INVESTOR GRIEVANCES POLICY

Purpose

Vridhi Capital & Finance Private Limited ("VCFPL" or "the Company"), a SEBI-registered Stock Broker and Depository Participant, is committed to providing a fair, transparent, efficient, and time-bound mechanism for the redressal of investor grievances. The objective of this Policy is to establish a standardized process for receiving, recording, investigating, monitoring, resolving, and reporting investor complaints in accordance with the applicable provisions of the SEBI Act, Rules, Regulations, circulars, Stock Exchange bye-laws, Depository guidelines, and other statutory requirements.

Scope

This Policy shall apply to all complaints and grievances received from investors and clients relating to the Company's Stock Broking and Depository Participant activities, irrespective of the mode through which such complaints are received. The Policy shall also govern complaints received through regulatory authorities such as SEBI, NSE, BSE, CDSL, or any other competent authority.

Receipt of Investor Grievances

An investor or client may submit a grievance through any recognized mode of communication, including email, written correspondence, physical submission at the Company's Registered or Corporate Office, entries in the Complaint Register maintained by the Company, or through regulatory grievance redressal platforms such as SEBI SCORES, NSE, BSE, and CDSL. Every complaint received shall be treated with confidentiality and handled in a fair and impartial manner.

Designated Email IDs

To facilitate prompt communication and effective grievance handling, the Company has designated separate email addresses for different business segments. Complaints relating to Stock Broking services may be sent to trading@vridhicap.com, complaints relating to Depository Participant services may be sent to dp@vridhicap.com, and general investor grievances may be addressed to investorgrievance@vridhicap.com. These email addresses are prominently displayed on the Company's website, client registration documents, and other communication material. The Compliance Department shall monitor these email accounts on a daily basis to ensure timely action.

Responsibility for Handling Investor Grievances

The responsibility for handling and monitoring all investor grievances shall vest with the Compliance Department at the Corporate Office, which shall function as the centralized authority for grievance redressal. Upon receipt of a complaint, the Compliance Department shall verify the facts, examine the supporting documents, identify the nature of the grievance, coordinate with the concerned department, and ensure that appropriate corrective action is initiated without undue delay. The Compliance Department shall also maintain complete records of every complaint from its receipt until its final closure.

Grievance Redressal Process

Immediately upon receipt of a complaint, the Compliance Department shall record the complaint in the Grievance Register maintained by the Company. After conducting the necessary verification and scrutiny, the complaint shall be forwarded to the concerned department for examination and appropriate action. The Compliance Department shall continuously monitor the progress of the complaint and coordinate with all concerned officials to ensure timely resolution. Wherever necessary, the investor shall be kept informed regarding the status of the complaint. The Company shall make every reasonable effort to resolve investor grievances promptly and within the timelines prescribed by SEBI, Stock Exchanges, Depositories, or other applicable regulatory authorities.

Escalation Mechanism

Where the concerned department fails to provide a satisfactory response or resolve the grievance within seven working days from the date of receipt of the complaint, the matter shall be escalated by the Compliance Department to the Senior Management and thereafter, if required, to the Directors of the Company for immediate intervention. The escalation process is intended to ensure that grievances are resolved efficiently and without unnecessary delay.

Timelines for Resolution

The Company shall endeavour to acknowledge complaints promptly upon receipt and shall make every effort to resolve investor grievances as expeditiously as possible. As an internal service standard, departmental responses should ordinarily be obtained within seven working days, and investor grievances should generally be resolved within fifteen to twenty-five days from the date of receipt, subject to the complexity of the matter and the timelines prescribed by the applicable regulatory authorities.

Maintenance of Grievance Register

The Compliance Department shall maintain a comprehensive Grievance Register in both electronic and physical form, wherever required under the applicable regulatory framework. Every complaint shall be entered in the register on the same working day on which it is received. The register shall capture all relevant particulars including the client code, client name, nature of the complaint, date and mode of receipt, department to which the complaint has been assigned, date of resolution, remarks, and reference details relating to complaints lodged through SEBI, Stock Exchanges, or Depositories, wherever applicable. The register shall be updated regularly until the complaint is fully resolved and closed.

Annexure – 1

Sr. No	Client Code	Client Name	Particulars of Complaint	Complaint receipt date	Mode of Receipt	Hand over to department	Date of Redressal of Grievance	Remarks	Filing of complaints to Exchange

Monitoring and Reporting
The Compliance Department shall continuously monitor all pending grievances and ensure that appropriate follow-up action is taken until their resolution. A consolidated statement containing details of complaints received, resolved, pending, and outstanding shall be prepared every month and submitted to the Senior Management and the Directors for their review. The Compliance Department shall also ensure compliance with all reporting obligations prescribed by SEBI, Stock Exchanges, Depositories, and other regulatory authorities.

Closure of Complaints

An investor grievance shall be treated as closed only after the appropriate corrective action has been completed, the investor has been informed of the resolution wherever applicable, and the Compliance Officer is satisfied that all regulatory and operational requirements have been complied with. The Compliance Officer shall record the final closure of the complaint in the Grievance Register only after verifying that all necessary actions have been completed.

Investor Grievance Escalation Matrix

Details of	Contact Person	Address	Contact No	Email Id
Customer Care	Raj Kumar Gupta	AVANI SIGNATURE, 91A/1, Park Street, Kolkata - 700016	+91 33 6628 9121	customercare@vridhicap.com
Head of Customer care	Nikunj Agarwal	AVANI SIGNATURE, 91A/1, Park Street, Kolkata - 700016	+91 33 6628 9122	dp@vridhicap.com
Compliance Officer	Pritam Hazra	AVANI SIGNATURE, 91A/1, Park Street, Kolkata - 700016	+91 33 6628 9123	compliance@vridhicap.com
CEO	Anuj Agarwal	AVANI SIGNATURE, 91A/1, Park Street, Kolkata - 700016	+91 33 6628 9124	kmp@vridhicap.com

Review of the Policy

This Policy shall be reviewed periodically or whenever required due to amendments in applicable laws, rules, regulations, or circulars issued by SEBI, Stock Exchanges, Depositories, or any other statutory authority. Any revision approved by the Board of Directors or the Competent Authority shall form an integral part of this Policy from the effective date of such approval.

Contact for Investor Assistance

For any clarification or assistance relating to investor grievances, investors may contact the Compliance Officer of Vridhi Capital & Finance Private Limited at **compliance@vridhicap.com** or through the Company's Registered Office at AVANI SIGNATURE, 91A/1, Park Street, Kolkata – 700016.

Last Reviewed on	Reviewed By	Approved By
02-04-2026	Compliance Officer	Management