

Tribhovandas Bhimji Zaveri Limited
Investor's Grievance Redressal Policy

1. Introduction

Tribhovandas Bhimji Zaveri Limited ('the Company'), strives to provide efficient services to the investors and to effectively redress the grievances of the investors in a timely manner.

The Company's Equity Shares are listed on BSE Limited ('BSE') and National Stock Exchange of India Limited ('NSE'). The Company's Equity Shares are under compulsory trading in demat form only.

2. Objectives

The objective of the Policy is to promote and build a prompt Investor Grievance Redressal mechanism and investor friendly relations. The Policy thus recognizes the investors' right to always have a contact address available to enable them to query or record a grievance. This also enables the Company use investors' views as a feedback mechanism.

3. Scope

The coverage of this policy is to redress the grievance of all the securities issued by the Company, which are listed on the Stock Exchanges in India.

M/s. KFin Technologies Limited, Registrar and Transfer Agents ('RTA') of the Company, is primarily responsible for handling the security holders related affairs viz., matters related to transfer of securities, transmission & other Shareholders Investors Grievance related activities. The Secretarial Department oversees the activities of the RTAs to ensure timely transmission and demat of shares and prompt service in investor related matters.

The Board has appointed the Company Secretary of the Company to act as Compliance Officer of the Company. As Compliance Officer, the Company Secretary is responsible for ensuring provision of prompt and effective services to the security holders and monitoring the dedicated email address of the Company for investor grievances.



CIN No : L27205MH2007PLC172598

Regd. Office: 241/243, Zaveri Bazar, Mumbai - 400 002. Tel.: +91 22 3956 5001, 91 22 4046 5001

Corp. Office: 11th Floor, West Wing, Tusiani Chambers, Free Press Journal Road, Nariman Point, Mumbai - 400 021. Tel.: 022 3073 5000, 91 22 4925 5000

www.tbztheoriginal.com

MA

4. Definitions

“**Board of Director**” or “**Board**” shall mean the Board of Directors of the Company, as constituted from time to time.

“**Policy**” means this Investor’s Grievance Redressal Policy.

“**SCORES**” is a web based centralized grievance redressal system of SEBI (<http://scores.gov.in>), which enables the investors to lodge and track from anywhere, the status of redressal of such complaints online from the above website.

“**Securities**” means Securities as defined under the Securities Contract (Regulation) Act, 1956.

“**Stipulated Turnaround Time**” means the timelines as specified in the “Investor Service Timelines” section of this Policy.

“**Investors**” shall mean an individual, entity, body corporate or such other person who shall be an investor in securities or would be investing in securities of an entity related to any of the transactions undertaken by CCL in its capacity as a Merchant Banker.

“**Redressal**” can be defined as a process or action resulting in giving solution to the problem faced by an Investor.

5. Grievance Handling Mechanism

The Company has an established mechanism for investor service and grievance handling, with KFintech and the Compliance Officer appointed by the Company for this purpose, being the important functional nodes.

Some of the key steps undertaken by the Company for handling Investor Grievances are enumerated as follows:

1. The Company has a designated email ID investors@tbzoriginal.com for handling investor grievances on which investor can send a complaint or grievance or raise concerns. This e-mail ID is mentioned on every communication of the Company to shareholders and is also mentioned on the website of the Company.



CIN No : L27205MH2007PLC172598

Regd. Office: 241/243, Zaveri Bazar, Mumbai - 400 002, Tel.: +91 22 3956 5001, 91 22 4046 5001

Corp. Office: 11th Floor, West Wing, Tulsi Chhambars, Free Press Journal Road, Nariman Point, Mumbai - 400 021, Tel.: 022 3073 5000, 91 22 4925 5000

