NSE | BSE | MCX | NCDEX SEBI REGISTERED STOCK BROKER

Investor Charter

SBJ Multicom

Shree Balaji Multi Commodities Private Limited

Part A — Investor Charter of the Stock Exchange | Part B — Investor Charter for Stock Brokers
Part C — Investor Grievance Contacts and Escalation Matrix

This Investor Charter is published by **SBJ Multicom** (Shree Balaji Multi Commodities Private Limited) in compliance with the requirements prescribed by the Securities and Exchange Board of India (SEBI) and the Stock Exchanges. It is presented in three parts. **Part A** reproduces the Investor Charter of the Stock Exchange as published by the National Stock Exchange of India Limited (NSE). **Part B** reproduces the Investor Charter for Stock Brokers as prescribed by SEBI at Annexure-A of its circular on Investor Charters. **Part C** sets out the designated investor grievance contacts and escalation matrix of the firm.

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PART A

Investor Charter of the Stock Exchange

As published by the National Stock Exchange of India Limited (NSE) — reproduced in full. Updated on 31/05/2024.

A1 Vision

- To provide a safe, equitable, transparent and trusted platform for investors to participate across asset classes with highest standards of integrity for investors.

A2 Mission

- To provide transparent, equitable and reliable markets with timely and accurate information dissemination for investors.
- To provide the highest standards of investor education, investor awareness and investor protection and timely services.

A3 Business transacted by the Exchange with respect to investors

The Exchange facilitates various products for investors to participate across asset classes viz. Equity, Commodities, Derivatives, Debt, Mutual Funds, Government Securities etc.

A4 Services provided by the Exchange to investors

The Exchange provides various services to investors electronically through its online platform and physically through the dedicated Investor Service Centres (ISC) set up for this purpose. The services to investors include:

(1) Information on the companies listed on the exchange platforms, that includes:

- Real time dissemination of price sensitive corporate information viz. Financial Results, Shareholding Pattern, Corporate Announcements, queries raised on media reports etc.
- Disclosures made by companies / acquirer / promoter relating to Takeover Regulations and Insider Trading Regulations, and pledge on securities.
- Information relating to book building during IPOs, Offer for Sale, and offer to buy.
- Details of companies defaulting on compliance, suspended and delisted.

(2) 'Investor Page' on the website of exchanges:

- A dedicated page on the exchange website which provides detailed information for all its clients on various aspects viz. investor educational and awareness publications, details on how to file complaints, trade verification details, schedule of investor awareness programs, address and contact details of Investor Service Centres etc.

(3) Other services to investors, that include:

- Welcome message on new client registration containing the Do's & Don'ts for investors.
- Daily update for trades executed on the Exchange.
- Weekly updates on balances of client funds and securities with the respective stock brokers.
- Monthly advisory message to all active clients.
- Daily advisory to investors through trading terminals.

A5 Grievance redressal mechanism

1. Mode of filing the complaints

Complaints can be lodged on the Exchange in the following ways:

- **(i) Through SCORES 2.0** — a web based centralized grievance redressal system of SEBI: https://scores.sebi.gov.in
  Two level review:
  a. First review done by the Exchange
  b. Second review done by SEBI
- **(ii) E-mails** to the designated e-mail IDs of the Exchange — refer to the Investor Service Centre page on the Exchange website.
- **(iii) Through SMARTODR** — https://smartodr.in/login — dedicated for the filing of complaints.

2. Documents required for complaint resolution

Investors should refer to the list of documents to be submitted by parties, as published on the Exchange website.

3. Process flow for the Complaint Resolution Process through SCORES 2.0

Refer to Schedule III of the SEBI Circular dated September 20, 2023.

A6 Online Dispute Resolution (ODR)

Sr. No.	Particulars	Details
1	**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 the SMART ODR platform for its resolution through online conciliation or arbitration. **SMART ODR:** https://smartodr.in/login
2	**Steps to be followed in ODR for Review, Conciliation and Arbitration**	1. Investor to approach the Market Participant for redressal of complaint. 2. If the investor is not satisfied with the response of the Market Participant, he/she has either of the following two options: • May escalate the complaint on the SEBI SCORES portal (in this scenario the above steps shall prevail); or • May also file a complaint on the SMART ODR portal for its resolution through online conciliation and arbitration. 3. Upon receipt of complaint on the SMART ODR 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 endeavour for amicable settlement of the dispute within 21 days, which may be extended by 10 days by the conciliator with the consent of the parties to the dispute. 6. If the conciliation is unsuccessful, then the investor may request to refer the matter for arbitration. 7. The arbitration process is to be concluded by the arbitrator(s) within 30 days, which is extendable by 30 days with the consent of the parties to the dispute. 8. If the parties are not satisfied with the arbitration award, there is an option to file under Section 34 of the Arbitration and Conciliation Act, 1996.

