ASIAN MARKETS SECURITIES

+91 22 43435000
www.amsec.in
info@amsec.in

Registered Office:
Athena House, Rajnigandha Complex, Gokuldham,
Filmcity Road, Goregaon East, Mumbai 400063

Investor Charter for Depository Participant-CDSL

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. **Details 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 (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 / Destatementization	5 days
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	30 days
8	Settlement Instruction	Depositories to accept physical DIS for pay-in of securities upto 4 p.m. and DIS in electronic form upto 6 p.m. on T+1 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)[1] b. Transposition cum dematerialization[2] c. Linkages with Clearing System[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: a. E-account opening[4] b. Online instructions for execution[5] c. e-DIS / Demat Gateway[6] d. e-CAS facility[7] e. Miscellaneous services[8]

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 - (i) SCORES (a web based centralized grievance redressal system of SEBI) (ii) Respective Depository's web portal dedicated for the filing of compliant (iii) Emails to designated email IDs of Depository [complaints@cdslindia.com] b. Offline mode [complaint@amsec.in] For tracking of your grievance, we request you to submit the same online through the portal.
2	Investor Grievance Redressal Committee of Depository	Click Here
3	Arbitration proceedings	Click Here

(2) For the Multi-level complaint resolution mechanism available at the Depositories[9]

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	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[10]

8. Rights of investors[11]

9. Responsibilities of Investors[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. 50,000. For value of holdings between Rs 50,001- 2,00,000, 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 dematerialization[2]:

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[3]

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[4]:

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[5]:

internet-enabled services like Speed-e (NSDL) & Easiest (CDSL) 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:6

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) of Investor Charter

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

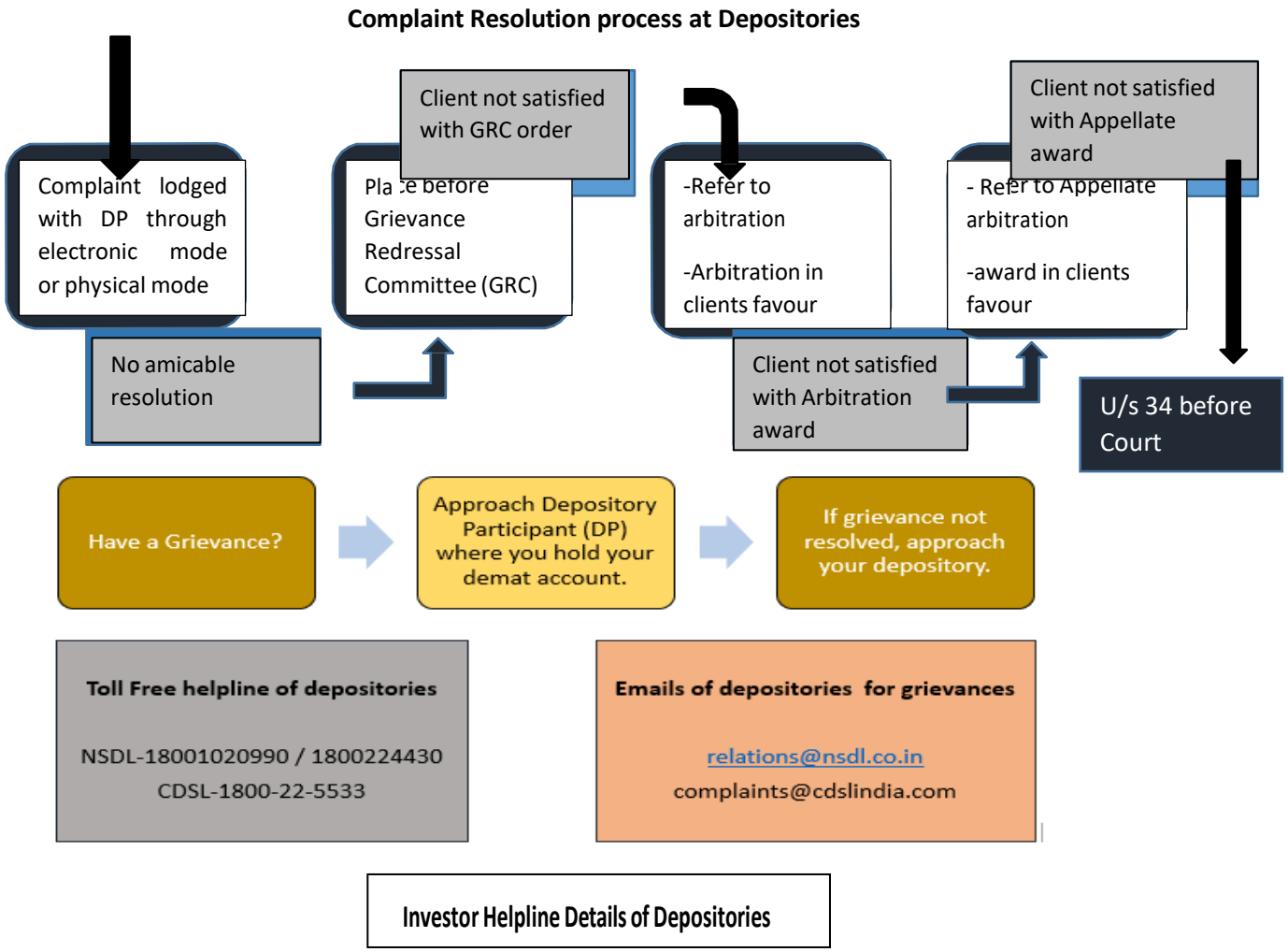
If no amicable resolution is arrived, then the Investor has the option to refer the complaint/ grievance to the Grievance Redressal Committee (GRC) of the Depository. Upon receipt of reference, the GRC will endeavor to resolve the complaint/ grievance by hearing the parties and examining the necessary 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 reference shall be concluded by way of issue of an arbitral award within 4 months from the date of appointment of arbitrator(s).

