RELITRADE®
We care about your investment

INVESTOR CHARTER
IN RESPECT OF STOCK BROKER

1. 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.

2. 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.
v. To ensure confidentiality of information shared by investors unless such information is required to be provided in furtherance of discharging legal obligations or investors have provided specific consent to share such information.

3. Services Provided to Investors

Relitrade Stock Broking Private Limited provides the following services to its clients:

i Execution of trades on behalf of investors.
ii Issuance of contract notes.
iii Issuance of intimations regarding margin due payments.
iv Facilitating execution of early pay-in obligation instructions.
v Periodic settlement of clients' funds.
vi Issuance of retention statements of funds at the time of settlement.
vii Maintaining risk management systems to mitigate operational and market risk.
viii Facilitating client profile changes in the system as instructed by the client.
ix Sharing information with clients regarding relevant Market Infrastructure Institution (MII) circulars.
x Providing a copy of the Rights & Obligations document to the client.
xi Communicating the Most Important Terms and Conditions (MITC) to the client.
xii Redressal of investor grievances.

4. Rights of Investors

As a client of the Company, you are entitled to:

i. Ask for and receive information about the work history and background of the person handling your account, and about the Company itself, including mandatory disclosures on our website.
ii. Receive complete information about the risks, obligations and costs of any investment before investing.
iii. Receive a copy of all completed account opening forms and the Rights & Obligations document.
iv. Receive a copy of the Most Important Terms & Conditions (MITC).
v. Receive account statements that are accurate and understandable.
vi. Understand the terms and conditions of the transactions you undertake.
vii. Access your funds in a prescribed manner and receive information about any restrictions or limitations on such access.
viii. Receive complete information about maintenance/service charges, transaction or redemption fees, and penalties, through a tariff sheet.

ix. Discuss your grievances with our Compliance Officer/Compliance Team/dedicated grievance redressal team and receive prompt attention and fair consideration.
x. Close your zero-balance account online with minimal documentation.
xi. Obtain copies of all policies of the Company (including the MITC) relating to your account.
xii. Not be discriminated against in the services offered to equivalent clients.
xiii. Receive only such advertisement material as adheres to the applicable Code of Advertisement.
xiv. In the event of default by the Company, seek compensation from the Exchange Investor Protection Fund as per applicable norms.
xv. Trade in derivatives after submission of relevant financial documents, subject to the Company's due diligence.
xvi. Receive warnings on trading systems where surveillance measures are in place for particular securities.
xvii. Access products and services in a suitable manner, including where differently abled.
xviii. Access educational material published by the Exchanges/Depositories and the Company.
xix. Deal in all exchanges of a segment you wish to trade in, unless you have specifically opted out.
xx. Deal with one or more stock brokers of your choice, without any compulsion of minimum business.
xxi. Have access to the escalation matrix for communicating with the Company.
xxii. Not be bound by any clause imposed by the Company that contravenes applicable regulatory provisions.

5. Activities of the Company with Prescribed Timelines

Sr. No.	Activity	Prescribed Timeline
1	KYC entered into KRA System and CKYCR	Within 3 working 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 (UCC)	Before trading
5	Copy of duly completed Client Registration Documents to client	Within 7 days from the date of upload of UCC to the Exchange
6	Issuance of contract notes	Within 24 hours of execution of trades
7	Collection of upfront margins from client	Before initiation of trade
8	Issuance of intimation regarding other margin due payments	At the end of the T day
9	Settlement of client funds	First Friday/Saturday of the month/quarter, as per Exchange pre-announced schedule
10	Statement of accounts for funds, securities and commodities	On a monthly basis
11	Issuance of retention statement of funds/commodities	Within 5 days from the date of settlement

Sr. No.	Activity	Prescribed Timeline
12	Issuance of Annual Global Statement	Within 30 days from the end of the financial year
13	Redressal of investor grievances	Within 21 calendar days from receipt of the complaint

