

**ORBIS FINANCIAL SERVICES (IFSC)
PRIVATE LIMITED**

Registration No.: IFSC/FC/2025-26/0013

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COMPLAINT HANDLING AND GRIEVANCE REDRESSAL POLICY

Document Control

Policy Owner	Compliance Department
Approved By	Board of Directors
Effective Date	September 22, 2025
Review Frequency	Annual
Version	1.0

BOARD APPROVAL CERTIFICATE

This is to certify that the “Complaint Handling and Grievance Redressal Policy” has been reviewed and approved by the Board of Directors of **ORBIS FINANCIAL SERVICES (IFSC) PRIVATE LIMITED** at its meeting held on September 22, 2025.

The Board authorizes the implementation of this Policy across the organization in compliance with applicable IFSCA regulations.

For and on behalf of the Board


Sandeep Arora
Director
DIN: 01749064

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1. INTRODUCTION

This Policy is framed in accordance with the regulatory requirements prescribed by the International Financial Services Centres Authority (IFSCA) to establish a robust framework for complaint handling and grievance redressal.

The Company is committed to ensuring fairness, transparency, and timely resolution of consumer complaints.

2. OBJECTIVES

- Establish a structured complaint redressal mechanism
- Ensure prompt resolution of grievances
- Enhance customer satisfaction
- Ensure regulatory compliance

3. SCOPE AND APPLICABILITY

This Policy applies to:

- All complaints received from retail, non-retail, and professional consumers
- All products and services offered by the Company in IFSC

This Policy does not apply to:

- Anonymous or incomplete complaints
- Requests for information or clarification
- Complaints unrelated to the Company's services

4. DEFINITIONS

- Complaint:** Any expression of dissatisfaction regarding products, services, or conduct of the Company
- CRO (Complaint Redressal Officer):** Officer responsible for handling complaints
- CRAO (Complaint Redressal Appellate Officer):** Senior officer responsible for appeals
- Consumer:** Any client/customer availing services from the Company

5. GOVERNANCE STRUCTURE

- The Board of Directors shall approve and periodically review this Policy
- A Complaint Redressal Officer (CRO) shall be designated
- A Complaint Redressal Appellate Officer (CRAO) shall be appointed at a senior level
- The Compliance Officer shall ensure regulatory adherence

6. COMPLAINT HANDLING FRAMEWORK

6.1 Receipt of Complaints

Complaints may be received through:

- Email
- Website portal
- Physical submission
- Customer service channels

Clients are requested to provide the following information while submitting a grievance to facilitate prompt resolution:

- Full name of the complainant
- Contact details (email address and phone number)
- Description of the complaint/grievance
- Relevant account or transaction details (if applicable)
- Supporting documents, if any

6.2 Acknowledgment

- Accepted complaints shall be acknowledged within 3 working days
- Rejected complaints shall be communicated within 5 working days with reasons

6.3 Processing of Complaints

- Complaints shall be handled in a fair, transparent, and impartial manner
- CRO shall have adequate authority to resolve complaints
- If CRO is conflicted, another officer shall handle the complaint
- Additional information may be sought from the complainant

6.4 Resolution Timeline

- Preferably within 15 days
- Maximum within 30 days from acceptance

6.5 Closure of Complaint

- Complaint may be:
 - Resolved, or
 - Rejected (with written reasons)
- Final response shall be communicated to the complainant

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7. APPEAL MECHANISM

- Consumers may appeal to CRAO within 21 days of decision
- CRAO shall resolve appeals within 30 days
- Decision of CRAO shall be communicated in writing

8. ESCALATION TO AUTHORITY

If the complainant is not satisfied after exhaustion of internal mechanisms:

- Complaint may be escalated to IFSCA within 21 days

9. RECORD MAINTENANCE

The Company shall maintain:

- Complaint records and correspondence
- Supporting documents and evidence
- Decisions and timelines

Retention Period:

- Minimum 6 years from closure
- Longer in case of ongoing litigation

10. REPORTING AND DISCLOSURE

- Periodic reports shall be submitted to IFSCA as required
- Annual disclosure shall include:
 - Number of complaints received
 - Resolved, rejected, and pending cases
- Information shall be published on:
 - Company website under “Complaint Handling and Grievance Redressal”

11. ONLINE COMPLAINT SYSTEM

The Company may implement an online system for:

- Complaint submission
- Tracking status
- Communication with complainants

12. ROLE OF COMPLIANCE OFFICER

The Compliance Officer shall:

- Monitor adherence to this Policy
- Ensure compliance with IFSCA regulations
- Report deviations, if any



13. TRAINING AND AWARENESS

- Employees shall be trained on complaint handling procedures
- Awareness programs shall be conducted periodically

14. REVIEW OF POLICY

This Policy shall be:

- Reviewed at least annually
- Updated based on regulatory changes and business requirements

15. NON-COMPLIANCE

Failure to comply with this Policy may result in:

- Internal disciplinary action
- Regulatory action as per applicable laws

16. EFFECTIVE DATE

This Policy shall come into force from the date it is approved by the Board.

17. CONTACT DETAILS

COMPLAINT REDRESSAL OFFICER (CRO):

Name: Chintan Mistry

Designation: Compliance Officer

Email: grievance@orbisfinancial.in

Telephone: +91 7778990751

Registered Office Address: Building No13B Block No13, B Zone-1, Road 1C, GIFTSEZ, Gift City, Gandhi Nagar- 382355, Gujarat

APPELLATE OFFICER (CRAO):

Name: Nehal Kumar

Designation: Chief Financial Officer

Email: nehal.kumar@orbisfinancial.in

Telephone: +91 7821997625

Registered Office Address: Building No13B Block No13, B Zone-1, Road 1C, GIFTSEZ, Gift City, Gandhi Nagar- 382355, Gujarat

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ANNEXURE I: COMPLAINT HANDLING FLOW

1. Complaint Received
2. Acknowledgment (3 days)
3. Assessment
4. Processing
5. Resolution (15–30 days)
6. Closure / Rejection
7. Appeal (if required)

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ANNEXURE II: INDICATIVE NON-COMPLAINT CASES

- Anonymous complaints
- Incomplete submissions
- General inquiries
- Issues unrelated to services

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ANNEXURE III: TIMELINES SUMMARY

- **Acknowledgment:** 3 days
- **Rejection intimation:** 5 days
- **Resolution:** 15–30 days
- **Appeal:** 21 days
- **Appeal disposal:** 30 days