

INVESTOR CHARTER

Note: This charter is formulated as per SEBI circular SEBI/HO/MIRSD/DOP/P/CIR/2021/676 dated December 02, 2021 to the extent as applicable. We are registered OBPP and we do not open trading and demat account of the clients and have made necessary changes to the extent of applicable to us as an OBPP. We provide facility for purchase and sale of bonds and fixed income securities wherein settlement of stocks is done vide stock exchange mechanism. We will make necessary amendments and when directed by the regulatory authority or upon implementation of necessary circulars, guidelines, rules regulations etc.



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

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



Services provided to Investors

- Issuance of order receipts, quote receipts and deal sheets.
- Risk management systems to mitigate operational and market risk.
- Facilitate client profile changes in the system as instructed by the client.
- Redressal of Investor's grievances.

Rights of Investors

- Ask for and receive information from OBPP about the work history and background of your Relationship Manager, as well as information about the OBPP 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 upon receipt of request.
- Receive a copy of completed esign form..
- Check stock sheets that are accurate and understandable.
- Understand the terms and conditions of transactions you undertake.
- Receive complete information about maintenance or service charges, transaction or redemption fees, and penalties.
 - Not applicable as we do not charge anything from the client investing through our portal www.bondsindia.com
- Discuss your grievances with compliance officer of the Company and receive prompt attention to and fair consideration of your concerns.



Various activities of Stock Brokers with timelines:

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Sr. No.	Activities	Expected Timelines
1.	Client Onboarding	Immediate upon completion esign by client.
2.	Order execution	Upon settlement of deal as per the timelines of the exchanges and depending on the deal type i.e T+0 or T+1 deal.
3.	Allocation of Unique Client Code	Upon completion of esign
4.	Copy of duly completed Client Registration Documents to clients	Esign form is mailed to the client on completion of KYC
5.	Investor grievances redressal	15 days from the receipt of the complaint



DOs and DON'Ts for Investors

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DOs

- Read all terms and conditions being agreed before signing up on the portal and before completion of esign.
- Request a copy esign form and Unique Client Code.
- Receive all information about brokerage, fees and other charges levied.- Not applicable as we do not charge anything from the client investing through our portal www.bondsindia.com
- Register your mobile number and email ID to get regular alerts on your transactions.
- Verify details of trades, and approach relevant authority for any discrepancies. Verify trade details on the Exchange websites from the trade verification facility provided by the Exchanges.
- In case of any grievances, approach stock broker or Stock Exchange or SEBI for getting the same resolved within prescribed timelines



DOs and DON'Ts for Investors

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DON'Ts

- Do not deal with unregistered stock broker.
- Do not forget to inform or update any change in information linked to trading account and obtain confirmation of updation in the system.
- Do not transfer funds, for the purposes of trading to OBPP or anyone other than a stock broker. No payment should be made in name of employee of OBPP Do not ignore any emails / SMSs received with regards.
- Do not ignore any emails/SMSs received with regards to trades done, from the Stock Exchange and raise a concern, if discrepancy is observed.
- Do not share login password.
- Do not fall prey to guaranteed returns schemes.
- Do not fall prey to fraudsters sending emails and SMSs luring to trade in stocks / securities promising huge profits.
- 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 15 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.

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>

COMPLAINTS RESOLUTION PROCESS AT STOCK EXCHANGE EXPLAINED GRAPHICALLY:

Timelines 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 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
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 3 months from the date of GRC recommendation
12.	In case the stock broker does not file for arbitration within 3 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 OBPP

Following steps are carried out by Stock Exchange for benefit of investor, in case of default of OBPP:

- 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.