A7 Rights of Investors

Investors have the right to:

- Get a copy of KYC and other documents executed.
- Get a Unique Client Code (UCC) allotted.
- Place orders on complying with the norms agreed to with the broker.
- Get the best price for trade execution.

- Receive various SMS, e-mails and information from stock brokers regarding trade confirmations.
- Get contract notes for trades executed from the broker in the specified format given by the Exchange, showing transaction price, brokerage, GST and STT etc. as applicable, separately, within 24 hours of your trades.
- Receive funds and securities / commodities on time, within 24 hours from payout.
- Receive statement of accounts from the stock broker at least once in a quarter / month.
- Settlement of accounts as per terms of agreement.
- Get the details of the Principal Officer / Compliance Officer of the stock broker.
- Get information of all the businesses done by the stock broker.
- Receive all benefits / material information declared for the investors by the Company.
- Prompt services from the Company such as transfers, dematerialization, sub-divisions and consolidation of holdings in the Company.
- As an equity holder, subscribe to further issue of capital by the Company.
- Approach the nearest Regional Investor Service Centre of the Exchanges for lodging a complaint / filing an arbitration claim.
- Complaint and dispute resolution mechanism against the stock broker or listed company.
- Raise queries on excess brokerage and other charges charged by stock brokers.
- File arbitration against the stock broker for disputes.
- Challenge the arbitration award before a court of law.

A8 Obligations of Investors

Investors are obliged to:

- Execute Know Your Client (KYC) documents and provide supporting documents.
- Understand the voluntary conditions being agreed with the stock broker before signing the Account Opening Form.
- Understand the rights given to the stock broker.
- Read the Risk Disclosure Document carefully.
- Carefully consider all investment risks, fees and / or other factors explained in these documents.
- Understand the product and operational framework and deadlines related to various trading and clearing & settlement processes.
- Be fully responsible for investment decisions.
- Keep contact details viz. mobile number / e-mail ID updated with the stock broker and Depository Participant.
- Verify details of trades and approach the relevant authority for any discrepancies immediately.
- Verify bank account and DP account statement for funds and securities / commodities movement.
- Review contract notes and statement of account.
- Thoroughly read and retain monthly account statements, confirmations and any other information received about investment transactions.
- Pay margins.
- Pay funds and securities / commodities for settlement on time.
- Pay brokerage / statutory levies as agreed to the stock broker for their trading.
- Obtain receipt for collaterals deposited with the Member towards margins.
- Take up complaints within a reasonable time.
- Ensure the complaint is supported by appropriate documents.
- Provide additional information when the same is called for.
- Participate in resolution meetings.

A9 Guidance pertaining to special circumstances related to market activities: Default of Trading Members (TMs)

1. When a TM defaults, the Exchange carries out the following steps for the benefit of investors:

- Dissemination on the Exchange website with regard to the default of the TM.
- Issue of Public Notice informing declaration of default by a TM and inviting claims within the specified period.
- Intimation to clients of defaulter TMs via e-mails and SMS for facilitating lodging of claims within the specified period.

2. The following information is made available on the Exchange website for the information of investors:

- Norms for eligibility of claims for compensation from the Investor Protection Fund (IPF).
- FAQ on processing of investors' claims against a defaulter TM.
- Form for lodging claim against a defaulter broker.
- Standard Operating Procedure (SOP) for handling of claims of investors in cases of default by TMs.
- Provision to check online status of claims on the Exchange website.
- Claim processing policy against defaulter / expelled TMs.
- List of defaulter / expelled TMs and public notices issued.

