

**Annexure**

**Investor Charter for Depositories and Depository Participants**

**1. 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.

**2. 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.

**3. 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>

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

(1) Basic Services

Sr. No.	Brief about the Activity / Service	Expected Timelines for processing by the DP after receipt of proper documents
1.	Dematerialization of securities	7 days
2.	Rematerialization of securities	7 days
3.	Mutual Fund Conversion / Destatementization	5 days

Sr. No.	Brief about the Activity / Service	Expected Timelines for processing by the DP after receipt of proper documents
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	<p>For T+1 day settlements, Participants shall accept instructions from the Clients, in physical form up to 4 p.m. (in case of electronic instructions up to 6.00 p.m.) on T day for pay-in of securities.</p> <p>For T+0 day settlements, Participants shall accept EPI instructions from the clients, till 11:00 AM on T day.</p> <p>Note: 'T' refers 'Trade Day'</p>

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

Sr. No.	Type of Activity /Service	Brief about the Activity / Service
1.	Value Added Services	<p>Depositories also provide value added services such as</p> <ul style="list-style-type: none"> <li>a. Basic Services Demat Account(BSDA) <a href="#">Annexure 1</a></li> <li>b. Transposition cum dematerialization <a href="#">Annexure 2</a></li> <li>c. Distribution of cash and non-cash corporate benefits (Bonus, Rights, IPOs etc.), stock lending, demat of NSC / KVP, demat of warehouse receipts etc.</li> </ul>
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) .
3.	Digitalization of services provided by the depositories	Depositories offer below technology solutions and e-facilities to their demat account holders through DPs:

Sr. No.	Type of Activity /Service	Brief about the Activity / Service
		a. <u>E-account opening</u> : Details available on the link <a href="https://signup.labdhi.in/">https://signup.labdhi.in/</a> b. <u>Online instructions for execution</u> : Details available in <a href="#">Annexure 3</a> c. <u>e-DIS / Demat Gateway</u> : Details available in <a href="#">Annexure 3</a> d. <u>e-CAS facility</u> : Details available in <a href="#">Annexure 3</a> e. <u>Miscellaneous services</u> : Details available in <a href="#">Annexure 3</a>

### Value Added Services

#### Annexure 1:

a) Basic Service Demat Account (BSDA):

The charge structure shall be as indicated below:

Value of Holdings in the Demat Account (Debt as well as other than debt securities combined) Maximum Annual Maintenance Charges  
Up to ` 4 lakhs NIL

More than ` 4 lakhs but up to ` 10 lakhs ` RS 100

More than ` 10 lakhs Not a BSDA. Regular AMC may be levied.

#### BSDA activation process note

Holder(s) who wish to opt for BSDA facility for their demat account can download BSDA conversion form available on portal <https://www.labdhi.in/> modification form.

All holders are required to mandatorily sign on the BSDA form and BSDA tariff sheet.

DP operations team shall verify the BSDA conversion form and enable BSDA flag for the Holder(s) demat account if request is accepted. Details shall be uploaded to CDSL for BSDA activation. DP shall confirm the activation of BSDA flag to Holder(s) by

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sending Revised CML to Demat account holder(s) registered email id.

DP operations team shall send Email intimation to Holder(s) registered email id along with rejection reason in case the request to enable BSDA flag for the Holder(s) demat account is Rejected by DP or by CDSL.

BSDA eligibility:

Demat accounts under individual category and

I. Value of securities held in demat account

- a. Not exceeding Rs. 2 lakhs for debt securities as on consideration date
- b. Not exceeding Rs. 2 lakhs for non debt securities as on consideration date.

II. Demat accounts registered for SMART facility and

III. One demat account of first holder across depository where verified PAN of the first holder is available. This criteria has not been applied in case of PAN exempt entities.

BSDA Terms and conditions:

Demat customers eligible for the BSDA facility need to register their mobile number for the SMS alert facility for debit transactions.

AMC charges are exclusive of applicable GST and other taxes / statutory charges levied by Government bodies / statutory authorities from time to time, which will be charged as applicable.

The Annual Maintenance Charges are levied, in advance, for a period of one year at the beginning of the billing cycle. (For more details, kindly refer our website <https://www.labdhi.in/>)

To evaluate the eligibility for Basic Services Demat Accounts (BSDA), the value of holdings will be determined on a daily basis, as per the file sent by the / CDSL The AMC will be calculated at the pro-rata basis based on the value of holding of securities in the account.

