

INVESTOR CHARTER FOR B D SHAH SECURITIES LIMITED



1. Vision

- Make Indian Investors Independent and informed investment decision makers.

2. Mission

- Provide all the investment products and services available in the Indian Capital Markets efficiently with integrity, transparency, safety and reliability
- Educate Investors in making timely and reasonable investment decisions
- Providing all investment facilities using virtualization
- Make every corner with investors, aware of Risk and Returns involved in different investment avenues.

3. Details of business transacted by B D Shah Securities Limited as Depository Participant and Broking Entity

We at B D Shah Securities Limited provide DP services and Broking Services in primary as well as secondary market. As Depository Participants of CDSL we maintain and manage the book entries of the Investor's shares and securities in their Demat Accounts in electronic form. As Broking services we facilitate trading and investments through Stock Exchanges and even in primary markets.

4. Description of services provided B D Shah Securities Limited to investors under Depository Services

(a) 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

Sr. no.	Brief about the Activity / Service	Expected Timelines for processing by the DP after receipt of proper documents
4.	Re-conversion / Restatementisation of Mutual	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 up to 4 p.m. and DIS in electronic form up to 6 p.m. on T+1 day

INVESTOR CHARTER FOR B D SHAH SECURITIES LIMITED

(b) Special Services provided through Depository (CDSL) like pledge, hypothecation, internet-based services (CDSL Easi/Easiest) etc. in addition to core services and these include



Sr. no.	Type of Activity /Service	Brief about the Activity / Service
1.	Value Added Services Provided by CDSL and extended by BDSSL to Investors	a. Maintenance of Basic Services Demat Account (BSDA) BSDA b. Transposition cum dematerialization Transposition Cum Dematerialization c. Linkages with Clearing System Linkages with Clearing System d. Distribution of cash and non-cash corporate benefits (Bonus, Rights, IPOs etc.), stock lending, demat of NSC / KVP, demat of warehouse receipts etc.
3.	Digitalization Of services provided by the depositories	BDSSL extends / provides below mentioned technological solutions and e-services offered by Depositories to its Investors
		a. e-DIS / Demat Gateway : Details available on e-DIS / Demat Gateway b. e-CAS facility : Details available on e-CAS facility c. Miscellaneous services : details available on Miscellaneous services

5. Description of services provided B D Shah Securities Limited to investors under Equity and Derivative, Commodities, Mutual Funds :

Equity and Derivative : Online trading , mobile trading and offline trading.

INVESTOR CHARTER FOR B D SHAH SECURITIES LIMITED



Commodities : We provide commodities trading like price discovery for commodity players, Hedging against price risk.

Mutual Funds: Gives an investor the advantage of liquidity, higher level of diversification and most important tax benefits.

6. For the Multi-level complaint resolution mechanism available at the BDSSL please refer to link [BDSSL Complaint Resolution Process](#)

7. Details of Grievance Redressal Mechanism

The Process of investor grievance redressal

1.	Investor Complaint/ Grievances	<p>Investor can lodge complaint/ grievance against the BDSSL / Depositories / Exchanges in the following ways:</p> <p>a. Electronic mode -</p> <ul style="list-style-type: none"> • BDSSL broking / DP – ig@bdshah.com • Investor Complaints • SCORES (a web based centralized grievance redressal system of SEBI) [https://www.scores.gov.in/scores/Welcome.htm] • Respective Depository’s web portal dedicated for the filing of complaint [https://www.cdslindia.com/Footer/grievances.aspx] • Emails to designated email IDs of Depository [complaints@cdslindia.com] • BSE Ltd [is@bseindia.com] • NSE Ltd [ignse@nseindia.co.in] <p>b. Offline mode</p> <ul style="list-style-type: none"> • BSE – 022 22728097 • NSE – 022 26598490 / 1800220058 • CDSL – 18002005533 • BDSSL – 022 26101817 <p>The complaints/ grievances lodged directly with BDSSL shall be resolved within 30 days.</p>
2.	Investor Grievance Redressal Committee of Depository	<p>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 endeavour to resolve the complaint/ grievance by</p>

INVESTOR CHARTER FOR B D SHAH SECURITIES LIMITED



		hearing the parties and examining the necessary information and documents.
3.	Arbitration proceedings	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).

8. Do`s and Don`ts for Investors

[For Do`s and Don`ts please refer to the link](#)

9. Rights of investors

[For rights, please refer to the link](#)

10. Responsibilities of Investors

[For responsibilities, please refer to the link](#)



Value Added Services provided by CDSL and Extended to Investors by B D Shah Securities Limited

BASIC SERVICES DEMAT ACCOUNT

- 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.

Transposition Cum Dematerialization

- 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.

Linkages with Clearing System

- Linkages with Clearing System 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.

e-DIS / Demat Gateway

- 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.

e-CAS facility

- 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.

Miscellaneous services

- Transaction alerts through SMS, e-locker facilities, chatbots for instantaneously responding to investor queries etc. have also been developed.