INNOVATESECURITIESPVT.LTD.(DPID33800)

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Annexure

InvestorCharterforDepositories andDepositoryParticipants

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 dematerialised 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. Detailsofbusiness transactedbythe Depositoryand 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 [*link to be provided by Depositories*]

4. Descriptionofservices providedbythe Depositorythrough Depository Participants (DP) to investors

(1) BasicServices

Sr. No.	BriefabouttheActivity/ Service	
	Dematerializationof securities	7 days
	Rematerializationof securities	7 days
	MutualFundConversion/ Destatementization	5 days

Sr. No.	BriefabouttheActivity/ Service	Expected Timelines forprocessing by the DP after receipt of proper documents
	Re-conversion / Restatementisationof Mutual fund units	7 days
	Transmissionof securities	7 days
	Registeringpledge request	15days
	Closureof demataccount	30days
	Settlement Instruction	For T+1 day settlements, Participants shall accept instructions from the Clients in physical form up to 4 p.m. (in case o electronic instructions up to 6.00 p.m.) on T day for pay-in of securities. For T+0 day settlements, Participant shall accept EPI instructions from th clients, till 11:00 AM on T day. Note: 'T'refers'TradeDay'

(2) Depositoriesprovide specialservices like pledge,hypothecation, internet based services etc. in addition to their core services and these include

Sr. No.	Type of Activity /Service	Briefaboutthe Activity/ Service
	ValueAdded Services	Depositories also provide value added services such as a.BasicServices DematAccount(BSDA) b.Transposition cum dematerialization c.Linkages with Clearing System d.Distributionofcashandnon-cashcorporatebenefits (Bonus,Rights, IPOsetc.), stock lending,demat of NSC/KVP, demat of warehouse receipts etc.
	ConsolidatedAccount 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) .
	Digitalization o services provided the depositories	Depositoriesofferbelowtechnologysolutionsande-facilities to theirdematacccount holders throughDPs: a. E-accountopening b. Onlineinstructionsforexecution c.e-DIS/DematGateway d. e-CAS facility e. Miscellaneousservices

5. DetailsofGrievance RedressalMechanism

TheProcessof investorgrievanceredressal

	Investor Complaint/ Grievances	Investorcanlodgecomplaint/grievanceagainstthe Depository/DP in the following ways: a. Electronic mode– (i) SCORES2.0(awebbasedcentralizedgrievance redressal system f SEBI) Two Level Review for complaint/grievance against DP: - First review done by Designated Body - Second review done by SEBI **(ii)**RespectiveDepository'swebportaldedicatedforthefiling of compliant (**i**) Emails to designatedemailIDsofDepository- complaints@cdslindia.com c. Offlinemode: Investors can send physicalletters to CDSL on our registered office address. For tracking of your grievance,we requestyouto submit the same online through the portal. The complaints/grievances lodged directly withthe Depository shall be resolved within 21 days
	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 it resolution through by online conciliation c arbitration. SMART ODR -https://smartodr.in/login

3	Steps to be followe in ODR for Revie Conciliation an Arbitration	➢ Investor to approach Market Participant fo 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 it resolution through online conciliation an arbitration. ➢ Upon receipt of complaint on SMARTODR portal, the relevant MII will review the matte 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 conciliat will endeavor for amicable settlement of th dispute within 21 days, which may b extended with 10 days by the conciliator. ➢ If the conciliation is unsuccessful, then the investor may request to refer the matter fo arbitration. ➢ The arbitration process to be concluded b arbitrator(s) within 30 days, which i extendable by 30 days.

6. Guidancepertaining tospecialcircumstances relatedtomarketactivities: 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 ground as mentioned in the bye laws like suspension of trading member b the Stock Exchanges.	Client will have a right to transfer a its securities to any other Participa n of its choice without any charges of the transfer within 30 days from th e date of intimation by way o letter/email.

Sr. No.	Type of special circumstances	Timelines for the Activity/Service
	▪ Participant surrenders the participation by its own wish.	