3. Standard Operating Procedure (SOP) for handling of claims of investors in cases of default by stock brokers

Sr. No.	Action	Timeline
1	Disablement of the TM	T day
2	Information to investors about disablement of the TM on website and through SMS and e-mail	T+1 day
3	Pre-filled forms to be sent to clients providing information regarding balances with the TM (only in case of SOP trigger)	T+15 days
4	Claim lodgement — clients to fill the claim form and provide the supporting documents	T+75 days
5	Declaration of default by the TM	T+120 days
6	Information to investors about default of TM on website, through SMS, e-mail and newspapers	Within 3 working days from the date of declaration of defaulter
7	Processing, auditing and settlement of claims	Within 60 days of receipt of the claim form from the clients post declaration of default, and T+135 days where pre-filled forms are received
8	Request for review of the claim by client	Within 90 days of receipt of intimation of the decision of the IPFT from the stock exchange
9	Processing, auditing and settlement of review claims	Within 60 days of receipt of review application
10	Request for 2nd review of the claim by client	Within 90 days of receipt of intimation of the decision of the IPFT from the stock exchange
11	Processing, auditing and settlement of review claims	Within 60 days of receipt of review application

A10 Do's of Investing

- Deal only with registered intermediaries — check the registration certificate of the intermediary you are dealing with. It allows recourse to regulatory action.

- Read all mandatory documents viz. Rights and Obligations, Risk Disclosure Document, Policy and Procedure document of the stock broker.
- Be informed about brokerage, commissions, fees and other charges levied by the broker.
- Read, understand and then sign the voluntary clauses.
- Check for all conditions that have been agreed and accepted by you.
- Ensure to fill all the required details in the “Account Opening Form” / Know Your Client (KYC) Form by yourself and receive a duly signed copy of your KYC documents from your stock broker. Always keep your contact details viz. mobile number / e-mail ID updated with the stock broker. You may take up the matter with the Stock Broker / Exchange if you are not receiving the messages from the Exchange / Depositories regularly.
- Opt for electronic (e-mail) contract notes / financial statements only if you are computer savvy and have an e-mail account of your own.
- Ensure that payout of funds / securities / commodities is received in your account within 1 working day from the date of payout.
- Make payments only through the banking channel and issue cheques in favour of the stock broker only.
- Use the trade verification facility available on the Exchange website to verify your trades.
- Be careful while executing the PoA (Power of Attorney) — specify all the rights that the stock broker can exercise and the timeframe for which the PoA is valid. It may be noted that PoA is not a mandatory requirement as per SEBI / Exchanges.
- Register for online applications viz. Speed-e and Easiest provided by Depositories for online delivery of securities as an alternative to PoA.
- Ensure that you receive contract notes within 24 hours of your trades and a Statement of Account at least once in a quarter / month from your stock broker.
- If you have opted for running account, please ensure that the stock broker settles your account regularly and in any case not later than 90 days (or 30 days if you have opted for 30 days settlement).
- Regularly login into your account to verify balances and verify the demat statement received from depositories for correctness. Regularly verify the Consolidated Account Statement (CAS) received from Depositories and reconcile with your trades / transactions.
- Keep the Delivery Instruction Slip (DIS) of your demat account safely. Do not hand over blank signed DIS slips to anyone.
- Check messages sent by Exchanges on a weekly basis regarding funds / securities / commodities balances reported by the stock broker and immediately raise a concern if you notice a discrepancy.
- If you observe any discrepancies in your account or settlements, immediately take up the same with your stock broker in writing within 7 (seven) working days from date of receipt of the statement. If the stock broker does not respond, take up the matter with the Exchange / Depositories.
- If in doubt, revoke any authorization given by you at any time.
- Beware of fixed / guaranteed returns schemes. Brokers or any of their representatives are not authorized to offer fixed / guaranteed returns on your investment or enter into any loan agreement to pay interest on the funds / securities / commodities offered by you.
- Do your own study about the fundamentals of the company whose shares you are buying.
- Attend various Investor Awareness Programs held by SEBI / Exchanges / Depositories for awareness of various changes in the markets.

Relating to Mutual Funds

- Gauge your risk profile based on income, cash flow and ability to sustain financial risks before investing in a fund.
- Work out your asset allocation based on your risk profile, like investing in equity / debt / ETFs, etc.
- Use investment strategies like Systematic Investment Plans (SIPs) to create investing discipline and long term wealth.
- Understand the tax implications on investments, consulting a tax advisor if necessary.
- Monitor your mutual fund investments keeping in mind your changing financial goals.

