FINDOC
Financial Services Group

Form No. _____

Branch/ AP Code _____

Account Opening Date ____/_____/20____

EVERYTHING YOU NEED
TO SUCCEED FASTER....

UCC Code _____ DP Client ID _____ Name _____

KNOW YOUR CLIENT (KYC) FORM

Trading and Demat (Securities)

FINDOC
Financial Services Group

FINDOC INVESTMART PRIVATE LIMITED

Member : NSE & BSE

CIN U74992CH2010PTC035180

Regd Off : SCO 210-211, Sector 34-A Chandigarh-160022 | Phone : 0172-5211500

Corporate Office : 4th Floor, Kartar Bhawan, Near PAU Gate No 1, Ferozepur Road, Ludhiana-141001

Phone: +91-161-4155000 • Fax : +91-61-4155090 • E-mail: info@myfindoc.com • Website: www.myfindoc.com

NSE BSE SEBI Registration No. INZ000164436
NSDL SEBI Registration No. IN-DP-NSDL-366-2014.

Compliance Officer's Details : Name : Ms. Monika Verma • Mob. : +91-9803014999 • Ph. : +91-161-4155000 • E-mail Id : compliance@myfindoc.com
CEO / Designated Director Name : Mr. Hemant Sood • Ph. : +91-161-4155000 • E-mail Id : hemant@myfindoc.com

Clearing Member Details of Equity Derivatives and Currency Derivatives Segment of NSE, BSE

Name : IL&FS Securities services Ltd.

Regd. Office : IL&FS House, Plot No. 14, Raheja Vihar, Chandiwali Andheri East Mumbai-400072 • Phone No. : +91-02242493000

SEBI REGN. No. : INZ000163538

CONTACT DETAIL FOR INVESTOR GRIEVANCES

For any grievance/dispute please contact at the above address or mail us at email id- grievance@myfindoc.com or contact us on +91-161-4155000. In case not satisfied with the response, please contact the concerned exchange(s)/depository at :

Exchange/Depository Name	E-mail ID	Phone No.
National Stock Exchange of India Ltd.	ignse@nse.co.in	022-26598190
Bombay Stock Exchange Ltd.	is@bseindia.com	022-22728097
NSDL	relations@nsdl.co.in	022-24994200

DECLARATION FOR PRO TRADING

We Findoc Investmart Private Limited are also engaged in proprietory trading apart from client based business.

Note :

The information to be given in the form, is the sole property of the Member Broker and would not be disclosed to anyone unless required by law/statutory/regulatory authorities or except with the express permission of the client.

MANDATORY

PART I - KNOW YOUR CLIENT (KYC) APPLICATION FORM (For Individuals)

FINDOC Financial Services Group

FINDOC INVESTMART PRIVATE LIMITED
Regd Off : SCO 210-211, Sector 34-A Chandigarh-160022 | Phone : 0172-5211500
Corporate Office : 4th Floor, Kartar Bhawan, Near PAU Gate No 1, Ferozepur Road, Ludhiana-141001
Phone: +91-161-4155000 • Fax : +91-61-4155090 • E-mail: info@myfindoc.com • Website: www.myfindoc.com

Photograph

Please affix your recent passport size photograph

Signature Across photograph

* Seperate KYC Application forms must be filled by each applicant i.e. (2nd Holder, 3rd Holder & Guardian)

Please fill this form in ENGLISH and in BLOCK LETTERS

A. IDENTITY DETAILS

1.	Name of the Applicant				
2.	Father's /Husband's Name				
3.	a) Gender ☐ Male ☐ Female	**b) Marital Status** ☐ Single ☐ Married	c) Date of Birth	D D M M Y Y Y Y	
4.	a) Nationality ☐ Indian ☐ Others (Please specify_____)				
	b) Status ☐ Resident Individual ☐ Non Resident ☐ Foreign National				
5.	a) PAN		b) Aadhaar Number, if any		
6.	Specify the proof of identity submitted ☐ PAN Card ☐ Any other (Please specify_____)				

B. ADDRESS DETAILS

1.	Residence / Correspondence Address	☐ Correspondence Address ☐ Residence Address			
		City/Town/Village		PIN Code	
		State		Country	
2.	Specify the proof of address submitted for Residence / correspondence address				
3.	Contact Details	Tel. (Off.)	Tel. (Res.)	Fax No	
		Mobile No.	E-mail ID		
4.	Permanent Address (If different from above. Mandatory for Non-Resident Applicant to specify overseas address)				
		City/Town/Village		PIN Code	
		State		Country	

C. DECLARATION

I hereby declare that the details furnished above are true and correct to the best of my knowledge and belief and I undertake to inform you of any changes therein, immediately. In case any of the above information is found to be false or untrue or misleading or misrepresenting, I am aware that I may be held liable for it.

