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INVESTOR GRIEVANCE REDRESSAL POLICY

EPSILON MONEY MART PRIVATE LIMITED

(AMFI REGISTERED MUTUAL FUND DISTRIBUTOR)

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1. Objective

Epsilon Money Mart Private Limited ("the Company") is committed to providing fair, transparent, and efficient services to investors. The objective of this Policy is to establish a structured mechanism for receiving, recording, addressing, and resolving investor complaints in a timely manner while ensuring compliance with the applicable regulations issued by SEBI, AMFI and Mutual Fund Asset Management Companies (AMCs).

The policy aims to:

- Ensure prompt acknowledgement and resolution of investor complaints.
- Provide a transparent grievance handling mechanism.
- Define responsibilities and escalation procedures.
- Improve investor satisfaction through effective complaint management.
- Maintain records for regulatory inspection and audit.

2. Scope

This Policy applies to all grievances received from investors relating to services provided by Epsilon Money Mart Private Limited as a Mutual Fund Distributor, including but not limited to:

- Transaction related issues
- SIP registration or cancellation
- Redemption and switch related issues
- Incorrect transaction processing
- KYC related assistance
- Non-receipt of account statements
- Service delays
- Distributor service complaints
- Any other service-related grievance connected with mutual fund distribution.



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3. Grievance Registration Channels

Investors may lodge complaints through any of the following channels:

Email: support@epsilonmoney.com

Telephone: 022-50054260

Branch Office: Investor / Client can speak to branch head for resolution of their issues, or they can guide the policyholder to register the complaint. There is a Branch locator option that has also been provided on our website at <https://epsilonmoney.com/get-in-touch/> in case the client wants to locate the address of the nearest branch to their locality.

Written Communication:

Grievance Officer

Epsilon Money Mart Private Limited

Unit No.101, 1st Floor, Simba Towers, CTS No.67-A/1, Goregaon (East), Mumbai – 400063

Complaints may also be received through:

- Concerned Asset Management Company (AMC)
- SEBI SCORES Platform
- AMFI or any regulatory authority

4. Complaint Handling Process

Step 1 – Receipt of Complaint

All complaints received through any communication channel shall be recorded in the Complaint Register.

Details recorded shall include:

- Complaint Number
- Date of Receipt
- Investor Name
- Folio Number



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- Contact Details
- Nature of Complaint
- AMC/Scheme involved
- Assigned Officer
- Status

Step 2 – Acknowledgement

Every complaint shall be acknowledged **within 1 working day (24 hours) of receipt.**

The acknowledgement shall include:

- Complaint Reference Number
- Name of handling officer
- Expected resolution timeline

Step 3 – Investigation

The concerned team shall:

- Verify investor records
- Coordinate with the concerned AMC/RTA wherever required
- Obtain supporting documents
- Investigate the issue
- Keep the investor informed if additional time is required



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Step 4 – Resolution

Complaints shall be resolved as follows:

Complaint Type	Resolution Timeline
Simple service request	Within 3 Working Days
Transaction related complaints	Within 5 Working Days
AMC/RTA dependent complaints	Within 7 Working Days or as per AMC timelines
Regulatory complaints (SCORES etc.)	Within applicable SEBI timelines

Where resolution depends upon an AMC, Registrar or other intermediary, continuous follow-up shall be undertaken until closure.

Step 5 – Closure

After resolution:

- A written response shall be sent to the investor.
- Supporting information shall be provided wherever applicable.
- Complaint shall be marked closed only after resolution or receipt of confirmation from the AMC/RTA where applicable.

5. Escalation Matrix

If a investor or Customer is not satisfied with the resolution provided through various levels, the investor or Customer has the option to escalate the issues to a higher level, as per the escalation matrix given underneath.



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- Level 1: In case the customer is not satisfied with the decision or has not received any response within 6 working days, he/she may escalate the matter to Grievance Redressal Officer, at juhi@epsilonmoney.com
- Level 2: If still the complaints remain unresolved or not satisfactory the customer shall have an option to escalate it to another level by reaching to the Compliance at compliance@epsilonmoney.com

All customer's grievances shall be resolved within the TAT of 14 days.

If after having followed Level 1 and Level 2 your issue remains unsolved, you may approach the <https://scores.sebi.gov.in/>

6. Assistance to Investors and Asset Management Companies

The Company shall provide necessary assistance to both investors and AMCs for resolution of complaints by:

- Coordinating with the concerned AMC or Registrar.
- Providing transaction details and supporting documents.
- Assisting investors in submission of documents.
- Facilitating correction of operational errors wherever permissible.
- Monitoring pending complaints until final resolution.

7. Disclosure of Grievance Redressal Mechanism

The Company shall disclose its grievance redressal mechanism:

- On its official website.
- During investor onboarding wherever applicable.
- Upon request from investors.
- Through customer support communications.



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The grievance contact details and escalation matrix shall remain readily available to investors.

8. Complaint Register and Record Maintenance

The Company shall maintain records of:

- Complaint Number
- Date of Receipt
- Investor Name
- Nature of Complaint
- AMC involved
- Action Taken
- Resolution Date
- Current Status
- Closure Remarks

These records shall be preserved in accordance with applicable regulatory requirements and made available during inspections or audits.

9. Annual Review

The Compliance Officer shall periodically review:

- Number of complaints received
- Nature of complaints
- Average resolution time
- Recurring issues
- Corrective and preventive actions

Necessary improvements shall be implemented to strengthen investor service quality.



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10. Complaint Reporting

The Company shall maintain year-wise records of complaints received, resolved, pending, and their nature. These records shall be furnished to regulators, AMCs, or auditors whenever required.

For Epsilon Money Mart Private Limited



Signature: _____

Name: Abhishek Dev

Designation: Director

DIN: 05252416

Date: 02/04/2026

Place: Mumbai

Signature: _____

Name: Madhu Smita Singh

Designation: Director

DIN: 09517758

Date: 02/04/2026

Place: Mumbai