INVESTORCHARTER-STOCKBROKER

Various activities of Stock Brokers with time lines

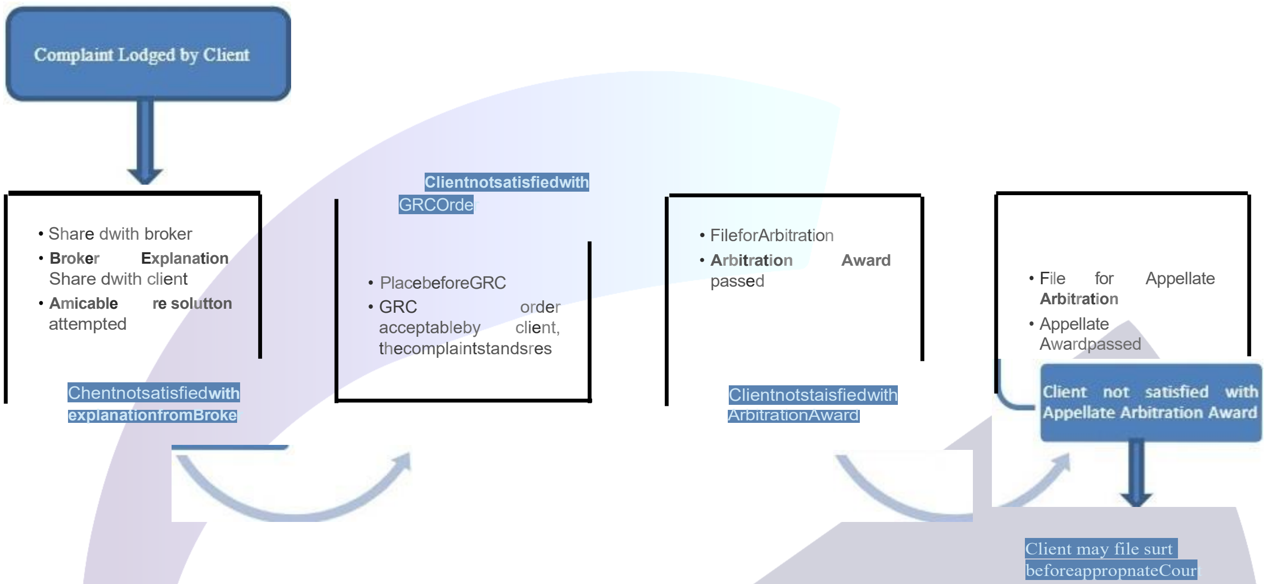
S. No.	Activities	Expected Timelines
1.	KYC entered into KRA System and CKYCR	10 days of account opening
2.	Client On boarding	Immediate, but not later than one week
3.	Order execution	Immediate on receipt of order, but not later than the same day
4.	Allocation of Unique Client Code	Before trading
5.	Copy of duly completed Client Registration Documents to clients	7 days from the date of upload of Unique Client Code to the Exchange by the Trading member
6.	Issuance of contract notes	24hours of execution of trades
7.	Collection of up front margin from client	Before initiation of trade
8.	Issuance of intimations regarding other margin due payments	At the end of the Today
9.	Settlement of client funds	30 days/ 90 days for running account settlement (RAS)as per the preference of client. If cons entnotgivenfarRAS-within24 Hours of pay-out
10	Statement of Accounts 'for Funds, Securities and Commodities	Weekly basis (Within four trading days of following week)
11.	Issuance of retention statement of funds/commodities	5daysfromthedateofsettlement
12.	Issuance of Annual Global Statement	30daysfromtheendofthefinancial year
13.	Investor grievances redressal	30days,fromthe,receiptofthecomplaint

DO sand DON'Ts for Investors

DOs	DON'Ts
1. Read all documents and conditions being agreed before signing the account opening form.	1. Do not deal with unregistered stock broker.
2. Receive a copy of KYC, copy of account opening documents and Unique Client Code.	2. Do not forget to strike off blanks in your account opening and KYC.
3. Read the product/operational frame work/ timelines related to various Trading and Clearing &Settlement processes.	3. Do not submit an incomplete account opening and KYC form.
4. Receive all information about brokerage, fees and other charges levied.	4. Do not forget to inform any change in information linked to trading account and obtain confirmation of up dation in the system.
5. Register your mobile number and email ID in your trading, demat and bank accounts to get regular alerts on your transactions.	5. Do not transfer funds, for the purposes oft rading to anyone other than a stock broker. No payment should be made in name of employee of stock broker.
6. If executed, receive a copy of Power of Attorney. However, Power of Attorney is nota mandatory requirement as per SEBI/Stock Exchanges. Before granting Power of Attorney, carefully examine the scope and implications of powers being granted.	6. Do not ignore any emails/ SMSs received with regards to trades d one, from the Stock Exchange and raise a concern, if discrepancy is observed.
7. Receive contract notes for trades executed, showing transaction price, brokerage, GST and STT etc .as applicable, separately, within 24 hours of execution of trades.	7. Do not opt for digit al contracts, if not familiar with computers.
8. Receive funds and securities/commodities on time within 24 hours from pay-out.	8. Do not share trading password.
9. Verify details of trades, contract notes and statement of account and approach relevant authority for any discrepancies. Verify trade details on the Exchange websites from the trade verification facility provided by the Exchanges.	9. Do not fall prey to fixed / Guaranteed returns schemes.
10. Receive statement of accounts periodically. If opted for running account settlement ,account has to be settled by the stock broker as per the option given by the client (30or 90 days).	10. Do not fall prey to fraudsters sending emails and SMSs luring to trade in stocks/ securities promising huge profits.
11. In case of any grievances, approach stock broker or Stock Exchange or SEBI for getting the same resolved with in pre scribed timelines.	11. Do not follow herd mentality for investments. Seek expert and professional advice for your investments.