Signature of the Applicant ✍(1)

Date D D M M Y Y Y Y

FOR OFFICE USE ONLY

☐ (Originals verified) True copies of documents received

☐ (Self-Attested) Self Certified Document copies received

(Seal/Stamp of intermediary)

Staff Name :.....

Designation :.....

Name of Organisation: **FINDOC INVESTMART PRIVATE LIMITED**

Signature :.....

Date :.....

IPV Done ☐ **on** D D M M Y Y Y Y

Name of Intermediary: **FINDOC INVESTMART PRIVATE LIMITED**

Staff Name :.....

Staff/AP/Sub Broker :.....

Designation :.....

Name of Organisation: .....

Regn. No. :.....

Signature :.....

Date :.....

INSTRUCTIONS/CHECK LIST FOR FILLING KYC FORM (For Trading and Demat Account) Annexure - JB

A. IMPORTANT POINTS

1. Self attested copy of PAN card is mandatory for all clients, including Promoters/Partners/Karta/Trustees and whole time directors and persons authorized to deal in securities on behalf of company/firm/others.
2. Copies of all the documents submitted by the applicant should be self-attested and accompanied by originals for verification. In case the original of any document is not produced for verification, then the copies should be properly attested by entities authorized for attesting the documents, as per the below mentioned list.
3. If any proof of identity or address is in a foreign language, then translation into English is required.
4. Name & address of the applicant mentioned on the KYC form, should match with the documentary proof submitted.
5. If correspondence & permanent address are different, then proofs for both have to be submitted.
6. Sole proprietor must make the application in his individual name & capacity.
7. For non-residents and foreign nationals, (allowed to trade subject to RBI and FEMA guidelines), copy of passport/PIO Card/OCI Card and overseas address proof is mandatory.
8. For foreign entities, CIN is optional; and in the absence of DIN no. for the directors, their passport copy should be given.
9. In case of Merchant Navy NRI's, Mariner's declaration or certified copy of CDC (Continuous Discharge Certificate) is to be submitted.
10. For opening an account with Depository participant or Mutual Fund, for a minor, photocopy of the School Leaving Certificate/Mark sheet issued by Higher Secondary Board/Passport of Minor/Birth Certificate must be provided.
11. Politically Exposed Persons (PEP) are defined as individuals who are or have been entrusted with prominent public functions in a foreign country, e.g., Heads of States or of Governments, senior politicians, senior Government/judicial/ military officers, senior executives of state owned corporations, important political party officials, etc.

B. Proof of Identity (POI)

List of documents admissible as Proof of Identity:

1. Unique Identification Number (UID) (Aadhaar)/ Passport/ Voter ID card/ Driving license.
2. PAN card with photograph.
3. Identity card/ document with applicant's Photo, issued by any of the following: Central/State Government and its Departments, Statutory/Regulatory Authorities, Public Sector Undertakings, Scheduled Commercial Banks, Public Financial Institutions, Colleges affiliated to Universities, Professional Bodies such as ICAI, ICWAI, ICSI, Bar Council etc., to their Members; and Credit cards/Debit cards issued by Banks.

C. Proof of Address (POA)

List of documents admissible as Proof of Address:

(*Documents having an expiry date should be valid on the date of submission.)

