Annexure

INVESTORCHARTEROFM/SC.R.KOTHARI&SONSSHARES&STOCKBROKERSPLTD–DP-ID12019200

1. Vision

Towards making Indian Securities Market - Transparent, Efficient, & Investor friendlyby providing safe, reliable, transparent and trusted record keeping platform forinvestorsto holdandtransfer securitiesindematerializedform.

2. Mission

- Toholdsecuritiesofinvestorsindematerializedformandfacilitateitstransfer,whileensuringsafekeepingof securitiesandprotecting interestofinvestors.
- Toprovidetimelyandaccurateinformationtoinvestorswithregardtotheirholdingandtransfer of securities held bythem.
- To provide the highest standards of investor education, investor awareness andtimelyservicessoastoenhanceInvestorProtectionandcreateawarenessaboutInvestorRights

3. DetailsofbusinesstransactedbytheDepositoryParticipant-(DP)-

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

4. DescriptionofservicesprovidedbyDepositoryParticipants(DP)toinvestors

(1) BasicServices

Sr. no.	Briefaboutthe Activity /Service	ExpectedTimelinesforprocessingbytheDPafterreceiptofproper documents
1.	Dematerializationofsecurities	7 days
2.	Rematerializationofsecurities	7 days
3.	Mutual Fund Conversion /Destatementization	5 days
4.	Re-conversion / Restatementisation of Mutualfundunits	7 days
5.	Transmissionofsecurities	7 days
6.	Registeringpledgerequest	15 days
7.	Closureofdemataccount	30 days
8.	SettlementInstruction	Depositorie to accept physical DIS for pay-in of securities upto 4 p.m.

(1) **DepositoryParticipants**providespecialserviceslikepledge,hypothecation,inadditiontotheircoreservicesandtheseinclude

Sr. no.	TypeofActivity/Service	BriefabouttheActivity/Service
1.	Value Added Services	alsoprovidevalueaddedservicessuchas *a.* BasicServicesDematAccount(BSDA) The facility of BSDA with limited services for eligible individuals was introduced with the objective of achieving wider financial inclusion and to encourage holding of demat accounts. No Annual Maintenance Charges (AMC) shall be levied, if the value of securities holding is upto Rs. 50,000. For value of holdings between Rs 50,001- 2,00,000, AMC not exceeding Rs 100 is chargeable. In case of debt securities, there are no AMC charges for holding value upto Rs 1,00,000 and a maximum of Rs 100 as AMC is chargeable for value of holdings between Rs 1,00,001 and Rs 2,00,000 b.Transposition cum dematerialization Transposition cum dematerialization[2]: In case of transposition-cum dematerialisation,client can get securities dematerialised in the same account if 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 SystemDistributionofcashandnon-cashcorporate benefits (Bonus, Rights, IPOsetc.),stocklending,dematofNSC/KVP,dematofwarehousereceipts etc. 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.

2.	Consolidated Account statement(CAS)	CAS is issued 10 days from the end of themonth(iftherewere transactionsintheprevi ousmonth)orhalfyearly(ifnotransactions).
3.	Digitalization of servicesprovid edbythedepositories	Depositoriesofferbelowtechnologysolutions ande-facilitiestotheirdemataccountholdersthrough DPs:
		a. E-Accountopening: *b.* NoSuchservicesprovided by DP *c.* Onlineinstructionsforexecution: *d.* NoSuchservicesprovidedbyDP *e.* e-DIS / Demat Gateway: No SuchservicesprovidedbyDP *f.* e-CASfacility: *g.* NoSuchservicesprovidedby DP----------- (Provided ByCdsl) *h.* Miscellaneous services: No SuchservicesprovidedbyDP.