Para 5(2) of Investor Charter

Complaint Resolution process at Depositories[11]



Para 7 of Investor Charter

Dos and Don'ts for Investor[12]

Sl No.	Guidance
1.	Always deal with a SEBI registered Depository Participant for opening a demat account.
2.	Read all the documents carefully before signing them.
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.	Always make payments to registered intermediary using banking channels. No payment should be made in name of employee of intermediary.
5.	Accept the Delivery Instruction Slip (DIS) book from your DP only (pre-printed with a serial number along with your Client ID) and keep it in safe custody and 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 by all demat account holders. Strike out any blank space on the slip and Cancellations or corrections on the DIS should be initialed or signed by all the account holder(s). Do not leave your instruction slip book with anyone else. Do not sign blank DIS as it is equivalent to a bearer cheque.
6.	Inform any change in your Personal Information (for example address or Bank Account details, email ID, Mobile number) linked to your demat account in the prescribed format and obtain confirmation of updation in system
7.	Mention your Mobile Number and email ID in account opening form to receive SMS alerts and regular updates directly from depository.
8.	Always ensure that the mobile number and email ID linked to your demat account are the same as provided at the time of account opening/updation.
9.	Do not share password of your online trading and demat account with anyone.

Sl No.	Guidance
10.	Do not share One Time Password (OTP) received from banks, brokers, etc. These are meant to be used by you only.
11.	Do not share login credentials of e-facilities provided by the depositories such as e-DIS/demat gateway, SPEED-e/easiest etc. with anyone else.
12.	Demat is mandatory for any transfer of securities of Listed public limited companies with few exceptions.
13.	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.gov.in/scores/Welcome.html
14.	Keep a record of documents signed, DIS issued and account statements received.
15.	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.
16.	Appoint a nominee to facilitate your heirs in obtaining the securities in your demat account, on completion of the necessary procedures.
17.	Register for Depository's internet-based facility or download mobile app of the depository to monitor your holdings.
18.	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.
19.	Do not follow herd mentality for investments. Seek expert and professional advice for your investments
20.	Beware of assured/fixed returns.

ASIAN MARKETS SECURITIES

+91 22 43435000
www.amsec.in
info@amsec.in

Athena House, Rajnigandha Complex,
Gokuldham, Filmcity Road,
Goregaon East, Mumbai 400063

Para 8 of Investor Charter

Rights of investors[13]

- Receive a copy of KYC, copy of account opening documents.
- No minimum balance is required to be maintained in a demat account.
- No charges are payable for opening of demat accounts.
- 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.
- 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.

ASIAN MARKETS SECURITIES

+91 22 43435000
www.amsec.in
info@amsec.in

Athena House, Rajnigandha Complex,
Gokuldham, Filmcity Road,
Goregaon East, Mumbai 400063

Para 9 of Investor Charter
Responsibilities of Investors[14]

- 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 heirs in obtaining the securities in their demat account.
- Do not fall prey to fraudsters sending emails and SMSs luring to trade in stocks / securities promising huge profits.

ASIAN MARKETS SECURITIES

+91 22 43435000
www.amsec.in
info@amsec.in

Athena House, Rajnigandha Complex,
Gokuldham, Filmcity Road,
Goregaon East, Mumbai 400063

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

Data for every month ending August - 2022

SN	Received from	Carried forward from previous month	Received during the month	Total Pending	Resolved*	Pending at the end of the month**		Average Resolution time A (In days)
						Pending for less than 3 months	Pending for more than 3	
1	2	3	4	5	6	7		8
1	Directly from Investors	0	0	0	N.A	0		N.A
2	SEBI (SCORES)	0	0	0	N.A	0		N.A
3	Depositories	0	0	0	N.A	0		N.A
4	Other Sources any)	0	0	0	N.A	0		N.A
	Grand Total	0	0	0	N.A	0		N.A

End of monthly disposal of complaints

SN	Month	Carried forward from previous month	Received	Resolved*	Pending**
1	2	3	4	5	6
1	**Jan 2022**	**0**	0	0	0
2	**Feb 2022**	**0**	**0**	**0**	**0**
3	**March 2022**	**0**	**0**	**0**	**0**
4	**April 2022**	**0**	**0**	**0**	**0**
5	**May 2022**	**0**	**0**	**0**	**0**
6	**June 2022**	**0**	**0**	**0**	**0**
7	**July 2022**	**0**	**0**	**0**	**0**
8	**August 2022**	**0**	**0**	**0**	**0**

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

+91 22 43435000
www.amsec.in
info@amsec.in

Athena House, Rajnigandha Complex,
Gokuldham, Filmcity Road,
Goregaon East, Mumbai 400063

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.

