

ICICI Lombard General Insurance Company Limited

**STANDARD OPERATING PROCEDURE FOR INVESTOR SERVICING AND
REDRESSAL OF INVESTOR GRIEVANCES**

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Background

The equity shares of the Company are listed on the recognised Stock Exchanges, namely, National Stock Exchange of India Limited (NSE) and BSE Limited (BSE).

The Company recognize the rights of the shareholders and strives to ensure that the interests of its shareholders are served with high priority. The Company facilitate rights of the shareholders including but not limited to:

1. Right to participate in, and to be sufficiently informed of, decisions concerning fundamental corporate changes.
2. Right to participate effectively and vote in general shareholder meetings.
3. Being informed of the rules, including voting procedures that govern general shareholder meetings.
4. Being sufficiently and timely informed about the date, location and agenda of general meetings, as well as full and timely informed regarding the issues to be discussed at the meeting.
5. Opportunity to ask questions to the board of directors, to place items on the agenda of general meetings, and to propose resolutions, subject to reasonable limitations.
6. Right to participate in key corporate governance decisions, such as the nomination and election of members of board of directors.
7. Receive corporate benefits like dividend and bonus shares as and when declared and announced.
8. To inspect various registers of the Company, minute books of general meetings and to receive copies thereof after complying with the requirements prescribed in applicable laws.
9. Right to redress grievances with adequate mechanism.
10. Right to register grievance with Securities and Exchange Board of India (SEBI) / Ministry of Corporate Affairs (MCA) in case of unsatisfactory response from the Company.

Objective

The Company is committed to provide effective services to the investors by cultivating cordial relationships with investors and to effectively redress grievances on regular and consistent basis, which boosts investor's confidence thereby maximizing investors value.

This Standard Operating Procedure outlines framework to ensure a smooth and transparent procedure for redressal of investor grievances/queries relating to securities of the Company.

Grievance handling mechanism

The Board has appointed the Company Secretary to act as Compliance Officer of the Company under the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (“SEBI Listing Regulations”). As Compliance Officer, the Company Secretary is responsible for monitoring/supervising the dedicated email Id of the Company to address investor grievance/queries in a prompt and efficient manner.

The Company has engaged “KFin Technologies Limited” as Registrar and Transfer Agent (“RTA”) for Equity Shares in order to ensure that investor’s queries/ grievances are redressed in timely and efficient manner.

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

1. Shareholders can register their query / grievance for share related matters including dematerialisation, transmission of shares, unclaimed dividend, updating KYC details, or requesting copy of annual report / any other statutory document, etc., by giving details such as name, folio no., DP ID/ Client ID, nature and full particulars of their queries/ grievances along with duly executed supporting documents to the Company/ RTA.
2. Investors can register their query / grievance by sending email to the RTA / Company.

The investors can send their queries/grievances to the designated email Ids of KFinTech i.e. inward.ris@kfintech.com.

Investors can also send their queries/grievances to the designated email ID of the Company i.e. investors@icicilombard.com.

In terms of the requirements of the Companies Act, 2013 and SEBI Listing Regulations, the Company has constituted the Stakeholders Relationship Committee (“SRC”) of the Board of Directors. SRC is entrusted with the responsibility to oversee grievance redressal mechanism followed by the Company and effective functioning of the same. Additionally, SRC reviews initiatives taken by the Company for reducing the quantum of unclaimed dividends and effective exercise of voting rights by shareholders.

Classification of investor communication

The Company receives various correspondence/ communication from the shareholders relating to the shares, annual reports, dividends and ancillary matters. These communications may either be complaints or mere queries/ requests by the shareholders. The Company presently follows a set of guidelines for classifying the

shareholders' communication between general correspondence/ requests/ complaints, etc.

- A. The Company will consider communication from investors on following aspects as requests:
- (a) Request to provide annual report in hard copy/through e-mail;
 - (b) Request for credit of unclaimed dividend;
 - (d) Other Request:
 - (i) correspondence w.r.t. change in address, nominees, etc.;
 - (ii) any communication/ enquiry about procedures for obtaining investor services.

The RTA/Company will provide interim response/acknowledgement for query within 3 working days from the date of receipt of communication. Thereafter the RTA/Company, on a case to case basis, will strive to redress queries/grievance of the investor within 30 days.

- B. The Company will consider communication from investors on following aspects as complaints:

- i. Communication received through statutory authorities.

The grievances registered with regulatory bodies like SEBI, MCA, Stock Exchanges, IRDAI, etc. relating to securities of the Company shall be considered as complaint.

- ii. In case the Company/RTA fails to provide response to the investor's query within Turn Around Time as mentioned above, the same shall be considered as complaint.

The complaints classified on aforesaid basis will be responded and resolved within the stipulated regulatory timeline.

Escalation matrix

The Company has in place designated email ID for investor servicing and grievance redressal.

However, the primary responsibility of investors servicing and handling of investor requests/ queries/ complaints lies with KFinTech in a capacity of RTA of the Company. Investors can refer the below given escalation matrix in case they do not receive any revert from RTA/ Company within the timelines specified above.

Level 1:

Mr. Ramu RIS

Senior Manager

KFin Technologies Limited

Address: KFin Technologies Limited, Unit of ICICI Lombard General Insurance Company Limited, Selenium Tower B, Plot 31-32, Gachibowli, Financial District Nanakramguda, Hyderabad - 500 032

Phone: 1800 309 4001

Email: einward.ris@kfintech.com

Level 2:

In the event, RTA fails to provide response within 7 working days of submission of all requisite documents, investor may escalate the matter to the Deputy Nodal Officer.

Mr. Akshay Parekh

Deputy Nodal Officer

Address: ICICI Lombard House, 414, Veer Savarkar Marg, Near Siddhivinayak Temple, Prabhadevi, Mumbai- 400025

Phone: 022-6196-1331

Email: investors@icicilombard.com

Level 3:

In case of non-redressal of the query/grievance, within a reasonable time frame, the investor may approach to Nodal Officer.

Mr. Vikas Mehra

Nodal Officer

Address: ICICI Lombard House, 414, Veer Savarkar Marg, Near Siddhivinayak Temple, Prabhadevi, Mumbai- 400025

Phone: 022-6196-1222

Email: investors@icicilombard.com

Level 4: SEBI SCORES

In case any of the investors is not satisfied with the response furnished by the Company to his/ her complaint, he/ she may refer it to “SCORES”, the centralized online system for lodging and tracking complaints made available by SEBI. SCORES facility can be accessed through the web link <https://scores.gov.in>

In case the investors are not satisfied with the resolution provided through SEBI SCORES, the complainant may opt for online dispute resolution in the manner as specified in the [SEBI Circular](#).

Contact details of RTA, Nodal Officer and Deputy Nodal Officer

A. RTA

KFin Technologies Limited
Selenium Tower B, Plot 31 & 32, Financial District, Nanakramguda,
Serilingampally Mandal, Hyderabad - 500 032, Telangana
Tel: 1800 309 4001
E-mail: einward.ris@kfintech.com

B. Nodal Officer and Deputy Nodal Officer

Nodal Officer	Deputy Nodal Officer
Vikas Mehra ICICI Lombard House, 414, Veer Savarkar Marg, Near Siddhivinayak Temple, Prabhadevi, Mumbai-400025 Phone: 022-6196-1222 E-mail: investors@icicilombard.com	Akshay Parekh ICICI Lombard House, 414, Veer Savarkar Marg, Near Siddhivinayak Temple, Prabhadevi, Mumbai-400025 Phone: 022-6196-1331 E-mail: investors@icicilombard.com