



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 consentnotgivenfarRAS-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	5daysfromthedataofsettlement
12.	Issuance of Annual Global Statement	30daysfromtheendofthefinancial year
13.	Investor grievances redressal	30days,fromthe,receiptofthecomplaint

DO sand DON'Ts for Investors

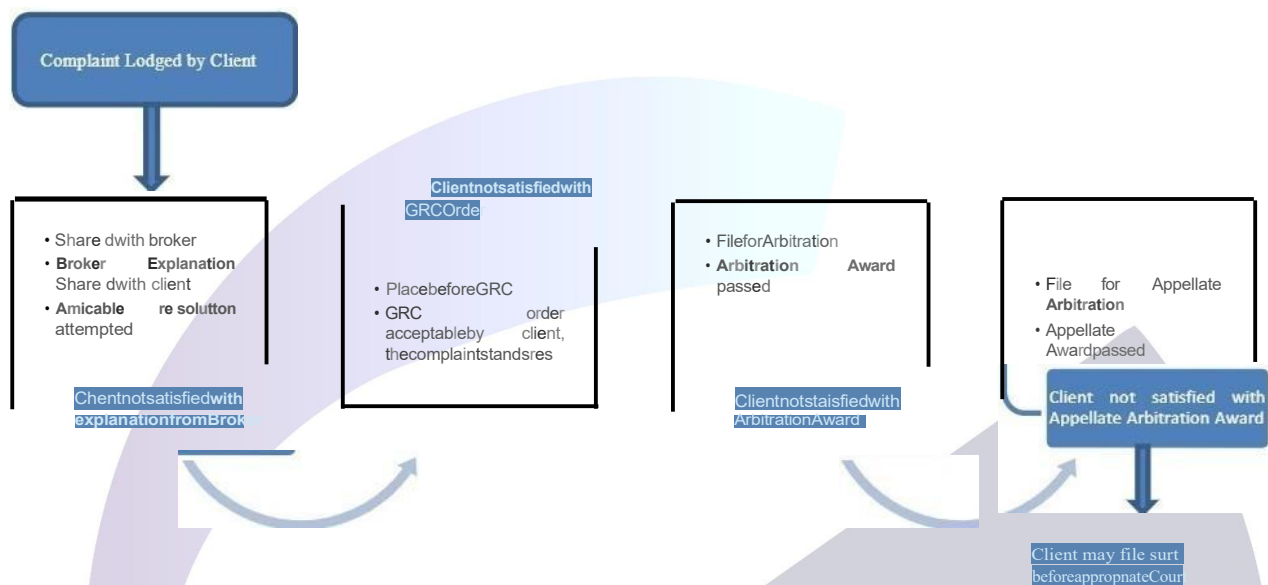
DOs	DON'Ts
1. Read all documents and conditions being agreed before signing the account opening form. 2. Receive a copy of KYC, copy of account opening documents and Unique Client Code. 3. Read the product/operational frame work/ timelines related to various Trading and Clearing &Settlement processes. 4. Receive all information about brokerage, fees and other charges levied. 5. Register your mobile number and email ID in your trading, demat and bank accounts to get regular alerts on your transactions. 6. If executed, receive a copy of Power of Attorney. However, Power of Attorney is not a mandatory requirement as per SEBI/Stock Exchanges. Before granting Power of Attorney, carefully examine the scope and implications of powers being granted. 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. 8. Receive funds and securities/commodities on time within 24 hours from pay-out. 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. 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). 11. In case of any grievances, approach stock broker or Stock Exchange or SEBI for getting the same resolved with in pre scribed timelines.	1. Do not deal with unregistered stock broker. 2. Do not forget to strike off blanks in your account opening and KYC. 3. Do not submit an incomplete account opening and KYC form. 4. Do not forget to inform any change in information linked to trading account and obtain confirmation of up dation in the system. 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. 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. Do not opt for digit al contracts, if not familiar with computers. 8. Do not share trading password. 9. Do not fall prey to fixed / Guaranteed returns schemes. 10. Do not fall prey to fraudsters sending emails and SMSs luring to trade in stocks/ securities promising huge profits. 11. Do not follow herd mentality for investments. Seek expert and professional advice for your investments.

Grievance Redressal 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:



Timelines for complaint resolution process at Stock Exchanges against stock brokers

S.No.	Type of Activity	Time lines for activity
1.	Receipt of Complaint	Day of complaint(C Day).
2.	Additional information sought from the investor, if any, and provisionally forwarded to stock broker.	C+7 Working days.
3.	Registration of the complaint and forwarding to the stock broker.	C+8 Working Days i.e. T day.
4.	Amicable Resolution.	T+15 Working Days.
5.	Refer to Grievance Redressal Committee(GRC), in case of no Amicable resolution.	T+16 Working Days.
6.	Complete resolution process post GRC.	T+30 Working Days.
7.	In case where the GRC Member requires additional information, GRC order shall be completed within.	T+45 Working Days.
8.	Implementation of GRC Order.	On receipt of GRC Order, if the order is in favor of the investor, debit the fund so the 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	Within 7 days from receipt 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	Within 6 months from the date of GRC 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 of a 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.
- Public Notice is issued informing declaration of a stock broker as defaulter and inviting claims within specified period. Intimation to clients of defaulter stock brokers via emails and SMS for facilitating lodging of claims within the specified period.

Following information is available on Stock Exchange website for information of investors:

- 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.

Level 3- The complaint not redressed at Stock Broker/ Stock Exchange level, may be lodged with SEBI on SCORES (a web based centralized grievance redressal system of SEBI) @ <https://scores.sebi.gov.in/hi/>



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. N o.	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	0	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
- ** Should include total complaints pending as on the last day of the month, if any.
- Average resolution time is the sum total of time taken to resolve each complaints resolved in the current month
- Trend of annual disposal of complaints

S.N o.	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