

# DISCLOSURE OF INVESTOR CHARTER FOR DEPOSITORIES AND DEPOSITORY PARTICIPANTS

#### **INVESTOR CHARTER**

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 dematerialised 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. <u>Details of business transacted by the Depository Participant(DP)</u>

<u>A Depository</u> 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 primaryas 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://nsdl.co.in/dpsch.php] / [https://www.cdslindia.com/DP/dplist.aspx].

# 4. <u>Description of services provided bythe Depositorythrough Depository</u> <u>Participants (DP) to investors</u>

#### (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**

Sr. no.	Brief about the Activity / Service	Expected Timelines for processing by the DP after receipt of proper documents				
4.	Re-conversion / Restatementisation of Mutual fund units	7 days				
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 upto 4 p.m and DIS in electronic form upto 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  a. Basic Services Demat Account(BSDA) <sup>1</sup> [See in Annexure B] b. Transposition cum dematerialization <sup>2</sup> [See in Annexure B] c. Linkages with Clearing System <sup>3</sup> [See in Annexure B] d. Distribution of cash and non-cash corporate benefits (Bonus, Rights, IPOs etc.), stock lending, demat of NSC / 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:

### **INVESTOR CHARTER**

Sr. no.	Type of Activity /Service	Brief about the Activity / Service
		<ul> <li>a. E-account opening<sup>4</sup> [See in Annexure B]</li> <li>b. Online instructions for execution<sup>5</sup> [See in Annexure B]</li> <li>c. e-DIS / Demat Gateway<sup>6</sup> [See in Annexure B]</li> <li>d. e-CAS facility<sup>7</sup> [See in Annexure B</li> <li>e. Miscellaneous services<sup>8</sup> [See in Annexure B]</li> </ul>

### 5. <u>Details of Grievance Redressal Mechanism</u>

(1) The Process of investor grievance redressal

1.	Investor Complaint/ Grievances	Investor can lodge complaint/ grievance against the Depository/DP in the following ways:					
		a. Electronic mode -  (i) SCORES (a web based centralized grievance redressal system of SEBI)  [https://www.scores.gov.in/scores/Welcome.h tml]					
		(ii) Respective Depository's web portal dedicated for the filing of compliant [https://www.epass.nsdl.com/complaints/websitecomplaints.aspx] / [https://www.cdslindia.com/Footer/grievances.aspx]					
		(iii) Emails to designated email IDs of Depository [relations@nsdl.co.in] / [complaints@cdslindia.com]					
		The complaints/ grievances lodged directly with the Depository shall be resolved within 30 days.					
2.	Investor Grievance Redressal Committee of Depository	If no amicable resolution is arrived, then the Investor has the option to refer the complaint/ grievance to the Grievance Redressal Committee (GRC) of the Depository. Upon receipt of reference, the GRC will endeavor to resolve the complaint/ grievance by hearing the parties, and examining the necessary information and documents.					

#### **INVESTOR CHARTER**

3.	Arbitration	The Investor may also avail the arbitration
	proceedings	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).

<sup>(2)</sup> For the Multi-level complaint resolution mechanism available at the Depositories<sup>9</sup> [link to be provided by the Participants]

# 6. <u>Guidance pertaining to special circumstances related to market activities:</u> <u>Termination of the Depository Participant</u>

Sr. No.	Type of special circumstances	Timelines for the Activity/ Service
1.	<ul> <li>Depositories to terminate the 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.</li> <li>Participant surrenders the participation by its own wish.</li> </ul>	choice without any charges for the transfer within 30 days from the date of intimation by way of letter/email.

- 7. Dos and Don'ts for Investors<sup>10</sup> [See in Annexure B]
- 8. Rights of investors<sup>11</sup> [See in Annexure B]
- 9. Responsibilities of Investors<sup>12</sup> [See in Annexure B]

#### INFORMATION CONTAINED IN LINKS TO THE INVESTOR CHARTER

This document contains the contents pertaining to the qualifier <a href="https://nsdl.co.in/downloadables/pdf/InvestorCharter.pdf">https://nsdl.co.in/downloadables/pdf/InvestorCharter.pdf</a> /

"[https://www.cdslindia.com/Investors/InvestorCharter.html]" in 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. For reasons of convenience, the contents in main Charter and this document have been mapped with the same superscript.

### Para 4 (2) of Investor Charter

Point 1: Value Added Services

- a. <u>Basic Services Demat Account (BSDA)¹: 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.</u>
- b. <u>Transposition cum dematerialization</u><sup>2</sup>: In case of transposition-cum- dematerialisation, client can get securities dematerialised in the same accountif 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. <u>Linkages with Clearing System³ for</u> actual delivery of securities to the clearing system from the selling brokers and delivery of securities from the clearing system to the buying broker.

