Investor Charter – Stock Broker

VISION

To follow high 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

- To provide high quality and dependable service through innovation, capacity enhancement and use of technology.
- To establish and maintain are relationship of trust and ethics with the investors.
- To observe high e standard of compliances and transparency.
- 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

Sr .No.	Activities	Expected Timelines
1	KYC entered into KRA 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 upfront margins 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

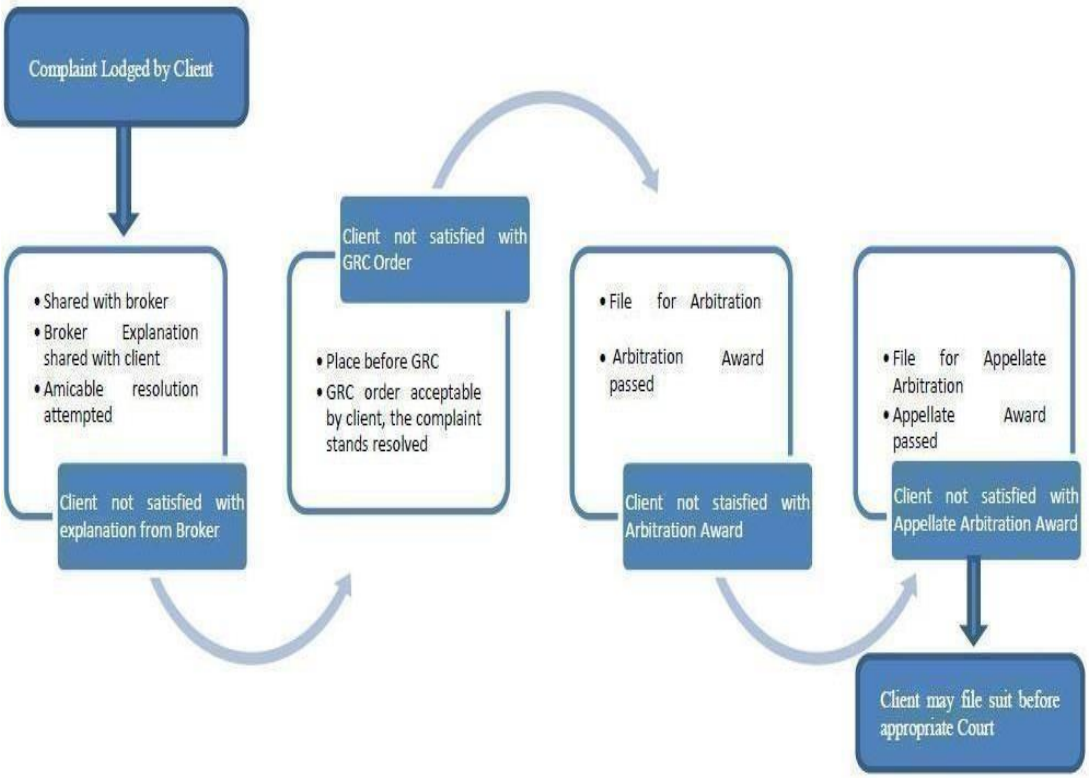
DOs and DON'Ts for Investors

DOs	DON'Ts
1. Read all documents and conditions being agreed before signing the account opening form.	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 update on in the system.
5. Register your mobile number and email ID in your trading, demand bank accounts to get regular alerts on your transactions.	5. Do not transfer funds, for the purposes of trading to anyone other than a stockbroker. No payment should be made in name of employee of stockbroker.
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 regards 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 trade 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 SMSs luring 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 (allwininv.grievance@gmail.com) 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:



Time lines for complaint resolution process at Stock Exchanges against stock brokers

Sr. 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 stockbroker.	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 favor 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 stockbroker is aggrieved by the GRC order, will provide intention to avail arbitration	Within 7 days from receipt of order
10	If intention from stockbroker is received and the GRC order amount is uptoRs.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 ofGRC 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 outby 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 stockbroker 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 stockbroker.
- Provision to check online status of client's claim.

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

Investor Charter of Depository Participant

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.

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 high eststandards of investor education, investor awareness and timely services so as to enhance Investor Protection and create awareness about Investor Rights.

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: NSDL :-https://nsdl.co.in/dpsch.php CDSL

:- 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

	Dematerialization of securities	7 days
	Rematerialization of securities	7 days
	Mutual Fund Conversion / Determinization	5 days
	Re-conversion / Restatementisation of Mutual fund units	7 days
	Transmission of securities	7 days
	Registering pledge request	15 days
	Closure of demat account	30 days
	Settlement Instruction	Depositories to accept physical DIS for pay-in of securities up to 4 p.m. and DIS in electronic form up to 6 p.m. on T+1 day

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(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 DematAccount1 b. Transposition cum dematerialization2 c. Linkages with Clearing System3 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 accountholders through DPs: a. E-accountopening4 b. Online instructions for execution5 c. e-DIS /Demat Gateway6 d. e-CASfacility7 e. Miscellaneous services8

Investor Complaints Data for Allwin Securities Limited (Stock Brokers)

Data for Every Month Ending –October-2026

Sr. 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	SEBI(SCORES)	0	0	0	0	0	0	0
3	Stock Exchanges	0	0	0	0	0	0	0
4	Other Sources (if any)	0	0	0	0	0	0	0
5	Grand Total	0	0	0	0	0	0	0

Trend of monthly disposal of complaints

Sr. No	Month	Carried forward from previous month	Received	Resolved	Pending
	Apr-2022	0			
	May-2022	0			
	Jun-2022	0			
	July-2022	0			
	Aug-2022	0			
	Sept-2022	0			
	Oct-2022	0			
	Nov-2022	0			
	Dec-2022	0			
	Jan-2023	0			
	Feb-2023	0			
	Mar-2023	0			
	Apr-2023	0			
	May-2023	0			
	Jun-2023	0			
	July-2023	0			
	Aug-2023	0			
	Sep-2023	0			
	Oct-2023	0			
	Nov-2023	0			
	Dec-2023	0			
	Jan-2024	0			
	Feb-2024	0			
	Mar-2024	0			
	Apr-2024	0			
	May-2024	0			
	Jun - 2024	0			
	Jul-2024	0			
	Aug-2024	0			
	Sep-2024	0			
	Oct-2024	0			
	Nov-2024	0			
	Dec-2024	0			
	Jan-2025	0			
	Feb-2025	0			
	Mar-2025	0			

	Apr -2025	0			
	May-2025	0			
	Jun-2025	0			
	Jul -2025	0			
	Aug -2025	0			
	Sep-2025	0			
	Oct -2025	0			
	Nov -2025	0			
	Dec – 2025	0			
	Jan -2026	0			
	Feb-2026	0			
	Mar-2026	0			
	Apr -2026	0			
	May-2026	0			
	June-2026	0			
	July-2026	0			
	Aug-2026	0			
	Sep-2026	0			
	Oct-2026	0			

Trend of Annual disposal of complaints

Sr. No.	Year	Carried forward from previous Year	Received during the year	Resolved during the year	Pending at the end of the year
	2018-19				
	2019-20				
	2020-21				
	2021-22				
	2022-23				
	2023-24				
	2024-25				
	2025-26				
	Grand Total				