1. Passport/ Voters Identity Card/ Ration Card/ Registered Lease or Sale Agreement of Residence/ Driving License/ Flat Maintenance bill/ Insurance Copy/Unique Identification Number (UID) (Aadhaar Letter).
2. Utility bills like Telephone Bill (only land line), Electricity bill or Gas bill - Not more than 3 months old.
3. Bank Account Statement/Passbook -- Not more than 3 months old.
4. Self-declaration by High Court and Supreme Court judges, giving the new address in respect of their own accounts.
5. Proof of address issued by any of the following: Bank Managers of Scheduled Commercial Banks/Scheduled Co-Operative Bank/Multinational Foreign Banks/ Gazetted Officer/Notary. public/Elected representatives to the Legislative Assembly/ Parliament/Documents issued by any Govt. or Statutory Authority.
6. Identity card/ document with address, issued by any of the following: Central/State Government and its Departments, Statutory/Regulatory Authorities, Public Sector Undertakings, Scheduled Commercial Banks, Public Financial Institutions, Colleges affiliated to Universities and Professional Bodies such as ICAI, ICWAI, ICSI, Bar Council etc., to their Members.
7. For FII/sub account, Power of Attorney given by FII/sub-account to the Custodians (which are duly notarized and/or apostiled or consularised) that gives the registered address should be taken.
8. The proof of address in the name of the spouse may be accepted.

D. Exemptions/clarifications to PAN

(*Sufficient documentary evidence in support of such claims to be collected.)

1. In case of transactions undertaken on behalf of Central Government and/or State Government and by officials appointed by Courts e.g. Official liquidator, Court receiver etc.
2. Investors residing in the state of Sikkim.
3. UN entities/multilateral agencies exempt from paying taxes/filing tax returns in India.
4. SIP of Mutual Funds upto Rs 50, 000/- p.a.
5. In case of institutional clients, namely, FIIs, MFs, VCFs, FVCIs, Scheduled Commercial Banks, Multilateral and Bilateral Development Financial Institutions, State Industrial Development Corporations, Insurance Companies registered with IRDA and Public Financial Institution as defined under section 4A of the Companies Act, 1956, Custodians shall verify the PAN card details with the original PAN card and provide duly certified copies of such verified PAN details to the intermediary.

E. List of people authorized to attest the documents:

1. Notary Public, Gazetted Officer, Manager of a Scheduled Commercial/ Co-operative Bank or Multinational Foreign Banks (Name, Designation & Seal should be affixed on the copy).
2. In case of NRIs, authorized officials of overseas branches of Scheduled Commercial Banks registered in India, Notary Public, Court Magistrate, Judge, Indian Embassy /Consulate General in the country where the client resides are permitted to attest the documents.

CENTRAL KYC REGISTRY | Know Your Customer (KYC) Application Form | Individual

Important Instructions:

A) Fields marked with '*' are mandatory fields.
B) Please fill the form in English and in BLOCK letters.
C) Please fill the date in DD-MM-YYYY format.
D) Please read section wise detailed guidelines / instructions at the end.
E) List of State / U.T code as per Indian Motor Vehicle Act, 1988 is available at the end.
F) List of two character ISO 3166 country codes is available at the end.
G) KYC number of applicant is mandatory for update application.
H) For particular section update, please tick (✓) in the box available before the section number and strike off the sections not required to be updated.

For office use only *(To be filled by financial institution)*

Application Type* ☐ New ☐ Update
KYC Number *(Mandatory for KYC update request)*
Account Type* ☐ Normal ☐ Simplified (for low risk customers) ☐ Small

☐ 1. PERSONAL DETAILS (Please refer instruction **A** at the end)

	Prefix	First Name	Middle Name	Last Name
☐ Name* (Same as ID proof)				
Maiden Name (If any*)				
Father / Spouse Name*				
Mother Name*				

Date of Birth* D D — M M — Y Y Y Y

PHOTO

Gender* ☐ M- Male ☐ F- Female ☐ T-Transgender

Marital Status* ☐ Married ☐ Unmarried ☐ Others

Citizenship* ☐ IN- Indian ☐ Others (ISO 3166 Country Code)

Residential Status* ☐ Resident Individual ☐ Non Resident Indian ☐ Foreign National ☐ Person of Indian Origin

Occupation Type* ☐ S-Service (☐ Private Sector ☐ Public Sector ☐ Government Sector) ☐ O-Others (☐ Professional ☐ Self Employed ☐ Retired ☐ Housewife ☐ Student) ☐ B-Business ☐ X- Not Categorised