End of annual disposal of complaints

SN	Year	Carried forward from previous year	Received during the year	Resolved during the year	Pending at the end of the year
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
	Grand Total	**0**	**0**	**0**	**0**

ASIAN MARKETS SECURITIES

+91 22 43435000
www.amsec.in
info@amsec.in

Athena House, Rajnigandha Complex,
Gokuldham, Filmcity Road,
Goregaon East, Mumbai 400063

Escalation Matrix

Details of	Contact Person	Address	Contact No.	Email Id
Client Servicing	**Nilay Singh**	B/308 NAYAN GAGAN BLD NO.5,, BABA SANKUL, OSTWAL NAGARI, NALLASOPARA (E) THANE- MAHARASHTRA	**022-42173007**	niley.singh@amsec.in
Head of Client Servicing	**Sunil Kumar**	FLAT NO 301,BLD NO 35, AVENNUE D ,PHASE 1, CHIKAL DOGRI ROAD, VIRAR WEST GLOBAL CITY, THANE- 401303	**022-42173008**	Sunil.kumar@amsec.in
Compliance Officer	**Narendra singh**	NAGARI NIVARA PARISHAD, 204 PRATIBHA A BILDG 19, SANKALP PROJECT, MALAD (E) MUMBAI, MAHARASHTRA, INDIA- 400097	**022-42173003**	Narendra.singh@amsec.in
CEO	**Vishvesh Bhatt**	C-12 BRIJDHAM, BANGUR NAGAR, GOREGAON (WEST), MUMBAI, MAHARASHTRA INDIA- 400090	**022-43435111**	vishvesh.bhatt@amsec.in

ASIAN MARKETS SECURITIES

+91 22 43435000
www.amsec.in
info@amsec.in

Athena House, Rajnigandha Complex,
Gokuldham, Filmcity Road,
Goregaon East, Mumbai 400063

Investor Charter in Respect of Portfolio Management Services

A. Vision and Mission Statements for investors.

Vision:

To implement diligently researched customized investment strategies which help investors meet their long-term financial goals in a risk appropriate manner.

Mission:

To ensure that the PMS industry provides a viable investment avenue for wealth creation by adopting high levels of skill, integrity, transparency and accountability.

B. Details of business transacted by the organization with respect to the investors.

a. appropriate risk profiling of investors
b. to provide Disclosure Document to investors
c. executing the PMS agreement
d. Making investment decisions on behalf of investors (discretionary) or investment decisions taken at the discretion of the Investor (non-discretionary) or advising investors regarding their investment decisions (advisory), as the case may be.

C. Details of services provided to investors and estimated timelines:-

i. Discretionary & Non-Discretionary Portfolio Management Services (PMS):-
Under these services, all an investor has to do, is to give his portfolio in any form
i.e. in stocks or cash or a combination of both. The minimum size of the portfolio under the Discretionary and/ or Non-Discretionary Funds Management Service

should be Rs.50 lakhs as per the current SEBI Regulations. However, the PMS provider reserves the right to prescribe a higher threshold product-wise or in any other manner at its sole discretion. The PMS provider will ascertain the investor's investment objectives to achieve optimal returns based on his risk profile. Under the Discretionary Portfolio Management service, investment decisions are at the sole discretion of the PMS provider if they are in sync with the investor's investment objectives. Under the Non-Discretionary Portfolio Management service, investment decisions taken at the discretion of the Investor.

ii. Investment Advisory Services: -

Under these services, the Client is advised on buy/sell decision within the overall profile without any back-office responsibility for trade execution, custody of securities or accounting functions. The PMS provider shall be solely acting as an Advisor to the Client and shall not be responsible for the investment/divestment of securities and/or administrative activities on the client's portfolio. The PMS provider shall act in a fiduciary capacity towards its Client and shall maintain arm's length relationship with its other activities. The PMS provider shall provide advisory services in accordance with guidelines and/or directives issued by the regulatory authorities and/or the Client from time to time in this regard.

iii. Client On-boarding

a. Ensuring compliance with KYC and AML guidelines.
b. franking & signing the Power of Attorney to make investment decisions on behalf of the investor.
c. opening demat account and funding of the same from the investor's verified bank account and/or transfer of securities from verified demat account of the investor and
d. Mapping the said demat account with Custodian.

iv. Ongoing activities

a. To provide periodic statements to investors as provided under the PMS Regulations 2020 and other SEBI notifications and circulars ("PMS Regulations") and

b. Providing each client an audited account statement on an annual basis which includes all the details as required under the PMS Regulations.

v. Fees and Expenses

Charging and disclosure of appropriate fees & expenses in accordance with the PMS Regulations.

vi. Closure and Termination

Upon termination of PMS Agreement by either party, the securities and the funds lying in the account of the investor shall be transferred to the verified bank account/ demat account of the investor.

vii. Grievance Redressal

Addressing in a time bound manner investor's queries, service requests and grievances, if any, on an ongoing basis.

Timelines of the services provided to investors are as follows:

Sr. No.	Service / Activity	Timeline
1	Opening of PMS account (including demat account) for residents.	7 days from receipt of all requisite documents from the client, subject to review of the documents for accuracy and completeness by portfolio manager and allied third party service providers as may be applicable.
2	Opening of PMS account (including demat account) for non-individual clients.	14 days from receipt of all requisite documents from the client, subject to review of the documents for accuracy and completeness by portfolio manager and allied third party service providers as may be applicable.
3	Opening of PMS account (including demat account, bank account and trading account) for non-resident clients.	14 days from receipt of all requisite documents from the client, subject to review of the documents for accuracy and completeness by portfolio manager and allied third party service providers as may be applicable.
4	Registration of nominee in PMS account and demat account.	Registration of nominee should happen along with account opening, therefore turnaround time should be same as account opening turnaround time.
5	Modification of nominee in PMS account and demat account.	10 days from receipt of requisite nominee modification form, subject to review of the documents for accuracy and completeness by portfolio manager and allied third party service providers as may be applicable.