- Consult a financial advisor to help you make the right investment decisions.

A11 Don’ts of Investing

- Do not share password (internet account) with anyone. It is like sharing your safe key.
- Do not transfer securities to your stock broker for the purpose of margin. They remain in your account only and you need to only pledge them to your stock broker through the pledge mechanism.
- Do not transfer funds / securities for the purposes of trading to anyone other than a stock broker or Depository Participant registered with SEBI.
- Don’t ignore any e-mails / SMSs received with regards to trades done by you from the Exchange. Verify the same with the contract notes / statement of accounts received from your broker and report discrepancy, if any, to your broker in writing immediately, and if the stock broker does not respond, with the Exchange / Depositories.
- Do not keep funds / securities / commodities idle with the stock broker.
- Do not fall prey to fraudsters sending e-mails and SMSs luring you to trade in stocks / securities promising huge profits.

Relating to Mutual Funds

- Don’t take more risk than you can deal with; always analyse your risk profile before investment.
- Don’t invest all your money in one asset class or a particular type of fund or sector.
- Don’t invest without guidance if you are not conversant with Mutual Fund investing.
- Don’t be in haste to invest without reading and understanding the contents of the scheme related documents.
- Don’t hand over unfilled or incomplete applications.
- Don’t forget to save; always keep surplus funds aside for emergencies.

A12 Do’s for Grievance Redressal

- File complaints within the limitation period to avoid rejection at the arbitration stage.
- Take up complaint redressal with the Trading Member (TM) first and, if not resolved within a reasonable time frame, then approach the Exchanges / SEBI.
- For faster resolution of complaints:
  • Lodge the complaint with the relevant exchange / depository.
  • Lodge the complaint online and with all relevant supporting documents.
  • Provide trading account details including client code and PAN details at the time of complaint registration.
  • Provide all information sought by the exchange expeditiously.
  • Maintain copies of all account opening documents and trade related information received from the trading member.

A13 Code of Conduct for Stock Exchanges

A Stock Exchange shall:

- (a) always abide by the provisions of the Act, the Securities and Exchange Board of India Act, 1992, any Rules or Regulations framed thereunder, circulars, guidelines and any other directions issued by the Board from time to time.
- (b) adopt appropriate due diligence measures.
- (c) take effective measures to ensure implementation of a proper risk management framework and good governance practices.
- (d) take appropriate measures towards investor protection and education of investors.
- (e) treat all its applicants or members in a fair and transparent manner.

- (f) promptly inform the Board of violations of the provisions of the Act, the Securities and Exchange Board of India Act, 1992, rules, regulations, circulars, guidelines or any other directions by any of its members or issuer.
- (g) take a proactive and responsible attitude towards safeguarding the interests of investors, the integrity of the stock exchange’s systems and the securities market.
- (h) endeavour for introduction of best business practices amongst itself and its members.
- (i) act in utmost good faith and shall avoid conflict of interest in the conduct of its functions.
- (j) not indulge in unfair competition, which is likely to harm the interests of any other Exchange, their participants or investors or is likely to place them in a disadvantageous position while competing for or executing any assignment.
- (k) segregate roles and responsibilities of key management personnel within the stock exchange, including:
  a. clearly mapping legal and regulatory duties to the concerned position;
  b. defining delegation of powers to each position;
  c. assigning regulatory, risk management and compliance aspects to business and support teams.
- (l) be responsible for the acts or omissions of its employees in respect of the conduct of its business.
- (m) monitor the compliance of the rules and regulations by the participants and shall further ensure that their conduct is in a manner that will safeguard the interest of investors and the securities market.

PART B

Investor Charter for Stock Brokers

As prescribed by SEBI at Annexure-A of its circular on Investor Charters — reproduced in full.

B1 Vision

To follow the 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.

B2 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 the 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.

