

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

### **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.

### **MISSION**

- To maintain a high standard of integrity in the conduct of business by fulfilling obligations in a prompt, ethical 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

### **Services provided by RTA to investors**

- Providing details of allotment and clarification on allotment.
- Processing change in /up-dation 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 w.r.t. exemption / lower tax rates for TDS on dividend/interest, revalidation and reissue of dividend and interest instruments.
- 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 grievances received through mails and Letters and those through SCORES also.

## **Timelines pertaining to various services provided by RTA**

Sr No	Nature of Service	Expected Timelines (number of days)
<b>A</b>	<b>Investor Service Request:</b>	
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
	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>B</b>	<b>Grievance Redressal</b>	
1	Providing response to the inquiries of the investors and Redressal of Grievance	30
<b>C</b>	<b>Other Operational activities</b>	
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

## **Rights of investors**

- Receive all the benefits/ material information declared by the Company.

- 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.
- In case of any grievances, approach RTA, Depository, Company, Stock Exchange or SEBI for resolution within prescribed timelines

## DOs and DON'Ts for Investor

Dos	Don'ts
1. Encash dividend/Interest regularly to avoid transfer of unclaimed amount/underlying securities to IEPF.	1. Do not keep your folios without PAN.
2. Follow up diligently and promptly if you have not receive allotment intimation/ certificate / dividend / interest etc.	2. Do not keep your folios without nomination
3. Ensure that your PAN is registered with the RTA for all your folios.	3. Do not deal with unauthorized persons for any investor service requests such as change in / up-dation of address, e-mail address, mobile number and bank details.
4. Ensure nomination is registered for all your securities to smoothen the transmission.	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).
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.	

## **Grievance Redressal - Modes and Escalation Matrix**

### **1. Investor Complaints / Grievances :**

- a. Investors may check the website of the Company for the dedicated grievance email id / email id of the Compliance Officer for the purpose of registering their grievances / complaints
- b. For lodging of grievance / complaint, the investor may write to the respective to the dedicated email id or through physical letter by providing the following information:
  - i. Nature of Complaint
  - ii. Folio Number
  - iii. PAN
  - iv. Full name of the shareholder
  - v. Email address
  - vi. Mobile number
  - vii. Reference to any previous correspondence made in this regard
  - viii. Provide the relevant documents, if any.
  - ix. Update KYC details, if there are any changes.
- c. Upon receipt of the complaint, the RTA after due verification shall send intimation of redressal / resolution of complaint via e-mail / physical letter as applicable within 30 days from the date of receipt of complaint.
- d. If the responses are not satisfactory in the above modes of complaints/grievances, aggrieved investor can write to Cybrilla's Director - the details of which are provided on the Company Website

### **2. Grievance Redressal Mechanism at SEBI**

- a. Complaints can be lodged with SEBI electronically through SEBI Complaints Redress System - SCORES 2.0 (a web based centralized grievance redressal system of SEBI at <https://scores.gov.in/>)

### **3. Online Dispute Resolution (ODR) platform for online Conciliation and Arbitration**

- a. If the Investor is not satisfied with the resolution provided by the Market Participants, the Investor has the option to file the complaint/ grievance on SMARTODR platform for its resolution through online conciliation or arbitration.

### **4. Steps to be followed in ODR for Review, Conciliation and Arbitration**

- a. Investor to approach Market Participant for redressal of complaint
- b. If investor is not satisfied with response of Market Participant, he/she has either of the following 2 options:
- c. May escalate the complaint on SEBI SCORES portal.
- d. May file a complaint on SMARTODR portal for its resolution through online conciliation and arbitration.
- e. 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.
- f. If the matter could not be amicably resolved, then the matter shall be referred for conciliation.
- g. During the conciliation process, the conciliator will endeavour for amicable settlement of the dispute within 21 days, which may be extended with 10 days by the conciliator with consent of the parties to dispute.
- h. If the conciliation is unsuccessful, the investor may request to refer the matter for arbitration.
- i. The arbitration process to be concluded by arbitrator(s) within 30 days, which is extendable by 30 days with consent of the parties to dispute.