6. Dos and Don'ts for Investors

DOs	DON'Ts
1. Read all documents and conditions carefully before signing the account opening form.	1. Do not deal with an unregistered stock broker.
2. Collect a copy of your KYC, account opening documents and Unique Client Code (UCC).	2. Do not leave blank fields in your account opening and KYC forms unstruck.
3. Read the product/operational framework and timelines related to trading and clearing & settlement processes.	3. Do not submit an incomplete account opening or KYC form.
4. Ask for and receive complete information about brokerage, fees and other charges levied.	4. Do not forget to inform us of any change in your account information, and obtain confirmation that it has been updated.
5. Register your mobile number and e-mail ID in your trading, demat and bank accounts to receive regular alerts.	5. Do not transfer funds for trading purposes to anyone other than the Company. Never pay into the personal account of an employee.
6. If executed, receive a copy of the Demat Debit and Pledge Instruction (DDPI). DDPI is not mandatory — examine its scope carefully before granting it.	6. Do not ignore e-mails or SMS alerts about your trades from the Exchange; raise a concern if you notice any discrepancy.
7. Receive contract notes for executed trades showing transaction price, brokerage, GST, STT/CTT etc. separately, within 24 hours of execution.	7. Do not opt for digital contract notes if you are not comfortable using computers/e-mail.
8. Receive funds and securities/commodities on time, as prescribed by SEBI or the Exchange.	8. Do not share your trading password with anyone.
9. Verify trade details, contract notes and statements of account, and raise discrepancies promptly; use the Exchange trade-verification facility where available.	9. Do not fall for schemes promising fixed or guaranteed returns.
10. Receive periodic statements of account as per your chosen settlement option (monthly or quarterly).	10. Do not respond to fraudulent e-mails or SMSs promising unrealistic profits from trading in stocks/securities.

DOs	DON'Ts
11. In case of any grievance, approach the Company, the Stock Exchange, or SEBI for resolution within prescribed timelines.	11. Do not follow herd mentality when investing – seek independent, professional advice.
12. Retain trading-related documents, as they help in resolving disputes if they arise.	

Investors may also refer to the Dos and Don'ts issued by Market Infrastructure Institutions (Exchanges/Depositories) on their respective websites from time to time.

7. Grievance Redressal Mechanism

The process of investor grievance redressal is as follows:

7.1 Mode of filing a complaint with the Company

Investors may lodge a complaint or grievance against Relitrade Stock Broking Private Limited at the designated Investor Grievance e-mail ID of the Company. The Company will strive to redress the grievance immediately, but not later than 21 days of the receipt of the grievance

7.2 Mode of filing the complaint with stock exchanges

If an investor is not satisfied with the resolution offered by the Company, the complaint may be escalated to

i. SEBI's centralised web-based grievance redressal system, **SCORES 2.0**, at https://scores.sebi.gov.in . Complaints filed on SCORES undergo a two-level review – the first by the Designated Body/Exchange and the second by SEBI.
ii. Emails to designated email IDs of Exchange

7.3 Online Dispute Resolution (ODR) platform for online Conciliation and Arbitration

If the Investor is not satisfied with the resolution provided by the Market Participants, then the Investor has the option to file the complaint/ grievance on SMARTODR platform for its resolution through online conciliation or arbitration.

Steps to be followed in ODR for Review, Conciliation and Arbitration

1. Investor to approach Market Participant for redressal of complaint
2. If investor is not satisfied with response of Market Participant, he/she has either of the following 2 options:
   i. May Escalate the complaint on the SEBI SCORES portal; or
   ii. May also file a complaint on the SMARTODR portal (https://smartodr.in) for resolution through online conciliation or arbitration.
3. Upon receipt of complaint on SMARTODR portal, the relevant MII will review the matter and endeavour to resolve the matter between the Market Participant and investor within 21 days.
4. If the matter could not be amicably resolved, then the matter shall be referred for conciliation.
5. During the conciliation process, the conciliator will endeavor for amicable settlement of the dispute within 21 days, which may be extended with 10 days by the conciliator with consent of the parties to dispute.
6. If the conciliation is unsuccessful, then the investor may request to refer the matter for arbitration.

7. The arbitration process to be concluded by arbitrator(s) within 30 days, which is extendable by 30 days with consent of the parties to dispute.

8. Handling of Investor Claims in Case of Default

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

The following information remains available on the Exchange website for the benefit of investors:

- Norms of eligibility for claims for compensation from the Investor Protection Fund (IPF).
- Claim form for lodging a claim against a defaulter stock broker.
- FAQs on the processing of investors' claims against a defaulter stock broker.
- Provision to check online status of client's claim.
- Standard Operating Procedure (SOP) for handling of Claims of Investors in the Cases of Default by Brokers
- Claim processing policy against Defaulter/Expelled member
- List of Defaulter/Expelled members and public notice issued

9. How to Reach Us

Company Name	RELITRADE STOCK BROKING PRIVATE LIMITED
SEBI Registration No.	INZ000184331
Registered Office Address	Office No. 206 & 207, Dalal Street Commercial Co-Operative Society Limited, Block 53, Zone 5, Road 5E, Gift City, Gandhinagar, Gujarat, India, 382050
Compliance Officer	Mr. Karan K. Sanghvi
Compliance Contact No.	079-68199927
Compliance Email	cs@relitrade.in
Investor Grievance Redressal Email	investorgrievance@relitrade.in
SCORES	https://scores.sebi.gov.in
SMARTODR	https://smartodr.in