### Point 3: Digitization of services provided by the depositories

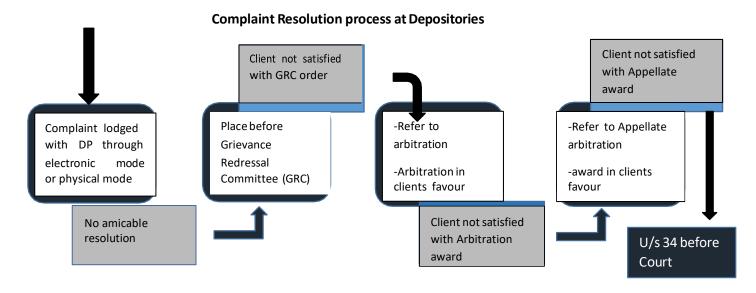
- a. <u>E-account opening</u><sup>4</sup>: Account opening through digital mode, popularly knownas "Online Account opening", wherein investor intending to open the demat account can visit DP website, fill in the required information, submit the required documents, conduct video IPV and demat account gets opened without visiting DPs office.
- b. Online instructions for execution<sup>5</sup>: internet-enabled services like Speed-e (NSDL) & Easiest (CDSL) empower a demat account holder in managing his/her securities 'anytime-anywhere' in an efficient and convenient manner and submit 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 / Demat Gateway: Investors can give instructions for transfer of securities through e-DIS apart from physical DIS. Here, for on-market transfer of securities, investors need to provide settlement number along with the ISIN and quantity of securities being authorized for transfer. Client shall be required to authorize each e-DIS valid for a single settlement number / settlement date, by way of OTP and PIN/password, both generated at Depositories end. Necessary risk containment measures are being adopted by Depositories in this regard.
- d. <u>e-CAS facility</u><sup>7</sup>: Consolidated Account Statements are available online and could also be accessed through mobile app to facilitate the investors to view their holdings in demat form.
- e. <u>Miscellaneous services<sup>8</sup>: Transaction alerts through SMS, e-locker facilities, chatbots for instantaneously responding to investor queries etc. have also beendeveloped.</u>

#### Para 5(2) of Investor Charter

Complaint Resolution process at Depositories<sup>9</sup>



Have a Grievance?



Approach Depository Participant (DP) where you hold your demat account.



If grievance not resolved, approach your depository.

### Toll Free helpline of depositories

NSDL-18001020990 / 1800224430 CDSL-1800-22-5533 Emails of depositories for grievances

relations@nsdl.co.in complaints@cdslindia.com

Investor Helpline Details of Depositories

### Para 7 of Investor Charter

Dos and Don'ts for Investor<sup>10</sup>

SI No.	Guidance					
1.	Always deal with a SEBI registered Depository Participant for opening ademat					
	account.					
2.	Read all the documents carefully before signing them.					
3.	Before granting Power of attorney to operate your demat account to an intermediary like Stock Broker, Portfolio Management Services (PMS) etc., carefully examine the scope and implications of powers being granted.					
4.	Always make payments to registered intermediary using banking channels.					
	No payment should be made in name of employee of intermediary.					
5.	Accept the Delivery Instruction Slip (DIS) book from your DP only (pre- printed with a serial number along with your Client ID) and keep it in safe custody and do not sign or issue blank or partially filled DIS slips.					
	Always mention the details like ISIN, number of securities accurately. In case of any queries, please contact your DP or broker and it should be signed by all demat account holders.					
	Strike out any blank space on the slip and Cancellations or corrections on the DIS should be initialed or signed by all the account holder(s).					
	Do not leave your instruction slip book with anyone else.					
	Do not sign blank DIS as it is equivalent to a bearer cheque.					
6.	Inform any change in your Personal Information (for example address or Bank Account details, email ID, Mobile number) linked to your demat account in the prescribed format and obtain confirmation of updation in system					
7.	Mention your Mobile Number and email ID in account opening form to receive SMS alerts and regular updates directly from depository.					
8.	Always ensure that the mobile number and email ID linked to your demat account are the same as provided at the time of account opening/updation.					
9.	Do not share password of your online trading and demat account with					
	anyone.					

