

INVESTOR CHARTER FOR STOCK BROKER

VISION

ANNEXURE-A

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

- i) To provide high quality and dependable service through innovation, capacity enhancement and use of technology.
- ii) To establish and maintain a relationship of trust and ethics with the investors.
- iii) To observe highest standard of compliances and transparency.
- iv) 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 margin 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

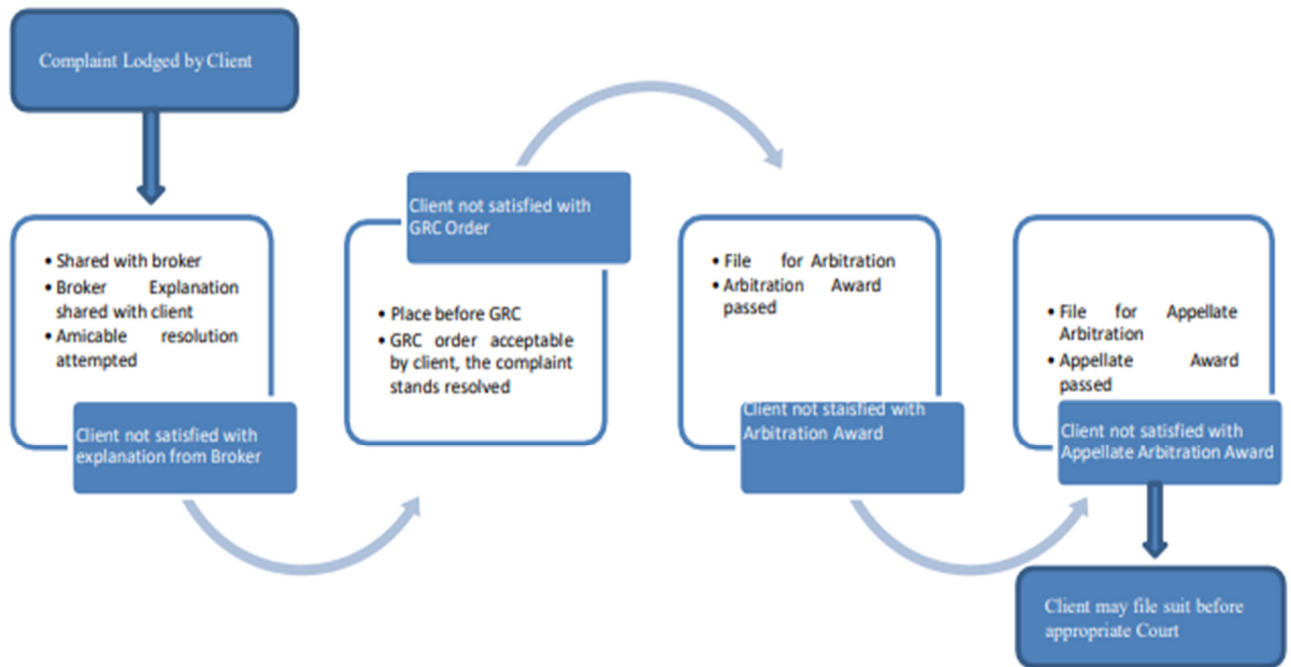
Do's	DON'Ts
<ol style="list-style-type: none"> 1. Read all documents and conditions being agreed before signing the account opening form. 2. Receive a copy of KYC, copy of account opening documents and Unique Client Code. 3. Read the product / operational framework / timelines related to various Trading and Clearing & Settlement processes. 4. Receive all information about brokerage, fees and other charges levied. 	<ol style="list-style-type: none"> 1. Do not deal with unregistered stock broker. 2. Do not forget to strike off blanks in your account opening and KYC. 3. Do not submit an incomplete account opening and KYC form. 4. Do not forget to inform any change in information linked to trading account and obtain confirmation of updation in the system.

<p>5. Register your mobile number and email ID in your trading, demat and bank accounts to get regular alerts on your transactions.</p> <p>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.</p> <p>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.</p> <p>8. Receive funds and securities / commodities on time within 24 hours from pay-out.</p> <p>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.</p> <p>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).</p> <p>11. In case of any grievances, approach stock broker or Stock Exchange or SEBI for getting the same resolved within prescribed timelines.</p>	<p>5. Do not transfer funds, for the purposes of trading to anyone other than a stock broker. No payment should be made in name of employee of stock broker.</p> <p>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.</p> <p>7. Do not opt for digital contracts, if not familiar with computers.</p> <p>8. Do not share trading password.</p> <p>9. Do not fall prey to fixed / guaranteed returns schemes.</p> <p>10. Do not fall prey to fraudsters sending emails and SMS sluring to trade in stocks / securities promising huge profits.</p> <p>11. Do not follow herd mentality for investments. Seek expert and professional advice for your investments.</p>
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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 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:



Timelines for complaint resolution process at Stock Exchanges against stock brokers

Sr. No	Type of Activity	Timelines for activity
1	Receipt of Complaint	10 days of account opening
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 6 months from the date of GRC 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 out by 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 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.

