



ANNEXURE. A

INVESTOR CHARTER - CUSTODIAN

VISION STATEMENT:

To make India an investor friendly country through efficient Regulations".

MISSION STATEMENT:

To serve all investors by promoting the highest standards of ethics, professional excellence and investor protection"

TIMELINES PERTAINING TO VARIOUS SERVICES PROVIDED BY CUSTODIAN

| S.No. | Type of Service | Expected Timelines* |
|-------|--|---|
| 1 | Account Opening | |
| | (a) Opening Custody Accounts | Within 15 working days |
| 2 | Trade Processing | |
| | (a) Pre-matching, Confirmations, Margin / Funding verification | Within the Market timelines |
| | (b) Settlements | within 24 hours of receipt of Securities/ Cash |
| | Safekeeping of Assets / Reports to Client | within 24 hours of receipt of Securities |
| 4 | Breach of Foreign Ownership Limit | within 24 hours |
| 5 | Asset Servicing | |
| | (a) Corporate action notification | Within 48 hours |
| | (b) Processing of client's instructions for the event | within Market timelines |
| | (c) Settlements | Within 48 hours |
| | (d) Proxy Voting/ E-Voting/Postal Ballot | within Market timelines |
| 6 | Monthly Portfolio Report to client with list of Assets | Within 7 working days |
| 7 | Client Queries | Acknowledgment or Response within 48 hours |
| 8 | Grievance Redressal | Acknowledgment within 48 hours and redress within 30 days |

* above timelines will apply to cases where documents/information is complete in all respects

General Guidance for Investors:

| S.No. | Guidance |
|-------|--|
| 1 | Provide Complete, Accurate and Latest information for Account Opening. |
| 2 | Investors are solely responsible for any investment activity undertaken on the market. |
| 3 | Ensure all investments and investment related activities are in compliance with applicable rules and regulations |
| 4 | Investors have Right of Fair and Equitable Treatment and Confidentiality of Information as per SEBI Custodian Relations, 1996 |
| 5 | Investors have Right to expect Redressal of Grievances in a time bound manner and ensure to collect contact details of key personnel for Escalation and Resolution of grievances |
| 6 | Adhere to all the rules, regulations, investment limits / conditions prescribed by the Regulators and Government of India. |

Grievance Redressal Mechanism

- Approach the Custodian at the designated Investor Grievance e-mail ID - “custody.grievances@kotak.com” with complete details of complaints for redressal of investor grievances in a time bound manner.
- The complaint not redressed at Custodian level, may be lodged with SEBI on SCORES (a web based centralized investor grievance redressal mechanism at SEBI: <https://www.scores.gov.in/scores/Welcome.html>)
- After exhausting all the options for resolution of the grievance, if you are still not satisfied with the outcome, you may avail the services of a common “Online Dispute Resolution Portal (“ODR Portal”) established under the aegis of the stock exchanges and depositories. ODR Portal harnesses online conciliation and online arbitration for resolution of disputes arising in the Indian Securities Market. The ODR portal can be accessed at the link: <https://smartodr.in/login>

Note - The dispute resolution through the ODR Portal can be initiated when the complaint/dispute is not under consideration in terms of the paragraph 11 above or SCOREs guidelines as applicable or not pending before any arbitral process, court, tribunal or consumer forum or are non-arbitrable in terms of Indian law (including when moratorium under the Insolvency and Bankruptcy Code is in operation due to the insolvency process or if liquidation or winding up process has been commenced against the Market Participant) or is against the Government of India / President of India or a State Government / Governor of a State.

It is clarified that Listed companies (and their registrars and transfer agents), specified intermediaries and regulated entities specified in Schedules A and B as well as institutional or corporate clients shall initiate claims or disputes in accordance with paragraph 3(a) and/or 3(b) of the Master Circular on ODR dated 28th December 2023 , as applicable, unless the matter is non-arbitrable in terms of Indian law (including when moratorium under the Insolvency and Bankruptcy Code is in operation due to the insolvency process or if liquidation or winding up process has been commenced) or is against the Government of India / President of India or a State Government / Governor of a State.