Sr. No.	Service / Activity	Timeline
6	Uploading of PMS account in KRA and CKYC database.	10 days from date of account opening (Portfolio Manager may rely on the custodian for updating the same).
7	Whether portfolio manager is registered with SEBI, then SEBI registration number.	At the time of client signing the agreement; this information should be a part of the account opening form and disclosure document.
8	Disclosure about latest networth of portfolio manager and total AUM.	Disclosure of portfolio manager's total AUM - monthly to SEBI Disclosure of latest networth should be done in the disclosure document whenever there are any material changes.
9	Intimation of type of PMS account – discretionary.	At the time of client signing the agreement; this information should be a part of the account opening form.
10	Intimation of type of PMS account - non discretionary.	At the time of client signing the agreement; this information should be a part of the account opening form.
11	Intimation to client what discretionary account entails and powers that can be exercised by portfolio manager.	At the time of client signing the agreement; this information should be a part of the account opening form.
12	Intimation to client what non-discretionary account entails and powers that can be exercised by portfolio	At the time of client signing the agreement; this information should be a part of the account opening form.

+91 22 43435000
www.amsec.in
info@amsec.in
Athena House, Rajnigandha Complex,
Gokuldham, Filmcity Road,
Goregaon East, Mumbai 400063

Sr. No.	Service / Activity	Timeline
	manager.	
13	Copy of executed PMS agreement sent to client.	Within 3 days of client request.
14	Frequency of disclosures of available eligible funds.	All details regarding client portfolios should be shared quarterly (point 26).
15	Issuance of funds and securities balance statements held by client.	This data should be shared on a quarterly basis or upon client request.
16	Intimation of name and demat account number of custodian for PMS account.	Within 3 days of PMS and demat account opening.
17	Conditions of termination of contract.	At the time of client signing the agreement; this information should be a part of the account opening form.
18	Intimation regarding PMS fees and modes of payment or frequency of deduction.	At the time of client signing the agreement; this information should be a part of the account opening form.
19	POA taken copy providing to client.	Within 3 days of client request.
20	Intimation to client about what all transactions can portfolio manager do using PoA.	At the time of client signing the agreement; this information should be a part of the account opening form.
21	Frequency of providing audited reports to clients	Annual.
22	Explanation of risks involved in investment.	At the time of client signing the agreement; this information should be a part of the account opening form.

Sr. No.	Service / Activity	Timeline
23	Intimation of tenure of portfolio investments.	Indicative tenure should be disclosed at the time of client signing the agreement; this information should be a part of the account opening form.
24	Intimation clearly providing restrictions imposed by the investor on portfolio manager.	Negative list of securities should be taken from the client at the time of client signing the agreement; this information should be a part of the account opening form.
25	Intimation regarding settling of client funds and securities.	Settlement of funds and securities is done by the Custodian. The details of clients' funds and securities should be sent to the clients in the prescribed format not later than on a quarterly basis.
26	Frequency of intimation of transactions undertaken in portfolio account.	Not later than on a quarterly basis or upon clients' request.
27	Intimation regarding conflict of interest in any transaction.	The portfolio manager should provide details of related party transactions and conflict of interest in the Disclosure Document which should be available on website of portfolio manager at all times.
28	Timeline for providing disclosure document to investor.	The latest disclosure document should be provided to investors prior to account opening and the latest disclosure documents should be available on website of portfolio manager at all times.
29	Intimation to investor about	Within 3 days of PMS and demat account

Sr. No.	Service / Activity	Timeline
	details of bank accounts where client funds are kept.	opening
30	Redressal of investor grievances.	Within 30 days, subject to all the information required to redress the complaint is provided by the complainant to the portfolio manager

Notes:

1 The number of days in the above timelines indicate clear working days

D. <u>Details of grievance redressal mechanism and how to access it</u>

1. It is mandatory for every PMS provider to register itself on SEBI SCORES (SEBI Complaint Redress System). SCORES is a centralised online complaint resolution system through which the complainant can take up his grievance against the PMS provider and subsequently view its status. (https://scores.gov.in/scores/Welcome.html)
2. The details such as the name, address and telephone number of the investor relations officer of the PMS provider who attends to the investor queries and complaint should be provided in the PMS Disclosure document.
3. The grievance redressal and dispute mechanism should be mentioned in the Disclosure Document.
4. Investors can approach SEBI for redressal of their complaints. On receipt of complaints, SEBI takes up the matter with the concerned PMS provider and follows up with them.
5. Investors may send their complaints to: Office of Investor Assistance and Education, Securities and Exchange Board of India, SEBI Bhavan. Plot No. C4-A, 'G' Block, Bandra-Kurla Complex, Bandra (E), Mumbai - 400 051.

E. Expectations from the investors (Responsibilities of investors)

1. Check registration status of the intermediary from SEBI website before availing services.
2. Submission of KYC documents and application form in a timely manner with signatures in appropriate places and with requisite supporting documents.
3. Read carefully terms and conditions of the agreement before signing the same.
4. Thorough study of the Disclosure Documents of the PMS to accurately understand the risks entailed by the said investment in PMS.
5. Accurate and sincere answers given to the questions asked in the 'Risk Questionnaire' shall help the PMS provider properly assess the risk profile of the investor.
6. Thorough study of the quarterly statements sent by the PMS provider to the investor intimating him about the portfolio's absolute and relative performance, its constituents and its risk profile.
7. Ensure providing complete details of negative list of securities as part of freeze instructions at the time of entering into PMS agreement and every time thereafter for changes, if any, in a timely manner.
8. To update the PMS provider in case of any change in the KYC documents and personal details and to provide the updated KYC along with the required proof.