www.tbztheoriginal.com

2. The Company Secretary / executives in the Secretarial Department access the above-mentioned designated investor grievances e-mail ID on a regular basis to check whether any new complaint or request from security holders has been received.
3. Full details of the complaint or request are immediately thereafter informed to RTA.
4. Upon receipt of the necessary documentation and information, and after satisfying the necessary quality checks, the RTA follows the practice of resolving the investor complaint or request promptly and as per the service standards.
5. Investor Complaints Status Report is obtained on a quarterly basis from RTA in respect of various correspondences and complaints received by the Company directly or by RTA.
6. The Company engages a practicing Company Secretary for carrying out Reconciliation of Share Capital Audit, in pursuance of statutory requirements.
7. The status of receipt, redressal and pendency of all the complaints are placed before the Stakeholder's Relationship & Investor Grievance Committee and Board.
8. RTA of the Company is primarily responsible to resolve the investor's grievances. RTA is responsible for discharging investor service functions effectively, efficiently and expeditiously.
9. The complaints received through Stock Exchanges are attended within the time stipulated by the Stock Exchanges.
10. All the investor complaints/grievances received online through "SEBI Complaints Redress System" (SCORES) are checked regularly and replied/resolved expeditiously.
11. All the investor complaints / grievances received online through "Ministry of Corporate Affairs (MCA) are attended within the time stipulated by the MCA.
12. The Company, in its Annual Report, also reminds the Investors to claim unclaimed dividends.



TRIBHOVANDAS BHIMJI ZAVERI LTD.

CIN No : L27205MH2007PLC172598

Regd. Office: 241/243, Zaveri Bazar, Mumbai - 400 002. Tel.: +91 22 3956 5001, 91 22 4046 5001

Corp. Office: 11th Floor, West Wing, Tulsiani Chambers, Free Press Journal Road, Nariman Point, Mumbai - 400 021. Tel.: 022 3073 5000, 91 22 4925 5000

www.tbztheoriginal.com



6. Classification of Correspondence / Communication

The Company receives various correspondence / communication from investors relating to shares, annual reports, dividend and ancillary matters. These communications may either be complaints or mere queries / requests by the security holders. The Company presently follows a set of guidelines for classifying the security holders' communication between general correspondence, requests, complaints, etc.

The Company has also constituted the Stakeholder's Relationship Committee ('SRC') which functions under the Chairmanship of an Independent Director, to examine and redress complaints by shareholders and investors. The SRC meets as often as required to resolve shareholders' grievances including complaints related to transmission of shares, non-receipt of annual report, non-receipt of declared dividends, issue of new/duplicate certificates etc. The SRC also reviews measures taken by the Company for effective exercise of voting rights by Shareholders.

In addition to the above, SRC reviews adherence to the service standards adopted by the Company in respect of services being rendered by the RTA, review of various measures and initiatives taken by the Company for reducing the quantum of unclaimed dividends and ensuring timely receipt of dividend warrants/annual reports/statutory notices by the Shareholders of the Company. The SRC is authorised to approve request for transmission of shares and issue of duplicate share certificates.

The Policy broadly defines its investor servicing timelines as mentioned above and further lays down the process for redressal of complaints and the escalation matrix is annexed as "Annexure – A" thereof.

7. Investor Service Timelines

The Company and RTA follow the following timelines for performance of its duties toward security holders:

1. All investors communication or grievances in relation to following matters shall be addressed by RTA within 15 working days from the date of receipt of such grievance or communication.
 - Request for copy of Annual Report,
 - Non-receipt of Dividend,
 - Requesting for providing details of dividend paid.



tbz[®]
The original since 1864

TRIBHOVANDAS BHIMJI ZAVERI LTD.

CIN No : L27205MH2007PLC172598

Regd. Office: 241/243, Zaveri Bazar, Mumbai - 400 002. Tel.: +91 22 3956 5001, 91 22 4046 5001

Corp. Office: 11th Floor, West Wing, Tulsiani Chambers, Free Press Journal Road, Naliman Point, Mumbai - 400 021. Tel.: 022 3073 5000, 91 22 4925 5000

www.tbztheoriginal.com

2. All investors grievance or communication regarding re-processing of unclaimed dividend and all other grievance or communication not specifically covered in this policy should be addressed by RTA within 30 working days from the date of receipt of such grievance or communication.
3. In case RTA requires any additional information or supporting document to address such grievance or communication, the return communication stating details of desired information or document should be released within respective Stipulated Turnaround Time. After receipt of requested information or document, the RTA should address such grievance or communication within respective Stipulated Turnaround Time as under;