SI No.	Guidance
10	Do not share One Time Password (OTP) received from banks, brokers, etc.
	These are meant to be used by you only.
11	Do not share login credentials of e-facilities provided by the depositories such as e-DIS/demat gateway, SPEED-e/easiest etc. with anyone else.
12	Demat is mandatory for any transfer of securities of Listed public limited 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 SEBIonline at https://scores.gov.in/scores/Welcome.html
14	Keep a record of documents signed, DIS issued and account statements received.
15	As Investors you are required to verify the 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	Appoint a nominee to facilitate your heirs in obtaining the securities in yourdemat account, on completion of the necessary procedures.
17	Register for Depository's internet based facility or download mobile app of the depository to monitor your holdings.
18	Ensure that, both, your holding and transaction statements are received periodically as instructed to your DP. You are entitled to receive a transaction statement every month if you have any transactions.
19	Do not follow herd mentality for investments. Seek expert and professionaladvice for your investments
20	Beware of assured/fixed returns.

### Para 8 of Investor Charter

### Rights of investors<sup>11</sup>

- Receive a copy of KYC, copy of account opening documents.
- No minimum balance is required to be maintained in a demat account.
- No charges are payable for opening of demat accounts.
- If executed, receive a copy of Power of Attorney. However, Power of Attorney isnot a mandatory requirement as per SEBI / Stock Exchanges. You have the rightto 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 instatements, take up the same with the DP immediately. If the DP does not respond, take up the matter with the Depositories.
- Pledge and /or any other interest or encumbrance can be created on demat holdings.
- Right to give standing instructions with regard to the crediting of securities in demat account.
- Investor can exercise its right to freeze/defreeze his/her demat account or specific securities / specific quantity of securities in the account, maintained with the DP.
- In case of any grievances, Investor has right to approach Participant or Depository or SEBI for getting the same resolved within prescribed timelines.
- Every eligible investor shareholder has a right to cast its vote on various resolutions proposed by the companies for which Depositories have developed an internet based 'e-Voting' platform.
- Receive information about charges and fees. Any charges/tariff agreed upon shall not increase unless a notice in writing of not less than thirty days is given to the Investor.

### Para 9 of Investor Charter

### Responsibilities of Investors<sup>12</sup>

- 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). Fill all
  the required details in Account Opening Form / KYC form in own handwriting 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.

- Always mention the details like ISIN, number of securities accurately.
- Inform any change in information linked to demat account and obtain confirmation of updation in the system.
- Regularly verify balances and demat statement and reconcile with trades / transactions.
- Appoint nominee(s) to facilitate heirs in obtaining the securities in their demat account.
- Do not fall prey to fraudsters sending emails and SMSs luring to trade in stocks / securities promising huge profits.

### Annexure C

# Investor Complaints Data CDSL:-

### Annexure - B

	Received	Carried forward	Received	Total		Pending at the end of the month**		Average Resolutio
S.N	from	from previous month	during the month	Pending	Resolve d	Pending for less than 3 months	Pending for more than 3 months	n time (in days)
1	Directly from Investors	0	0	0	0	0	0	0
2	SEBI (SCORES)	0	0	0	0	0	0	0
3	Stock Exchanges	0	0	0	0	0	0	0
4	Other Sources (if any)	0	0	0	0	0	0	0
	Grand Total	0	0	0	0	0	0	0

FOF	FOR THE MONTH OF DECEMBER 2021									
		Carried forward	Received			Pending at the end of the month**		Average		
S.N	Received from	from previous month	during the month	Total Pending	Resolve d	Pending for less than 3 months	Pending for more than 3 months	Resolutio n time (in days)		
1	Directly from Investors	0	0	0	0	0	0	0		
2	SEBI (SCORES )	0	0	0	0	0	0	0		
3	Stock Exchange s	0	0	0	0	0	0	0		

4	Other Sources (if any)	0	0	0	0	0	0	0
	Grand Total	0	0	0	0	0	0	0

# **FOR THE MONTH OF JANUARY 2022**

S.N	Received	Carried forward from	Received during	Total		Pending end of month	Average Resolutio	
5.N	from	previous month	the month	Pending	d d	Pending for less than 3 months	Pending for more than 3 months	n time (in days)
1	Directly from Investors	0	0	0	0	0	0	0
2	SEBI (SCORES )	0	0	0	0	0	0	0
3	Stock Exchange s	0	0	0	0	0	0	0
4	Other Sources (if any)	0	0	0	0	0	0	0
	Grand Total	0	0	0	0	0	0	0

### FOR THE MONTH OF FEBRUARY 2022

S.N	Received from	Carried forward from previous month	Received during the month	Total Pending	Resolve d	for less than 3	the ** Pending for more than 3	Average Resolutio n time (in days)
	D:					months	months	
1	Directly from Investors	0	0	0	0	0	0	0
2	SEBI (SCORES )	0	0	0	0	0	0	0
3	Stock Exchange s	0	0	0	0	0	0	0
4	Other Sources (if any)	0	0	0	0	0	0	0
	Grand Total	0	0	0	0	0	0	0