B3 Services provided to investors by stock brokers

- I Execution of trades on behalf of investors.
- II Issuance of Contract Notes.
- III Issuance of intimations regarding margin due payments.
- IV Facilitate execution of early pay-in obligation instructions.
- V Periodic settlement of client’s funds.
- VI Issuance of retention statement of funds at the time of settlement.
- VII Risk management systems to mitigate operational and market risk.
- VIII Facilitate client profile changes in the system as instructed by the client.
- IX Information sharing with the client with respect to relevant Market Infrastructure Institutions (MII) circulars.
- X Provide a copy of the Rights & Obligations document to the client.
- XI Communicating Most Important Terms and Conditions (MITC) to the client.
- XII Redressal of investors’ grievances.

B4 Rights of Investors

- I 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 (including website providing mandatory information).
- II Receive complete information about the risks, obligations and costs of any investment before investing.
- III Receive a copy of all completed account 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 transactions you undertake.
- VII Access your funds in a prescribed manner and receive information about any restrictions or limitations on access.

VIII Receive complete information about maintenance or service charges, transaction or redemption fees, and penalties in the form of a tariff sheet.

IX Discuss your grievances with the compliance officer / compliance team / dedicated grievance redressal team of the firm and receive prompt attention to and fair consideration of your concerns.

X Close your zero balance accounts online with minimal documentation.

XI Get the copies of all policies (including Most Important Terms and Conditions) of the broker related to dealings of your account.

XII Not be discriminated against in terms of services offered to equivalent clients.

XIII Get only those advertisement materials from the broker which adhere to the Code of Advertisement norms in place.

XIV In case of broker defaults, be compensated from the Exchange Investor Protection Fund as per the norms in place.

XV Trade in derivatives after submission of relevant financial documents to the broker, subject to the broker's adequate due diligence.

XVI Get warnings on the trading systems while placing orders in securities where surveillance measures are in place.

XVII Get access to products and services in a suitable manner even if differently abled.

XVII Get access to educational materials of the MIIs and brokers.

XIX Get access to all the exchanges of a particular segment you wish to deal with, unless opted out specifically as per broker norms.

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 communication with the broker.

XXII Not be bound by any clause prescribed by the brokers which are contravening the regulatory provisions.

B5 Various activities of Stock Brokers with timelines

S. No.	Activities	Expected Timelines
1	KYC entered into KRA System and CKYCR	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	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	First Friday / Saturday of the month / quarter as per Exchange pre-announced schedule
10	'Statement of Accounts' for Funds, Securities and Commodities	Monthly basis
11	Issuance of retention statement of funds / commodities	5 days from the date of settlement

S. No.	Activities	Expected Timelines
12	Issuance of Annual Global Statement	30 days from the end of the financial year
13	Investor grievances redressal	21 calendar days from the receipt of the complaint

B6 Do’s and Don’ts for Investors

DO’s	DON’T’s
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. **5.** Register your mobile number and e-mail ID in your trading, demat and bank accounts to get regular alerts on your transactions. **6.** If executed, receive a copy of Demat Debit and Pledge Instruction (DDPI). However, DDPI is not a mandatory requirement as per SEBI / Stock Exchanges. Before granting DDPI, carefully examine the scope and implications of powers being granted. **7.** Receive contract notes for trades executed, showing transaction price, brokerage, GST and STT / CTT etc. as applicable, separately, within 24 hours of execution of trades. **8.** Receive funds and securities / commodities on time, as prescribed by SEBI or exchange from time to time. **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. **10.** Receive statement of accounts periodically. If opted for running account settlement, the account has to be settled by the stock broker as per the option given by the client (Monthly or Quarterly). **11.** In case of any grievances, approach the stock broker or Stock Exchange or SEBI for getting the same resolved within prescribed timelines. **12.** Retain documents for trading activity as it helps in resolving disputes, if they arise.	**1.** Do not deal with an 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. **5.** Do not transfer funds, for the purposes of trading, to anyone other than a stock broker. No payment should be made in the name of an employee of the stock broker. **6.** Do not ignore any e-mails / SMSs received with regards to trades done, from the Stock Exchange, and raise a concern if a discrepancy is observed. **7.** Do not opt for digital contracts, if not familiar with computers. **8.** Do not share trading password. **9.** Do not fall prey to fixed / guaranteed returns schemes. **10.** Do not fall prey to fraudsters sending e-mails and SMSs luring you to trade in stocks / securities promising huge profits. **11.** Do not follow herd mentality for investments. Seek expert and professional advice for your investments.

Additionally, investors may refer to the Do's and Don'ts issued by the MIIs on their respective websites from time to time.