7. **DosandDon'ts forInvestors** *[linkto be provided by the Depositories]*

Sr. No.	Guidance
i.	Always deal with a SEBI registered Depository Participant for opening a demat account.
ii.	Readallthe documents carefully before signing them.
iii.	Before granting Power of attorney to operate your demat account to an intermediary like Stock Broker, Portfolio Management Services (PMS) etc., carefully examine the scope and implications of powers being granted.
iv.	Always make payments to registered intermediary using banking channels. No payment should be made in name of employee of intermediary.
v.	Accept the Delivery Instruction Slip (DIS) book from your DP only (pre-print with a serial number along with your Client ID) and keep it in safe custody an do not sign or issue blank or partially filled DIS slips. Always mention the details like ISIN, number of securities accurately. In case of any queries, please contact your DP or broker and it should be signed b all demat account holders. Strike out any blank space on the slip and Cancellations or corrections on th DIS should be initialed or signed by all the account holder(s). Donotleave yourinstructionslipbook with anyoneelse. Donotsign blankDISasit isequivalent to a bearercheque.
vi.	Inform any change in your Personal Information (for example address or Ban Account details, email ID, Mobile number) linked to your demat account in th prescribed format and obtain confirmation of updation in system
vii.	MentionyourMobile NumberandemailIDinaccountopeningform toreceive SMS alerts and regular updates directly from depository.
viii.	Always ensure that themobile number and email ID linked to your demat accountarethe sameasprovided atthe timeof account opening/updation.
ix.	Donotsharepassword of youronlinetradingand demataccountwithanyone.
x.	Donotshare OneTimePassword (OTP)receivedfrom banks, brokers,etc. These are meant to be used by you only.
xi.	Donotshare login credentialsof e-facilitiesprovided bythe depositoriessuch as e-DIS/demat gateway, SPEED-e/easiest etc. with anyone else.
xii.	Dematismandatoryforanytransfer of securities of Listed public limited companies.

Sr. No.	Guidance
xiii.	If you have any grievance in respect of your demat account, please write to designated email IDs of depositories or you may lodge the same with SEBI online at https://scores.sebi.gov.in
xiv.	Keeparecord ofdocumentssigned, DISissuedand account statements received.
xv.	As Investors you are required to verify the transaction statement carefully for all debits and credits in your account. In case of any unauthorized debit or credit, inform the DP or your respective Depository.
xvi.	Appointanomineetofacilitate yourheirsin obtainingthe securities in your demat account, on completion of the necessary procedures.
xvii.	RegisterforDepository'sinternetbasedfacilityordownload mobile appof the depository to monitor your holdings.
xviii.	Ensure that, both, your holding and transaction statements are received periodically as instructed to your DP. You are entitled to receive a transaction statement every month if you have any transactions.
xix.	Donotfollowherd mentalityfor investments. Seek expert andprofessional advice for your investments
xx.	Bewareofassured/fixed returns.

8. **Rightsofinvestors** *[link to beprovided bythe Depositories]*

i. Receiveacopyof KYC, copyof accountopeningdocuments.
ii. Nominimum balance isrequired tobemaintained in ademataccount.
iii. Nochargesare payableforopeningof demataccounts.
iv. If executed, receive a copy of Power of Attorney. However, Power of Attorney is not a mandatory requirement as per SEBI / Stock Exchanges. You have the right to revoke any authorization given at any time.
v. You can open more than one demat account in the same name with single DP/ multiple DPs.
vi. 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.
vii. Pledge and /or any other interest or encumbrance can be created on demat holdings.
viii. Right to give standing instructions with regard to the crediting of securities in demat account.
ix. 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.
x. In case of any grievances, Investor has right to approach Participant or Depository or SEBI for getting the same resolved within prescribed timelines.

xi. 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.

xii. 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.

xiii. Right to indemnification for any loss caused due to the negligence of the Depository or the participant.

xiv. Right to opt out of the Depository system in respect of any security.

