

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 dematerialized 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. Detail of business transacted by the Depository and Depository Participant (DP)

A Depository 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 primary as 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://www.cdslindia.com/DP/dplist.aspx>

4. Description of services provided by the Depository through Depository Participants (DPs) 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 / De-statementization	5 days

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	02 days
8.	Settlement Instruction	Depositories to accept physical DIS for pay-in of securities up to 4 p.m. and DIS in electronic form up to 6 p.m. on T+1 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 a. Basic Services Demat Account (BSDA) in <u>Value Added Services</u> b. Transposition cum dematerialization [<i>link to be provided by DPs</i>] ² c. Linkages with Clearing System [<i>link to be provided by DPs</i>] ³ 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:

Sr. no.	Type of Activity/Service	Brief about the Activity/Service
		<p>a. <u>E-account opening</u>: Details available on the link [<i>link to be provided by DPs</i>]⁴</p> <p>b. <u>Online instructions for execution</u>: Details available on the link [<i>link to be provided by DPs</i>]⁵</p> <p>c. <u>e-DIS / Demat Gateway</u>: Details available on the link [<i>link to be provided by DPs</i>]⁶</p> <p>d. <u>e-CAS facility</u>: Details available on the link [<i>link to be provided by DPs</i>]⁷</p> <p>e. <u>Miscellaneous services</u>: Details available on the link [<i>link to be provided by DPs</i>]⁸</p>

5. Detail of Grievance Redressal Mechanism

- The Process of investor grievance redressal

1.	Investor Complaint / Grievances	<p>Investor can lodge complaint/ grievance against the Depository/DP in the following ways:</p> <p>a. Electronic mode-</p> <p>(i) SCORES (a web based centralized grievance redressal system of SEBI) https://www.scores.gov.in/scores/Welcome.html</p> <p>(ii) Respective Depository's web portal dedicated for the filing of complaint [https://www.cdslindia.com/Footer/grievances.aspx]</p> <p>(iii) Emails to designated email IDs of Depository mailto:complaints@cdslindia.com</p> <p>b. Offline mode [details of link to the form to be provided by DPs]</p> <p>The complaints/ grievances lodged directly with the Depository shall be resolved within 30 days.</p>
2.	Investor Grievance Redressal Committee of Depository	<p>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</p>

		hearing the parties and examining the necessary information and documents.
3.	Arbitration proceedings	The Investor may also avail the arbitration 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).

- For the Multi-level complaint resolution mechanism available at the Depositories please refer to link [*link to be provided by DPs*]⁹

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

Sl No.	Type of special circumstances	Timelines for the Activity/Service
1.	<ul style="list-style-type: none"> ▪ 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. ▪ Participants surrender 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

For Do's and Don'ts please refer to the link [*link to be provided by the DPs*]¹⁰

8. Rights of investors

For rights, please refer to the link [*link to be provided by the DPs*]¹¹

9. Responsibilities of Investors

For responsibilities, please refer to the link [*link to be provided by the DPs*]¹²

Annexure B- INFORMATION CONTAINED IN LINKS TO THE INVESTOR CHARTER FOR DEPOSITORIES AND DPS

This document contains the contents pertaining to the qualifier <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. 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. 4 LAC. For value of holdings between Rs 4,00,001/- 10,00,00,000/-, 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 dematerialization²: 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 System³ 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 opening⁴: 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~~ **Annexure-B**
visiting DPs office.

- b. Online instructions for execution⁵: internet-enabled services like Speed-e (NSDL) & Easiest (CDSL) empower 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 allow 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 Gateway⁶: 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. Clients 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) of Investor Charter

Point 2 (Investor Grievance Redressal Committee of Depository)⁹:

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.