B7 Grievance Redressal Mechanism

The process of investor grievance redressal is as follows:

Sr. No.	Particulars	Details
1	**Investor complaint / Grievances**	Investor can lodge complaint / grievance against the stock broker in the following ways: **Mode of filing the complaint with the stock broker** Investor can approach the Stock Broker at the designated Investor Grievance e-mail ID **Grievance@sbmcpl.co.in**, or through the online complaint form at https://www.sbmcpl.co.in/complaint/, or at the contact points set out in Part C of this document. The Stock Broker will strive to redress the grievance immediately, but not later than **21 days** of the receipt of the grievance. **Mode of filing the complaint with the stock exchanges** (i) **SCORES 2.0** — a web based centralized grievance redressal system of SEBI: https://scores.sebi.gov.in *Two level review for complaint / grievance against the stock broker:* • First review done by the Designated Body / Exchange • Second review done by SEBI (ii) E-mails to the designated e-mail IDs of the Exchange.
2	**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 the SMART ODR platform for its resolution through online conciliation or arbitration — https://smartodr.in/login
3	**Steps to be followed in ODR for Review, Conciliation and Arbitration**	1. Investor to approach the Market Participant for redressal of complaint. 2. If the investor is not satisfied with the response of the Market Participant, he/she has either of the following two options: (i) may escalate the complaint on the SEBI SCORES portal; or (ii) may also file a complaint on the SMART ODR portal for its resolution through online conciliation and arbitration. 3. Upon receipt of complaint on the SMART ODR 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 endeavour for amicable settlement of the dispute within 21 days, which may be extended by 10 days by the conciliator with the consent of the parties to the dispute. 6. If the conciliation is unsuccessful, then the investor may request to refer the matter for arbitration. 7. The arbitration process is to be concluded by the arbitrator(s) within 30 days, which is extendable by 30 days with the consent of the parties to the dispute.

B8 Handling of investor's claims / complaints in case of default of a Trading Member / Clearing Member (TM / CM)

Default of TM / CM

The following steps are carried out by the Stock Exchange for the benefit of investors, in case the stock broker defaults:

- A circular is issued to inform about declaration of the Stock Broker as a defaulter.
- Information of the defaulter stock broker is disseminated on the Stock Exchange website.
- A Public Notice is issued informing declaration of a stock broker as defaulter and inviting claims within the specified period.
- Intimation to clients of defaulter stock brokers via e-mails and SMS for facilitating lodging of claims within the specified period.

The following information is available on the Stock Exchange website for the information of investors:

- Norms for eligibility of claims for compensation from the Investor Protection Fund (IPF).
- Claim form for lodging claim against a defaulter stock broker.
- FAQ on 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 members.
- List of defaulter / expelled members and public notices issued.

PART C

Investor Grievance Contacts and Escalation Matrix

Designated investor grievance contacts and escalation matrix of Shree Balaji Multi Commodities Private Limited (SBJ Multicom).

C1 Entity particulars and designated grievance contacts

Particulars	Details
Name of the entity	Shree Balaji Multi Commodities Private Limited (“SBJ Multicom”)
Office address	724-725, 7th Floor, Sun N Moon Chamber, Linking Road, Near Ajmer Puliya, Jaipur, Rajasthan 302001.
Exchange memberships	National Stock Exchange of India Ltd. (NSE), BSE Ltd., Multi Commodity Exchange of India Ltd. (MCX) and National Commodity & Derivatives Exchange Ltd. (NCDEX)
Depository Participant	Central Depository Services (India) Limited (CDSL)
Repository Participant	National E-Repository Limited (NERL)
SEBI Registration No. (Stock Broker)	*INZ000077535*
Exchange member codes	*NSE: 90202 / BSE: 6723 / MCX: 56895 / NCDEX: 00951*
CDSL DP ID	*89200*
Designated Investor Grievance e-mail ID	**Grievance@sbmcpl.co.in**
Online complaint registration	https://www.sbmcpl.co.in/complaint/
Compliance Officer	Mr. Gaurav Mishra · gauravmishra@sbmcpl.co.in · 9358000984
Website	www.sbmcpl.co.in
Working hours for investor grievances	09:00 AM to 05:00 PM, Monday to Friday, excluding trading holidays

In terms of the SEBI Investor Charter for Stock Brokers, all grievances received at the designated investor grievance e-mail ID shall be redressed immediately, and in any case not later than **21 calendar days** from the date of receipt of the grievance.

