**PCJ HOLDINGS PVT. LTD.**

**Investor Education v. Investor Grievances**

We understand that investor education and investor information create customer satisfaction and minimize genuine grievances. Need not mention that every satisfied customer, educated and informed, is an asset to the organization.

Based on this theme our step wise methods are as under:-

* We make sufficient disclosures of investment risks and satisfy queries of the Investors who are interested to trade through us before signing a well drafted Know Your Client (KYC) form, which is framed according to the Circular/guidelines by SEBI. After signing of the KYC along with all required documents, a Unique Client Code is assigned to each investor and uploaded with the Exchange also.
* Immediately *on* opening of account we send copy of KYC along with Welcome letter to every client to every client to familiarize him with his account details, online and offline operations, User ID and password and investor grievance mail id, which enable him to be aware of all his trade related information.
* Investors can either mail or also call to us regarding any information, query, inquiry or even grievance.
* Digital contract notes are dispatched daily and account statements are sent in due course to all clients with a request that if they find any discrepancy they may call us or write to within 24 hours of receipt. Still queries are not discouraged on ground of some delay.
* Clients can verify their trades on back office software through their ID and password. Online clients can check their trades from our website all the time.
* Mobile confirmation of trades and ledger balance is made available through SMS facility.
* Telephonic confirmation from branches is made to clients.
* We also makes random confirmation from clients that they are receiving all the above documents and information.
* Information related to ledger balance are also provided through SMS. The clients are also informed about the trades executed on their instructions, through SMS sent on their registered mobile numbers, on the same day of transactions.

**INVESTOR REDRESSAL MECHANISM**

* Investor grievances are coming to us either directly from constituent or through Exchange.
* In case Grievance come to us directly from constituent then we are trying to address his/her grievances if found genuine and inform him/her directly.
* In case Grievance come to us through Exchange then we are trying to address it in inform to Exchange appropriately.

**In House Redressal Mechanism:**

* All grievances/complaint directly come to our Company Head office through investor grievance email [grievances@adgindia.co.in](mailto:grievances@adgindia.co.in) and / or through post. The concern customer care executive forward the same to concern department/person like Trade, Depository, accounts etc. as per their nature of complaints and compliance officer to maintain record in register and follow-up.
* The concern department/person verifies their complaint and inform to company head and compliance officer with their findings.
* Compliance officer maintain records of all complaint and its redressal actions and if needed then he maintain separate file for each complaints.
* If grievances/complaint found genuine then we address their grievances at earliest and inform him/her or Exchange immediately.
* If grievance found false we also inform him/her or Exchange accordingly.

For PCJ Holdings Pvt. Ltd.

Sd/-

Director