Grievance Red ressal Mechanism

Level 1 -Approach the Stock Broker at the designated Investor Grievance e-mail ID of the stock broker .The Stock Broker will strive to redress the grievance immediately, but not later than 30 days of the receipt of the grievance.
Level 2 -Approach the Stock Exchange using the grievance mechanism mentioned at the website of the respective exchange.
Complaints Resolution Process at Stock Exchange explained graphically:



TimelinesforcomplaintresolutionprocessatStockExchangesagainststockbrokers

S.No.	Type of Activity	Time lines for activity
1.	Receipt of Complaint	Day of complaint(C Day).
2.	Additional in for mation sought from the investor, if any, and provisionally forwarded to stock broker.	C+7Working days.
3.	Registration of the complaint and forwarding to the stock broker.	C+8WorkingDaysi.e.Tday.
4.	Amicable Resolution.	T+15WorkingDays.
5.	Refer to Grievance Redressal Committee(GRC),in case of no Amicable re solution.	T+16WorkingDays.
6.	Complete resolution process post GRC.	T+30WorkingDays.
7.	In case where the GRC Member requires additional information, GRC order shall be completed within.	T+45WorkingDays.
8.	Implementation of GRC Order.	On receipt of GRC Order, if the order is in favor of the investor, debit the fund so fthe stock broker. Order for debit is issued immediately or as per the directions given in GRC order.
9.	In case the stock broker is aggrieved by the GRC order, will provide intention to avail arbitration	Within7daysfromreceipt of order

S. No.	Type of Activity	Time lines for activity
10.	If intention from stock broker is received and the GRC order amount is up to Rs.20 lakhs	Investor is eligible for interim relief from Invest or Protection Fund (IPF).The interim relief will be 50% of the GRC order amount or Rs.2 lac whichever is less. The same shall be provided after obtaining an Under taking from the investor .
11.	Stock Broker shall file for arbitration	Within6monthsfromthedateofGRC recommendation
12.	In case the stock broker does not file for arbitration within 6 months	The GRC order amount shall be released to The investor after adjusting the amount released as interim relief, if any.

Handling of Investor's claims/ complaints in case of default ofa Trading Member/ Clearing Member (TM/CM)

Default of TM/CM

Following steps are carried out by Stock Exchange for benefit of investor, in case stock broker defaults:

- Circular is issued to inform about declaration of Stock Broker as Defaulter. Information of defaulter stock broker is disseminated on Stock Exchange website.
- PublicNoticeisissuedinformingdeclarationofastockbrokerasdefaulterandinviting claims within specified period. IntimationtoclientsofdefaulterstockbrokersviaemailsandSMSforfacilitating lodging of claims within the specified period.

Followinginformationisavailableon StockExchangewebsiteforinformationofinvestors:

- Norms for eligibility of claims for compensation from IPF.
- Claim form for lodging claim against defaulter stockbroker.
- FAQ on processing of investors 'claims against Defaulter stockbroker.
- Provision to check online status of client's claim.

Level3-ThecomplaintnotredressedatStockBroker/ Stock Exchange level, may be lodged with SEBI on SCORES (a web based centralized grievance redressal system of SEBI) @ https://scores.gov.in/scores/Welcome.html

Annexure-B

Format for investor Complaints Data to be displayed by Stock Broker on their respective Websites

Data For Every month ending(Aug,2025)

Sl. No.	Received From	Carried forward from previous month	Received during the month	Total Pending	Resolved	Pending at the end of month		Average Resolution time (in days)
						Pending for less than 3 months	Pending for more than 3 months	
1	2	3	4	5	6	7		8
1	Directly from Investors	0	0	0	0	0		0
2	SEBI(SCORES)	0	0S	0	0	0		0
3	Depositories	0	0	0	0	0		0
4	Other Sources(If any)	0	0	0	0	0		0
5	Grand Total	0	0	0	0	0		0

Trend of monthly disposal of complaints **2026-27**

Sl.No.	Month	Carried Forward From Previous month	Received	Resolved	Pending
1	2	3	4	5	6
1	April.2026	0	0	0	0
2	May 2026	0	0	0	0
3	June 2026	0	0	0	0
4					
5					
6					
7					
8					
9					
10					
11					
12					

- Should include Complaints resolved in the current month ,if any

** Shouldincludetotalcomplainspendingasonthelastdayofthemonth,ifany.

Averageresolutiontimeisthesumtotaloftimetakentoresolveeachcomplaintsresolvedinthecurrentmonth Trend of

annual disposal of complaints

S.No.	Year	Carried forward from previous year	Received during the year	Re solved during the year	Resolved during the year	Pending at the end of the year
1	2017-18	0	0	0	0	0
2	2018-19	0	0	0	0	0
3	2019-20	0	0	0	0	0
4	2020-21	0	0	0	0	0
5	2021-22	0	0	0	0	0
6	2022-23	0	0	0	0	0
7	2023-24	0	0	0	0	0
8	2024-25	0	0	0	0	0
9	2025-26	0	0	0	0	0
	Total	0	0	0	0	0