In case of BSDA, such accounts would be levied AMC applicable basis the value of holdings exceeding the prescribed limit immediately from the next day of exceeding such limit.

In case the Demat accounts with BSDA facility does not meet the

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listed eligibility as per guideline issued by SEBI or any such authority at any point of time, such BSDA accounts will be converted to Standard program Demat accounts without further reference to the respective customers and will be levied standard Program pricing. In case if the Demat accounts with BSDA facility exceed the prescribed limits and move out of the stipulated BSDA criteria, the eligibility of such accounts for BSDA facility will be evaluated on the last day of the Annual billing cycle.

## Annexure 2:

### a) Transposition cum dematerialization

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 same may be done by submitting the security certificates along with the Transposition Form and Demat Request Form.

Holder(s) can download Transposition Request form in case they want to dematerialize their share certificates wherein names appearing on the certificates match with the names in which the account has been opened but are in a different order. The transposition form is available on portal <https://www.labdhi.in/>

All holders are required to mandatorily sign on the LFC Securities Transposition (CDSL) request form.

Holder(s) should fill Separate Transposition form for securities having distinct ISIN. Holder(s) should write each combination of names in separate boxes.

Holder(s) should use separate transposition form if there are more than three combinations of names.

Completely filled Transposition form should be sent to head office address:

DP operations team shall verify the Transposition request. The request shall be recorded and forwarded to RTA if accepted. Details shall be uploaded to CDSL for DRN generation. All the documents along with DRN number shall be send to RTA for dematerialization.

DP operations team shall send Email intimation to Holder(s) registered email id along with rejection reason in case the transposition request request is rejected by DP or by CDSL.

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In case the request is rejected is RTA then DP shall record the rejection in DP systems and send all the original documents to Holder(s) registered address along with RTA Rejection memo and letter.

## Annexure -3

### a) E-account opening

Account opening through digital mode, popularly known as “On-line Account opening”, wherein investor intending to open the demat account can visit DP website <https://signup.labdhi.in/> fill in the required information, submit the required documents, conduct video IPV and demat account gets opened without visiting DPs office.

### b) Online Instructions for execution:

Internet-enabled services Easiest (CDSL) empower a demat account holder in managing his/her securities ‘anytime-anywhere’ in an efficient and convenient manner and submit instructions online without the need to use paper. These facilities allows Beneficial Owner (BO) to submit transfer instructions and pledge instructions including margin pledge from their demat account. The instruction facilities are also available on mobile applications through android, windows and IOS platforms. (Currently does not provide online transfer facility)

### c) e-DIS / Demat Gateway:

Investors can give instructions for transfer of securities through e-DIS apart from physical DIS. Here, for on-market transfer of securities, investors need to provide settlement number along with the ISIN and quantity of securities being authorized for transfer. Client shall be required to authorize each e-DIS valid for a single settlement number / settlement date, by way of OTP and PIN/password, both generated at Depositories end. Necessary risk containment measures are being adopted by Depositories in this regard. . (Currently LFCSEC does not provide E-DIS facility)

### d) e-CAS facility:

Consolidated Account Statements are available online and could also be accessed through mobile app to facilitate the investors to view their holdings in demat form. (Currently LFCSEC does not provide online transfer facility)

e) Miscellaneous services:

Transaction alerts through SMS, e-locker facilities, chatbots for instantaneously responding to investor queries etc. have also been developed.

**5. Details of Grievance Redressal Mechanism**

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 2.0 (a web based centralized grievance redressal system of SEBI) <a href="https://scores.sebi.gov.in">https://scores.sebi.gov.in</a> <u>Two Level Review for complaint/grievance against DP:</u></p> <ul style="list-style-type: none"> <li>- First review done by Designated Body</li> <li>- Second review done by SEBI</li> </ul> <p>(ii) Respective Depository's web portal dedicated for the filing of complaint <a href="https://labdhi.in">https://labdhi.in</a></p> <p>(iii) Emails to designated email IDs of Depository <a href="mailto:INVESTORGREVE@LABDHI.IN">INVESTORGREVE@LABDHI.IN</a></p> <p>b</p> <p>(iv) Offline mode</p> <p>The complaints/ grievances lodged directly with the Depository shall be resolved within 21 days.</p>
2.	Online Dispute Resolution (ODR)	If the Investor is not satisfied with the resolution provided by DP or other Market Participants, then

