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

- Toholdsecuritiesofinvestorsindematerializedformandfacilitateitstransfer,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. DetailsofbusinesstransactedbytheDepositoryandDepositoryParticipant(DP)

A Depositoryisanorganization whichholdssecuritiesof investorsin electronicform. Depositories provide services to various market participants - Exchanges, Clearing Corporations,DepositoryParticipants(DPs),IssuersandInvestorsinbothprimaryas wellassecondarymarkets. Thedepositorycarries outitsactivitiesthroughitsagents which are known as Depository Participants (DP). Details available on the link https://www.cdslindia.com/DP/dplist.aspx

4. DescriptionofservicesprovidedbytheDepositorythroughDepositoryParticipants (DPs) to investors

(1) Basic Services

Sr. no.	BriefabouttheActivity/ Service	ExpectedTimelinesforprocessingby theDPafterreceiptofproperdocuments
1.	Dematerializationofsecurities	7 days
2.	Rematerializationofsecurities	7 days
3.	Mutual Fund Conversion / Destatementization	5 days

Sr. no.	BriefabouttheActivity/ Service	ExpectedTimelinesforprocessingby theDPafterreceiptofproperdocuments
4.	Re-conversion / RestatementisationofMutual fund units	7 days
5.	Transmissionofsecurities	7 days
6.	Registeringpledgerequest	15days
7.	Closureofdemataccount	02days
8.	SettlementInstruction	DepositoriestoacceptphysicalDISforpay-in of securities up to 4 p.m. and DIS in electronic form up to 6 p.m. on T+1 day

(2) Depositoriesprovidespecialserviceslikepledge,hypothecation,internet-based services etc. in addition to their core services and these include

Sr. no.	TypeofActivity/Service	BriefabouttheActivity/Service
1.	ValueAddedServices	Depositoriesalsoprovidevalueadded services such as a. BasicServicesDematAccount(BSDA) [*link to be provided by DPs*][1] b. Transpositioncum dematerialization [*link to be provided by DPs*][2] c. LinkageswithClearingSystem [*link to be provided by DPs*] [3] d. Distribution of cash and non-cash corporate benefits(Bonus, Rights, IPOs etc.),stocklending,dematofNSC/KVP, demat of warehouse receipts etc.
2.	Consolidated Account statement (CAS)	CAS is issued 10 days from the end of the month (if there were transactions in the previous month) or half yearly (if no transactions).
3.	Digitalization of services provided by the depositories	Depositories offer below technology solutions and e-facilities to their demat account holders through DPs:

Sr. no.	TypeofActivity/Service	BriefabouttheActivity/Service
		a. E-account opening: Details available on thelink kyc.ganpationline.co.in/ganpati/individual b. Online instructions for execution: Details availableonthelink c. e-DIS/DematGateway:Detailsavailable on the link d. e-CASfacility:Detailsavailableonthelink e. f. Miscellaneousservices: Detailsavailable on the link

5.DetailsofGrievanceRedressalMechanism

(1) TheProcessofinvestorgrievanceredressal

1.	Investor Complaint/ Grievances	Investorcanlodgecomplaint/grievanceagainstthe Depository/DP in the following ways: a. Electronicmode- (i) SCORES (a webbasedcentralized grievance redressal system of SEBI) https://www.scores.gov.in/scores/Welcome.html (ii) Respective Depository'sweb portaldedicated for the filing of compliant [https://www.cdslindia.com/Footer/grievances.aspx (iii) Emails to designated email IDs of Depository mailto:complaints@cdslindia.com b. Offline mode [details of link to the form to be provided by DPs] The complaints/ grievances lodged directly withthe Depository shall be resolved within 30 days.
2.	Investor Grievance RedressalCommittee of Depository	If no amicable resolution is arrived, then the Investor hastheoptiontoreferthecomplaint/grievancetothe Grievance Redressal Committee (GRC) of the Depository. Upon receipt of reference, the GRC will endeavortoresolvethecomplaint/grievanceby

		hearingthepartiesandexaminingthenecessary information and documents.
3.	Arbitration proceedings	TheInvestormayalsoavailthearbitrationmechanism setoutintheByelaws andBusinessRules/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 issueofan arbitralaward within 4monthsfromthe date of appointment of arbitrator(s).