4. DetailsofGrievanceRedressalMechanism

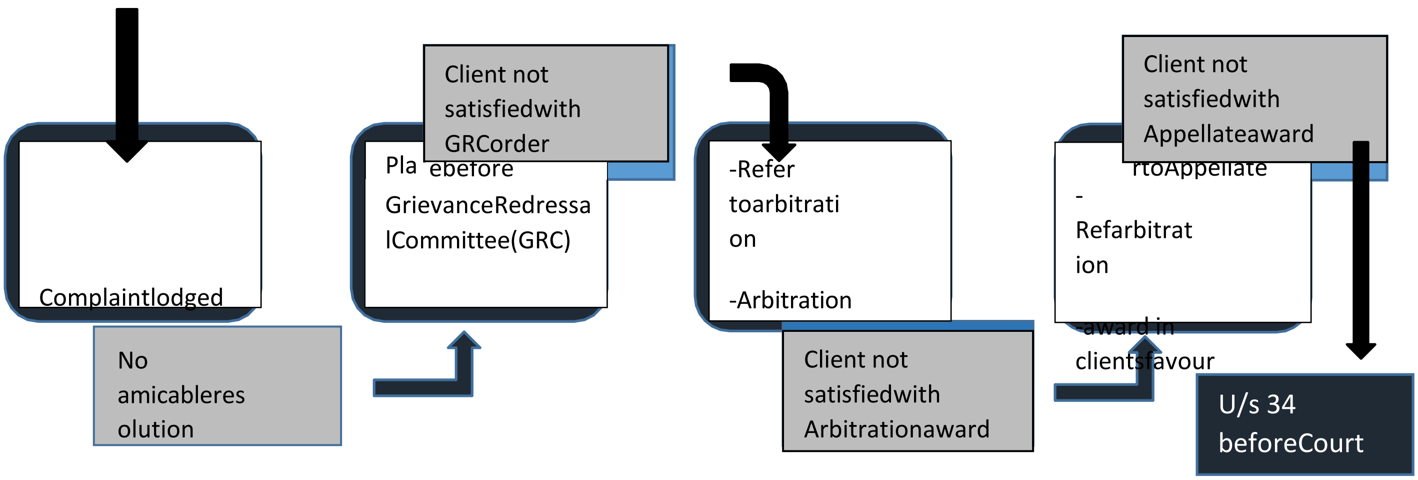
(1) TheProcessofinvestorgrievanceredressal

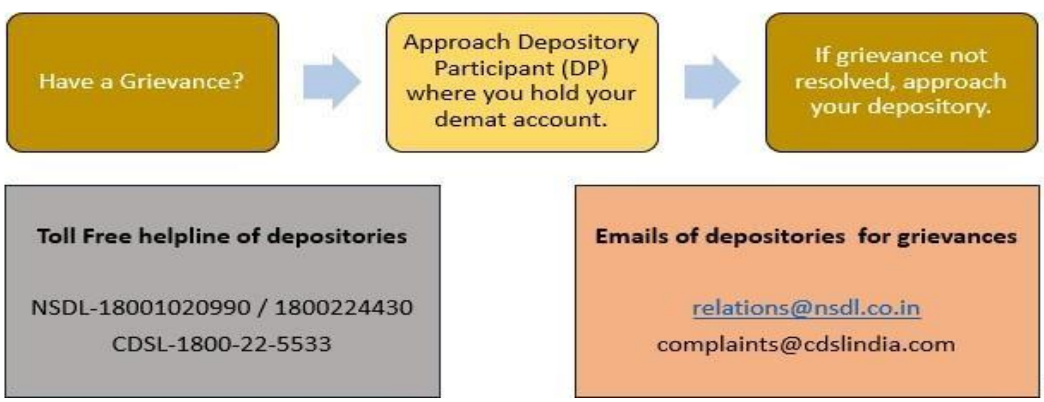
I1.	Investor Complaint/ Grievances	Investorcanlodgecomplaint/grievanceagainsttheDepo sitory/DPin thefollowingways: a. Electronicmode- (i) SCORES(awebbasedcentralizedgrievanceredre ssal system of SEBI)https://www.scores.gov.in/scores/Welcom e.html (ii) RespectiveDepository'swebportaldedicatedfor the filing of compliant[https://www.cdslindia.com/Footer/grie vances.aspx] (iii) EmailstodesignatedemailIDsofDepository[compl aints@cdslindia.com] b. Offlinemode:investor@crksons.co.in Thecomplaints/grievanceslodgeddirectlywiththeDepo sitoryshall beresolved within30days.
2.	InvestorGrievanceRe dressal Committeeof Depository	Ifnoamicableresolutionisarrived,thentheInvestorhasthe option to referthecomplaint/grievance to theGrievance Redressal Committee (GRC) of theDepository.Uponreceiptofreference,the GRC willendeavortoresolvethecomplaint/grievancebyhearingt hepartiesandexaminingthenecessaryinformation anddocuments.

3.	Arbitrationproceedings	The Investor may also avail the arbitration mechanismset out in the Byelaws and Business Rules/OperatingInstructionsoftheDepositoryinrelationto anygrievance, or dispute relating to depository services.The arbitration reference shall be concluded by way ofissue of an arbitral award within 4 months from thedateofappointmentofarbitrator(s).

(2) For the Multi-level complaint resolution mechanism available at the ComplaintResolutionprocessatDepositories[11]

ComplaintResolutionprocessatDepositories





5. Guidance pertaining to special circumstances related to market activities:Terminationofthe DepositoryParticipant

SINo.	Typeofspecialcircumstances	TimelinesfortheActivity/ Service
1.	▪ Depositoriestoterminatetheparticipation in case a participant nolongermeetstheeligibilitycriteriaand/ oranyothergroundsasmentionedinthebyelawslikesuspensionoftradingmember bytheStockExchanges. ▪ Participant surrenders the participationby itsown wish.	Client will have a right to transfer all itssecurities to any other Participant of itschoicewithoutanychargesforthetransfer within 30 days from the date ofintimationbyway ofletter/email.