ASIAN MARKETS SECURITIES

+91 22 43435000
www.amsec.in
info@amsec.in

Athena House, Rajnigandha Complex,
Gokuldham, Filmcity Road,
Goregaon East, Mumbai 400063

Complaint Data to be displayed by Portfolio Managers

Format for investor complaints data to be disclosed by Portfolio Managers on their website on monthly basis:

Data for the month ending - August, 2022

Sr. No.	Received From	Pending at the end of last month	Received	Resolved *	Total Pending #	Pending Complaints > 3 months	Average Resolution Time^ (in days)
1	Directly from Investors	0	0	N.A.	0	0	N.A.
2	SEBI (SCORES)	0	0	N.A.	0	0	N.A.
3	Other Sources (if any)	0	0	N.A.	0	0	N.A.
	Grand Total	0	0	N.A.	0	0	N.A.

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

Trend of monthly disposal of complaints

Sr. No.	Received From	Pending at the end of last month	Received	Resolved *	Total Pending #	Pending Complaints > 3 months	Average Resolution Time^ (in days)
1	January, 2022	0	0	0	0	0	0
2	February, 2022	0	0	0	0	0	0
3	March, 2022	0	0	0	0	0	0
4	April, 2022	0	0	0	0	0	0
5	May, 2022	0	0	0	0	0	0
6	June, 2022	0	0	0	0	0	0
7	July,2022	0	0	0	0	0	0
8	August,2022	0	0	0	0	0	0
	Grand Total	**0**	**0**	**0**	**0**	**0**	**0**

*Inclusive of complaints of previous months resolved in the current month.
#Inclusive of complaints pending as on the last day of the month.

+91 22 43435000
www.amsec.in
info@amsec.in

Athena House, Rajnigandha Complex,
Gokuldham, Filmcity Road,
Goregaon East, Mumbai 400063

Trend of annual disposal of complaints

Sr. No.	Year	Carried forward from previous year	Received	Resolved **	Total Pending ##
1	2018-19	0	0	0	0
2	2019-20	0	0	0	0
3	2020-21	0	0	0	0
4	2021-22	0	0	0	0
5	2022-23	0	0	0	0
	Grand Total	**0**	**0**	**0**	**0**

** Inclusive of complaints of previous years resolved in the current year.
Inclusive of complaints pending as on the last day of the year.

ASIAN MARKETS SECURITIES

+91 22 43435000
www.amsec.in
info@amsec.in

Registered Office:
Athena House, Rajnigandha Complex, Gokuldham,
Filmcity Road, Goregaon East, Mumbai 400063

Investor Charter in respect of Research Analyst (RA)

A. Vision and Mission Statements for investors.

- Vision

  Invest with knowledge & safety.

- Mission

  Every investor should be able to invest in right investment products based on their needs, manage and monitor them to meet their goals, access reports and enjoy financial wellness.

B. Details of business transacted by the Research Analyst with respect to the investors.

- To publish research report based on the research activities of the RA.
- To provide an independent unbiased view on securities.
- To offer unbiased recommendation, disclosing the financial interests in recommended securities.
- To provide research recommendation, based on analysis of publicly available information and known observations.
- To conduct audit annually.

C. Details of services provided to investors (No Indicative Timelines)

- Onboarding of Clients.
- Disclosure to Clients
  - To distribute research reports and recommendations to the clients without discrimination.

- To maintain confidentiality w.r.t publication of the research report until made

available in the public domain.

D. Details of grievance redressal mechanism and how to access it

In case of any grievance / complaint, an investor should approach the concerned research analyst and shall ensure that the grievance is resolved within 30 days.

If the investor's complaint is not redressed satisfactorily, one may lodge a complaint with SEBI on SEBI's SCORES portal which is a centralized web based complaints redressal system. SEBI takes up the complaints registered via SCORES with the concerned intermediary for timely redressal. SCORES facilitates tracking the status of the complaint.

With regard to physical complaints, investors may send their complaints to: Office of Investor Assistance and Education, Securities and Exchange Board of India, SEBI Bhavan. Plot No. C4-A, 'G' Block, Bandra-Kurla Complex, Bandra (E), Mumbai - 400 051.

E. Expectations from the investors (Responsibilities of investors).

- Do's

i. Always deal with SEBI registered Research Analyst.
ii. Ensure that the Research Analyst has a valid registration certificate.
iii. Check for SEBI registration number.
iv. Please refer to the list of all SEBI registered Research Analysts which is available on SEBI website in the following link:

(https://www.sebi.gov.in/sebiweb/other/OtherAction.do?doRecognisedFpi=yes&intml)

v. Always pay attention towards disclosures made in the research reports before investing.

vi. Pay your Research Analyst through banking channels only and maintain duly signed receipts mentioning the details of your payments.

vii. Before buying securities or applying in public offer, check for the research recommendation provided by your research Analyst.

viii. Ask all relevant questions and clear your doubts with your Research Analyst before acting on the recommendation.

ix. Inform SEBI about Research Analyst offering assured or guaranteed returns.

- Don'ts

i. Do not provide funds for investment to the Research Analyst.

ii. Don't fall prey to luring advertisements or market rumours.

iii. Do not get attracted to limited period discount or other incentive, gifts, etc. offered by Research Analyst.

iv. Do not share login credentials and password of your trading and demat accounts with the Research Analyst.