(2) FortheMulti-levelcomplaintresolutionmechanismavailableattheDepositories please refer to link [*link to be provided by DPs*][9]

6.Guidancepertainingtospecialcircumstancesrelatedtomarketactivities:Termination of the Depository Participant

Sl No.	TypeofspecialcircumstancesTimelinesfortheActivity/Service	
1.	▪ Depositories to terminate the participation in case a participant no longer meets the eligibility criteria and/oranyothergroundsasmentioned in the bye laws like suspension of trading member by the Stock Exchanges. ▪ Participantsurrendersthepartcipation by its own wish.	Client will 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.

5. DosandDon'tsforInvestors

ForDo'sandDon'tspleaserefertothelink*[https://www.ganpationline.co.in/quick_link]*[10]

6. Rightsofinvestors

Forrights, pleaserefertothe link*[https://www.ganpationline.co.in/quick_link]*[11]

7. ResponsibilitiesofInvestors

Forresponsibilities,pleaserefertothelink*[linktobeprovidedbytheDPs]*[12]

Annexure B- INFORMATION CONTAINEDIN LINKS TO THE INVESTOR CHARTERFOR DEPOSITORIES AND DPS

This document contains the contents pertaining to the qualifier https://www.cdslindia.com/Investors/InvestorCharter.htmlin the Investor Charter main document. The same is to be made available by the Depositories on their websites and web-links to the same is to be provided for incorporation in the Investor Charter.

Forreasonsof convenience,the contentsinmain Charterand thisdocument havebeen mapped with the same superscript.

Para4(2)ofInvestorCharter

Point1:ValueAddedServices

a. Basic Services Demat Account (BSDA)[1]: The facility of BSDA with limited services for eligible individuals was introduced with the objective of achieving widerfinancialinclusionandtoencourageholdingofdemataccounts.NoAnnual MaintenanceCharges(AMC)shallbe levied,if the valueof securities holding is upto Rs. 4 LAC. For value of holdings between Rs 4,00,001/- 10,00,00,000/-, AMCnotexceedingRs100/-ischargeable.Incaseofdebtsecurities,thereare no AMC charges for holding value upto Rs 1,00,000 and a maximum of Rs100 as AMC is chargeable for value of holdings between Rs 1,00,001 and Rs 2,00,000.

b. Transposition cum dematerialization[2]: In case of transposition-cum-dematerialisation,clientcangetsecuritiesdematerialisedinthesameaccountif the names appearing on the certificates match with the names in which the account has been opened but are in a different order. The same may be done by submitting the security certificates along with the Transposition Form and Demat Request Form.

c. Linkages with Clearing System[3]for actual delivery of securities to the clearing system from the selling brokers and delivery of securities from the clearing system to the buying broker.

Point3:Digitizationofservicesprovidedbythe depositories

a. E-accountopening[4]:Accountopeningthroughdigitalmode,popularlyknownas “On-line Account opening”, wherein investor intending to open the demat accountcanvisitDPwebsite,fillintherequiredinformation,submittherequired documents, conduct video IPV and demat account gets opened without visiting DPs office.

b. Online instructions for execution[5]: internet-enabled services like Speed-e (NSDL)&Easiest(CDSL)empowerdematacountholderinmanaginghis/her securities'anytime-anywhere'inanefficientandconvenientmannerandsubmit instructions online without the need to use paper. These facilities allows Beneficial Owner (BO) to submit transfer instructions and pledge instructions including margin pledge from their demat account. The instruction facilities are also available on mobile applications through android, windows and IOS platforms.

c. e-DIS/DematGateway:[6]Investorscangiveinstructionsfortransferofsecurities throughe-DISapartfromphysicalDIS.Here,foron-markettransferofsecurities, investorsneedtoprovidesettlementnumberalongwiththeISINandquantityof securitiesbeingauthorizedfortransfer.Clientshallberequiredtoauthorizeeach e-DISvalidforasinglesettlementnumber/settlementdate,bywayofOTPand PIN/password,bothgeneratedatDepositoriesend.Necessaryriskcontainment measures are being adopted by Depositories in this regard.

d. e-CASfacility[7]:ConsolidatedAccountStatementsareavailableonlineandcould also be accessed through mobile app to facilitate the investors to view their holdings in demat form.

e. Miscellaneous services[8]: Transaction alerts through SMS, e-locker facilities, chatbotsforinstantaneouslyrespondingtoinvestorqueriesetc.have alsobeen developed.