9. Responsibilities of Investors *[link to be provided by the Depositories]*

i. Deal with a SEBI registered DP for opening demat account, KYC and Depository activities.

ii. 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.

iii. Read all documents and conditions being agreed before signing the account opening form.

iv. 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.

v. Always mention the details like ISIN, number of securities accurately.

vi. Inform any change in information linked to demat account and obtain confirmation of updation in the system.

vii. Regularly verify balances and demat statement and reconcile with trades/ transactions.

viii. Appoint nominee(s) to facilitate heirs in obtaining the securities in their demat account.

ix. Do not fall prey to fraudsters sending emails and SMSs luring to trade in stocks /securities promising huge profits.

10. Code of Conduct for Depositories *[link to be provided by the Depositories]*

(Part D of Third Schedule of SEBI (D & P) regulations, 2018)

A Depository shall:

(a) always abide by the provisions of the Act, Depositories Act, 1996, any Rules or Regulations framed thereunder, circulars, guidelines and any other directions issued by the Board from time to time.

(b) adopt appropriate due diligence measures.

(c) take effective measures to ensure implementation of proper risk management framework and good governance practices.

(d) take appropriate measures towards investor protection and education of investors.
(e) treatallitsapplicants/members in afairand transparent manner.
(f) promptly inform the Board of violations of the provisions of the Act, the Depositories Act, 1996, rules, regulations, circulars, guidelines or any other directions by any of its issuer or issuer's agent.
(g) take a proactive and responsible attitude towards safeguarding the interests of investors, integrity of depository's systems and the securities market.
(h) endeavor for introduction of best business practices amongst itself and its members.
(i) act in utmost good faith and shall avoid conflict of interest in the conduct of its functions.
(j) not indulge in unfair competition, which is likely to harm the interests of any other Depository, their participants or investors or is likely to place them in a disadvantageous position while competing for or executing any assignment.
(k) segregate roles and responsibilities of key management personnel within the depository including
   a. Clearlymappinglegalandregulatorydutiesto the concerned position
   b. Definingdelegationof powersto eachposition
   c. Assigning regulatory, risk management and compliance aspects to business and support teams
(l) be responsible for the acts or omissions of its employees in respect of the conduct of its business.
(m) monitor the compliance of the rules and regulations by the participants and shall further ensure that their conduct is in a manner that will safeguard the interest of investors and the securities market.

11. CodeofConductfor Participants *[link to be providedbythe Depositories]*

(Part Aof Third Schedule of SEBI (D & P) regulations, 2018)

1. Aparticipantshallmakealleffortsto protectthe interestsof investors.
2. Aparticipant shallalways endeavourto—
   (a) renderthebestpossible advice to the clientshavingregard to theclient's needs and the environments and his own professional skills;
   (b) ensurethatallprofessionaldealingsare effected in aprompt, effectiveand efficient manner;
   (c) inquiriesfrom investors areadequatelydealt with;
   (d) grievancesof investorsareredressed withoutanydelay.
3. Aparticipantshallmaintain highstandardsof integrityin all itsdealings with its clients and other intermediaries, in the conduct of its business.

