

## Investor Charter Stock Broker

**VISION** To follow highest standards of ethics and compliance 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 compliance 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	KY Centered into KRAS System and CKYCR	10 days of account opening
2	Client Onboarding	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 up front 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 grievance redressal	30 days from the receipt of the complaint
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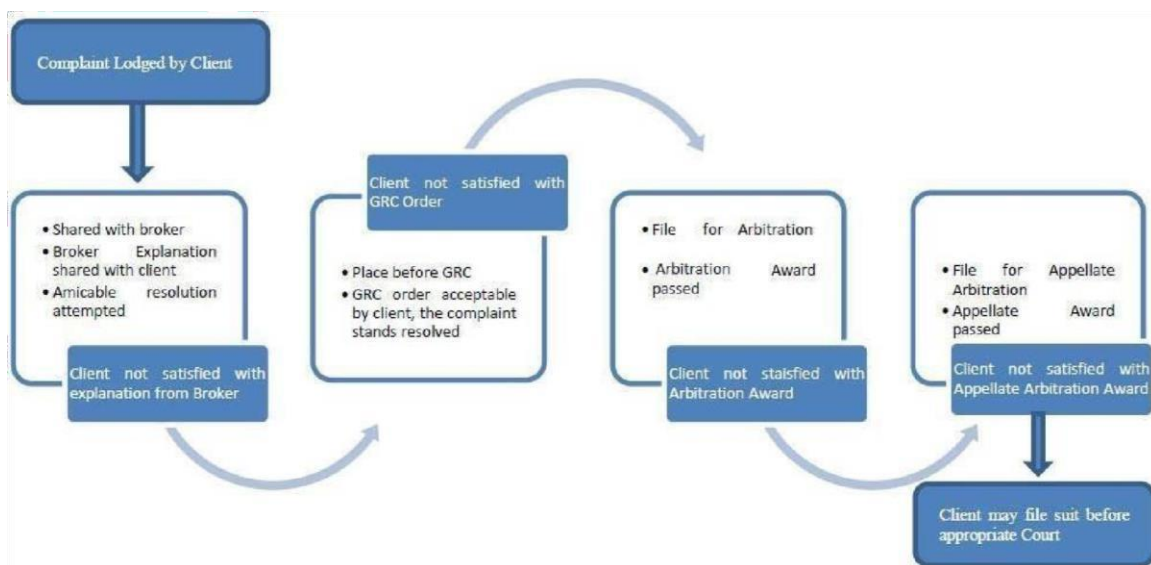
## DOs and DON'Ts for Investors

DOs	DON'Ts
1. Read all documents and conditions being agreed before signing the account opening form.	1. Do not deal with unregistered stock broker.
2. Receive a copy of KYC, copy of account opening documents and Unique Client Code.	2. Do not forget to strike off blanks in your account opening and KYC.
3. Read the product/operational framework /timelines related to various Trading and Clearing & Settlement processes.	3. Do not submit an incomplete account opening and KYC form.
4. Receive all information about brokerage, fees and other charges levied.	4. Do not forget to inform any change in information linked to trading account and obtain confirmation of updation in the system.
5. Register your mobile number and email ID in your trading, demat and bank accounts to get regular alerts on your transactions.	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. 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.	6. Do not ignore any emails / SMSs received with regard to trades done, from the Stock Exchange and raise a concern, if discrepancy is observed.
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.	7. Do not opt for digital contracts, if not familiar with computers.
8. Receive funds and securities/ commodities on time within 24 hours from pay-out.	8. Do not share trading password.