# FOR THE MONTH OF MARCH 2022

S.N	Received	Carried forward from	Received during	Total		Pending end of month	Average Resolutio	
5.N	from	previous month	the month	Pending	d d	Pending for less than 3 months	Pending for more than 3 months	n time (in days)
1	Directly from Investors	0	0	0	0	0	0	0
2	SEBI (SCORES )	0	0	0	0	0	0	0
3	Stock Exchange s	0	0	0	0	0	0	0
4	Other Sources (if any)	0	0	0	0	0	0	0
	Grand Total	0	0	0	0	0	0	0

# FOR THE MONTH OFAPRIL 2022

S.N	Received from	Carried forward from previous month	Received during the month	Total Pending	Resolve d	Pending end of month Pending for less than 3 months	the **	Average Resolutio n time (in days)
1	Directly from Investors	0	0	0	0	0	0	0
2	SEBI (SCORES )	0	0	0	0	0	0	0
3	Stock Exchange s	0	0	0	0	0	0	0
4	Other Sources (if any)	0	0	0	0	0	0	0
	Grand Total	0	0	0	0	0	0	0

# FOR THE MONTH OF MAY 2022

S.N	Received	Carried forward from	Received during	Total		Pending end of month	Average Resolutio	
5.N	from	previous month	the month	Pending	d d	Pending for less than 3 months	Pending for more than 3 months	n time (in days)
1	Directly from Investors	0	0	0	0	0	0	0
2	SEBI (SCORES )	0	0	0	0	0	0	0
3	Stock Exchange s	0	0	0	0	0	0	0
4	Other Sources (if any)	0	0	0	0	0	0	0
	Grand Total	0	0	0	0	0	0	0

# FOR THE MONTH OF JUNE 2022

S.N	Received from	Carried forward from previous month	Received during the month	Total Pending	Resolve d	Pending end of month Pending for less than 3 months	the	Average Resolutio n time (in days)
1	Directly from Investors	0	0	0	0	0	0	0
2	SEBI (SCORES )	0	0	0	0	0	0	0
3	Stock Exchange s	0	0	0	0	0	0	0
4	Other Sources (if any)	0	0	0	0	0	0	0
	Grand Total	0	0	0	0	0	0	0



# FOR THE MONTH OF JULY 2022

		Carried forward	Received			Pending for less than 3 more than 3 months  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Average	
S.N	Received from	previous	during the month	Total Pending	Resolve d	for less than 3	for more than 3	n time (in
1	Directly from Investors	0	0	0	0	0	0	0
2	SEBI (SCORES )	0	0	0	0	0	0	0
3	Stock Exchange s	0	0	0	0	0	0	0
4	Other Sources (if any)	0	0	0	0	0	0	0
	Grand Total	0	0	0	0	0	0	0

# FOR THE MONTH OF AUG 2022

	Received	Carried forward	Received	Total		Pending end of month	the	days)
S.N	from	from previous month	during the month	Pending	Resolve d	Pending for less than 3 months	Pending for more than 3 months	
1	Directly from Investors	0	0	0	0	0	0	0
2	SEBI (SCORES )	0	0	0	0	0	0	0
3	Stock Exchange s	0	0	0	0	0	0	0
4	Other Sources (if any)	0	0	0	0	0	0	0
	Grand Total	0	0	0	0	0	0	0



# FOR THE MONTH OF SEP 2022

		Carried forward	Received			Pending for less than 3 more than 3 months  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Average	
S.N	Received from	previous	during the month	Total Pending	Resolve d	for less than 3	for more than 3	n time (in
1	Directly from Investors	0	0	0	0	0	0	0
2	SEBI (SCORES )	0	0	0	0	0	0	0
3	Stock Exchange s	0	0	0	0	0	0	0
4	Other Sources (if any)	0	0	0	0	0	0	0
	Grand Total	0	0	0	0	0	0	0

# FOR THE MONTH OF OCT 2022

S.N	Received	Carried forward	Received	Total		Pending end of month	the	Average Resolutio
S.N	from	from previous month	during the month	Pending	Resolve d	Pending for less than 3 months	Pending for more than 3 months	n time (in days)
1	Directly from Investors	0	0	0	0	0	0	0
2	SEBI (SCORES )	0	0	0	0	0	0	0
3	Stock Exchange s	0	0	0	0	0	0	0
4	Other Sources (if any)	0	0	0	0	0	0	0
	Grand Total	0	0	0	0	0	0	0



# FOR THE MONTH OF NOV 2022

S.N	Received from	Carried forward from previous month	Received during the month	Total Pending	Resolve	Donding	month**	Average Resolutio n time (in days)
1	Directly from Investors	0	0	0	0	0	0	0
2	SEBI (SCORES )	0	0	0	0	0	0	0
3	Stock Exchange s	0	0	0	0	0	0	0
4	Other Sources (if any)	0	0	0	0	0	0	0
	Grand Total	0	0	0	0	0	0	0

