

# TAALGO FINANCIAL SERVICES IFSC LIMITED

## Investor Grievances Redressal Policy

Title	Investor Grievances Redressal Policy
Approved By	Board of Directors Dated 23.02.2026
Release Date	February 25, 2026
Policy Owner	TAALGO Compliance Team
Version No	1.0

Contact Details of TAALGO Financial Services IFSC Limited

Unit No. 53, The Platform, 11T2, Block-11, GIFT City, Gandhinagar - 382355, Gujarat, India.

Email id for sending all queries and complaints: [hello@taalgo.com](mailto:hello@taalgo.com)

Details of Complaint Redressal Officer (CRO):

Mr. Anuj Sharma

Compliance Officer

[complianceofficer@taalgo.com](mailto:complianceofficer@taalgo.com)

Details of Complaint Redressal Appellate Officer (CRAO):

Ms. Pooja Ankit Kolwankar

Principal Officer

[pooja.kolwankar@taalgo.com](mailto:pooja.kolwankar@taalgo.com)

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## **INVESTORS GRIEVANCES REDRESSAL POLICY**

### **TITLE**

This Policy shall be called 'Investor Grievance Redressal Policy'.

### **PREAMBLE**

TAALGO Financial Services IFSC Limited is registered as Fund Management Entity – Non-Retail (FME Non-Retail) under the International Financial Services Centres Authority (Fund Management) Regulations, 2022.

TAALGO Financial Services IFSC Limited shall act as the fund management entity for all the Portfolio Management Services provided to clients/investors with International Financial Services Centres Authority (IFSCA) under the FME Regulations.

TAALGO Financial Services IFSC Limited will be providing fund management services to Provide discretionary, non-discretionary, and advisory portfolio management services to clients including persons resident outside India, Non-Resident Indians (NRIs), eligible resident individuals and entities under FEMA, and other permissible categories.

The company would also manage client portfolios by investing in securities, money market instruments, units of investment schemes, and other financial products as permitted by IFSCA. These investments can be made across IFSC, India and international jurisdictions.

### **PHILOSOPHY**

TAALGO Financial Services IFSC Limited believes that providing prompt and efficient service to the client is essential not only to attract new investors but also to retain the existing ones. This policy aims at minimizing the instances of Investor complaints/grievances through a framework of proper service delivery and review mechanism as well as to ensure prompt redressal of investor complaints/grievances. The review mechanism is particularly important as it will help in identifying shortcomings in product features and service delivery to make further improvements.

## OBJECTIVE

This policy aims to establish a transparent, fair, and efficient mechanism for receiving, addressing, and resolving investor grievances related to the Portfolio Management Services (PMS) provided by TAALGO Financial Services IFSC Ltd. (the Company). The Company is committed to prompt redressal ensuring investors interests and regulatory compliance with IFSCA regulations and guidelines as issued and updated from time to time.

## DEFINITION

1. “Complaint” means matter initiated / escalated in writing (through the registered email or through paper with registered signature) to CRO / any other complaint related platform/email id created by Regulatory Authority. (an indicative list of matters not considered as ‘complaint’ is mentioned at Schedule-I)
2. “Complaint Redressal Officer” or “CRO” shall be an employee of TAALGO Financial Services IFSC Limited responsible for handling of complaints received from its consumers.
3. “Complaint Redressal Appellate Officer” or “CRAO” shall be a senior level person of TAALGO Financial Services IFSC Limited designated for handling appeals of consumers against the decision taken by the Complaint Redressal Officer of TAALGO Financial Services IFSC Limited;
4. “Grievance” means any issue, displeasure, deficiency expressed by investors and submitted in writing (through the registered email or through paper with registered signature) to their Manager/ TAALGO Financial Services IFSC Limited.

## GUIDING PRINCIPLES

TAALGO Financial Services IFSC Limited’s policy on Grievance Redressal is based on the under noted guiding principles:

- The Investors will always be treated fairly;
- Complaints raised by any Investors will be dealt in timely manner and with due courtesy;

- Compliance Officer of TAALGO Financial Services IFSC Limited shall act as Complaint Redressal Officer” or “CRO” and Principal Officer of TAALGO Financial Services IFSC Limited shall act as Complaint Redressal Appellate Officer” or “CRAO”;
- TAALGO Financial Services IFSC Limited will deal with all complaints efficiently and fairly being deeply cognizant of the fact that the smallest of complaints can damage the institution’s reputation and standing, if not attended properly; and
- All the employees of TAALGO Financial Services IFSC Limited will work in good faith and without prejudice to the interests of the Investor(s).

## INVESTOR SERVICE TIMELINES AND REDRESSAL MECHANISM

In order to make redressal mechanism more meaningful and effective, a structured system will function at TAALGO Financial Services IFSC Limited, which will ensure that redressal sought is just and fair and done in a timely manner.

