Investor Charter for RTA Services in compliance with Annexure-25 of SEBI Master Circular

INVESTOR CHARTER – REGISTRARS TO AN ISSUE AND SHARE TRANSFER AGENTS (RTAs)

1. **Vision:**

   To be a trusted, transparent and prompt service provider to the investors, conforming to the highest standards of compliance, confidentiality and professionalism in conduct, to meet the obligation towards investors in Indian capital markets.

2. **Mission:**
   - To maintain high standard of integrity in the conduct of business by fulfilling obligations in a prompt, ethical, transparent and professional manner.
   - To comply with all regulatory requirements in a time bound manner.
   - To facilitate prompt service to investors by and through streamlining the process and harnessing technology.
   - To facilitate easy approach, communication and interface with investors so as to resolve their queries / grievances.
   - To ensure confidentiality of information shared by investors unless such information is required to be provided in furtherance of discharging legal obligations or investors have provided specific consent to share such information.

3. **Services provided by RTA to investors:**
   - Providing details of allotment and clarification on allotment.
   - Processing change in /updation of the KYC details of the investors for physical holdings like change of address/bank account details/ e-mail address /telephone/mobile/ nomination and PAN. Processing and updating investor holding/title change requests viz., name deletion, transmission, transposition, issue of duplicate shares, dematerialization and rematerialisation of securities.
   - Processing of other requests, viz., recording of declaration with regard to exemption / lower tax rates for TDS on dividend/interest, revalidation and reissue of dividend and interest instruments.
   - Processing investor service requests in a timely manner and providing details of discrepancies observed in the documents to the investors in one go.
   - Execution and intimation of other corporate actions viz., ESOPs, Dividend payment, Stock split, Bonus issue and Merger/Demerger activities.
   - Communication of Rights issue entitlements.

- Communication of Buyback, exit offer, takeover made by the company/ acquirer, and the procedure to be followed by investor in respect of these issues
- Mandatory execution of transfer of shares and dividends to IEPF and transfer of undelivered share certificates to Suspense account.
- Process grievance received through e-mails, Letters and SCORES.

4. **Timelines pertaining to various services provided by RTA**

As a customer-centric organization, we are committed to providing the highest quality of service delivery to investors. We resolve/respond to service requests within the stipulated timelines as stated below:

A.	**Investor Service Requests**	No. of days
1	Processing of transmission request	21
2	Processing of issue of duplicate security certificate request	30
3	Processing of dematerialization request	15
4	Processing of remat request	30
5	Processing of Transposition request	15
6.	**I. Processing of request for change in / up-dation of**	
a.	Name	30
b.	Signature	30
c.	Nomination	30
d.	Contact details (Address, E-mail address and Mobile number)	15
e.	Bank account details	15
6	**II. Processing of request for Up-dation of PAN**	15
7	Processing of Re-validation of dividend / interest / redemption instruments and sending the remittance request files to the Bank/Company	15
B	**Grievance Redressal:**	
1.	Providing response to the inquiries of the investors and Redressal of Grievance.	21
C	**Other Operational activities:**	
1	Allotment of securities (IPO)	6
2	Intimation regarding distribution of corporate benefits (dividend, bonus, stock split)	
	a. E-mail communication	15
	b. Physical communication	30

5. **Rights of investors**

- Right to receive all the benefits/ material information declared by the Company.
- Right to fair and equitable treatment.
- Right to actively participate in the AGM / EGM of the company & E-voting events so as to be a part of the decision making of the Company's business resolutions.
- Right to approach RTA, Depository, Company, Stock Exchange or SEBI for resolution within prescribed timelines, in case of any grievances.
- Right to ask for and receive information about all the statutory and regulatory disclosures.
- Right to sell/transfer securities with minimal documentation.
- Right to get access to services in a suitable manner even if differently abled.
- Right to get access to educational materials of RTAs.
- Right to get customised services as per requirement at fair price.
- Right to have access to the escalation matrix for communication with the RTA.
- Right to not be bound by any clause prescribed by the Issuer Company/RTA which are contravening to the Regulatory provisions.
- Right to get updates with respect to various service requests filed with the RTA.

6. DO's and DON'T's for Investor:

DO's	DON'T's
1. Encash dividend/Interest regularly to avoid transfer of unclaimed amount/underlying securities to IEPF. 2. Follow up diligently and promptly if you have not received allotment intimation/ certificate / dividend / interest etc. 3. Ensure that your PAN is registered with the RTA for all your folios. 4. Ensure nomination is registered for all your securities to smoothen the transmission. 5. Ensure that all KYC details viz., full postal address with PIN, mobile number, e-mail address etc. are updated to facilitate the RTA for sending communication. 6. Ensure that correct and complete Bank details are recorded with RTA to facilitate prompt electronic credit of dividend / interest / redemption amounts and eliminate possibility of unclaimed amounts / underlying securities being transferred to IEPF. 7. Promptly inform the RTA in writing and complete required formalities in case of loss of securities. 8. Ensure that the documents provided for availing any investor service request are complete in all respects and keep copies of documents sent to the RTA. 9. Monitor all corporate announcements pertaining to investments made.	1. Do not keep your folios without PAN. 2. Do not keep your folios without nomination 3. Do not deal with unauthorized persons for any investor service requests such as change in / updation of address, e-mail address, mobile number and bank details. 4. Do not share security details, viz., folio number, certificate number, distinctive number(s), bank details, specimen signature, KYC documents, etc. with unknown person(s).