

INVESTOR CHARTER FOR DEPOSITORIES AND DEPOSITORY PARTICIPANTS

Annexure – A

1. Vision

Towards making Indian Securities Market - Transparent, Efficient, & Investor friendly by providing safe, reliable, transparent and trusted record keeping platform for investors to hold and transfer securities in dematerialized form.

2. Mission

- To hold securities of investors in dematerialized form and facilitate its transfer, while ensuring safekeeping of securities and protecting interest of investors.
- To provide timely and accurate information to investors with regard to their holding and transfer of securities held by them.
- To provide the highest standards of investor education, investor awareness and timely services so as to enhance Investor Protection and create awareness about Investor Rights.

3. Details of business transacted by the Depository and Depository Participant (DP)

A Depository is an organization which holds securities of investors in electronic form. Depositories provide services to various market participants - Exchanges, Clearing Corporations, Depository Participants (DPs), Issuers and Investors in both primary as well as secondary markets. The depository carries out its activities through its agents which are known as Depository Participants (DP). Details available on the link [\[https://www.cdslindia.com/DP/dplist.aspx\]](https://www.cdslindia.com/DP/dplist.aspx).

4. Description of services provided by the Depository Participants through Depository (DPs) to investors

(1) Basic Services

| Sr. no. | Brief about the Activity / Service | Expected Timelines for processing by the DP after receipt of proper documents |
|---------|---|---|
| 1. | Dematerialization of securities | 7 days |
| 2. | Rematerialization of securities | 7 days |
| 3. | Mutual Fund Conversion / Destatementization | 5 days |

INVESTOR CHARTER FOR DEPOSITORIES AND DEPOSITORY PARTICIPANTS

Annexure – A

| Sr. no. | Brief about the Activity / Service | Expected Timelines for processing by the DP after receipt of proper documents |
|---------|---|---|
| 4. | Re-conversion / 7 days Restatementisation of Mutual fund units | |
| 5. | Transmission of securities 7 days | |
| 6. | Registering pledge request 15 days | |
| 7. | Closure of demat account 30 days | |
| 8. | Settlement Instruction Depositories to accept physical DIS for pay-in of securities up to 4 p.m. and DIS in electronic form up to 6 p.m. on T+1 day | |

(2) Depositories provide special services like pledge, hypothecation, internet-based services etc. in addition to their core services and these include

| Sr. no. | Type of Activity /Service | Brief about the Activity / Service |
|---------|---|--|
| 1. | Value Added Services Depositories also provide value added services such as [link to be provided by DPs]1 b. Transposition cum dematerialization [link to be provided by DPs]2 c. Linkages with Clearing System [link to be provided by DPs] 3 demat of warehouse receipts etc. | a. Basic Services Demat Account (BSDA) d. Distribution of cash and non-cash corporate benefits (Bonus, Rights, IPOs etc.), stock lending, demat of NSC / KVP, |
| 2. | Consolidated Account CAS is issued 10 days from the end of the statement (CAS) month (if there were transactions in the previous month) or half yearly (if no transactions). Digitalization of services Depositories offer below technology | |
| 3. | provided by the depositories solutions and e-facilities to their demat account holders through DPs: | |

Communiqué no. CDSL/OPS/DP/POLCY/2021/589 dated December 25, 2021 Page 2 of 4

CIN No.: U67120MH2001PLC134203

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INVESTOR CHARTER FOR DEPOSITORIES AND DEPOSITORY PARTICIPANTS

Annexure – A

| Sr. no. | Type of Activity /Service | Brief about the Activity / Service |
|---------|---------------------------|--|
| | | <p>a. E-account opening: Details available on the link <i>[link to be provided by DPs]</i>⁴</p> <p>b. Online instructions for execution: Details available on the link <i>[link to be provided by DPs]</i>⁵</p> <p>c. e-DIS / Demat Gateway: Details available on the link <i>[link to be provided by DPs]</i>⁶</p> <p>d. e-CAS facility: Details available on the link <i>[link to be provided by DPs]</i>⁷</p> <p>e. Miscellaneous services: Details available on the link <i>[link to be provided by DPs]</i>⁸</p> |

4. Details of Grievance Redressal Mechanism

(1) The Process of investor grievance redressal

| | | |
|----|--|---|
| 1. | Investor Complaint/ Investor can lodge complaint/ grievance against the Grievances Depository/DP in the following ways: a. Electronic mode - [https://www.scores.gov.in/scores/Welcome.html] aspix] [complaints@cdslindia.com] provided by DPs] The complaints/ grievances lodged directly with the Depository shall be resolved within 30 days. Investor Grievance If no amicable resolution is arrived, then the Investor | <p>(i) SCORES (a web based centralized grievance redressal system of SEBI)</p> <p>(ii) Respective Depository's web portal dedicated for the filing of complaint [https://www.cdslindia.com/Footer/grievances.]</p> <p>(iii) Emails to designated email IDs of Depository</p> <p>b. Offline mode [details of link to the form to be provided by DPs]</p> |
| 2. | Redressal Committee has the option to refer the complaint/ grievance to the of Depository Grievance Redressal Committee (GRC) of the Depository. Upon receipt of reference, the GRC will endeavor to resolve the complaint/ grievance by | |

Communiqué no. CDSL/OPS/DP/POLCY/2021/589 dated December 25, 2021 Page 3 of 4

CIN No.: U67120MH2001PLC134203
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INVESTOR CHARTER FOR DEPOSITORIES AND DEPOSITORY PARTICIPANTS

Annexure – A

| | | |
|----|-------------------------|---|
| | | hearing the parties and examining the necessary information and documents. |
| 3. | Arbitration proceedings | The Investor may also avail the arbitration mechanism set out in the Byelaws and Business Rules/Operating Instructions of the Depository in relation to any grievance, or dispute relating to depository services. The arbitration reference shall be concluded by way of issue of an arbitral award within 4 months from the date of appointment of arbitrator(s). |

(2) For the Multi-level complaint resolution mechanism available at the Depositories please refer to link [\[link to be provided by DPs\]](#)⁹

5. Guidance pertaining to special circumstances related to market activities: Termination of the Depository Participant

| Sl No. | Timelines for the Activity/ Service | Type of special circumstances |
|--------|--|--|
| 1. | <ul style="list-style-type: none"> Depositories to terminate the Client will have a right to transfer all its participation in case a participant no longer meets the eligibility criteria and/or any other grounds as mentioned in the bye laws like suspension of trading member by the Stock Exchanges. Participant surrenders the participation by its own wish. | <ul style="list-style-type: none"> Depositories to have a right to transfer all its securities to any other Participant of its choice without any charges for the transfer within 30 days from the date of intimation by way of letter/email. |

6. Dos and Don'ts for Investors

For Do's and Don'ts please refer to the link [\[Dos and Don'ts for Investors\]](#)¹⁰

7. Rights of investors

For rights, please refer to the link [\[Rights of Investors\]](#)¹¹

8. Responsibilities of Investors

For responsibilities, please refer to the link [\[Responsibilities of Investors\]](#)¹²