**Annexure- c**

**Investor Grievance Redressal**

**AKSHAR INVEST (ARN-117056)**  
**AMFI Registered Mutual Fund Distributor**

We are committed to fair, timely, and transparent resolution of all investor complaints in line with SEBI/AMFI guidelines.

**📬 How to Lodge a Complaint**

**Preferred Email:** **admin@khushiwealth.com**  
**Investor Helpline:** **aksharborsad@gmail.com**  
**Concerned Officer:** **Pratik Patel – Partner  
Corporate Office:** *15-16, Akshar Investment Ramnath Mahadev Complex Opp.silver Point Borsad- 388540 Dist - Anand Gujarat - India***Business Hours:** Mon–Fri, 10:00 AM – 6:00 PM (IST) (Expect Public Holiday)

You may raise a complaint via:

* Email: **aksharborsad@gmail.com**
* Phone call / WhatsApp: **+91 9825120994**
* Walk-in / Written letter at our office

**Mandatory details to include:** Full name, mobile, email, folio/ PAN (if available), brief description, date of incident, supporting documents/screenshots.

**🔁 Escalation Matrix**

| **Level** | **Contact / Role** | **Channel** | **When to Escalate** |
| --- | --- | --- | --- |
| **Level 1** | Client Service / Operations Desk / Partner | **aksharborsad@gmail.com** **+91 9825120994** | At first instance |
| **Level 2** | **AMC Grievance Cell** | As per respective AMC/Registrar contact | If product-side action is required / unresolved internally |
| **Level 3** | **SEBI SCORES (Online Grievance)** | **Click here to lodge a complaint on SEBI SCORES – www.scores.gov.in** | If unresolved after AMC response |

**Note:** We assist investors in drafting and filing escalations to AMCs/Registrars and on SEBI SCORES when required.

**Timelines We Follow**

* **Acknowledgment:** within **2 working days** of receipt.
* **Resolution / Final Response:** within **7 working days** of receipt. \*  
  \* If an AMC is involved, we will coordinate and keep you updated on progress.

All complaints are recorded and tracked in our **Complaint Register** until closure.

**What Happens After You Complain**

1. **Register & Acknowledge:** We send acknowledgment of complaint.
2. **Assessment:** Categorize the issue (Service/Transaction/Statement/Portal/Other).
3. **Coordination:** If AMC/Registrar involvement is needed, we escalate with your documents.
4. **Resolution:** You receive a written resolution/closure note with steps taken.
5. **Closure & Feedback:** We record closure in our register and request your feedback.

**Downloads / Useful Links (Optional)**

* **Complaint Form (PDF)**
* **SEBI SCORES** – www.scores.gov.in

**Data Privacy**

Your data is handled per **AMFI Data Sharing Principles** (purpose limitation, minimization, retention, and purge). We do not share data beyond what is required to resolve your complaint.

**Standard Disclaimer**

Mutual fund investments are subject to market risks. Read all scheme related documents carefully. Past performance is not indicative of future results. Akshar Invest is an AMFI Registered Mutual Fund Distributor (ARN-117056). We do not provide investment advice; please consult a SEBI-registered Investment Adviser for advice.