IndiaNivesh Shares & Securities Private Limited

Investor Charter of Depository Participant

NSDL DP ID: - IN303534
CDSL DP ID: - 12100000

1. Vision

1. 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 Demat form.

2. Mission

*To hold securities of investors in Demat form and facilitate its transfer, While ensuring safekeeping of securities and protecting interest of investors.
*To provide timely and accurate information to investors with regards to their holding and transfer of securities held by them.
*To hold the highest standards of investor education, Investor awareness and timely services so as to enhance investor protection and create awareness about investor rights.

3. Details of business transacted by the Depository & Depository Participant (DP)

A Depository is an organisation which holds securities of investors in electronic form. Depository provide services to various market participants – Exchanges, Clearing Corporations, Depository Participant (DPs), Issuers and investors in both primary as well as secondary markets, The Depository carries out its activities through its agents which are known as Depository Participant (DP) Details available on the link – Details available on the link: NSDL:-https://nsdl.co.in/dpsch.php CDSL: - https://www.cdslindia.com/DP/dplist.aspx

4. Description of services provided by the Depository through Depository Participant (DP) to investors

(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	5 days
4	Re-conversion 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	For T+1 day settlement, Participants shall accept instructions from the clients, in physical form up to 4 P.M (In case of electronic instructions up to 6.00 P.M) on T day for Pay in of securities For T+0 day settlements, Participants shall accept EPI instructions from the clients, till 11.00 A.M on T day. Note :- "T" Refers "Trade 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 :-** 1. Basic Services Demat Account (BSDA) (We do not offer online KYC facility) 2. Transposition cum dematerialization (Link) 3. Linkages with Clearing System (Link) 4. 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:
Sr. No.	Type of Activity/Service	Brief about the Activity/Services
		A Account opening (We do not provide online KYC facility) B Online instructions for execution (We do not execute online DIS) C. e-DIS/Demat Gateway (We do not have e-DIS gateway D. e-CAS facility (As of now we do trade in Pro Account or In-house client) E. Miscellaneous services (N.A)

5. Details of Grievance Redressal Mechanism

(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 – 1) SCORES (a web based centralized grievance redressal system of SEBI) https://www.scores.gov.in) Two level review for complaint/grievance against DP First review done by Designated Body Second review done by SEBI 2) Respective Depository's web portal dedicated for the filing of compliant NSDL :- https://www.epass.nsdl.com/complaints/websitecomplaints.aspx for CDSL :- https://www.cdslindia.com/Footer/grievances.aspx 3) Emails to designated email IDs of Depository for NSDL :- relations@nsdl.co.in, CDSL :- complaints@cdslindia.com aspx b. Offline mode [details of link to the form to be provided by DPs] The complaint/grievance lodged directly with the Depository shall be resolved within 21 days.
2	Online Dispute Resolution (ODR) platform for online Conciliation and Arbitration	If the investor is not satisfied with the resolution provided by DP or other Market Participants. then the investor has the option to file the complaint/grievance on SMARTODR platform for its resolution through by online conciliation or arbitration https://smartodr.in/register

3	Steps to be followed in ODR for review conciliation and arbitration	⅄Investor to approach Market Participant for redressal of complaint ⅄If investor is not satisfied with response of Market Participant, he/she can escalate the complaint on SEBI SCORES portal. ⅄Alternatively, the investor may also file a complaint on SMARTODR portal for its resolution through online conciliation and arbitration. ⅄Upon receipt of complaint on SMARTODR portal, the relevant MII will review the matter and endeavour to resolve the matter between the Market Participant and investor within 21 days. ⅄If the matter could not be amicably resolved, then the Investor may request the MII to refer the matter case for conciliation. ⅄During the conciliation process, the conciliator will endeavor for amicable settlement of the dispute within 21 days, which may be extended with 10 days by the conciliator. ⅄If the conciliation is unsuccessful, then the investor may request to refer the matter for arbitration. The arbitration process to be concluded by arbitrator(s) within 30 days, which is extendable by 30 days.

(2) Illustration of new Grievance Redressal System:-

The flow-chart of new Grievance Redressal System (_____).

6. Guidance pertaining to special circumstances related to market activities: Termination of the Depository Participant

Sr. No.	**Type of special circumstances**	**Timelines for the Activity/ Service**
1	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. Participant surrenders the participation 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.

7. Dos and Don'ts for Investors (Link)

8. Rights of investors (Link)

9. Responsibilities of Investors (Link)

10. Code of Conduct for Depositories (Link)

11. Code of Conduct for Participants (Link)

INFORMATION CONTAINED IN LINKS TO THE INVESTOR CHARTER

This document contains the contents in main charter mapped with the same superscript.

Para 4 (2) of Investor Charter

Point 1: Value Added Services

A **Basic Services Demat Account (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 account (Debt as well as other than debt securities combined) is up to Rs. 4 lac NIL. For Value of holdings between Rs. 4 lac to Rs. 10 lac AMC not exceeding Rs. 100 is chargeable. More than Rs. 10 lac not a BSDA regular AMC may be levied.

B **Transposition cum dematerialization**:- 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 System: -** 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.