Signature / Thumb Impression

☐ 2. TICK IF APPLICABLE ☐ RESIDENCE FOR TAX PURPOSES IN JURISDICTION(S) OUTSIDE INDIA (Please refer instruction **B** at the end)

ADDITIONAL DETAILS REQUIRED* (Mandatory only if section 2 is ticked)

ISO 3166 Country Code of Jurisdiction of Residence*

Tax Identification Number or equivalent (If issued by jurisdiction)*

Place / City of Birth* ISO 3166 Country Code of Birth*

☐ 3. PROOF OF IDENTITY (PoI)* (Please refer instruction **C** at the end)

(Certified copy of <u>any one</u> of the following Proof of Identity[PoI] needs to be submitted)

☐ A- Passport Number Passport Expiry Date D D — M M — Y Y Y Y
☐ B- Voter ID Card
☐ C- PAN Card
☐ D- Driving Licence Driving Licence Expiry Date D D — M M — Y Y Y Y
☐ E- UID (Aadhaar)
☐ F- NREGA Job Card
☐ Z- Others (any document notified by the central government) Identification Number
☐ S- Simplified Measures Account - Document Type code Identification Number

4. PROOF OF ADDRESS (PoA)*

☐ 4.1 CURRENT / PERMANENT / OVERSEAS ADDRESS DETAILS (Please see instruction **D** at the end)

(Certified copy of <u>any one</u> of the following Proof of Address [PoA] needs to be submitted)

Address Type* ☐ Residential / Business ☐ Residential ☐ Business ☐ Registered Office ☐ Unspecified

Proof of Address* ☐ Passport ☐ Driving Licence ☐ UID (Aadhaar) ☐ Voter Identity Card ☐ NREGA Job Card ☐ Others (please specify) ☐ Simplified Measures Account - Document Type code

Address

Line 1*
Line 2
Line 3 City / Town / Village*
District* Pin / Post Code* State / U.T Code* ISO 3166 Country Code*

☐ 4.2 CORRESPONDENCE / LOCAL ADDRESS DETAILS * (Please see instruction **E** at the end)

☐ Same as Current / Permanent / Overseas Address details (In case of multiple correspondence / local addresses, please fill '**Annexure A1**')

Line 1*
Line 2
Line 3 City / Town / Village*
District* Pin / Post Code* State / U.T Code* ISO 3166 Country Code*

☐ 4.3 ADDRESS IN THE JURISDICTION DETAILS WHERE APPLICANT IS RESIDENT OUTSIDE INDIA FOR TAX PURPOSES* (Applicable if section 2 is ticked)

☐ Same as Current / Permanent / Overseas Address details ☐ Same as Correspondence / Local Address details

Line 1*
Line 2
Line 3 City / Town / Village*
State* ZIP / Post Code* ISO 3166 Country Code*

☐ **5. CONTACT DETAILS** (All communications will be sent on provided

T – Tel. (Res) – Mobile –
FAX – Email ID

☐ **6. DETAILS OF RELATED PERSON** (In case of additional related persons, ple ase fill 'Annexure B1') (please refer instruction **G** at the end)

☐ Addition of Related Person ☐ Deletion of Related Person KYC Number of Related Person (if available*)

Related Person Type* ☐ Guardian of Minor ☐ Assignee ☐ Authorized Representative

Name* Prefix First Name Middle Name Last Name

(If KYC number and name are provided, below details of section 6 are optional) el. (Off)

PROOF OF IDENTITY [PoI] OF RELATED PERSON* (Please see instruction (**H**) at the end)

☐ A- Passport Number Passport Expiry Date D D – M M – Y Y Y Y
☐ B- Voter ID Card
☐ C- PAN Card
☐ D- Driving Licence Driving Licence Expiry Date D D – M M – Y Y Y Y
☐ E- UID (Aadhaar)
☐ F- NREGA Job Card
☐ Z- Others (any document notified by the central government) Identification Number
☐ S- Simplified Measures Account - Document Type code Identification Number

☐ **7. REMARKS (If any)** Mobile no. / Email-ID) (Please refer instruction **F** at the end)

8. APPLICANT DECLARATION

- I hereby declare that the details furnished above are true and correct to the best of my knowledge and belief and I undertake to inform you of any changes therein, immediately. In case any of the above information is found to be false or untrue or misleading or misrepresenting, I am aware that I may be held liable for it.
- I hereby consent to receiving information from Central KYC Registry through SMS/Email on the above registered number/email address.