	platform for online Conciliation and Arbitration	the Investor has the option to file the complaint/ grievance on SMARTODR platform for its resolution through by online conciliation or arbitration.  [SMARTODR <a href="https://smartodr.in/login">https://smartodr.in/login</a> ]
3.	Steps to be followed in ODR for Review, Conciliation and Arbitration	<ul style="list-style-type: none"> <li>➤ Investor to approach Market Participant for redressal of complaint</li> <li>➤ If investor is not satisfied with response of Market Participant, he/she can escalate the complaint on SEBI SCORES portal.</li> <li>➤ Alternatively, the investor may also file a complaint on SMARTODR portal for its resolution through online conciliation and arbitration.</li> <li>➤ 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.</li> <li>➤ If the matter could not be amicably resolved, then the Investor may request the MII to refer the matter case for conciliation.</li> <li>➤ 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.</li> <li>➤ If the conciliation is unsuccessful, then the investor may request to refer the matter for arbitration.</li> <li>➤ The arbitration process to be concluded by arbitrator(s) within 30 days, which is extendable by 30 days.</li> </ul>

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

Sr. No.	Type of special circumstances	Timelines for the Activity/ Service
1.	<ul style="list-style-type: none"> <li>▪ 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.</li> </ul>	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.

Sr. No.	Type of special circumstances	Timelines for the Activity/ Service
	▪ Participant surrenders the participation by its own wish.	

## 7. Dos and Don'ts for Investors

Sr. No.	Guidance
i.	Always deal with a SEBI registered Depository Participant for opening a demat account.
ii.	Read all the documents carefully before signing them.
iii.	Before granting Power of attorney to operate your demat account to an intermediary like Stock Broker, Portfolio Management Services (PMS) etc., carefully examine the scope and implications of powers being granted.
iv.	Always make payments to registered intermediary using banking channels. No payment should be made in name of employee of intermediary.
v.	Accept the Delivery Instruction Slip (DIS) book from your DP only (pre-printed with a serial number along with your Client ID) and keep it in safe custody and do not sign or issue blank or partially filled DIS slips.  Always mention the details like ISIN, number of securities accurately. In case of any queries, please contact your DP or broker and it should be signed by all demat account holders.  Strike out any blank space on the slip and Cancellations or corrections on the DIS should be initialed or signed by all the account holder(s).  Do not leave your instruction slip book with anyone else.  Do not sign blank DIS as it is equivalent to a bearer cheque.
vi.	Inform any change in your Personal Information (for example address or Bank Account details, email ID, Mobile number) linked to your demat account in the prescribed format and obtain confirmation of updation in system
vii.	Mention your Mobile Number and email ID in account opening form to receive SMS alerts and regular updates directly from depository.
viii.	Always ensure that the mobile number and email ID linked to your demat account are the same as provided at the time of account opening/updation.
ix.	Do not share password of your online trading and demat account with anyone.
x.	Do not share One Time Password (OTP) received from banks, brokers, etc. These are meant to be used by you only.
xi.	Do not share login credentials of e-facilities provided by the depositories such as e-DIS/demat gateway, SPEED-e/easiest etc. with anyone else.
xii.	Demat is mandatory for any transfer of securities of Listed public limited companies.

<b>Sr. No.</b>	<b>Guidance</b>
xiii.	If you have any grievance in respect of your demat account, please write to designated email IDs of depositories or you may lodge the same with SEBI online at <a href="https://scores.sebi.gov.in">https://scores.sebi.gov.in</a>
xiv.	Keep a record of documents signed, DIS issued and account statements received.
xv.	As Investors you are required to verify the transaction statement carefully for all debits and credits in your account. In case of any unauthorized debit or credit, inform the DP or your respective Depository.
xvi.	Appoint a nominee to facilitate your heirs in obtaining the securities in your demat account, on completion of the necessary procedures.
xvii.	Register for Depository's internet based facility or download mobile app of the depository to monitor your holdings.
xviii.	Ensure that, both, your holding and transaction statements are received periodically as instructed to your DP. You are entitled to receive a transaction statement every month if you have any transactions.
xix.	Do not follow herd mentality for investments. Seek expert and professional advice for your investments
xx.	Beware of assured/fixed returns.