Point 3: Digitization of services provided by the depositories

A E-account opening: Account opening through digital mode, popularly known as "On-line 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: Internet-enabled services like Speed-e (NSDL) 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 e-CAS facility7: 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 Miscellaneous services8: Transaction alerts through SMS, e-locker facilities, chatbots for instantaneously responding to investor queries etc. have also been developed.

Para 5 (1) (b) of Investor Charter

Offline Mode

Query / Complaint form – for Depository Services

Date: _____

Name of the Investor _____

Demat Account No: DP ID: IN_____Client ID: _____and PAN: _____

Mobile no: _____ & Email ID: _____

Type & Sub-type of Query/Complaint: _____

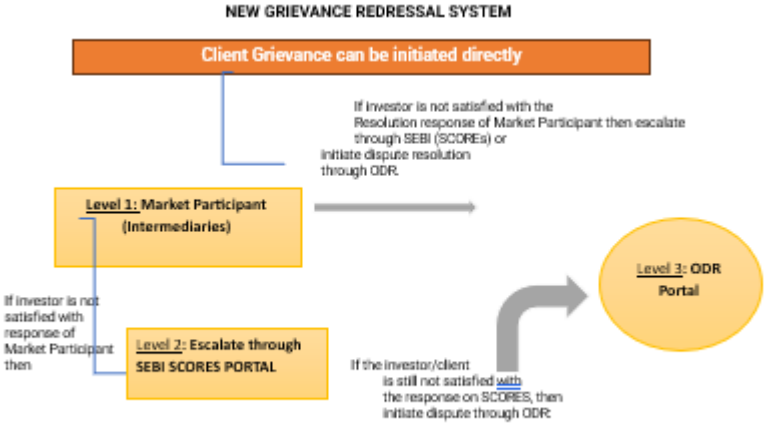
Query / Complaint in detail:

Note: For trading and broking related queries/complaints, you may approach your stockbroker or exchange, where a stockbroker is a member. Trading and broking related query and complaint doesn't fall under the purview of depository.

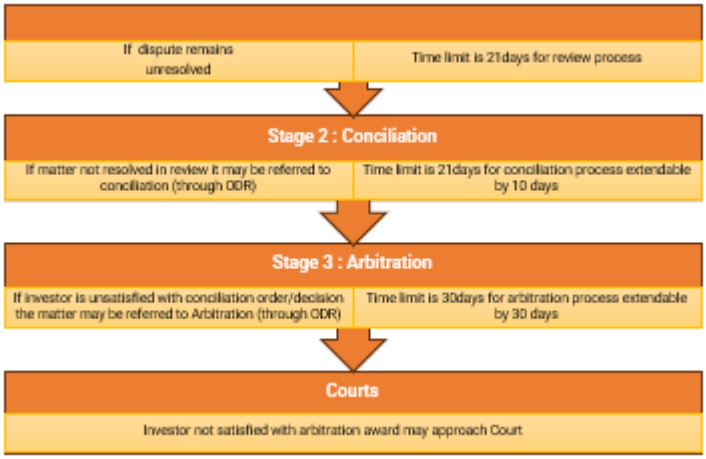
Name and signature of Demat account holder/s:

Para 5 (2) of Investor Charter

Illustration of New Grievance Redress System



Stages of resolution of dispute through ODR?



Annexure C
Investor Complaints Data – Depository Participants

Sr. No.	Received from	Carried forward from previous month	Received during the month	Total pending	Resolved	Pending at the end of the month		Average resolution time (in Days)
						Pending for less than 3 months	Pending for More than 3 months	
1	Directly from Investors	0	0	0	0	0	0	N.A
2	SEBI (SCORES)	0	0	0	0	0	0	N.A
3	Depositories	0	0	0	0	0	0	N.A
4	Other Sources (if any)	0	0	0	0	0	0	N.A
5	**Grand Total**	**0**	**0**	**0**	**0**	**0**	**0**	**N.A**

Trend of monthly disposal of complaints

Sr. No.	Month	Carried forward from previous month	Received	Resolved*	Pending**
1	July-25	0	0	0	0
2	August-25	0	0	0	0
3	September-25	0	0	0	0
4	October -25	0	0	0	0
5	November - 25	0	0	0	0
6	December - 25	0	0	0	0
7	January 26	0	0	0	0
8	February 26	0	0	0	0
9	March 26	0	0	0	0
10	April 26	0	0	0	0
11	May 26	0	0	0	0
12	June 26	0	0	0	0
Grand Total		**0**	**0**	**0**	**0**

*Should include complaints of previous months resolved in the current month, if any.

**Should include total complaints pending as on the last day of the month, if any.

^Average resolution time is the sum total of time taken to resolve each complaint in the current month divided by total number of complaints resolved in the current month.

Trend of Annual disposal of complaints.

Sr. No	Year	Carried forward from previous year	Received during the year	Resolved during the year	pending at the end of the year
1	2021-22	0	0	0	0
2	2022-23	0	0	0	0
3	2023-24	0	0	0	0
4	2024-25	0	0	0	0
5	2025-26	**0**	**0**	**0**	**0**