



SUNSHINE STOCK BROKING PVT. LTD.

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Investor Charter

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 highest standards 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 <https://www.cdslindia.com/DP/dplist.aspx>

Description of services provided by the Depository through Depository Participants (DP) to investors

(1) Basic Services

1	Dematerialization of securities	7 days
2	Rematerialization of securities	7 days
3	Mutual Fund Conversion / Destatementization	5 days
4	Re-conversion / Restatementisation of Mutual fund units	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 upto 4 p.m andform upto 6 p.m on T+1 day

(2) Depositories provide special services like pledge, hypothecation, internet based services etc. in addition to their core services and these include

1	Value Added Services	<p>Depositories also provide value added services such as</p> <p>a. 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</p> <p>b. Transposition cum dematerialization²: 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</p>

		<p>same may be done by submitting the security certificates along with the Transposition Form and Demat Request Form.</p> <p>c. Linkages with Clearing System³ 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.</p> <p>d. Distribution of cash and non-cash corporate benefits (Bonus, Rights,IPOs etc.), stock lending.</p>
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) .

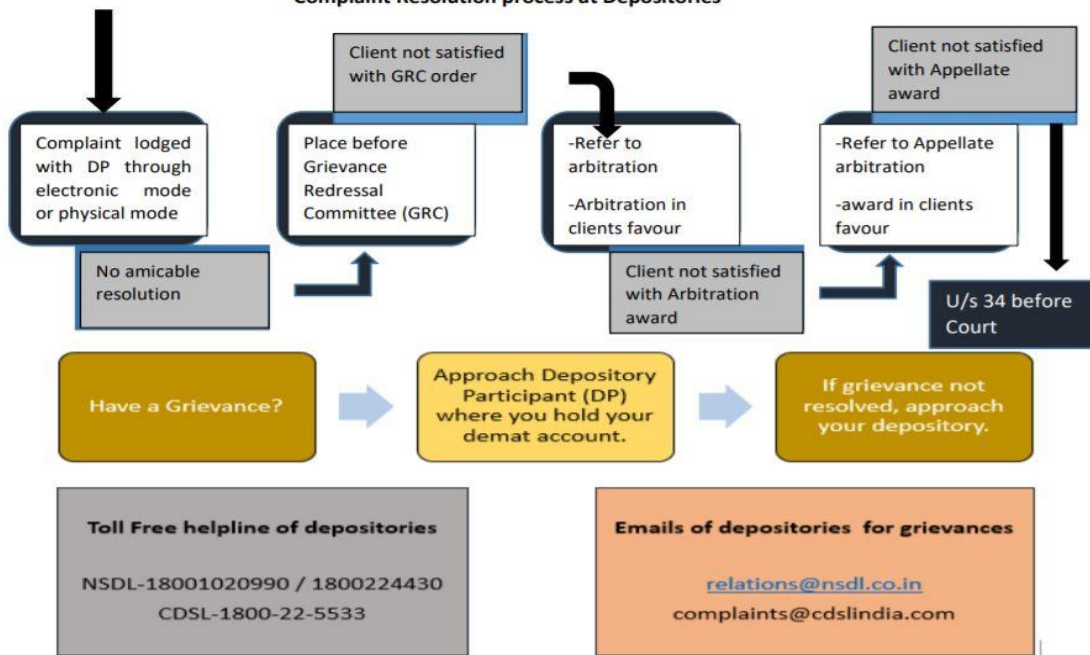
Details of Grievance Redressal Mechanism

(1) The Process of investor grievance redressal

1	Investor Complaint/ Grievances	<p>Investor can lodge complaint/ grievance against the Depository/DP in the following ways:</p> <p>a. Electronic mode -</p> <p>(i) SCORES (a web based centralized grievance redressal system of SEBI)</p> <p>(ii) Respective Depository's web portal dedicated for the filing of complaint</p> <p>(iii) Emails to designated email IDs of Depository - complaints@cdslindia.com</p> <p>b. Offline mode :</p> <p>For tracking of your grievance, we request you to submit the same online through the portal.</p> <p>The complaints/ grievances lodged directly with the Depository shall be resolved</p>
2	Investor Grievance Redressal Committee of Depository	<p>dp@ssbl.in</p>
3	Arbitration proceedings	<p>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).</p>

(2) For the Multi-level complaint resolution mechanism available at the Depositories please refer to link [Complaint Resolution process at Depositories](#)

Complaint Resolution process at Depositories



Investor Helpline Details of Depositories

Guidance pertaining to special circumstances related to market activities: Termination of the Depository Participant

1	<ul style="list-style-type: none"> • Depositories to terminate the participation in case a participant no longer meets the eligibility criteria and/or any other grounds as mentioned in the bye laws like suspension of trading member by the Stock Exchanges. • Participant surrenders the participation by its own wish. 	Client will have a right to transfer all its securities to any other Participant of its choice without any charges for the transfer within 30 days from the date of intimation by way of letter/email.