# FOR THE MONTH OF DEC 2022

S.N	Received	Carried forward	Received	Total	Resolve	Pending at the end of the month**		Average Resolutio
S.N	from	from previous month	during the month	Pending	Resolve d	Pending for less than 3 months	Pending for more than 3 months	n time (in days)
1	Directly from Investors	0	0	0	0	0	0	0
2	SEBI (SCORES )	0	0	0	0	0	0	0
3	Stock Exchange s	0	0	0	0	0	0	0
4	Other Sources (if any)	0	0	0	0	0	0	0
	Grand Total	0	0	0	0	0	0	0



# FOR THE MONTH OF JAN 2023

		Carried forward	Received			Pending at of the r	the end month**	Average
S.N	Received from	from previous month	during the month	Total Pending	Resolve d	Pending for less than 3 months	Pending for more than 3 months	Resolutio n time (in days)
1	Directly from Investors	0	0	0	0	0	0	0
2	SEBI (SCORES )	0	0	0	0	0	0	0
3	Stock Exchange s	0	0	0	0	0	0	0
4	Other Sources (if any)	0	0	0	0	0	0	0
	Grand Total	0	0	0	0	0	0	0

# FOR THE MONTH OF FEB 2023

S.N	Received from	II OIII	Received during	Total Pending	Resolve		the ** Pending	Average Resolutio n time (in
		previous month	the month		d	for less than 3 months	for more than 3 months	days)
1	Directly from Investors	0	0	0	0	0	0	0
2	SEBI (SCORES )	0	0	0	0	0	0	0
3	Stock Exchange s	0	0	0	0	0	0	0
4	Other Sources (if any)	0	0	0	0	0	0	0
	Grand Total	0	0	0	0	0	0	0



# FOR THE MONTH OF MAR 2023

		Carried forward	Received			Pending at of the r	the end month**	Average
S.N	Received from	from previous month	during the month	Total Pending	Resolve d	Pending for less than 3 months	Pending for more than 3 months	Resolutio n time (in days)
1	Directly from Investors	0	0	0	0	0	0	0
2	SEBI (SCORES )	0	0	0	0	0	0	0
3	Stock Exchange s	0	0	0	0	0	0	0
4	Other Sources (if any)	0	0	0	0	0	0	0
	Grand Total	0	0	0	0	0	0	0

# FOR THE MONTH OF APR 2023

S.N	Received from	Carried forward from previous	Received during the	Total Pending	Resolve		the ** Pending	Average Resolutio n time (in
		month	month		d	for less than 3 months	for more than 3 months	days)
1	Directly from Investors	0	0	0	0	0	0	0
2	SEBI (SCORES )	0	0	0	0	0	0	0
3	Stock Exchange s	0	0	0	0	0	0	0
4	Other Sources (if any)	0	0	0	0	0	0	0
	Grand Total	0	0	0	0	0	0	0



# FOR THE MONTH OF MAY 2023

		Carried forward	Received		1	Pending at the end of the month**		Average
S.N	Received from	from previous month	during the month	Total Pending	Resolve d	Pending for less than 3 months	the month** ding Pending Ress for n day	Resolutio n time (in days)
1	Directly from Investors	0	0	0	0	0	0	0
2	SEBI (SCORES )	0	0	0	0	0	0	0
3	Stock Exchange s	0	0	0	0	0	0	0
4	Other Sources (if any)	0	0	0	0	0	0	0
	Grand Total	0	0	0	0	0	0	0

# FOR THE MONTH OF JUN 2023

	Received	Carried forward	Received	Total		Pending end of month	Average Resolutio	
S.N	from	from previous month	during the month	Pending	for less for than 3 months tha	Pending for more than 3 months	n time (in days)	
1	Directly from Investors	0	0	0	0	0	0	0
2	SEBI (SCORES )	0	0	0	0	0	0	0
3	Stock Exchange s	0	0	0	0	0	0	0
4	Other Sources (if any)	0	0	0	0	0	0	0
	Grand Total	0	0	0	0	0	0	0





	Receive	Carried forwar	R THE M	ONTH (		Pending at the endof the month**		Average Resoluti
S.N	dfrom	d from previou s month	d during the month	Pendin g	Resolve d	Pending for less than 3 months	Pending for more than 3 months	ontime (in days)
1	Directly from Investors	0	0	0	0	0	0	0
2	SEBI (SCORES )	0	0	0	0	0	0	0
3	Stock Exchange s	0	0	0	0	0	0	0
4	Other Sources (if any)	0	0	0	0	0	0	0
	Gran d Total	0	0	0	0	0	0	0