Investor Services	Turn Around Time
Securities Transfer Requests	15 days
Securities Transmission Requests	21 days
Dematerialisation Requests	15 days
Issue of Securities Certificate Requests	30 days
Investor Correspondence	30 days

8. **Policy Adherence Responsibility:** The Company Secretary and Compliance Officer to ensure that all mandatory provisions of SEBI Regulations and SEBI Investor Protection Guidelines, etc. are complied with and complaints/grievances from shareholders and investors and those routed through Stock Exchanges or SEBI SCORES, or Statutory authority(ies) are resolved/replied appropriately.
9. **Review and monitoring:**
 - a) The Company Secretary shall be directly responsible for compliance with this Policy and to ensure that all Investor complaints are addressed to in fair and time-bound manner.
 - b) All documents and correspondence involved shall be maintained in strict confidence by the complainant as well as the Company.
 - c) The Board is authorized to make modifications to this Policy as and when deemed necessary.



tbz[®]
The original since 1864

TRIBHOVANDAS BHIMJI ZAVERI LTD.

CIN NO : L27205MH2007PLC172598

Regd. Office: 241/243, Zaveri Bazar, Mumbai - 400 002. Tel: +91 22 3956 5001, 91 22 4046 5001

Corp. Office: 11th Floor, West Wing, Tulsiani Chambers, Free Press Journal Road, Nariman Point, Mumbai - 400 021. Tel: 022 3073 5000, 91 22 4925 5000

www.tbztheoriginal.com

10. Reporting and Remedy

As advised, Investors can send any concerns or grievances at the below dedicated email:

Company's email Id: investors@tbzoriginal.com.
or Company's Registrar and Transfer Agent, KFin Technologies Limited
email Id: einward.ris@kfintech.com

For Tribhovandas Bhimji Zaveri Limited



Shrikant Zaveri
Chairman & Managing Director



tbz[®]
The original since 1864

TRISHOVANDAS BHIMJI ZAVERI LTD.

CIN No : L27205MH2007PLC172598

Regd. Office: 241/243, Zaveri Bazar, Mumbai - 400 002. Tel.: +91 22 3956 5001, 91 22 4046 5001

Corp. Office: 11th Floor, West Wing, Tulsiani Chambers, Free Press Journal Road, Nariman Point, Mumbai - 400 021. Tel.: 022 3073 5000, 91 22 4925 5000

www.tbztheoriginal.com

Annexure -A to Investor Grievance Redressal Policy

Escalation Matrix for Investors Grievances

- A. The escalation matrix for complaints relating to the securities of the Company is as provided below:

Level 1	Company's Registrar and Transfer Agent KFin Technologies Limited (Previously known as KFin Technologies Private Limited) Unit: Tribhovandas Bhimji Zaveri Limited Selenium Tower B, Plot 31-32, Financial District, Gachibowli, Nanakramguda, Serilingampally, Hyderabad – 500 032. Tel No: +91 (040) 6716 1500 Fax No: +91 (040) 2300 1153 Toll Free No.: 1800 309 4001 E-Mail: einward.ris@kfintech.com Website Add.: www.kfintech.com
Level 2	Secretarial Department Tribhovandas Bhimji Zaveri Limited 11 th Floor, West Wing, Tulsiani Chambers, 212, Backbay Reclamation, Free Press Journal Road, Nariman Point, Mumbai – 400 021. Tel. No.: +91 (022) 4925 5000 / 3073 5000 Email Add.: investors@tbzoriginal.com Website Add.: www.tbztheoriginal.com
Level 3	The investor may approach the Securities and Exchange Board of India and file their grievance through "SCORES", the centralized online system for lodging and tracking complaints. SCORES facility can be accessed through the web link http://scores.gov.in .

tbz
The original since 1864

TRIBHOVANDAS BHIMJI ZAVERI LTD.

CIN No : L27205MH2007PLC172598

Regd. Office: 241/243, Zaveri Bazar, Mumbai - 400 002. Tel.: +91 22 3956 5001, 91 22 4046 5001

Office: 11th Floor, West Wing, Tulsiani Chambers, Free Press Journal Road, Nariman Point, Mumbai - 400 021. Tel. 022 3073 5000, 91 22 4925 5000
www.tbztheoriginal.com