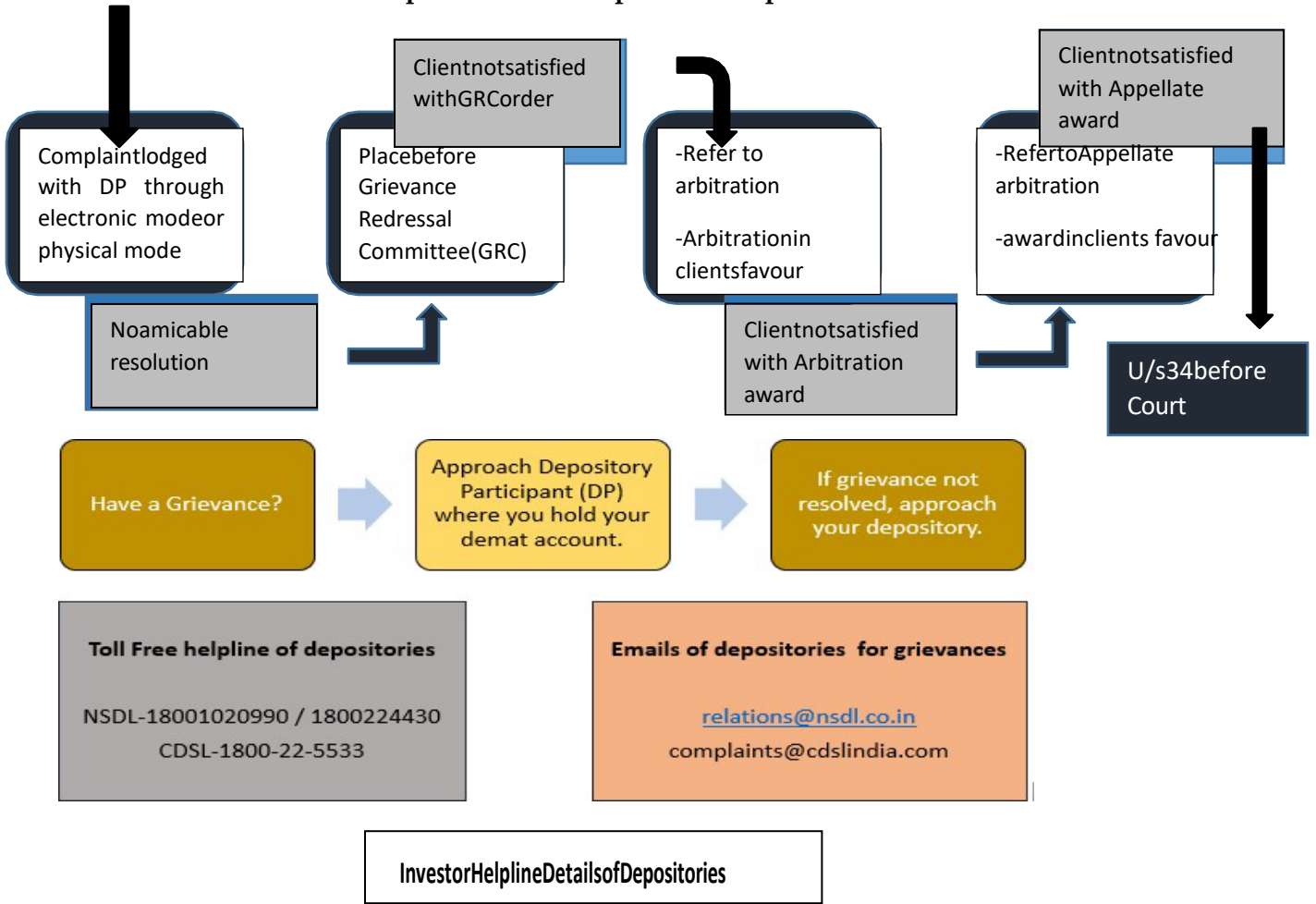
Point 3 (Arbitration proceedings)¹⁰:

The Investor may also avail the arbitration 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 references shall be concluded by way of issue of an arbitral award within 4 months from the date of appointment of arbitrator(s).