	FOR THE MONTH OF AUGUST 2023									
S.N	Receive	Carried forwar	Receive	Total		Pending endof month	the	Average Resoluti		
S.N	dfrom	d from previou s month	d during the month	Pendin g	Resolve d	Pending for less than 3 months	Pending for more than 3 months	ontime (in days)		
1	Directly from Investors	0	0	0	0	0	0	0		



2	SEBI (SCORES )	0	0	0	0	0	0	0
3	Stock Exchange s	0	0	0	0	0	0	0
4	Other Sources (if any)	0	0	0	0	0	0	0
	Gran d Total	0	0	0	0	0	0	0

	F	OR THE I	MONTH (	OF SEP	TEMBE	R 2023		
	Receive	Carried forwar	Receive	ceive Total		Pending endof month	Average Resoluti	
S.N	dfrom	d from previou s month	d during the month	Pendin g	Resolve d	Pending for less than 3 months	Pending for more than 3 months	ontime (in days)
1	Directly from Investors	0	0	0	0	0	0	0
2	SEBI (SCORES )	0	0	0	0	0	0	0
3	Stock Exchange s	0	0	0	0	0	0	0
4	Other Sources (if any)	0	0	0	0	0	0	0
	Gran d Total	0	0	0	0	0	0	0



	FOR THE MONTH OF OCTOBER 2023										
	Receive	Carried forwar	Receive	Total		Pending endof month	the	Average Resoluti			
S.N	dfrom	d from previou s month	d during the month	Pendin g	Resolve d	Pending for less than 3 months	Pending for more than 3 months	ontime (in days)			
1	Directly from Investors	0	0	0	0	0	0	0			
2	SEBI (SCORES )	0	0	0	0	0	0	0			
3	Stock Exchange s	0	0	0	0	0	0	0			
4	Other Sources (if any)	0	0	0	0	0	0	0			
	Gran d Total	0	0	0	0	0	0	0			

	FOR THE MONTH OF NOVEMBER 2023									
S.N	Receive dfrom	Carried forwar d from previou s month	Receive d during the month	Total Pendin g	Resolve d	Pending endof month Pending for less than 3 months	the	Average Resoluti ontime (in days)		



1	Directly from Investors	0	0	0	0	0	0	0
2	SEBI (SCORES )	0	0	0	0	0	0	0
3	Stock Exchange s	0	0	0	0	0	0	0
4	Other Sources (if any)	0	0	0	0	0	0	0
	Gran d Total	0	0	0	0	0	0	0

	FOR THE MONTH OF DECEMBER 2023										
	Receive	Carried forwar	Receive	Total		Pending endof month	at the the **	Average Resoluti			
S.N	dfrom	d from previou s month	d during the month	Pendin g	Resolve d	Pending for less than 3 months	Pending for more than 3 months	ontime (in days)			
1	Directly from Investors	0	0	0	0	0	0	0			
2	SEBI (SCORES )	0	0	0	0	0	0	0			
3	Stock Exchange s	0	0	0	0	0	0	0			
4	Other Sources (if any)	0	0	0	0	0	0	0			
	Gran d Total	0	0	0	0	0	0	0			



		FOR TH	IE MONT	H OF J	ANUAR	Y 2024		
	Receive	Carried forwar	Receive	Total		Pending endof month	the	Average Resoluti
S.N	dfrom	d from previou s month	d during the month	Pendin g	Resolve d	Pending for less than 3 months	Pending for more than 3 months	ontime (in days)
1	Directly from Investors	0	0	0	0	0	0	0
2	SEBI (SCORES )	0	0	0	0	0	0	0
3	Stock Exchange s	0	0	0	0	0	0	0
4	Other Sources (if any)	0	0	0	0	0	0	0
	Gran d Total	0	0	0	0	0	0	0

	FOR THE MONTH OF FEBRUARY 2024									
o N	Receive	Carried forwar	Receive	Total	D	Pending endof month		(in days)		
S.N	dfrom	d from previou s month	d during the month	Pendin g	Resolve d	Pending Pending for less for than 3 more months	Pending for more than 3 months			
1	Directly from Investors	0	0	0	0	0	0	0		
2	SEBI (SCORES	0	0	0	0	0	0	0		



	)							
3	Stock Exchange s	0	0	0	0	0	0	0
4	Other Sources (if any)	0	0	0	0	0	0	0
	Gran d Total	0	0	0	0	0	0	0