6. DosandDon'tsforInvestors

SI No.	Guidance
1.	AlwaysdealwithaSEBIregisteredDepositoryParticipantforopeninga demataccount.
2.	Readallthedocumentscarefullybeforesigningthem.
3.	Before granting Power of attorney to operate your demat account to anintermediary like Stockbroker, Portfolio Management Services (PMS) etc.,carefullyexaminethe scopeandimplicationsofpowersbeinggranted.
4.	Alwaysmakepaymentstoregisteredintermediaryusingbankingchannels. Nopaymentshouldbemadeinnameofemployeeofintermediary.
5.	AccepttheDeliveryInstructionSlip(DIS)bookfromyourDPonly(pre-printedwithaserialnumberalongwithyourClientID)andkeepitinsafecustodyanddonotsignor issueblankorpartially filledDIS slips. AlwaysmentionthedetailslikeISIN,numberofsecuritiesaccurately.Incaseof any queries, please contact your DP or broker and it should be signed byalldemataccountholders. StrikeoutanyblankspaceontheslipandCancellationsorcorrectionsontheDIS shouldbeinitialedorsignedbyall theaccountholder(s). Donotleaveyourinstructionslipbookwithanyoneelse. DonotsignblankDISasitisequivalenttoabearercheque.

6.	InformanychangeinyourPersonalInformation(forexampleaddressorBankAccountdetails,emailID,Mobilenumber)linkedtoyourdemataccountintheprescribedformatandobtain confirmationofupdation insystem
7.	MentionyourMobileNumberandemailIDinaccountopeningformtoreceiveSMS alertsandregular updatesdirectly fromdepository.
8.	Alwaysensurethatthemobilenumberandemail IDlinkedtoyourdemataccountarethesameasprovidedatthetimeofaccountopening/updation.
9.	Donotsharepassword ofyouronlinetradinganddemataccountwith anyone.

7.Rightsofinvestors[13]

- ReceiveacopyofKYC,copyof accountopeningdocuments.
- Nominimumbalanceisrequiredtobemaintainedinademataccount.
- Nochargesarepayableforopeningofdemataccounts.
- If executed, receive a copy of Power of Attorney. However, Power of Attorney is not amandatory requirement as per SEBI / Stock Exchanges. You have the rightto revoke anyauthorizationgivenatany time.
- YoucanopenmorethanonedemataccountinthesamenamewithsingleDP/multipleDPs.
- Receivestatementofaccountsperiodically.Incaseofanydiscrepanciesinstatements, take up the same with the DP immediately. If the DP does not respond,take up the matterwiththeDepositories.
- Pledgeand/oranyotherinterestorencumbrancecanbecreated ondematholdings.
- Right to give standing instructions with regard to the crediting of securities in demataccount.
- Investorcanexerciseitsrighttofreeze/defreezehis/herdemataccountorspecificsecurities/specificquantityofsecuritiesintheaccount,maintainedwiththeDP.
- In case of any grievances, Investor has right to approach Participant or Depositoryor SEBIforgettingthesameresolvedwithinprescribedtimelines.
- Every eligible investor shareholder has a right to cast its vote on various resolutionsproposed by the companies for which Depositories have developed aninternet based ‘e-Voting’platform.

Receive information about charges and fees. Any charges/tariff agreed upon shall notincreaseunlessanoticein writingof notlessthanthirtydaysisgiven totheInvestor

8.ResponsibilitiesofInvestors

- DealwithaSEBIregisteredDPforopeningdemataccount,KYCandDepositoryactivities.

- Provide complete documents for account opening and KYC (Know Your Client). Fill all therequired details in Account Opening Form / KYC form in own handwriting and cancel outtheblanks.
- Read all documents and conditions being agreed before signing the accountopeningform.
- Accept the Delivery Instruction Slip (DIS) book from DP only (preprinted with a serialnumber along with client ID) and keep it in safe custody and do not sign or issue blank orpartiallyfilledDIS.

- AlwaysmentionthedetailslikeISIN,numberofsecuritiesaccurately.
- Informanychangeininformationlinkedtodemataccountandobtainconfirmationofupda tion in thesystem.
- Regularlyverifybalancesanddematstatementandreconcilewithtrades/transactions.
- Appointnominee(s)tofacilitateheirsinobtainingthesecuritiesintheirdemataccount.

Donotfallpreytofraudsterssendingemailsand SMSsluringtotradeinstocks/securitiespromi singhugeprofits