Para5(2)ofInvestorCharter

ComplaintResolutionprocessatDepositories¹¹

ComplaintResolutionprocessatDepositories



Para7 ofInvestor Charter

DosandDon'tsforInvestor¹²

Sl No.	Guidance
1.	AlwaysdealwithaSEBIregisteredDepositoryParticipantforopeninga demat account.
2.	Readallthedocumentscarefullybeforesigningthem.
3.	Before granting Power of attorney to operate your demat account to an intermediary like Stockbroker, Portfolio Management Services (PMS) etc., carefully examine the scope and implications of powers being granted.
4.	Alwaysmakepaymentstoregisteredintermediaryusingbankingchannels. Nopaymentsshouldbemadenameofemployeeof intermediary.
5.	AccepttheDeliveryInstructionSlip(DIS)bookfromyourDPonly(pre-printed withserialnumberalongwithyourClientID)andkeepitinsafecustodyand do not sign or issue blank or partially filled DIS slips. AlwaysmentionthedetailslikeISIN,numberofsecuritiesaccurately.Incase of any queries, please contact your DP or broker and it should be signed by all demat account holders. StrikeoutanyblankspaceontheslipandCancellationsorcorrectionsonthe DIS should be initialed or signed by all the account holder(s). Donotleaveyourinstructionsliplibookwithanyone else. DonotsignblankDISasitisequivalenttoabearer cheque.
6.	InformanychangeinyourPersonalInformation(forexampleaddressorBank Accountdetails,emailID,Mobilenumber)linkedtoyourdemataccountinthe prescribed format and obtain confirmation of updation in system
7.	MentionyourMobileNumberandemailIDinaccountopeningformtoreceive SMS alerts and regular updates directly from depository.
8.	AlwaysensurethatthemobilenumberandemailIDlinkedtoyourdemat account are the same as provided at the time of account opening/updation.
9.	Donotsharepasswordofyouronlinetradinganddemataccountwith anyone.

Sl No.	Guidance
10.	DonotshareOneTimePassword(OTP)receivedfrombanks,brokers, etc. Thesearemeantto beusedbyyou only.
11.	Donotsharelogincredentialsofe-facilitiesprovidedbythedepositoriessuch as e-DIS/demat gateway, SPEED-e/easiest etc. with anyone else.
12.	DematismandatoryforanytransferofsecuritiesofListedpubliclimited companies with few exceptions.
13.	Ifyouhaveanygrievanceinrespectofyourdemataccount,pleasewriteto designated email IDs of depositories or you may lodge the same with SEBI online at https://scores.gov.in/scores/Welcome.html
14.	Keeparecordofdocumentssigned,DISissuedandaccountstatements received.
15.	As Investorsyouarerequiredto verifythe transaction statementcarefully 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 your demat account, on completion of the necessary procedures.
17.	RegisterforDepository'sinternet-basedfacilityordownloadmobileappofthe depository to monitor your holdings.
18.	Ensure that, both, your holding and transaction statements are received periodicallyasinstructedtoyourDP.Youareentitledtoreceiveatransaction statement every month if you have any transactions.
19.	Do not follow herd mentality for investments. Seek expert and professional advice for your investments
20.	Bewareofassured/fixedreturns.

Para8 ofInvestor Charter

Rights ofinvestors¹³

- ReceiveacopyofKYC,copyofaccountopening documents.
- Nominimumbalanceisrequiredtobemaintainedinademataccount.
- Nochargesarepayableforopeningofdemataccounts.
- If executed, receive a copy of Power of Attorney. However, Power of Attorney is notamandatoryrequirementasperSEBI/StockExchanges. Youhavetheright to 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 in statements, 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 Investors¹⁴

- 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 theirs in obtaining these 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

Format for investor Complaints Data to be displayed by Depository Participants on their respective websites

Data For every month ending (April, 2026)

Sl.No.	Received From	Carried forward from previous month	Received during the month	Total Pending	Resolved	Pending at the end of month		Average Resolution time (in days)
						Pending for less than 3 months	Pending for more than 3 months	
1	2	3	4	5	6	7		8
1	Directly from Investors	0	0	0	0	0		0
2	SEBI (SCORES)	0	0	0	0	0		0
3	Depositories	0	0	0	0	0		0
4	Other Sources (If any)	0	0	0	0	0		0
	Grand Total	0	0	0	0	0		0

Trend of monthly disposal of complaints 2025-2026

Sl.No.	Month	Carried Forward From Previous month	Received	Resolved	Pending
1	2	3	4	5	6
1	April, 2026	0	0	0	0
	Grand Total	0	0	0	0

Should include Complaints 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 resolved in the current month

Trend of annual disposal of complaints

Sl.No.	Year	Carried forward from previous Year	Received during the Year	Resolved during the year	Pending at the end of The year
1	2	3	4	5	6
1	2017-18	0	0	0	0
2	2018-19	0	0	0	0
3	2019-20	0	0	0	0
4	2020-21	0	0	0	0
5	2021-22	0	0	0	0
6	2022-23	0	0	0	0
7	2023-24	0	2	2	0
8	2024-25	0	0	0	0
9	2025-26	0	0	0	0
	Grand Total	0	2	2	0