## **8. Rights of investors**

- i. Receive a copy of KYC, copy of account opening documents.
- ii. No minimum balance is required to be maintained in a demat account.
- iii. No charges are payable for opening of demat accounts.
- iv. 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.
- v. You can open more than one demat account in the same name with single DP/ multiple DPs.
- vi. 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.
- vii. Pledge and /or any other interest or encumbrance can be created on demat holdings.
- viii. Right to give standing instructions with regard to the crediting of securities in demat account.
- ix. 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.
- x. In case of any grievances, Investor has right to approach Participant or Depository or SEBI for getting the same resolved within prescribed timelines.

- x. 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.
- xi. 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.
- xii. Right to indemnification for any loss caused due to the negligence of the Depository or the participant.
- xiii. Right to opt out of the Depository system in respect of any security.

### **9. Responsibilities of Investors**

- i. Deal with a SEBI registered DP for opening demat account, KYC and Depository activities.
- ii. 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.
- iii. Read all documents and conditions being agreed before signing the account opening form.
- iv. 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.
- v. Always mention the details like ISIN, number of securities accurately.
- vi. Inform any change in information linked to demat account and obtain confirmation of updation in the system.
- vii. Regularly verify balances and demat statement and reconcile with trades / transactions.
- viii. Appoint nominee(s) to facilitate heirs in obtaining the securities in their demat account.
- ix. Do not fall prey to fraudsters sending emails and SMSs luring to trade in stocks / securities promising huge profits.

### **10. Code of Conduct for Depositories**

**(Part D of Third Schedule of SEBI (D & P) regulations, 2018)**

A Depository shall:

- (a) always abide by the provisions of the Act, Depositories Act, 1996, 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 proper risk management framework and good governance practices.

- (d) take appropriate measures towards investor protection and education of investors.
- (e) treat all its applicants/members in a fair and transparent manner.
- (f) promptly inform the Board of violations of the provisions of the Act, the Depositories Act, 1996, rules, regulations, circulars, guidelines or any other directions by any of its issuer or issuer's agent.
- (g) take a proactive and responsible attitude towards safeguarding the interests of investors, integrity of depository's systems and the securities market.
- (h) endeavor 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 Depository, 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 depository 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.

**11. Code of Conduct for Participants *[link to be provided by the Depositories]*  
**(Part A of Third Schedule of SEBI (D & P) regulations, 2018)****

1. A participant shall make all efforts to protect the interests of investors.
2. A participant shall always endeavour to—
  - (a) render the best possible advice to the clients having regard to the client's needs and the environments and his own professional skills;
  - (b) ensure that all professional dealings are effected in a prompt, effective and efficient manner;
  - (c) inquiries from investors are adequately dealt with;
  - (d) grievances of investors are redressed without any delay.
3. A participant shall maintain high standards of integrity in all its dealings with its clients and other intermediaries, in the conduct of its business.
4. A participant shall be prompt and diligent in opening of a beneficial owner account, dispatch of the dematerialisation request form, rematerialisation