4. A participant shall be prompt and diligent in opening of a beneficial owner account, dispatch of the dematerialisation request form, rematerialisation request form and execution of debit instruction slip and in all the other activities undertaken by him on behalf of the beneficial owners.
5. A participant shall endeavour to resolve all the complaints against it or in respect of the activities carried out by it as quickly as possible, and not later than one month of receipt.
6. A participant shall not increase charges/fees for the services rendered without proper advance notice to the beneficial owners.
7. A participant shall not indulge in any unfair competition, which is likely to harm the interests of other participants or investors or is likely to place such other participants in a disadvantageous position while competing for or executing any assignment.
8. A participant shall not make any exaggerated statement whether oral or written to the clients either about its qualifications or capability to render certain services or about its achievements in regard to services rendered to other clients.
9. A participant shall not divulge to other clients, press or any other person any information about its clients which has come to its knowledge except with the approval/authorisation of the clients or when it is required to disclose the information under the requirements of any Act, Rules or Regulations.
10. Aparticipantshallco-operate withthe Boardasand when required.
11. A participant shall maintain the required level of knowledge and competency and abide by the provisions of the Act, Rules, Regulations and circulars and directions issued by the Board. The participant shall also comply with the award of the Ombudsman passed under the Securities and Exchange Board of India (Ombudsman) Regulations, 2003.
12. A participant shall not make any untrue statement or suppress any material fact in any documents, reports, papers or information furnished to the Board.
13. A participant shall not neglect or fail or refuse to submit to the Board or other agencies with which it is registered, such books, documents, correspondence, and papers or any part thereof as may be demanded/requested from time to time.
14. A participant shall ensure that the Board is promptly informed about any action, legal proceedings, etc., initiated against it in respect of material breach or non-compliance by it, of any law, Rules, regulations, directions of the Board or of any other regulatory body.
15. A participant shall maintain proper inward system for all types of mail received in all forms.
16. A participant shall follow the maker—Checker concept in all of its activities to ensure the accuracy of the data and as a mechanism to check unauthorised transaction.

17. A participant shall take adequate and necessary steps to ensure that continuity in data and record keeping is maintained and that the data or records are not lost or destroyed. It shall also ensure that for electronic records and data, up- to-date back up is always available with it.
18. A participant shall provide adequate freedom and powers to its compliance officer for the effective discharge of his duties.
19. A participant shall ensure that it has satisfactory internal control procedures in place as well as adequate financial and operational capabilities which can be reasonably expected to take care of any losses arising due to theft, fraud and other dishonest acts, professional misconduct or omissions.
20. A participant shall be responsible for the acts or omissions of its employees and agents in respect of the conduct of its business.
21. A participant shall ensure that the senior management, particularly decision makers have access to all relevant information about the business on a timely basis.
22. A participant shall ensure that good corporate policies and corporate governance are in place.

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AnnexureC-InvestorComplaintsReport

Dataforeverymonthending (OCTOBER 2026)

SN	Receivedfrom	Carried forwardform previous month	Received duringthe month	Total pending	Resolved	Pendingattheend of month		Average Resolution time(in days)
						Pending for less than 3 months	Pending formore than 3 months	
	2	3	4		6	7		
	Directlyfrom Investors	0	0		0	0		
	SEBI(SCORES)	N.A	N.A	N.	N.A	N.A		N.
	Depositories	0	0		0	0		
	OtherSources	0	0		0	0		
	GrandTotal	0	0		0	0		

Trendofmonthlydisposalofcomplaints(Yearly andRollingMonthBasis)

S.No.	Month	CarriedForwardfrom previous month	Received	Resolved	Pending
1	2	3	4	5	6
1	November 2024	0	0	0	0
2	December-2024	0	0	0	0
3	January-2025	0	0	0	0
4	February-2025	0	0	0	0
5	March-2025	0	0	0	0
6	April-2025	0	0	0	0
7	May-2025	0	0	0	0
8	June-2025	0	0	0	0
9	July -2025	0	0	0	0
10	August-2025	0	0	0	0
11	September-2025	0	0	0	0
12	October-2025	0	0	0	0
13	November -2025	0	0	0	0
14	December- 2025	0	0	0	0
15	January-2026	0	0	0	0
16	February - 2026	0	0	0	0
17	March-2026	0	0	0	0
18	April-2026		0		
19	May-2026	0	0	0	0
20	June- 2026	0	0	0	0
21	July - 2026	0	0	0	0
22	AUGUST- 2026	0	0	0	0
23	September-2026		0		
24	October - 2026	0	0	0	0

Trendofannualdisposal ofcomplaints

	Year	Carriedforwardfrom previous year	Receivedduringtheyear	Resolved during The year	Pendingattheendofthe year
	2022 - 23	0	0	0	0
	2023 - 24	0	0	0	0
	2024 - 25	0	0	0	0
	2025 - 26	0	0	0	0
	GrandTotal	0	0	0	0