C2 Investor complaint escalation matrix

Details of	Contact Person	Address	Contact No.	Email ID	Working Hours
Client Servicing / Customer Care	**Mr. Puneet Arora**	724-725, 7th Floor, Sun N Moon Chamber, Linking Road, Near Ajmer Puliya, Jaipur, Rajasthan 302001.	9358000983	puneetarora@sbmcpl.co.in	09:00 AM to 05:00 PM

Details of	Contact Person	Address	Contact No.	Email ID	Working Hours
Head of Client Servicing / Customer Care	**Mr. Amit Sharma**	724-725, 7th Floor, Sun N Moon Chamber, Linking Road, Near Ajmer Puliya, Jaipur, Rajasthan 302001.	9358000989	amit.sharma@sbmcpl.co.in	09:00 AM to 05:00 PM
Compliance Officer	**Mr. Gaurav Mishra**	724-725, 7th Floor, Sun N Moon Chamber, Linking Road, Near Ajmer Puliya, Jaipur, Rajasthan 302001.	9358000984	gauravmishra@sbmcpl.co.in	09:00 AM to 05:00 PM
Managing Director	**Mr. Narender Kumar**	724-725, 7th Floor, Sun N Moon Chamber, Linking Road, Near Ajmer Puliya, Jaipur, Rajasthan 302001.	9772078777	narenderkumar@sbmcpl.co.in	09:00 AM to 05:00 PM

Investors are requested to first approach the Client Servicing / Customer Care desk. If the grievance is not redressed to the investor's satisfaction, it may be escalated successively to the next level in the matrix above. If the investor remains dissatisfied after exhausting the above levels, the complaint may be escalated to the relevant Stock Exchange, to SEBI through the SCORES 2.0 portal, or referred for online conciliation / arbitration on the SMART ODR platform, as set out in Part A and Part B of this document.

C3 Regulatory and dispute resolution portals

Purpose	Portal / Link
SEBI complaints — SCORES 2.0	https://scores.sebi.gov.in
Online Dispute Resolution — SMART ODR	https://smartodr.in/login
SEBI Investor Website	https://investor.sebi.gov.in
NSE — Investor Charter and Investor Services	https://www.nseindia.com/invest/investor-charter
NSE — Investor Service Centres and designated e-mail IDs	https://www.nseindia.com/contact/investor-services-centre
BSE — Investor Services / complaints	https://www.bseindia.com/investors/investor_complaints.aspx
MCX — Investor Services	https://www.mcxindia.com/Investor-Services
NCDEX — Investor Charter	https://www.ncdex.com/investor-awareness/investor-charter
CDSL — Investor grievances	https://www.cdslindia.com/eservices/footer/grievances
Investor Risk Reduction Access (IRRA)	https://investorhelpline.irra.live
SBJ Multicom — online complaint registration	https://www.sbmcpl.co.in/complaint/

Important notes on this document

1. **Part A** reproduces the Investor Charter published by the National Stock Exchange of India Limited at https://www.nseindia.com/static/invest/investor-charter (updated on 31/05/2024), together with the full text of the documents linked from that page — Services Provided by the Exchanges to Investors, Rights of Investors, Obligations of Investors, Do's of Investing, Don'ts of Investing, Do's for Grievance Redressal, and the Code of Conduct for Stock Exchanges.
2. **Part B** reproduces the Investor Charter for Stock Brokers as prescribed by SEBI at Annexure-A of its circular on Investor Charters.

3. **Part C** contains the firm-specific disclosures of Shree Balaji Multi Commodities Private Limited (SBJ Multicom). The remaining fields shown in *[amber italics]* — SEBI registration number, exchange member codes and CDSL DP ID — must be completed before this document is published on the website.
4. The firm is a member of more than one Stock Exchange. The corresponding Investor Charter of each such Exchange, and the investor grievance contacts of each Exchange, should also be displayed or linked on the website.
5. In the event of any inconsistency between this document and the versions published by SEBI or the Stock Exchanges, the versions published by SEBI and the Stock Exchanges shall prevail.