ASIAN MARKETS SECURITIES

+91 22 43435000
www.amsec.in
info@amsec.in

Athena House, Rajnigandha Complex,
Gokuldham, Filmcity Road,
Goregaon East, Mumbai 400063

Complaint Data to be displayed By RAs

Format for Investor Complaints Data to be displayed by RA on their respective websites

Data for every month ending- August 2022

SN	Received from	Carried forward from previous month	Received during the month	Total Pending	Resolved*	Pending at the end of the month**		Average Resolution time A (In days)
						Pending for less than 3 months	Pending for more than 3	
1	2	3	4	5	6	7		8
1	Directly from Investors	NIL	NIL	NIL	NIL	NIL		NIL
2	SEBI (SCORES)	NIL	NIL	NIL	NIL	NIL		NIL
3	RA SCORES(ANY)	NIL	NIL	NIL	NIL	NIL		NIL
4	Other Sources (W	NIL	NIL	NIL	NIL	NIL		NIL
	Grand Total	0	0	0	0	0		0

Average Resolution time is the sum total of time taken resolve each compliant in days in the current month divided by total number of compliant resolved in the current month

End of monthly disposal of complaints

SN	Month	Carried forward from previous month	Received	Resolved*	Pending**
1	2	3	4	5	6
1	**Jan 2022**	**0**	**0**	**0**	**0**
2	**Feb 2022**	**0**	**0**	**0**	**0**
3	**March 2022**	**0**	**0**	**0**	**0**
4	**April 2022**	**0**	**0**	**0**	**0**
5	**May 2022**	**0**	**0**	**0**	**0**
6	**June 2022**	**0**	**0**	**0**	**0**
7	**July 2022**	**0**	**0**	**0**	**0**
8	**August 2022**	**0**	**0**	**0**	**0**

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

+91 22 43435000
www.amsec.in
info@amsec.in

Athena House, Rajnigandha Complex,
Gokuldham, Filmcity Road,
Goregaon East, Mumbai 400063

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.

End of annual disposal of complaints

SN	Year	Carried forward from previous year	Received during the year	Resolved during the year	Pending at the end of the year
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
	Grand Total	**0**	**0**	**0**	**0**

ASIAN MARKETS SECURITIES

+91 22 43435000
www.amsec.in
info@amsec.in

Registered Office:
Athena House, Rajnigandha Complex, Gokuldham,
Filmcity Road, Goregaon East, Mumbai 400063

Investor Charter – Stock Brokers

VISION

To follow highest standards of ethics and compliances while facilitating the trading by clients in securities in a fair and transparent manner, so as to contribute in creation of wealth for investors.

MISSION

i) To provide high quality and dependable service through innovation, capacity enhancement and use of technology.
ii) To establish and maintain a relationship of trust and ethics with the investors.
iii) To observe highest standard of compliances and transparency.
iv) To always keep 'protection of investors' interest' as goal while providing service.

Services provided to Investors

- Execution of trades on behalf of investors.
- Issuance of Contract Notes.
- Issuance of intimations regarding margin due payments.
- Facilitate execution of early pay-in obligation instructions.
- Settlement of client's funds.
- Intimation of securities held in Client Unpaid Securities Account (CUSA) Account.
- Issuance of retention statement of funds.
- Risk management systems to mitigate operational and market risk.
- Facilitate client profile changes in the system as instructed by the client.
- Information sharing with the client w.r.t. exchange circulars.
- Redressal of Investor's grievances.

Rights of Investors

- Ask for and receive information from a firm about the work history and background of the person handling your account, as well as information about the firm itself.
- Receive complete information about the risks, obligations, and costs of any investment before investing.
- Receive recommendations consistent with your financial needs and investment objectives.
- Receive a copy of all completed account forms and agreements.
- Receive account statements that are accurate and understandable.
- Understand the terms and conditions of transactions you undertake.
- Access your funds in a timely manner and receive information about any restrictions or limitations on access.

- Receive complete information about maintenance or service charges, transaction or redemption fees, and penalties.
- Discuss your grievances with compliance officer of the firm and receive prompt attention to and fair consideration of your concerns.

Various activities of Stock Brokers with timelines

S.No.	Activities	Expected Timelines
1.	KYC entered into KRA System and CKYCR	10 days of account opening
2.	Client On boarding	Immediate, but not later than one week
3.	Order execution	Immediate on receipt of order, but not later than the same day
4.	Allocation of Unique Client Code	Before trading
5.	Copy of duly completed Client Registration Documents to clients	7 days from the date of upload of Unique Client Code to the Exchange by the trading member
6.	Issuance of contract notes	24 hours of execution of trades
7.	Collection of upfront margin from client	Before initiation of trade
8.	Issuance of intimations regarding other margin due payments	At the end of the T day
9.	Settlement of client funds	30 days / 90 days for running account settlement (RAS) as per the preference of client. If consent not given for RAS – within 24 hours of pay-out
10.	'Statement of Accounts' for Funds, Securities and Commodities	Weekly basis (Within four trading days of following week)
11.	Issuance of retention statement of funds/commodities	5 days from the date of settlement
12.	Issuance of Annual Global Statement	30 days from the end of the financial year
13.	Investor grievances redressal	30 days from the receipt of the complaint