Dos and Don'ts for Investors

For Do's and Don'ts please refer to the link [Dos and Don'ts for Investor](#)
E. Expectations from the investors (Responsibilities of investors)

□ Do's

- Always deal with SEBI registered Investment Advisers.
- Ensure that the Investment Adviser has a valid registration certificate.

iii. Check for SEBI registration number.

Please refer to the list of all SEBI registered Investment Advisers which is available on SEBI website in the following link:

<https://www.sebi.gov.in/sebiweb/other/OtherAction.do?doRecognisedFpi=yes&intmId=13>

- Pay only advisory fees to your Investment Adviser. Make payments of advisory fees through banking channels only and maintain duly signed receipts mentioning the details of your payments.
- Always ask for your risk profiling before accepting investment advice. Insist that Investment Adviser provides advisory strictly on the basis of your risk profiling and take into account available investment alternatives.
- Ask all relevant questions and clear your doubts with your Investment Adviser before acting on advice.
- Assess the risk–return profile of the investment as well as the liquidity and safety aspects before making investments.
- Insist on getting the terms and conditions in writing duly signed and stamped. Read these terms and conditions carefully particularly regarding advisory fees, advisory plans, category of recommendations etc. before dealing with any

Investment Adviser.

ix. Be vigilant in your transactions.

x. Approach the appropriate authorities for redressal of your doubts / grievances.

xi. Inform SEBI about Investment Advisers offering assured or guaranteed returns.

□ Don'ts

xii. Don't fall for stock tips offered under the pretext of investment advice.

xiii. Do not provide funds for investment to the Investment Adviser.

xiv. Don't fall for the promise of indicative or exorbitant or assured returns by the Investment Advisers. Don't let greed overcome rational investment decisions.

xv. Don't fall prey to luring advertisements or market rumors.

xvi. Avoid doing transactions only on the basis of phone calls or messages from any Investment adviser or its representatives.

xvii. Don't take decisions just because of repeated messages and calls by Investment Advisers.

xviii. Do not fall prey to limited period discount or other incentive, gifts, etc. offered by Investment advisers.

xix. Don't rush into making investments that do not match your risk taking appetite and investment goals.

xx. Do not share login credential and password of your trading and demat accounts

with the Investment Adviser.

Rights of investors

- Receive a copy of KYC, copy of account opening documents.
- No minimum balance is required to be maintained in a demat account.
- No charges are payable for opening of demat accounts.
- If executed, receive a copy of Power of Attorney. However, Power of Attorney is not a mandatory requirement as per SEBI / Stock Exchanges. You have the right to revoke any authorization given at any time.
- You can open more than one demat account in the same name with single DP/ multiple DPs.
- Receive statement of accounts periodically. In case of any discrepancies in statements, take up the same with the DP immediately. If the DP does not respond, take up the matter with the Depositories.
- Pledge and /or any other interest or encumbrance can be created on demat holdings.
- Right to give standing instructions with regard to the crediting of securities in demat account.
- Investor can exercise its right to freeze/defreeze his/her demat account or specific securities / specific quantity of securities in the account, maintained with the DP.
- In case of any grievances, Investor has right to approach Participant or Depository or SEBI for getting the same resolved within prescribed timelines.
- Every eligible investor shareholder has a right to cast its vote on various resolutions proposed by the companies for which Depositories have developed an internet based 'e-Voting' platform.
- Receive information about charges and fees. Any charges/tariff agreed upon shall not increase unless a notice in writing of not less than thirty days is given to the Investor.

Responsibilities of Investors

- Deal with a SEBI registered DP for opening demat account, KYC and Depository activities.
- Provide complete documents for account opening and KYC (Know Your Client). Fill all the required details in Account Opening Form / KYC form in own handwriting and cancel out the blanks.
- Read all documents and conditions being agreed before signing the account opening form.
- Accept the Delivery Instruction Slip (DIS) book from DP only (preprinted with a serial number along with client ID) and keep it in safe custody and do not sign or issue blank or partially filled DIS.
- Always mention the details like ISIN, number of securities accurately
- Inform any change in information linked to demat account and obtain confirmation of updation in the system.
- Regularly verify balances and demat statement and reconcile with trades / transactions.
- Appoint nominee(s) to facilitate heirs in obtaining the securities in their demat account.
- Do not fall prey to fraudsters sending emails and SMSs luring to trade in stocks / securities promising huge profits.