



Formerly known as: SS Retail Private Limited & SS Communication & Services Pvt. Ltd. CIN - U51599PN2016PLC164991

REGD Office : 399, 'E' Basant Bahar Road, Ratikamal Complex, Kolhapur, Maharashtra, India- 416003 Mob: +91 8600 666 111. Email - info@ssmobile.com

INVESTOR GRIEVANCE REDRESSAL POLICY

SS RETAIL LIMITED

(formerly SS Retail Private Limited and SS Communication & Services Private Limited)

("Company")

1. PREAMBLE / PURPOSE

This Investor Grievance Redressal Policy ("Policy") has been framed to ensure prompt, fair, transparent, and effective resolution of investor grievances in compliance with:

- The Companies Act, 2013
- SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("**SEBI LODR**")
- SEBI Circulars and SCORES Guidelines
- Depositories Act, 1996 and rules
- Any other applicable laws

The purpose of this Policy is to:

- Provide a **structured framework** for receiving, classifying, and resolving investor complaints
- Define **clear turnaround time (TAT)** standards
- Establish an **escalation matrix**
- Ensure **timely and accurate disclosures and reporting**
- Promote transparency and investor confidence in SS Retail Limited

2. SCOPE

This Policy applies to all investor complaints and service requests relating to:

- Transfer, transmission or transposition of securities
- Dematerialisation or rematerialisation of shares
- Issue of duplicate share certificates
- Dividend / unclaimed dividend issues
- KYC / PAN / bank mandate changes





Formerly known as: SS Retail Private Limited & SS Communication & Services Pvt. Ltd. CIN - U51599PN2016PLC164991

REGD Office : 399, 'E' Basant Bahar Road, Ratikamal Complex, Kolhapur, Maharashtra, India- 416003 Mob: +91 8600 666 111. Email - info@ssmobile.com

- Non-receipt of Annual Reports, corporate communications or notices
- Non-receipt of securities/credit in demat account
- Complaints lodged on SCORES / Stock Exchanges
- Any other service request or correspondence from shareholders

3. PRINCIPLES

SS Retail Limited shall follow the following principles in grievance handling:

1. **Accessibility** – Investors can lodge complaints through RTA, dedicated company email, website form, or SCORES.
2. **Timelines** – Complaints shall be acknowledged and resolved within prescribed TATs.
3. **Fairness & Transparency** – No discrimination; complete objectivity in evaluation.
4. **Accountability** – Clear roles and responsibilities at RTA and Company level.
5. **Compliance** – Adherence to all SEBI LODR and statutory requirements.
6. **Monitoring & Review** – Monthly reporting and periodic Board review.

4. MODES OF RECEIPT OF INVESTOR GRIEVANCES

Investors may submit grievances through the following modes:

4.1 Registrar & Transfer Agent (RTA)

Details of the RTA

KFin Technologies Limited

Selenium Tower B, Plot No.31 & 32, Financial District Nanakramguda, Serilingampally, Hyderabad – 500 032, Rangareddi, Telangana, India.

Tel: +91 40 6716 2222/ 18003094001

E-mail: ssretail.ipo@kfintech.com

Website: www.kfintech.com

Investor grievance e-mail: inward.ris@kfintech.com

Contact Person: M. Murali Krishna

SEBI Registration Number: INR000000221





Formerly known as: SS Retail Private Limited & SS Communication & Services Pvt. Ltd. CIN - U51599PN2016PLC164991

REGD Office : 399, 'E' Basant Bahar Road, Ratikamal Complex, Kolhapur, Maharashtra, India- 416003 Mob: +91 8600 666 111. Email - info@ssmobile.com

4.2 Company

Compliance Officer / Investor Relations Contact

Kishor Babaso Hupare

Company Secretary & Compliance Officer

SS Retail Limited

Telephone: +91 909 619 1222 / 973 031 8611

E-mail: compliance@ssmobile.com

4.3 SCORES Platform

Complaints may be lodged on the SEBI SCORES portal at: <https://scores.sebi.gov.in/>

4.4 Stock Exchanges

BSE / NSE complaint redressal mechanism (post listing).

5. CLASSIFICATION OF COMMUNICATIONS

5.1 Service Request

A request seeking information or processing (e.g., address change, dividend revalidation).

Not treated as a complaint.

5.2 Complaint / Grievance

Any written communication from an investor expressing dissatisfaction regarding delay / non-fulfilment of a request, or any deficiency in service.