Para5(1)ofInvestorCharter

Point2(InvestorGrievanceRedressalCommitteeofDepository)[9]:

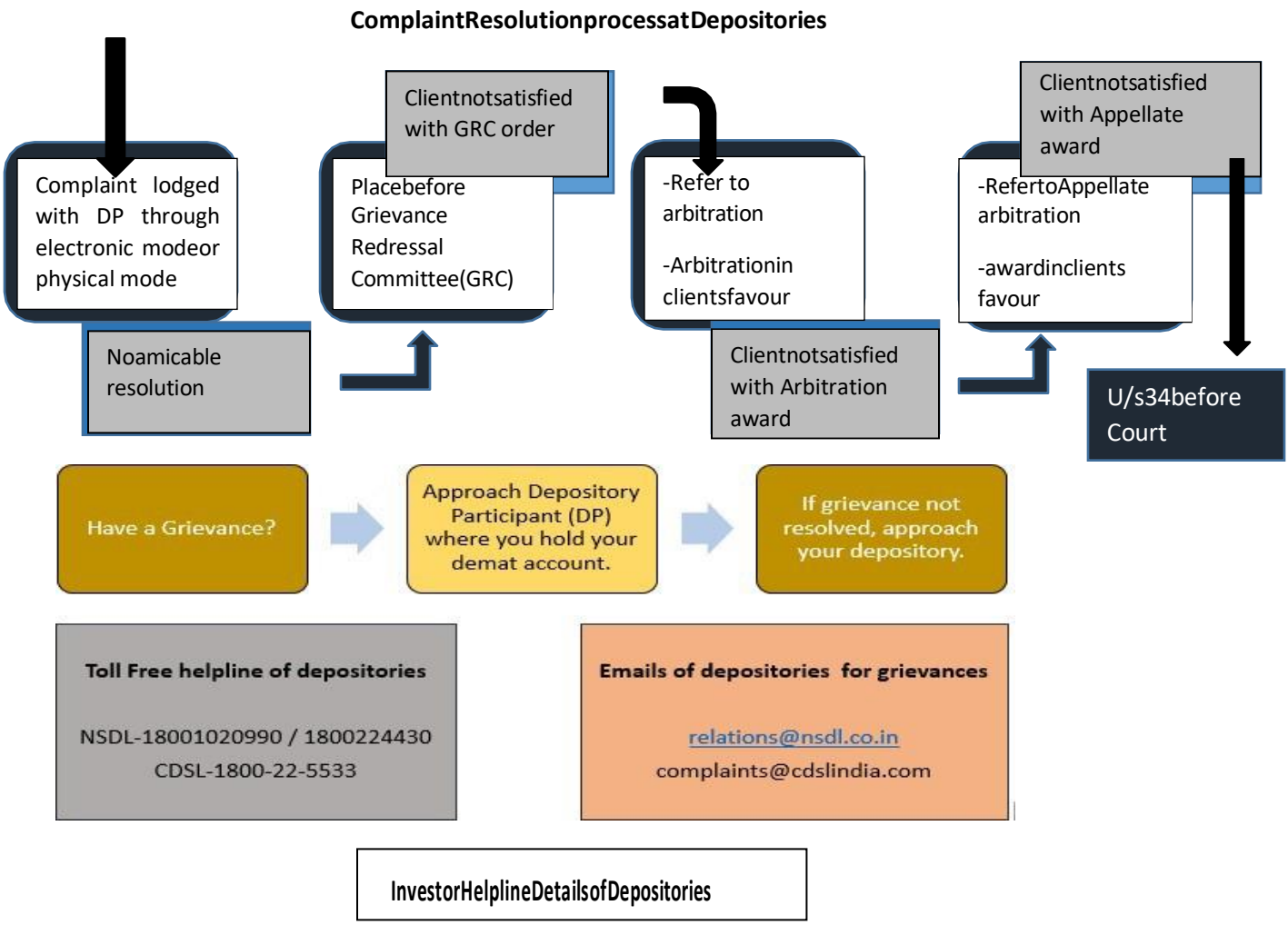
If no amicable resolution is arrived, then the Investor has the option to refer the complaint/grievancetotheGrievanceRedressalCommittee(GRC)oftheDepository. Uponreceiptofreference,theGRCwillendeavortoresolvethecomplaint/grievance by hearing the parties and examining the necessary information and documents.

