

Investor Charter (Research Analyst)

A. Vision and Mission Statements for investors.

- ♦ Vision
Invest with knowledge & safety.
- ♦ Mission
Every investor should be able to invest in right investment products based on their needs, manage and monitor them to meet their goals, access reports and enjoy financial wellness.

B. Details of business transacted by the Research Analyst with respect to the investors.

- ♦ To publish research report based on the research activities of the RA.
- ♦ To provide an independent unbiased view on securities.
- ♦ To offer unbiased recommendation, disclosing the financial interests in recommended securities.
- ♦ To provide research recommendation, based on analysis of publicly available information and known observations.
- ♦ To conduct audit annually.

C. Details of services provided to investors (No Indicative Timelines)

- ♦ Onboarding of Clients.
- ♦ Disclosure to Clients
 - To distribute research reports and recommendations to the clients without discrimination.
- ♦ To maintain confidentially w.r.t publication of the research report until made available in the public domain.

D. Details of grievance redressal mechanism and how to access it

In case of any grievance / complaint, an investor should approach the concerned research analyst and shall ensure that the grievance is resolved within 30 days.

If the investor's complaint is not redressed satisfactorily, one may lodge a complaint with SEBI on SEBI's SCORES portal which is a centralized web based complaints redressal system. SEBI takes up the complaints registered via SCORES with the concerned intermediary for timely redressal. SCORES facilitates tracking the status of the complaint.

With regard to physical complaints, investors may send their complaints to the Office of Investor Assistance and Education, Securities and Exchange Board of India, SEBI Bhavan. Plot No. C4-A, 'G' Block, Bandra-Kurla Complex, Bandra (E), Mumbai - 400 051.

E. Expectations from the investors (Responsibilities of investors).

- ◆ Do's
 - i. Always deal with SEBI registered Research Analyst.
 - ii. Ensure that the Research Analyst has a valid registration certificate.
 - iii. Check for SEBI registration number.
 - iv. Please refer to the list of all SEBI registered Research Analysts which is available on SEBI website in the following link:
(<https://www.sebi.gov.in/sebiweb/other/OtherAction.do?doRecognisedFpi=yes&intmId=14>
(<https://www.sebi.gov.in/sebiweb/other/OtherAction.do?doRecognisedFpi=yes&intmId=14>))
 - v. Always pay attention towards disclosures made in the research reports before investing.
 - vi. Pay your Research Analyst through banking channels only and maintain duly signed receipts mentioning the details of your payments.
 - vii. Before buying securities or applying in public offer, check for the research recommendation provided by your research Analyst.
 - viii. Ask all relevant questions and clear your doubts with your Research Analyst before acting on the recommendation.
 - ix. Inform SEBI about Research Analyst offering assured or guaranteed returns.
- ◆ Don'ts
 - i. Do not provide funds for investment to the Research Analyst.
 - ii. Don't fall prey to luring advertisements or market rumours. Do not provide funds for investment to the Research Analyst.
 - iii. Do not get attracted to limited period discount or other incentive, gifts, etc. offered by Research Analyst.
 - iv. Do not share login credentials and password of your trading and demat accounts with the Research Analyst.

1. Prevent Unauthorized Transactions in your account. Update your Mobile Numbers/Email IDs with your stock brokers. Receive information of your transactions directly from the Exchange on your Mobile/Email at the end of the day.
2. Prevent Unauthorized Transactions in your demat account. Update your Mobile Number with your Depository Participant. Receive alerts on your Registered Mobile for all debit and other important transactions in your demat account directly from CDSL on the same day. (Issued in the interest of Investors)
3. KYC is one-time exercise while dealing in securities markets - once KYC is done through a SEBI-registered intermediary (Broker, DP, Mutual Fund, etc.), you need not undergo the same process again when you approach another intermediary.
4. Investors need not issue cheques while subscribing to IPO. Just write the bank account number and sign in the application form to authorize your bank to make payment in case of allotment. No worries regarding refund since the money remains in investor's account.
5. Stock Brokers can accept securities as margin from clients only by way of pledge in the depository system w.e.f. September 1, 2020.
6. Update your Mobile Number and Email id with your stock broker/depository participant and receive OTP directly from the depository on your Email id and/or Mobile Number to create pledge.
7. Pay 20% upfront margin of the transaction value to trade in cash market segment.
8. Investors may please refer to the Exchange's Frequently Asked Questions (FAQs) issued vide circular reference NSE/INSP/45191 dated July 31, 2020, and NSE/INSP/45534 dated August 31, 2020, and other guidelines issued from time to time in this regard.
9. Check your Securities/MF/Bonds in the consolidated account statement issued by NSDL/CDSL every month.

Useful Links: RBI (<https://www.rbi.org.in/>) | NSE (<https://www.nseindia.com/>) | BSE (<http://www.bseindia.com/>) | MCX (<https://www.mcxindia.com/>) | SEBI (<http://www.sebi.gov.in/>) | NSDL (<https://nsdl.co.in/>) | CDSL (<https://www.cdslindia.com/index.html>) | NCDEX (http://www.ncdex.com/HomeAction_index.action)