- request form and execution of debit instruction slip and in all the other activities undertaken by him on behalf of the beneficial owners.
5. A participant shall endeavour to resolve all the complaints against it or in respect of the activities carried out by it as quickly as possible, and not later than one month of receipt.
  6. A participant shall not increase charges/fees for the services rendered without proper advance notice to the beneficial owners.
  7. A participant shall not indulge in any unfair competition, which is likely to harm the interests of other participants or investors or is likely to place such other participants in a disadvantageous position while competing for or executing any assignment.
  8. A participant shall not make any exaggerated statement whether oral or written to the clients either about its qualifications or capability to render certain services or about its achievements in regard to services rendered to other clients.
  9. A participant shall not divulge to other clients, press or any other person any information about its clients which has come to its knowledge except with the approval/authorisation of the clients or when it is required to disclose the information under the requirements of any Act, Rules or Regulations.
  10. A participant shall co-operate with the Board as and when required.
  11. A participant shall maintain the required level of knowledge and competency and abide by the provisions of the Act, Rules, Regulations and circulars and directions issued by the Board. The participant shall also comply with the award of the Ombudsman passed under the Securities and Exchange Board of India (Ombudsman) Regulations, 2003.
  12. A participant shall not make any untrue statement or suppress any material fact in any documents, reports, papers or information furnished to the Board.
  13. A participant shall not neglect or fail or refuse to submit to the Board or other agencies with which it is registered, such books, documents, correspondence, and papers or any part thereof as may be demanded/requested from time to time.
  14. A participant shall ensure that the Board is promptly informed about any action, legal proceedings, etc., initiated against it in respect of material breach or non-compliance by it, of any law, Rules, regulations, directions of the Board or of any other regulatory body.
  15. A participant shall maintain proper inward system for all types of mail received in all forms.
  16. A participant shall follow the maker—Checker concept in all of its activities to ensure the accuracy of the data and as a mechanism to check unauthorised transaction.
  17. A participant shall take adequate and necessary steps to ensure that continuity in data and record keeping is maintained and that the data or records are not



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- lost or destroyed. It shall also ensure that for electronic records and data, up-to-date back up is always available with it.
18. A participant shall provide adequate freedom and powers to its compliance officer for the effective discharge of his duties.
  19. A participant shall ensure that it has satisfactory internal control procedures in place as well as adequate financial and operational capabilities which can be reasonably expected to take care of any losses arising due to theft, fraud and other dishonest acts, professional misconduct or omissions.
  20. A participant shall be responsible for the acts or omissions of its employees and agents in respect of the conduct of its business.
  21. A participant shall ensure that the senior management, particularly decision makers have access to all relevant information about the business on a timely basis.
  22. A participant shall ensure that good corporate policies and corporate governance are in place.

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**Annexure-B**

**Dataforeverymonthending**

S N	Received from	Carried forward from previous month	Received during the month	Total Pending	Resolved*	Pending at the end of the month**		Average Resolution time^(in days)
						Pending for less than 3 months	Pending for more than 3 months	
1	2	3	4	5	6	7		8
1	Directly from Investors	NIL	NIL	NIL	NIL	NIL		NIL
2	SEBI (SCORES)	NIL	NIL	NIL	NIL	NIL		NIL
3	Stock Exchanges	NIL	NIL	NIL	NIL	NIL		NIL
4	Other Sources (if any)	NIL	NIL	NIL	NIL	NIL		NIL
5	<b>Grand Total</b>	NIL	NIL	NIL	NIL	NIL		NIL

Trend of monthly disposal of complaints

SN	Month	Carried forward from previous month	Received	Resolved*	Pending**
1	2	3	4	5	6
1	April, 2025	NIL	NIL	NIL	NIL
2	May, 2025	NIL	NIL	NIL	NIL
3	June, 2025	NIL	NIL	NIL	NIL
4	July, 2025	NIL	NIL	NIL	NIL
5	August, 2025	NIL	NIL	NIL	NIL
6	September, 2025	NIL	NIL	NIL	NIL
7	October, 2025	NIL	NIL	NIL	NIL
8	November, 2025	NIL	NIL	NIL	NIL
9	December, 2025	NIL	NIL	NIL	NIL
10	January, 2026	NIL	NIL	NIL	NIL
11	February, 2026	NIL	NIL	NIL	NIL
12	March, 2026				
	GrandTotal				

\*Should include complaints of previous months resolved in the current month, if any.

\*\*Should include total complaints pending as on the last day of the month, if any.

^Average resolution time is the sum total of time taken to resolve each complaint in the current month divided by total number of complaints resolved in the current month.

Trend of annual disposal of complaints

SN	Year	Carried forward from previous year	Received during the year	Resolved during the year	Pending at the end of the year
1	2017-18	NIL	NIL	NIL	NIL
2	2018-19	NIL	NIL	NIL	NIL
3	2019-20	NIL	NIL	NIL	NIL
4	2020-21	NIL	NIL	NIL	NIL
5	2021-22	NIL	NIL	NIL	NIL
6	2022-23	NIL	NIL	NIL	NIL
7	2023-24	NIL	NIL	NIL	NIL
8	2024-25	NIL	NIL	NIL	NIL
	GrandTotal				