials in Grievance department study the complaint received and after investigation of the complaint, draft reply to the client.

Verifications: Every complaint should be compulsorily verified for facts and feedback, Cases should be verified with the concerned departments. Wherever possible verification calls and other investigation should be recorded.

Investigation: Investigation shall involve verifying case facts with client's KYC/MCA, ledger, sauda summary, DP statement, collateral account, Elogs, SMS Logs, PODs etc. (as the case may require)

Investigation, being a vital step in the process of resolution, should be available for future audit. Thus, any telephone communication for investigation purpose should be on recorded line or should be obtained in writing (physical/email form). Details of investigations should be recorded in complaint register along with date.

Reply: After complete investigation, verification the detailed reply should be given to client based on the facts analyzed.

Complaints received directly to grievances email ids should be replied to client from respective grievances id. Complaint received from regulators through email, web portal or SCORES Login should be replied via email and also the reply should be uploaded to regulator's web portal and SCORES Login as the case may be.

However, where it is felt that complaint is not tenable, the client is accordingly provided with clarification for the same.

In order to ascertain the facts of the case, designated official(s) may seek clarification from the client, On verification, if he is satisfied that the complaint is justified then after obtaining prior approval from the Board of Directors & Greiviance Team, the matter is settled.

Closure of complaint: Whenever the reply is sent to client and client does not revert back in 30 days from the date of reply, we treat the final reply date as close date.