Point3(Arbitrationproceedings)[10]:

The Investor may also avail the arbitration mechanism set out in the Byelaws and Business Rules/Operating Instructionsof the Depository in relation to anygrievance, ordisputerelatingtodepositoryservices.Thearbitrationreferenceshallbeconcluded by way of issue of an arbitral award within 4 months from the date of appointment of arbitrator(s).

Para5(2)ofInvestorCharter

ComplaintResolutionprocessatDepositories[11]



InvestorHelplineDetailsofDepositories

Para7ofInvestorCharter

DosandDon'tsfor Investor[12]

Sl No.	Guidance
1.	AlwaysdealwithaSEBIregisteredDepositoryParticipantforopeninga demat account.
2.	Readallthedocumentscarefullybeforesigningthem.
3.	Before granting Power of attorney to operate your demat account to an intermediary like Stockbroker, Portfolio Management Services (PMS) etc., carefully examine the scope and implications of powers being granted.
4.	Alwaysmakepaymentstoregisteredintermediaryusingbankingchannels. Nopaymentshouldbemadeinnameofemployeeofintermediary.
5.	AcceptheDeliveryInstructionSlip(DIS)bookfromyourDPonly(pre-printed withaserialnumberalongwithyourClientID)andkeepitinsafecustodyand do not sign or issue blank or partially filled DIS slips. AlwaysmentionthedetailslikeISIN,numberofsecuritiesaccurately.Incase of any queries, please contact your DP or broker and it should be signed by all demat account holders. StrikeoutanyblankspaceontheslipandCancellationsorcorrectionsonthe DIS should be initialed or signed by all the account holder(s). Donotleaveyourinstructionslipbookwithanyoneelse. DonotsignblankDISasitisequivalenttoabearercheque.
6.	InformanychangeinyourPersonalInformation(forexampleaddressorBank Accountdetails,emailID,Mobilenumber)linkedtoyourdemataccountinthe prescribed format and obtain confirmation of updation in system
7.	MentionyourMobileNumberandemailIDinaccountopeningformtoreceive SMS alerts and regular updates directly from depository.
8.	Alwaysensurethatthemobilenumberand emailIDlinkedtoyourdemat account are the same as provided at the time of account opening/updation.
9.	Donotsharepasswordofyouronlinetradinganddemataccountwith anyone.

Sl No.	Guidance
10.	DonotshareOneTimePassword(OTP)receivedfrombanks,brokers,etc. Thesearemeanttobeusedbyyou only.
11.	Donotsharelogincredentialsofe-facilitiesprovidedbythedepositoriessuch as e-DIS/demat gateway, SPEED-e/easiest etc. with anyone else.
12.	DematismandatoryforanytransferofsecuritiesofListedpubliclimited companies with few exceptions.
13.	If you have any grievance in respect of your demat account, please write to designated email IDs of depositories or you may lodge the same with SEBI online at https://scores.gov.in/scores/Welcome.html
14.	Keeparecordofdocumentssigned,DISissuedandaccountstatements received.
15.	As Investorsyou are required to verifythe transaction statement carefully for all debits and credits in your account. In case of any unauthorized debit or credit, inform the DP or your respective Depository.
16.	Appointanomineetofacilitateyourheirsinobtainingthesecuritiesinyour demat account, on completion of the necessary procedures.
17.	RegisterforDepository'sinternet-basedfacilityordownloadmobileappofthe depository to monitor your holdings.
18.	Ensurethat,both,yourholdingandtransactionstatementsarereceived periodicallyasinstructedtoyourDP.Youareentitledtoreceiveatransaction statementeverymonthif youhaveanytransactions.
19.	Donotfollowherdmentalityforinvestments.Seekexpertandprofessional advice for your investments
20.	Bewareofassured/fixedreturns.