Date : D D – M M – Y Y Y Y Place :

[Signature / Thumb Impression]

Signature / Thumb Impression of Applicant

9. ATTESTATION / FOR OFFICE USE ONLY

Documents Received ☐ Certified Copies

KYC VERIFICATION CARRIED OUT BY

Date D D – M M – Y Y Y Y
Emp. Name
Emp. Code
Emp. Designation
Emp. Branch

[Employee Signature]

INSTITUTION DETAILS

Name
Code

[Institution Stamp]

INDEX OF DOCUMENTS

S. No.	Name of Document	Brief Significance of the Document	Page No.
	MANDATORY DOCUMENTS AS PRESCRIBED BY SEBI & EXCHANGES		
1.	Account Opening Form & KRA Form CKYC Form	A. KYC Form - Part-I Document captures the basic information about the constituent and an instruction/check list	1-2
		B. CKYC Form - Document captures the basic information about the constituent and an instruction/check list ist	2A-2B
		C. KYC Form - Part-II Document captures the additional information about the constituent relevant to trading account and Demat account.	3-7
2.	Tariff Sheet	Document detailing the rate/amount of brokerage and other charges levied on the client for trading on the stock exchange(s) (to be added by the stock broker).	8
3.	Schedule of Charges	Schedule of Service Charges for DP Services	8
4.	Rights and Obligations (DP)	Document stating the Rights and Obligations of Depository Participant and Beneficiary Owner	9
5.	Rights and Obligations	Document stating the Rights & Obligations of Stock Broker/Trading Member, sub-broker and client for Trading on exchanges (including additional Rights & Obligations in case of Internet/Wireless Technology based Trading).	10-13
6.	Risk Disclosure Document (RDD)	Document detailing Risks associated with dealing in the Securities Market.	14-16
7.	Guidance Note	Document detailing do's and don'ts for Trading on exchange, for the education of the investors.	17
8.	Policies and Procedures	Document describing significant policies and procedures of the stock broker (to be added by the stock broker).	18-22
	VOLUNTARY DOCUMENTS AS PROVIDED BY THE STOCK BROKER		
9.	Voluntary Terms & Conditions Between Member Broker & Client	Voluntary Terms & Conditions	23-35
10.	Standing Instructions/Authorisation Letter	Standing Instruction Regarding order placement & Trade Confirmation Consent of Joint Holders in Joint Bank Account	36
11.	Running Account Authorisation	For Maintaining Account on Running Account Basis	37
12.	Authorisation For Electronic Contract Notes (ECN) and Other Documents	Authorisation to Member for Issuing ECN & other Documents in Electronic Form BSDA Form	38
13.	Power of Attorney	Power of Attorney	38-39
14.	Declaration For Name Mismatch With Possible Signature Specimen	Declaration For Name Mismatch With Possible Signature Specimen	41
15.	Authorisation For Providing Dp Transaction Statement By Email or on Website	Authorisation For Providing Dp Transaction Statement By Email or on Website	41
16.	FATCA FORM	FATCA FORM	42
17.	Letter for NSE MFSS / BSE STAR MF	Letter for NSE MFSS / BSE STAR MF	43
18.	Authorisation Letter	Non-Mandatory Document - Authorisation and Adhaar Consent	44
19.	Letter of Authorisation to Act Through Authorised Person	Letter of Authorisation to Act Through Authorised Person	45
20.	Auto Debit Form - NACH Registration	Auto Debit Form - NACH Registration	

I/We have fully understood the distinction and details regarding the Mandatory/Non-Mandatory documents and do hereby enter and sign the same and agree not to call into question the validity, enforceability and applicability of any agreement(s)/document(s) or clauses within any Non-Mandatory agreement(s)/document(s) under any circumstances what so ever.