	FOR THE MONTH OF MARCH 2024									
	Receive	Carried forwar	Receive	Total		Pending endof month	the	Average Resoluti		
S.N	dfrom	d from previou s month	d during the month	g	Resolve d	Pending for less than 3 months	Pending for more than 3 months	ontime (in days)		
1	Directly from Investors	0	0	0	0	0	0	0		
2	SEBI (SCORES )	0	0	0	0	0	0	0		
3	Stock Exchange s	0	0	0	0	0	0	0		
4	Other Sources (if any)	0	0	0	0	0	0	0		
	Gran d Total	0	0	0	0	0	0	0		



	FOR THE MONTH OF APRIL 2024										
0.11	Receive	Carried forwar	Receive	Total		Pending at the endof the month**		Average Resoluti			
S.N	dfrom	d from previou s month	d during the month	Pendin g	d	Pending for less than 3 months	Pending for more than 3 months	ontime (in days)			
1	Directly from Investors	0	0	0	0	0	0	0			
2	SEBI (SCORES )	0	0	0	0	0	0	0			
3	Stock Exchange s	0	0	0	0	0	0	0			
4	Other Sources (if any)	0	0	0	0	0	0	0			
	Gran d Total	0	0	0	0	0	0	0			

	FOR THE MONTH OF MAY 2024										
S.N	Receive	Carried forwar d from	Receive d during	Total	Resolve	Pending endof month	the **	Average Resoluti			
3.N	dfrom	previou s month	the month	Pendin g	d	Pending for less than 3 months	Pending for more than 3 months	ontime (in days)			



1	Directly from Investors	0	0	0	0	0	0	0
2	SEBI (SCORES )	0	0	0	0	0	0	0
3	Stock Exchange s	0	0	0	0	0	0	0
4	Other Sources (if any)	0	0	0	0	0	0	0
	Gran d Total	0	0	0	0	0	0	0

	FOR THE MONTH OF JUN 2024										
	Receive	Carried forwar	Receive	Total		Pending endof month	at the the **	(in days) 0			
S.N	dfrom	d from previou s month	d during the month	Pendin g	Resolve d	Pending for less than 3 months	Pending for more than 3 months				
1	Directly from Investors	0	0	0	0	0	0	0			
2	SEBI (SCORES )	0	0	0	0	0	0	0			
3	Stock Exchange s	0	0	0	0	0	0	0			
4	Other Sources (if any)	0	0	0	0	0	0	0			
	Gran d Total	0	0	0	0	0	0	0			



	FOR THE MONTH OF JULY 2024										
	Receive	Carried forwar	Receive	Total		Pending endof month	the	Average Resoluti			
S.N	dfrom	d from previou s month	d during the month	Pendin g	in Resolve d	Pending for less than 3 months	Pending for more than 3 months	ontime (in days)			
1	Directly from Investors	0	0	0	0	0	0	0			
2	SEBI (SCORES )	0	0	0	0	0	0	0			
3	Stock Exchange s	0	0	0	0	0	0	0			
4	Other Sources (if any)	0	0	0	0	0	0	0			
	Gran d Total	0	0	0	0	0	0	0			

	FOR THE MONTH OF AUGUST 2024										
0.11	Receive	Carried forwar	Receive	Total		Pending endof month	the	Average Resoluti ontime (in days)			
S.N	dfrom	d from previou s month	d during the month	Pendin g	Resolve d	Pending for less than 3 months	Pending for more than 3 months				
1	Directly from Investors	0	0	0	0	0	0	0			
2	SEBI (SCORES )	0	0	0	0	0	0	0			
3	Stock Exchange s	0	0	0	0	0	0	0			



# FOR THE MONTH OF SEPTEMBER 2024

				1	1		_	
S.N	arrom	Carried forwar d from previou s month	Receive d during the month	Total Pendin g	Resolve d	Pending at the end of the month**		Average Resoluti
O.IV						Pending for less than 3 months	Pending for more than 3 months	ontime (in days)
1	Directly from Investors	0	0	0	0	0	0	0
2	SEBI (SCORES )	0	0	0	0	0	0	0
3	Stock Exchange s	0	0	0	0	0	0	0
4	Other Sources (if any)	0	0	0	0	0	0	0
	Gran d Total	0	0	0	0	0	0	0

# FOR THE MONTH OF OCTOBER 2024

S.N	arrom	Carried forwar d from previou s month	Receive d during the month	Total Pendin g	Resolve d	Pending at the end of the month**		Average Resoluti
						Pending for less than 3 months	Pending for more than 3 months	ontime (in days)
1	Directly from Investors	0	0	0	0	0	0	0
2	SEBI (SCORES )	0	0	0	0	0	0	0
3	Stock Exchange s	0	0	0	0	0	0	0
4	Other Sources (if any)	0	0	0	0	0	0	0
	Gran d	0	0	0	0	0	0	0



