



# INVESTOR CHARTER

## REGISTRAR TO AN ISSUE AND SHARE TRANSFER AGENT (RTA)

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# 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 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 grievance 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 b. Signature c. Nomination d. Contact details (Address, E-mail address and Mobile number) e. Bank account details	30 30 30 15 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	21
<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 b. Physical communication	15 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

1. Encash dividend/Interest regularly to avoid transfer of unclaimed amount/underlying securities to IEPF.
2. Follow up diligently and promptly if you have not received allotment intimation/ certificate / dividend / interest etc.
3. Ensure that your PAN is registered with the RTA for all your folios.
4. Ensure nomination is registered for all your securities to smoothen the transmission.
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.

## DON'TS

1. Do not keep your folios without PAN.
2. Do not keep your folios without nomination.
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. Do not share security details, viz. folio number, certificate number, distinctive number(s), bank details, specimen signature, KYC documents, etc. with unknown person(s).

# GRIEVANCE REDRESSAL – MODES AND ESCALATION MECHANISM

The process of investor grievance redressal is as follows:

## 1. Investor complaint/Grievances

Investor can lodge complaint/grievance against RTA in the following ways:

Mode of filing the complaint with Listed Company/RTA:

Investor can approach the Listed Company/RTA at the designated Investor Grievance e-mail ID of the Listed Company/RTA. The Listed Company/RTA will strive to redress the grievance immediately, but not later than 21 days of the receipt of the grievance

Mode of filing the complaint with stock exchanges

- i. SCORES 2.0 (a web based centralized grievance redressal system of SEBI) (<https://scores.sebi.gov.in>)

Two level review for complaint/grievance against RTA:

- First review done by Designated body/Exchange
- Second review done by SEBI

- ii. Emails to designated email IDs of Exchange

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

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.

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

1. Investor to approach Market Participant for redressal of complaint
2. If investor is not satisfied with response of Market Participant, he/she has either of the following 2 options:
  - i. May escalate the complaint on SEBI SCORES portal.
  - ii. May file a complaint on SMARTODR portal for its resolution through online conciliation and arbitration.
3. Upon receipt of complaint on SMARTODR portal, the relevant MII will review the matter and endeavor to resolve the matter between the Market Participant and investor within 21 days.
4. If the matter could not be amicably resolved, then the matter shall be referred for conciliation.
5. 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 with consent of the parties to dispute.
6. If the conciliation is unsuccessful, the investor may request to refer the matter for arbitration.
7. 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.

## Data of complaints against Registrars to an Issue and Share Transfer Agents (RTAs) to be displayed on their websites-

Format for disclosing data of complaints on their website:

### Data for the month ending

S. 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)
1	2	3	4	5	6	Pending for less than 3 months	Pending for more than 3 months	8
1	Directly from Investors							
2	SEBI (SCORES 2.0)							
3	Stock Exchanges (if relevant)							
4	Other Sources (if any)							
5	<b>Grand Total</b>							

### Trend of monthly disposal of complaints

S. No.	Month	Carried from month	month previous	Received	Resolved*	Pending**
1	2	3	4	5	6	

1	April -YYYY				
2	May-YYYY				
3	June-YYYY				
4	July-YYYY				
5	....				
6	....				
	March-YYYY				
	<b>Grand Total</b>				

\*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 (Financial Year) disposal of complaints#

SN	Year	Carried forward from previous year	Received	Resolved	Pending
1	2021-22				
2	2022-23				
3	2023-24				
4	2024-25				
	<b>Grand Total</b>				

#The data shall be emailed to [rta@sebi.gov.in](mailto:rta@sebi.gov.in)

# GRIEVANCE REDRESSAL – MODES AND ESCALATION MECHANISM

## To Listed company / RTA

- a) Investor shall check the website of listed company / RTA for the dedicated grievance e-mail ID and other relevant details of the grievance redressal division / compliance officer for the purpose of registering grievances / complaints.
- b) Investor can dial on help numbers or point of service of RTA for any query or concern.
- c) For lodging the grievance, the investor can write to listed entity / RTA's dedicated e-mail address or through physical letter.



- d) While lodging a complaint it is necessary for investor to mention the following:
  - o Nature of Complaint
  - o Name of Issuer Company
  - o Folio number
  - o Full Name of shareholder
  - o E-mail address and mobile number
  - o Reference to any previous correspondence made in this regard
  - o Provide the relevant documents and
  - o Also update KYC and details, if there are any changes
- e) Upon receipt of the complaint, 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.

## To Stock Exchanges - Online registration of complaint / grievance on stock exchanges:

- a) The nature of the complaint that can be lodged against listed company has been given on the websites of the Stock Exchange. Upon receipt of complaint, the stock exchange shall forward the same to the concerned company with a copy to the complainant.
- b) If the company fails to redress the complaint within 30 days, the exchange sends a reminder to the company and follows up with the company and its respective RTA.
- c) If the investor is not satisfied with the redressal / resolution of the complaint by the listed company / RTA, investor can lodge the complaint on the SEBI SCORES.

## Grievance Redressal Mechanism at SEBI

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



# SAG RTA

*Registrar & Transfer Agent Services*



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