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>

INVESTOR GRIEVANCE REDRESSAL MECHANISM

OBJECTIVES

This Mechanism has been drafted and framed to provide client satisfaction at top most level. This Mechanism is in compliance with the Master Direction on Fair Practices Code and the Ombudsman Scheme for Stock Broker issued by SEBI from time to time.

It is our constant endeavour to put Customer's interest first and provide them with best capital market services.

It is essential that the grievances of the Client are given due importance and quick action is taken to resolve the same. To provide efficient and enhanced services to the client. GEEBEE has a Mechanism in place to address the grievances of its Clients relating to any Business or Service related issues made directly or through the Regulatory Authorities /Other Authorities through arbitration etc.

INVESTOR GRIEVANCE REDRESSAL MECHANISM

The following process and guidelines are laid by GEEBEE for responsible handling of all the complaints and for ensuring efficient and effective grievance redressal.

GEEBEE will receive Client Complaint :

Directly through Client

Through Regulatory Authorities, Advocates, Consumer Forums

Available Modes:

Physical Letter

Phone Calls

E-mails

Personal Visit to Head Office

Any person who has a grievance against the Company on any one or more of the grounds may himself or through his authorised representative, may write to the Compliance Officer specifying the details of your concern, names of the official you were dealing with, and previous communications, if any you made with the concerned official or its team member

The details of complaint should be registered on the same date of receipt.

Client complaint received directly in E-mail form at designated email id mentioned above are duly acknowledged by recording the details in our System and the sender is issued an 'interaction ID' as a confirmation of receipt of his specific complaint which can also be used for all correspondences thereon. This 'interaction ID' is informed to client with a return e-mail to the same email ID from where the complaint is received. The complaint is assigned to the Grievances Department which will resolve the same. The designated official shall ensure that the complaint is recorded in the CCR.

All the client communication will be done only through appropriate email id for Investor Grievance handling.

If any client sends a complaint through e-mail to any Employee they will forward such -mail to grievance@geebeesec.com and the interaction ID is issued to the e-mail id of the client, from where the complaint was received.

The Investor can directly lodge the Complaints to SCORES portal if they feel aggrieved by an act of any Capital Market Intermediary through <https://scores.gov.in/scores/Welcome.html> The client needs to register himself on the SCORES portal using the above link, then he can lodge his complaint.

REVIEW/REVISION OF THE MECHANISM

If at any point a conflict of interpretation / information between the Mechanism and any regulations, rules, guidelines, notification, clarifications, circulars, master circulars/ directions issued by relevant authorities (“Regulatory Provisions”) arises, then interpretation of the Regulatory Provisions shall prevail. In case of any amendment(s) and/or clarification(s) to the Regulatory Provisions, the Mechanism shall stand amended accordingly from the effective date specified as per the Regulatory Provisions. The Board reserve(s) the right to alter, modify, add, delete or amend any of the provisions of the Mechanism.

Annexure- A

ESCALATION MATRIX

Details of	Contact Person	Address	Contact No.	Working Hours
Customer Care	MANOJ JAIN	5 CLIVE ROW, 4 TH FLOOR, ROOM NO. 82-84, KOL-1	40070831 manoj@geebeesec.com	Monday to Friday 9 A.M to 6.00 PM
Head of Customer Care	RAJESH JHUNWALA	5 CLIVE ROW, 4 TH FLOOR, ROOM NO. 82-84, KOL-1	40080322 rajesh@geebeesec.com	Monday to Friday 9 A.M to 6.00 PM
Compliance Officer	RAKESH KUMAR BAID	5 CLIVE ROW, 4 TH FLOOR, ROOM NO. 82-84, KOL-1	9433002201 rakesh@geebeesec.com	Monday to Friday 9 A.M to 6.00 PM
Director	RAKESH KUMAR BAID	5 CLIVE ROW, 4 TH FLOOR, ROOM NO. 82-84, KOL-1	9433002201 rakesh@geebeesec.com	Monday to Friday 9 A.M to 6.00 PM

In absence of response/complaint not addressed to your satisfaction, you may lodge a complaint with SEBI at <https://scores.gov.in/scores/Welcome.html> or Exchange at <https://www.mcxindia.com/Investor-Services/> https://www.bseindia.com/static/investors/Complaint_against_Companies.aspx/ <https://www.nseindia.com/complaints/file-a-complaint-online>

Please quote your Service Ticket/Complaint Ref No. while raising your complaint at SEBI SCORES/Exchange portal.