

**INVESTOR CHARTER – PUBLIC ISSUE OF NON-CONVERTIBLE
REDEEMABLE PREFERENCE SHARES (NCRPS)**

VISION STATEMENT:

To continuously earn trust of investors and emerge as solution provider with integrity.

MISSION STATEMENT:

1. Act in investors' best interests by understanding needs and developing solutions.
2. Enhance and customise value generating capabilities and services.
3. Disseminate complete information to investors to enable informed investment decision.

DESCRIPTION OF ACTIVITIES / BUSINESS OF THE ENTITY

IPO: Act as Merchant Banker to Issuer

DETAILS OF SERVICES PROVIDED TO INVESTORS:

1. Draft offer document hosted on the website of the issuer, merchant bankers and the stock exchanges for seeking public comments for a period of seven working days.
2. Final offer document, abridged prospectus and application form uploaded on the websites of the lead managers and the issuer for dissemination.
3. Advertisement in a national daily with wide circulation, on or before the issue opening date containing necessary disclosure as required under regulations.
4. Bidding process through an electronically linked transparent bidding facility provided by the stock exchange(s).
5. Listing and the commencement of trading of the NCRPS on the stock exchanges within the timeline as prescribed by SEBI.
6. Disclose on its website, the track record of the performance of the public issues managed by it.

TIMELINES

Sr. No.	Activity	Timeline for which activity takes place	Information where available
1	Filing of draft offer document by company for public comments	T	Websites of stock exchanges, lead manager, issuer and SEBI.
2	Receipt of public comments on offer document	Seven working days from DRHP filing.	-
3	Statutory advertisement	On or before the Issue opening date.	Newspaper advertisement.
4	Issue opening date	On or after statutory advertisement.	Final Offer Document available on websites of stock exchanges, lead manager, issuer and SEBI.
5	Availability of application forms	Issue opening date till issue closure date.	Final offer document available on websites of

			stock exchanges, lead manager, issuer and SEBI.
6	Total demand in the issue	Issue closure date.	Updated on websites of stock exchanges.
7	Commencement of trading	On or before six working days from Issue closure date.	Final Offer Document available on websites of stock exchanges, lead manager, issuer and SEBI
8	Unblocking ASBA Accounts	Within five working days.	In case of delay the issuer shall pay interest at the rate of 15% per annum (Reg. 35(2) of NCS).
9	Allotment status and allotment advice	Completion of basis of allotment.	By email/ post/ SMS.
10	Track record of IPOs	Listing date	Lead Manager's website.

RIGHTS OF INVESTORS

1. Request for a copy of the offer document and/ or application form from the issuer/ lead manager(s).
2. Get email and SMS messages w.r.t. allotment status and allotment advice through email/ physical to successful allottees post completion of basis of allotment.
3. If allotted NCRPS, all rights as a NCRPS holder (as per offer document).

DOS AND DON'TS FOR THE INVESTORS:

DOs:

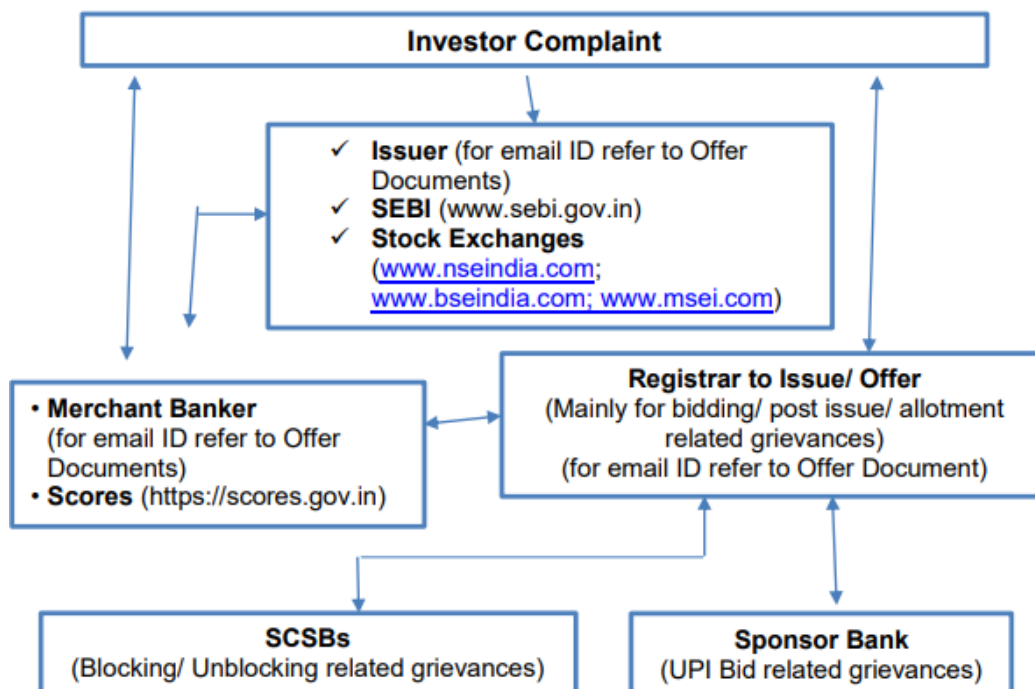
1. Check eligibility in prospectus and applicable laws, rules, regulations, guidelines and approvals.
2. Read all the instructions carefully and complete the application form in the prescribed form.
3. Ensure all necessary approvals under applicable laws to participate in the issue are in place before submitting the application form.
4. Ensure that the DP ID, the Client ID and PAN mentioned in the application form, entered into the electronic system of the stock exchange are correct and match with the DP ID, Client ID and PAN available in the depository database; ensure that the depository account is active.
5. Ensure the ASBA Account number (for all applicants other than UPI Investors applying using the UPI Mechanism) is mentioned in the application form.
6. Ensure funds equal to the application amount in the ASBA Account or account used to apply through UPI mechanism is available.
7. Submit application forms at the designated branches of SCSBs or the collection centres