Formerly known as: SS Retail Private Limited & SS Communication & Services Pvt. Ltd. CIN - U51599PN2016PLC164991

REGD Office : 399, 'E' Basant Bahar Road, Ratikamal Complex, Kolhapur, Maharashtra, India- 416003 Mob: +91 8600 666 111. Email - info@ssmobile.com

6. TURNAROUND TIMES (TATs)

Type of Request / Complaint	TAT (Working Days)
Acknowledgement of complaint	Within 2 days
Transfer / Transmission / Transposition	21 days
Duplicate share certificate issue	21 days
Demat / Remat requests	15 days
Dividend related queries	7-10 days
KYC / Bank mandate changes	7 days
Revalidation of dividend / ECS	15 days
Non-receipt of Annual Report	3 days
Response to SCORES complaint	7 days
Closure of SCORES complaint	21 days (max)

The grievances shall be addressed within the prescribed statutory timelines as mentioned. The Company may prescribe shorter internal TATs to assist the RTA. In exceptional cases requiring third-party verification, investors will be informed in writing with revised expected resolution timelines.

7. ESCALATION MATRIX

Level 1 – Registrar & Transfer Agent (RTA)

The RTA shall be the first point of contact and shall attempt resolution within the defined TAT. The RTA is responsible for processing requests such as issues like transmission issue of duplicate share certificates, KYC Updates, dividend related issues and other routine matters.

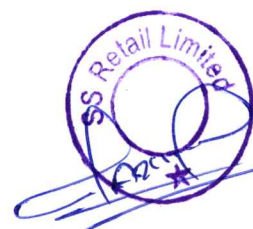
Level 2 – Compliance Officer

If an investor is not satisfied with the RTA's response or no response is received, then the matter may be escalated to the compliance officer of the company:

Company Secretary & Compliance Officer

Kishor Babaso Hupare

Email: compliance@ssmobile.com





Formerly known as: SS Retail Private Limited & SS Communication & Services Pvt. Ltd. CIN - U51599PN2016PLC164991

REGD Office : 399, 'E' Basant Bahar Road, Ratikamal Complex, Kolhapur, Maharashtra, India- 416003 Mob: +91 8600 666 111. Email - info@ssmobile.com

Level 3 – Stakeholders Relationship Committee (SRC)

Unresolved or escalated complaints will be reviewed by the SRC of the Company, which shall oversee all investor grievance matters.

Level 4 – SEBI SCORES / Stock Exchange

If the complaint remains unresolved, the investor may escalate to SEBI or the Stock Exchange. The Investor grievances can be filed through SCORES, the centralised online system for lodging and tracking complaints.

8. RESPONSIBILITIES

8.1 Registrar & Transfer Agent (RTA)

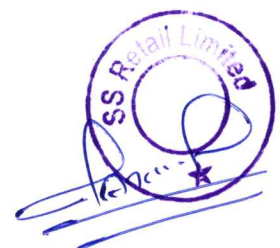
- Maintain investor records and process requests.
- Maintain MIS for all grievances.
- Resolve complaints within prescribed TATs.
- Support filings with stock exchanges.

8.2 Company Secretary / Compliance Officer

- Act as nodal point under SEBI SCORES.
- Liaise with RTA for timely grievance resolution.
- Monitor the email address of the grievance redressal division.
- Present monthly/quarterly MIS to the SRC.
- Ensure statutory disclosures and quarterly records of investor grievances to the stock exchanges as per Regulation 13 of the SEBI LODR.

8.3 Stakeholders Relationship Committee

- Oversee grievance redressal performance.
- Review and guide improvements in processes.
- Report to the Board.





Formerly known as: SS Retail Private Limited & SS Communication & Services Pvt. Ltd. CIN - U51599PN2016PLC164991

REGD Office : 399, 'E' Basant Bahar Road, Ratikamal Complex, Kolhapur, Maharashtra, India- 416003 Mob: +91 8600 666 111. Email - info@ssmobile.com

9. REPORTING & DISCLOSURES

The Company shall:

- Disclose the contact details of the grievance officer and the RTA.
- Disclose investor complaints status on its website as per Regulation 46 of SEBI LODR.
- Submit quarterly statement of investor complaints to Stock Exchanges within twenty-one days from the end of each quarter, a statement giving the number of investor complaints pending at the beginning of the quarter, those received during the quarter, disposed of during the quarter and those remaining unresolved at the end of the quarter as per Regulation 13.
- Include details of complaints in the Annual Report's Corporate Governance section.
- Maintain MIS of all complaints received and resolved.

10. MONITORING

- Internal review of RTA's process and service standard at least **annually**.
- Monthly MIS review by the Compliance Officer.
- Quarterly review by the SRC.

11. SEBI ONLINE DISPUTE RESOLUTION (ODR)

Post SEBI guidelines or dissatisfied even after the completion of the SCORES review process, disputes not resolved through internal mechanisms may initiate a complaint through SEBI's Online Dispute Resolution (ODR) platform (www.smartodr.in).

12. REVIEW & AMENDMENT

- This Policy shall be reviewed at least **once every year**.
- Any amendments shall be approved by the Board of Directors.
- The updated version shall be uploaded on the Company's website.

13. EFFECTIVE DATE

This Policy is effective from **September 05, 2025**, and supersedes any earlier versions.