Para8ofInvestorCharter

Rightsofinvestors[13]

- ReceiveacopyofKYC,copyofaccountopening documents.
- Nominimumbalanceisrequiredtobemaintainedinadematacccount.
- Nochargesarepayableforopeningofdemataccounts.
- If executed, receive acopy of Power of Attorney. However, Power of Attorney is notamandatoryrequirementasperSEBI/StockExchanges.Youhavetheright to revoke any authorization given at any time.

- You can open more than one demat account in the same name with single DP/ multiple DPs.
- Receive statement of accounts periodically. In case of any discrepancies in statements,takeupthesamewiththeDPimmediately.IftheDPdoesnotrespond, take up the matter with the Depositories.
- Pledge and /or any other interest or encumbrance can be created on demat holdings.
- Righttogivestandinginstructionswithregardtothecreditingofsecuritiesindemat account.
- Investorcanexerciseitsrighttofreeze/defreezehis/herdemataccountorspecific securities / specific quantity of securities in the account, maintained with the DP.
- Incaseofanygrievances,InvestorhasrighttoapproachParticipantorDepository or SEBI for getting the same resolved within prescribed timelines.
- Everyeligibleinvestorshareholderhasarighttocastitsvoteonvariousresolutions proposed by the companies for which Depositories have developed an internet based 'e-Voting' platform.
- Receiveinformationaboutchargesandfees.Anycharges/tariffagreeduponshall not increase unless a notice in writing of not less than thirty days is given to the Investor.

Para9ofInvestorCharter

ResponsibilitiesofInvestors[14]

- Deal with a SEBI registered DP for opening demat account, KYC and Depository activities.
- Provide complete documents for account opening and KYC (Know Your Client). FillalltherequireddetailsinAccountOpeningForm/KYCforminownhandwriting and cancel out the blanks.
- Read all documents and conditions being agreed before signing the account opening form.
- Accept the Delivery Instruction Slip (DIS) book from DP only (preprinted with a serial number along with client ID) and keep it in safe custody and do not sign or issue blank or partially filled DIS.

- AlwaysmentionthedetailslikeISIN,numberofsecuritiesaccurately.
- Informanychangeininformationlinkedtodemataccountandobtain confirmation of updation in the system.
- Regularlyverifybalancesanddematstatementandreconcilewithtrades/ transactions.
- Appointnominee(s)tofacilitateheirsinobtainingthesecurities in theirdemat account.
- DonotfallpreytofraudsterssendingemailsandSMSsluringtotradein stocks / securities promising huge profits.

Annexure C

FormatforinvestorComplaintsDatatobedisplayedbyDepository Participants on theirrespective websites

DataFor everymonthending(September, 2026)

Sl.No.	ReceivedFrom	Carried forward from previous month	Received during the month	Total Pending	Resolved	Pendingattheendof month		Average Resolution time (in days)
						Pending for less than 3 months	Pending formore than 3 months	
1	2	3	4	5	6	7		8
1	Directlyfrom 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	OtherSources(If any)	0	0	0	0	0		0
	GrandTotal	0	0	0	0	0		0

Trend of monthlydisposalofcomplaints2026-2027

Sl.No.	Month	CarriedForward FromPrevious 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	July, 2026	0	0	0	0
5	August, 2026	0	0	0	0
6	September, 2026	0	1	1	0
	Grand Total	0	1	1	

ShouldincludeComplaintsresolvedinthecurrent month, if anyShouldincludetotalcomplainspendingasonthelast day of themonth, ifany.Averageresolutiontimeisthesumtotaloftimetakentoresolveeachcomplaintsresolvedinthecurrentmonth

Trend of annual disposal of complaints

Sl.No.	Year	Carriedforward from previous Year	Received duringthe Year	Resolved during the year	Pendingat theendof Theyear
1	2	3	4	5	6
1	2017-18	0	0	0	0
2	2018-19	0	0	0	0
3	2019-20	0	0	0	0
4	2020-21	0	0	0	0
5	2021-22	0	0	0	0
6	2022-23	0	0	0	0
7	2023-24	0	2	2	0
8	2024-25	0	0	0	0
9	2025-26	0	1	1	0
	Grand Total	0	3	3	0