provided in the application forms, bearing the stamp of the relevant designated intermediary/ designated branch of the SCSB.

DON'Ts

1. Do not submit application on plain paper or on incomplete or illegible application forms.
2. Do not apply for lower than the minimum application size.
3. Do not pay the application amount in cash, by cheque, by money order or by postal order or by stock invest.
4. Do not submit the application form to any non-SCSB bank.
5. Do not submit incorrect details of the DP ID, Client ID, PAN and UPI ID (wherever applicable) or provide details for a beneficiary account which is suspended or for which details cannot be verified by the Registrar to the Issue.
6. Do not submit the application form without ensuring that the funds equivalent to the entire application amount are available for blocking in the relevant ASBA Account; or in the case of UPI Investors, making application using the UPI Mechanism, in the UPI-linked bank account where funds for making the application are available.

INVESTOR GRIEVANCE REDRESSAL MECHANISM AND HOW TO ACCESS IT



TIMELINES FOR RESOLUTION OF INVESTOR GRIEVANCES:

Best efforts should be undertaken by lead manager (LM) to resolve the grievances within T+30 days. A desirable indicative timeline is as follows:

Sr. No	Activity	No. of calendar days
1	Investor grievance received by the lead manager	T
2	Lead Manager to the offer to identify the concerned intermediary and it shall be endeavoured to forward the grievance to the concerned intermediary/ies on T day itself	T+1
3	Investor may escalate the pending grievance, if any, to a senior officer of the lead manager of rank of Vice President or above	T+21
4	The concerned intermediary/ies to respond to the lead manager with an acceptable reply	X
5	Lead manager, the concerned intermediary/ies and the investor shall exchange between themselves additional information related to the grievance, wherever required	Between T and X
6	LM to respond to the investor with the reply	Upto X+3

NATURE OF INVESTOR GRIEVANCE FOR WHICH THE AFORESAID TIMELINE IS APPLICABLE:

1. Delay in unblocking of funds.
2. Non allotment/ partial allotment of securities.
3. Non receipt of securities in demat account.
4. Amount blocked but application not bid.
5. Application bid but amount not blocked.
6. Any other grievance as may be informed from time to time.

MODE OF RECEIPT OF INVESTOR GRIEVANCE:

The following modes of receipt will be considered valid for processing the grievances in the timelines discussed above

1. Letter/ email from the investor addressed to the lead manager at its address/ e-mail ID, mentioned in the offer document, detailing nature of grievance, details of application, details of bank account, date of application, mode of application, etc. Letter/ email to also contain contact information of the investor (e-mail, address and valid phone number).
2. On the SCORES mechanism.

NATURE OF ENQUIRIES FOR WHICH THE LEAD MANAGER TO THE OFFER SHALL RESPOND TO / ESCALATED PROMPTLY:

1. Availability of application form.
2. Availability of offer document.
3. Process for participating in the issue/ mode of payments.
4. List of SCSBs/ syndicate members.
5. Date of issue opening/ closing/ allotment/ listing.
6. Technical setbacks in net-banking services provided by SCSBs/ UPI mechanism.
7. Any other query of similar nature.

RESPONSIBILITIES OF INVESTORS (EXPECTATIONS FROM THE INVESTORS):

1. Investors should read offer documents, application form, and issue related literature carefully and fully before investing.
2. Investors should fully understand the terms of investment and timelines involved in the issue process as disclosed in the offer document, application form, and issue related literature.
3. Investor should consult his or her own tax consultant with respect to the specific tax implications.
4. Shareholders should ensure to register their correct email ID with the company or depository for timely updates on corporate actions, takeover, etc.
5. Investors should ensure active demat/ broking account before investing.