9. Verify details of trades, contract notes and statement of account and approach relevant authority for any discrepancies. Verify traded details on the Exchange websites from the trade verification facility provided by the Exchanges.	9. Do not fall prey to fixed/guaranteed returns schemes.
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).	10. Do not fall prey to fraudsters sending emails and SMS sluring to trade in stocks/ securities promising huge profits.
11. In case of any grievances, approach stock broker or Stock Exchange or SEBI for getting the same resolved within prescribed timelines.	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
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1	ReceiptofComplaint	Dayofcomplaint(CDay).
2	Additional information sought from the investor, if any, and provisionally forwarded to stock broker.	C+7Workingdays.
3	Registrationofthecomplaintandforwardingto the stock broker.	C+8WorkingDaysi.e.Tday.
4	AmicableResolution.	T+15WorkingDays.
5	RefertoGrievanceRedressalCommittee (GRC),incaseofnoamicableresolution.	T+16WorkingDays.
6	CompleteresolutionprocesspostGRC.	T+30WorkingDays.
7	In case where the GRC Member requires additionalinformation, GRC order shallbe completed within.	T+45WorkingDays.
8	ImplementationofGRCOOrder.	OnreceiptofGRCOOrder,ifthe orderisinfavouroftheinvestor,
		debitthefundsofthestockbroker. Order for debit is issued immediately or as per the directions given in GRC order.
9	Incasethestockbrokerisaggrievedbythe GRC order,willprovideintentiontoavailarbitration	Within7daysfromreceiptoforder
10	Ifintentionfromstockbrokerisreceivedand theGRCOorderamountisuptoRs.20lakhs	Investoriseligibleforinterimrelief from Investor Protection Fund (IPF).Theinterimreliefwillbe50% ofthe GRC orderamountorRs.2 lakhswhicheverisless.Thesame shallbeprovidedafterobtaining anUndertakingfromtheinvestor.
11	StockBrokershallfileforarbitration	Within6monthsfromthedateof GRCrecommendation
12	Incasethestockbrokerdoesnotfilefor arbitrationwithin 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:

- o Circular is issued to inform about declaration of Stock Broker as Defaulter.
  - o Information of defaulter stock broker is disseminated on Stock Exchange website.
  - o Public Notice is issued informing declaration of stock broker as defaulter and inviting claims within specified period.
  - o Intimation to clients of defaulter stock brokers via emails and SMS for facilitating lodging of claims within the specified period.
- o Following information is available on Stock Exchange website for information of investors:
  - o Norms for eligibility of claims for compensation from IPF.
  - o Claim form for lodging claim against defaulter stock broker.
  - o FAQ on processing of investors' claims against Defaulter stock broker.
  - o 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>

## Investor Complaints Data for ACA Agarwal Share Brokers Pvt Ltd. (Stock Brokers) Data for Every Month Ending – Aug 2024.

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)
						Pending for less than 3 months	Pending for more than 3 months	
1	Directly from Investors	0	0	0	0	0	0	0

2	<b>SEBI (SCORES)</b>	0	0	0	0	0	0	0
3	<b>Stock Exchanges</b>	0	0	0	0	0	0	0
4	<b>Other Sources (if any)</b>	0	0	0	0	0	0	0
5	<b>Grand Total</b>	0	0	0	0	0	0	0

### Trend of monthly disposal of complaints

<b>S.No</b>	<b>Month</b>	<b>Carried forward from previous month</b>	<b>Received</b>	<b>Resolved*</b>	<b>Pending**</b>
1	Apr-2021	0	0	0	0
2	May-2021	0	0	0	0
3	Jun-2021	0	0	0	0
4	July-2021	0	0	0	0
5	Aug-2021	0	0	0	0
6	Sep-2021	0	0	0	0
7	Oct-2021	0	0	0	0
8	Nov-2021	0	0	0	0
9	Dec-2021	0	0	0	0
10	Jan-2022	0	0	0	0
11	Feb-2022	0	0	0	0

12	Mar-2022	0	0	0	0
13	Apr-2022	0	0	0	0
14	May-2022	0	0	0	0
15	June-2022	0	0	0	0
16	July-2022	0	0	0	0
17	Aug-2022	0	0	0	0
18	Sep-2022	0	2	2	0
19	Oct-2022	0	0	0	0
20	Nov-2022	0	0	0	0
21	Dec-2022	0	0	0	0
22	Jan-2023	0	0	0	0
23	Feb-2023	0	2	2	0
24	Mar-2023	0	0	0	0
25	Apr-2023	0	0	0	0
26	May-2023	0	0	0	0
27	June-2023	0	0	0	0
28	July-2023	0	0	0	0
29	Aug-2023	0	0	0	0
30	Sep-2023	0	0	0	0
31	Oct-2023	0	0	0	0
32	Nov-2023	0	0	0	0
33	Dec-2023	0	0	0	0
34	Jan-2024	0	0	0	0



35	Feb-2024	0	0	0	0
36	Mar-2024	0	0	0	0
37	Apr-2024	0	0	0	0
38	May-2024	0	0	0	0
39	June-2024	0	0	0	0
40	July-2024	0	0	0	0
41	Aug-2024	0	0	0	0

\*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.

## TrendofAnnualdisposalofcomplaints

S.No	Year	Carried forward from previous year	Received duringthe year	Resolved duringthe 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
7	2023-24	0	0	0	0
8	<b>GrandTotal</b>	0	0	0	0