The Internal Mechanism to be followed by TAALGO Financial Services IFSC Limited to handle Investor complaints/grievances will be as follows:

1. The Investors can raise their Grievance either directly to TAALGO Financial Services IFSC Limited or to Representative of TAALGO Financial Services IFSC Limited or to the fund administrator by giving details of their name, folio no., name of the fund invested in, nature and full particulars of their complaint.
2. The Compliance Officer of TAALGO Financial Services IFSC Limited is responsible to ensure timely and prompt communication with Investors and distributors. Investors can write to TAALGO Financial Services IFSC Limited for any queries / clarifications that they may have at:

Email: [hello@taalgo.com](mailto:hello@taalgo.com)

Postal Address: Unit No. 53, The Patform, 11 T2,

Block-11, GIFT SEZ, Gift City,

Gandhi Nagar, Gujarat, India, 382355

3. On receipt of grievances, TAALGO Financial Services IFSC Limited needs to ensure that it is resolved within 21 calendar days from the date of receipt of the complaint by the company.
4. If the Investor not satisfied with the response / clarification / resolution provided for the grievance, he/she can escalate the matter / complaint to the CRO of TAALGO Financial Services IFSC Limited (Complaint).
5. On receipt of a Complaint, CRO of TAALGO Financial Services IFSC Limited shall make an assessment on the merits of the complaint. Pursuant to assessment:
  - a. In case of acceptance, TAALGO Financial Services IFSC Limited shall acknowledge acceptance of complaints, in writing, within 3 working days of receipt of the complaint.
  - b. In case of non-acceptance, TAALGO Financial Services IFSC Limited shall inform the complainant within 5 working days along with reasons.
6. TAALGO Financial Services IFSC Limited shall examine and process the complaint in a fair, transparent, professional and impartial manner.
7. TAALGO Financial Services IFSC Limited may ask for additional information from the complainant while processing the complaint. No complaint will be acknowledged by TAALGO Financial Services IFSC Limited without sufficient information. A last receipt date of full and complete information about the complaint will be treated as the date of complaint.
8. Multiple correspondence / communications or reminders received for the same matter within the stipulated turnaround time in this Policy for handling of the query /communication will be treated as one complaint.
9. In case of rejection of a Complaint, TAALGO Financial Services IFSC Limited shall give reasons for rejection of the Complaint, in writing.
10. After examining the matter, TAALGO Financial Services IFSC Limited shall dispose of Complaint preferably within 15 days but ordinarily not later than 21 days of acceptance of Complaint. TAALGO Financial Services IFSC Limited may either resolve the Complaint or reject the Complaint.
11. Provided that in case the resolution is expected to take longer time period, then an intermediate response shall be made to the Investor intimating the expected timeline of the resolution.

12. If a complainant is not satisfied with the resolution provided by TAALGO Financial Services IFSC Limited or if the complaint has been rejected by TAALGO Financial Services IFSC Limited, the complainant may file an appeal before the CRAO of TAALGO Financial Services IFSC Limited preferably within 15 days from the receipt of the decision from the CRO.

13. The CRAO shall dispose of the Appeal within a period of 30 days.

14. Complaints turned into dispute /litigation shall be handled as per the provisions of the Fund documents.

15. All grievance resolutions shall be undertaken as per the IFSCA FME Regulations,2022 and within the framework of the management disclosure documents entered with the company.

## COMPLAINT BEFORE THE AUTHORITY

Where a complainant is not satisfied with the decision of TAALGO Financial Services IFSC Limited and has exhausted the appellate mechanism of TAALGO Financial Services IFSC Limited, he may file a Complaint before the Authority through email to [grievance-redressal@ifsc.gov.in](mailto:grievance-redressal@ifsc.gov.in) preferably within 21 days from the receipt of the decision from TAALGO Financial Services IFSC Limited.

## MAINTENANCE OF RECORDS

a) TAALGO Financial Services IFSC Limited shall maintain all records relating to handling of complaints, including the following:

- Complaints received and processed;
- All correspondence exchanged between TAALGO Financial Services IFSC Limited and the complainants;
- All information and documents examined and relied upon by TAALGO Financial Services IFSC Limited while processing of the complaints;
- Outcome of the complaints;

- Reasons for rejection of complaints, if any;
- Timelines for processing of complaints; and
- Data of all complaints handled by it.

b) TAALGO Financial Services IFSC Limited shall maintain records in electronic retrieval form for the same period as mandated by IFSCA under the relevant and applicable regulations and circulars, handbooks, guidelines thereunder.

Provided that in case there is no specific mention of such time period, the record shall be maintained for at least five years from the date of disposal of complaint.

Provided further that in case of any pending litigation or legal proceeding relating to the complaint, the record shall be maintained for the applicable period, after final disposal of the proceeding.

## REPORTING

TAALGO Financial Services IFSC Limited shall file reports on handling of complaints in the form and manner specified by the IFSCA from time to time. The Annual Report shall have a section with heading “Complaint Handling and Grievance Redressal”. The section shall also provide data of all complaints received, resolved, rejected and pending during the year in a tabular/ graphical format.

## AMENDMENT / WAIVER / EXCEPTIONS

This policy shall be reviewed periodically and the requisite updates, if any shall be made. Any deviation/waiver /exception to the provisions of this policy shall be made only after discussion with Compliance Officer and with the approval of the Principal Officer of TAALGO Financial Services IFSC Limited.

## DISCLOSURE

We have made a copy of this policy available at the website of the company on [www.taalgo.com](http://www.taalgo.com)

## SCHEDULE I

1. Anonymous complaints not sent from registered email of the investor or under the registered signature of the investor, as applicable.
2. Incomplete or un-specific complaints.
3. Allegations without supporting documents.
4. Suggestions or seeking guidance/explanation.
5. Any service request such as transfer, pledge, change in bank details, change in address, nominations etc.
6. Complaints on matters not relating to the financial products or services provided by the TAALGO Financial Services IFSC Limited.
7. Complaints about any unregistered/ un-regulated activity.
8. References in the nature of seeking information or clarifications about financial products or services - Routine questions / clarifications sought by the fund investors, may be relating to their investments, distribution, tax, drawdown, fund performance, investor reporting, etc.

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