Signature of Client ✍ (2)

MANDATORY

PART-II TRADING & DEPOSITORY ACCOUNT RELATED DETAILS — FOR INDIVIDUALS & NON-INDIVIDUALS

FINDOC Financial Services Group

FINDOC INVESTMART PRIVATE LIMITED CIN U74992CH2010PTC035180 DP ID : IN304088
Regd Off : SCO 210-211, Sector 34-A Chandigarh-160022 | Phone : 0172-5211500
Corporate Office : 4th Floor, Kartar Bhawan, Near PAU Gate No 1, Ferozepur Road, Ludhiana-141001
Phone: +91-161-4155000 • Fax : +91-61-4155090 • E-mail: info@myfindoc.com • Website: www.myfindoc.com

CLIENT ID
Unique Client Code (UCC)

I/We request you to open a Trading & depository account in my/our name as per the following details:

DETAILS OF ACCOUNT HOLDER(S)

Account Holder(s)	Sole/First Holder	Second Holder	Third Holder
Name			
PAN			
AADHAAR CARD NO.			
Occupation (please tick any one and give brief details	☐ Private Sector ☐ Agriculturist ☐ Public Sector ☐ Retired ☐ Government Service ☐ Housewife ☐ Business ☐ Student ☐ Professional ☐ Others (Please specify;_____	☐ Private Sector ☐ Agriculturist ☐ Public Sector ☐ Retired ☐ Government Service ☐ Housewife ☐ Business ☐ Student ☐ Professional ☐ Others (Please specify;_____	☐ Private Sector ☐ Agriculturist ☐ Public Sector ☐ Retired ☐ Government Service ☐ Housewife ☐ Business ☐ Student ☐ Professional ☐ Others (Please specify;_____
Brief details			
Separate Mobile Number	☐ Me or ☐ My Family	☐ Me or ☐ My Family	☐ Me or ☐ My Family
Separate Email Address	☐ Me or ☐ My Family	☐ Me or ☐ My Family	☐ Me or ☐ My Family

For Association of Persons (AOP), Partnership Firm, Unregistered Trust, etc., although the account is opened in the name of the natural persons, the name & PAN of the Association of Persons (AOP), Partnership Firm, Unregistered Trust, etc., should be mentioned below:

Name		PAN	

TYPE OF ACCOUNT — FOR INDIVIDUAL

☐ Ordinary Resident ☐ NRI-Repatriable ☐ NRI-Non Repatriable ☐ Qualified Foreign Investor ☐ Foreign National ☐ Promoter ☐ Margin ☐ Others _____

TYPE OF ACCOUNT — FOR NON-INDIVIDUAL

☐ Body Corporate ☐ FI ☐ FII ☐ Qualified Foreign Investor ☐ Mutual Fund ☐ Trust ☐ Bank ☐ CM ☐ HUF ☐ Others _____

ANNUAL INCOME DETAILS (Please Specify)

FOR INDIVIDUAL

Income Range per annum ☐ Below ₹ 1Lac ☐ ₹ 1-5 Lac ☐ ₹ 5-10 Lac ☐ ₹ 10-25 Lac ☐ More than ₹ 25 Lac
OR
Networth Amount (₹)_____ as on D D M M Y Y Y Y (Networth should not be older than 1 year)

FOR NON-INDIVIDUAL

Income Range per annum ☐ Below ₹ 20Lac ☐ ₹ 20-50 Lac ☐ ₹ 50 Lac-1 Crore ☐ More than ₹ 1 Crore
Networth Amount (₹)_____ as on D D M M Y Y Y Y (Networth should not be older than 1 year)

IN CASE OF NRI's/Foreign National/FII's/OCB/OTHERS (As may be applicable)

RBI Approval Reference No.		RBI Approval Date	D D M M Y Y Y Y
SEBI Registration No. (For FII's)			
Please attach copy of permission for dealing in securities from authorised dealer (bank) - RBI Approval			

With reference to my/our Demat account maintain with Findoc Investmart Private Limited, I/We hereby confirm that I/We have complied with, and shall continue to comply with Foreign Exchange Management Act (FEMA), 1999 and Rules & Regulations issued thereunder and other applicable laws .