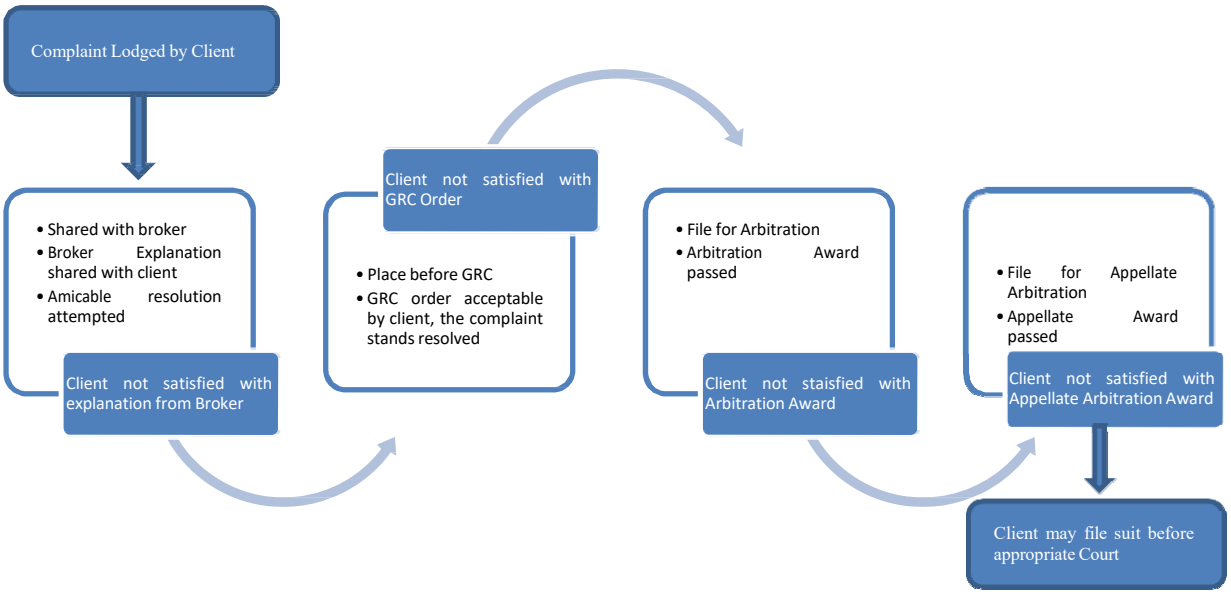
DOs and DON'Ts for Investors

DOs	DON'Ts
1. Read all documents and conditions being agreed before signing the account opening form. 2. Receive a copy of KYC, copy of account opening documents and Unique Client Code. 3. Read the product / operational framework / timelines related to various Trading and Clearing & Settlement processes.	1. Do not deal with unregistered stock broker. 2. Do not forget to strike off blanks in your account opening and KYC. 3. Do not submit an incomplete account opening and KYC form.

4. Receive all information about brokerage, fees and other charges levied. 5. Register your mobile number and email ID in your trading, demat and bank accounts to get regular alerts on your transactions. 6. If executed, receive a copy of Power of Attorney. However, Power of Attorney is not a mandatory requirement as per SEBI / Stock Exchanges. Before granting Power of Attorney, carefully examine the scope and implications of powers being granted. 7. Receive contract notes for trades executed, showing transaction price, brokerage, GST and STT etc. as applicable, separately, within 24 hours of execution of trades. 8. Receive funds and securities / commodities on time within 24 hours from pay-out. 9. Verify details of trades, contract notes and statement of account and approach relevant authority for any discrepancies. Verify trade details on the Exchange websites from the trade verification facility provided by the Exchanges. 10. Receive statement of accounts periodically. If opted for running account settlement, account has to be settled by the stock broker as per the option given by the client (30 or 90 days). 11. In case of any grievances, approach stock broker or Stock Exchange or SEBI for getting the same resolved within prescribed timelines.	4. Do not forget to inform any change in information linked to trading account and obtain confirmation of updation in the system. 5. Do not transfer funds, for the purposes of trading to anyone other than a stock broker. No payment should be made in name of employee of stock broker. 6. Do not ignore any emails / SMSs received with regards to trades done, from the Stock Exchange and raise a concern, if discrepancy is observed. 7. Do not opt for digital contracts, if not familiar with computers. 8. Do not share trading password. 9. Do not fall prey to fixed / guaranteed returns schemes. 10. Do not fall prey to fraudsters sending emails and SMSs luring to trade in stocks / securities promising huge profits. 11. Do not follow herd mentality for investments. Seek expert and professional advice for your investments.

Grievance Redressal Mechanism

Level 1 – Approach the Stock Broker at the designated Investor Grievance e-mail ID of the stock broker. The Stock Broker will strive to redress the grievance immediately, but not later than 30 days of the receipt of the grievance.
Level 2 – Approach the Stock Exchange using the grievance mechanism mentioned at the website of the respective exchange.
Complaints Resolution Process at Stock Exchange explained graphically:



Timelines for complaint resolution process at Stock Exchanges against stock brokers

S. No.	Type of Activity	Timelines for activity
1.	Receipt of Complaint	Day of complaint (C Day).
2.	Additional information sought from the investor, if any, and provisionally forwarded to stock broker.	C + 7 Working days.
3.	Registration of the complaint and forwarding to the stock broker.	C+8 Working Days i.e. T day.
4.	Amicable Resolution.	T+15 Working Days.
5.	Refer to Grievance Redressal Committee (GRC), in case of no amicable resolution.	T+16 Working Days.
6.	Complete resolution process post GRC.	T + 30 Working Days.
7.	In case where the GRC Member requires additional information, GRC order shall be completed within.	T + 45 Working Days.
8.	Implementation of GRC Order.	On receipt of GRC Order, if the order is in favour of the investor, debit the funds of the stock broker. Order for debit is issued immediately or as per the directions given in GRC order.
9.	In case the stock broker is aggrieved by the GRC order, will provide intention to avail arbitration	Within 7 days from receipt of order