Total				

	FOR THE MONTH OF NOVEMBER 2024										
	Receive	Carried forwar	Receive	Total Pendin g		Pending at the end of the month**		Average Resoluti			
S.N	dfrom	d from previou s month	d during the month			Pending for less than 3 months	Pending for more than 3 months	ontime (in days)			
1	Directly from Investors	0	0	0	0	0	0	0			
2	SEBI (SCORES )	0	0	0	0	0	0	0			
3	Stock Exchange s	0	0	0	0	0	0	0			
4	Other Sources (if any)	0	0	0	0	0	0	0			
	Gran d Total	0	0	0	0	0	0	0			

	FOR THE MONTH OF DECEMBER 2024										
	arrom	Carried forwar d from previou s month	Receive d during the month	Total Pendin g	Resolve d	Pending at the end of the month**		Average Resoluti			
S.N						Pending for less than 3 months	Pending for more than 3 months	ontime (in days)			
1	Directly from Investors	0	0	0	0	0	0	0			
2	SEBI (SCORES )	0	0	0	0	0	0	0			
3	Stock Exchange	0	0	0	0	0	0	0			



	S							
4	Other Sources (if any)	0	0	0	0	0	0	0
	Gran d Total	0	0	0	0	0	0	0

# **FOR THE MONTH OF JANUARY 2025**

S.N	Receive dfrom	Carried forwar d from previou s month	Receive d during the month	Total Pendin g	Resolve d	Pending end of month Pending for less than 3 months	the **	Average Resoluti ontime (in days)
1	Directly from Investors	0	0	0	0	0	0	0
2	SEBI (SCORES )	0	0	0	0	0	0	0
3	Stock Exchange s	0	0	0	0	0	0	0
4	Other Sources (if any)	0	0	0	0	0	0	0
	Gran d Total	0	0	0	0	0	0	0

### Trend of monthly disposal of complaints

	Month Disposal of Complaints										
S.N	S.N Month Carried forward f previous month		Received	Resolved	Pending						
1	Jan-21				_						
		0	0	0	0						
2	Feb-21	0	0	0	0						
3	Mar-21	0	0	0	0						
4	Apr-21	0	0	0	0						



		We Underst	and Money		
5	May-21	0	0	0	0
6	Jun-21	0	0	0	0
7	Jul-21	0	0	0	0
8	Aug-21	0	0	0	0
9	Sep-21	0	0	0	0
10	Oct-21	0	0	0	0
11	Nov-21	0	0	0	0
12	Dec-21	0	0	0	0
13	Jan -22	0	0	0	0
14	Feb -22	0	0	0	0
15	Mar -22	0	0	0	0
16	April-22	0	0	0	0
17	May-22	0	0	0	0
18	Jun -22	0	0	0	0
19	july-22	0	0	0	0
20	Aug-22	0	0	0	0
21	Sep-22	0	0	0	0
22	Oct-22	0	0	0	0
23	Nov-22	0	0	0	0
24	Dec-22	0	0	0	0
25	Jan -23	0	0	0	0
26	Feb 23	0	0	0	0
27	Mar -23	0	0	0	0
28	April-23	0	0	0	0
29	May-23	0	0	0	0



		ii c Citaersia	THE STREET		
30	Jun -23	0	0	0	0
31	july-23	U	0	U	0
0.	July 20	0	0	0	0
32	Aug-23	0	0	0	0
33	Sep-23	0	0	0	0
34	Oct-23	0	0	0	0
35	Nov-23	0	0	0	0
36	Dec-23	0	0	0	0
37	Jan-24	0	0	0	0
38	Feb-24	0	0	0	0
39	Mar-24	0	0	0	0
40	Apr-24	0	0	0	0
41	May-24	0	0	0	0
42	Jun-24	0	0	0	0
43	Jul-24	0	0	0	0
44	Aug-24	0	0	0	0
45	Sep-24	0	0	0	0
46	Oct-24	0	0	0	0
47	Nov-24	0	0	0	0
48	Dec-24	0	0	0	0
49	Jan-25	0	0	0	0



### Trend of annual disposal of complaints

			Annual Disposal of Complaints		
S.N	YEAR	Carried forward from previous year	Received duringthe year	Resolved duringthe year	Pending at theend of the year
1	2017- 2018	0	0	0	0
2	2018- 2019	0	0	0	0
3	2019- 2020	0	0	0	0
4	2020- 2021	0	0	0	0
5	2021- 2022	0	0	0	0
6	2022- 2023	0	0	0	0
7	2023- 2024	0	0	0	0
8	2024- 2025	0	0	0	0
	Grand Total	0	0	0	0