S. No.	Type of Activity	Timelines for activity
10.	If intention from stock broker is received and the GRC order amount is upto Rs.20 lakhs	Investor is eligible for interim relief from Investor Protection Fund (IPF).The interim relief will be 50% of the GRC order amount or Rs.2 lakhs whichever is less. The same shall be provided after obtaining an Undertaking from the investor.
11.	Stock Broker shall file for arbitration	Within 6 months from the date of GRC recommendation
12.	In case the stock broker does not file for arbitration within 6 months	The GRC order amount shall be released to the investor after adjusting the amount released as interim relief, if any.

Handling of Investor's claims / complaints in case of default of a Trading Member / Clearing Member (TM/CM)

Default of TM/CM
Following steps are carried out by Stock Exchange for benefit of investor, in case stock broker defaults:

- Circular is issued to inform about declaration of Stock Broker as Defaulter.
- Information of defaulter stock broker is disseminated on Stock Exchange website.
- Public Notice is issued informing declaration of a stock broker as defaulter and inviting claims within specified period.
- Intimation to clients of defaulter stock brokers via emails and SMS for facilitating lodging of claims within the specified period.

Following information is available on Stock Exchange website for information of investors:

- Norms for eligibility of claims for compensation from IPF.
- Claim form for lodging claim against defaulter stock broker.
- FAQ on processing of investors' claims against Defaulter stock broker.
- Provision to check online status of client's claim.

Level 3 – The complaint not redressed at Stock Broker / Stock Exchange level, may be lodged with SEBI on SCORES (a web based centralized grievance redressal system of SEBI) @ https://scores.gov.in/scores/Welcome.html

ASIAN MARKETS SECURITIES

+91 22 43435000
www.amsec.in
info@amsec.in

Athena House, Rajnigandha Complex,
Gokuldham, Filmcity Road,
Goregaon East, Mumbai 400063

Format for Investor Complaints Data to be displayed by Stock **Brokers** on their respective websites

Data for every month ending- August-2022

SN	Received from	Carried forward from previous month	Received during the month	Total Pending	Resolved*	Pending at the end of the month**		Average Resolution time A (In days)
						Pending for less than 3 months	Pending for more than 3	
1	2	3	4	5	6	7		8
1	Directly from Investors	NIL	NIL	NIL	NIL	NIL		NIL
2	SEBI (SCORES)	NIL	NIL	NIL	NIL	NIL		NIL
3	Stock Exchange	NIL	NIL	NIL	NIL	NIL		NIL
4	Other Sources (If any)	NIL	NIL	NIL	NIL	NIL		NIL
	Grand Total	0	0	0	0	0		0

End of monthly disposal of complaints

SN	Month	Carried forward from previous month	Received	Resolved*	Pending**
1	2	3	4	5	6
1	**Jan 2022**	**0**	**0**	**0**	**0**
2	**Feb 2022**	**0**	**0**	**0**	**0**
3	**March 2022**	**0**	**0**	**0**	**0**
4	**April 2022**	**0**	**0**	**0**	**0**
5	**May 2022**	**0**	**0**	**0**	**0**
3	**June 2022**	**0**	**0**	**0**	**0**
6	**July 2022**	**0**	**0**	**0**	**0**
7	**August 2022**	**0**	**0**	**0**	**0**

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

ASIAN MARKETS SECURITIES

+91 22 43435000
www.amsec.in
info@amsec.in

Athena House, Rajnigandha Complex,
Gokuldham, Filmcity Road,
Goregaon East, Mumbai 400063

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.

End of annual disposal of complaints

SN	Year	Carried forward from previous year	Received during the year	Resolved during the year	Pending at the end of the year
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
	Grand Total	**0**	**0**	**0**	**0**

ASIAN MARKETS SECURITIES

+91 22 43435000
www.amsec.in
info@amsec.in

Athena House, Rajnigandha Complex,
Gokuldham, Filmcity Road,
Goregaon East, Mumbai 400063

Escalation Matrix

Details of	Contact Person	Address	Contact No.	Email Id
Client Servicing	**Nilay Singh**	B/308 NAYAN GAGAN BLD NO.5,, BABA SANKUL, OSTWAL NAGARI, NALLASOPARA (E) THANE- MAHARASHTRA	**022-42173007**	niley.singh@amsec.in
Head of Client Servicing	**Sunil Kumar**	FLAT NO 301,BLD NO 35, AVENNUE D ,PHASE 1, CHIKAL DOGRI ROAD, VIRAR WEST GLOBAL CITY, THANE- 401303	**022-42173008**	Sunil.kumar@amsec.in
Compliance Officer	**Narendra singh**	NAGARI NIVARA PARISHAD, 204 PRATIBHA A BILDG 19, SANKALP PROJECT, MALAD (E) MUMBAI, MAHARASHTRA, INDIA- 400097	**022-42173003**	Narendra.singh@amsec.in
CEO	**Vishvesh Bhatt**	C-12 BRIJDHAM, BANGUR NAGAR, GOREGAON (WEST), MUMBAI, MAHARASHTRA INDIA- 400090	**022-43435111**	vishvesh.bhatt@amsec.in