✍ Signature of Client

BANK ACCOUNT(S) DETAILS

Sr.	Bank Name	Branch Address & Pin Code	Type of Bank Account / A/c No.	MICR Code
1.			☐ Saving ☐ Current ☐ Others_____ No. _____	IFSC Code_____
	Alternative Bank Details only for Trading Account			
1.			☐ Saving ☐ Current ☐ Others_____ No. _____	IFSC Code_____

*Copy of cancelled cheque with MICR & IFSC Code is required.

MANDATORY

STANDING INSTRUCTIONS

I/We authorise you to receive credits automatically into my/our account (If you do not wish to authorise for credit kindly tick at 'No')	☐ Yes ☐ No
Account to be operated through Power of Attorney (PoA)	☐ Yes ☐ No

SMS Alert Facilitiy [Mandatory if you are giving PoA. Ensure that the mobile no. is provided in the KYC application form]

First/Sole Holder ☐ YES ☐ NO	Second Holder ☐ YES ☐ NO	Third Holder ☐ YES ☐ NO
Address for communication / Corporate Benefits (Default option is Local Address)	☐ Local / Permanent Adress	☐ Correspondence Address / Foreign Address

ADDITIONAL DETAILS

- Mode of Receiving Annual Reports, AGM Notices & other Communications From issuers & RTA's ☐ Physical Form ☐ Electronic Form
- Mode of receiving Right & Obligations(Exchanges & Depositories)/RDD/Do & Don't & other document as per SEBI Cir. No. CIR/MIRSD/64/2016 ☐ Physical Form ☐ Electronic Form
- Mode of receiving statement of Account/ECN & other documents ☐ Physical Form ☐ Electronic Form [Read Note & ensure that email id is provided in KYC application form.

Specify your Email id, if applicable	[E-mail Id mentioned in Part-I]	**E-mail Alert Facility**	☐ Yes ☐ No
Whether you wish to avail of the facility of internet trading/ wireless technology ☐ Yes ☐ No		Please specify	
Number of years of Investment/Trading Experience ..... Years		**No download for e-mail ID to Issuer / RTA**	☐ Yes ☐ No

- Standing Instructions for Auto Pledge Confirmation by Pledge ☐ Yes (Read Note 5) ☐ No
- In case of non-individuals, name, designation, PAN, UID, signature, residential address and photographs of persons authorized to deal in securities on behalf of ☐ Company ☐ Firm ☐ Others _____
- Any other information

Option for issuance of DIS booklet alongwith account opening

(to be filled by person seeking to open a depository account who have given Power of Attorney to operate the depository account to a stock broker/Participant/Portfolio Manager and do not intend to open a Basic Service Demat Account)

Option for Issue of DIS booklet *(please tick any one)*

Option 1 ☐
I/We wish to receive the Delivery Instruction Slip (DIS) booklet with account opening.

Option 2 ☐
I/We do not wish to receive the DIS booklet with account opening. However, the DIS booklet should be issued to me/ us immediately on my/ our request at any later date.

(3) Signature of First Holder ..... Signature of Second Holder ..... Signature of Third Holder .....

Please tick, if applicable **FOR INDIVIDUAL**

☐ Politically Exposed Person (PEP) ☐ Related to a Politically Exposed Person (PEP)

CLEARING MEMBER DETAILS (To be filled by Clearing Members only)

Name of the Stock Exchange Clearing Member ID		Name of Clearing Corporation/Clearing House	
Trade Name		SEBI Registration No. CM BP - Id (to be filled up by DP)	

TRADING PREFERENCES

*Please sign in the relevant boxes where you wish to trade. The segment not chosen should be struck off by the client.

Exchanges	Segments							
NSE	Cash	(4a)		F&O	(4b)		Currency	(4c)
BSE	Cash	(4d)		F&O	(4e)		Currency	(4f)

If, in future, the client wants to trade on any new segment/new exchange, separate authorization/letter should be taken from the client by the stock broker.

DEPOSITORY ACCOUNT(S) DETAILS

S.No.	Name of Depository	DP ID	Client ID	DP Name
1.	☐NSDL ☐CDSL			
2.	☐NSDL ☐CDSL			

* Copy of client master or latest statement of holding is required.

Option for opening Basic Services Demat Account (BSDA)

With reference to my / our application for opening a depository account, I/We request you to open my/our depository account as a BSDA as per the following details :

	Name	PAN
Sole/First Holder		
Second Holder		
Third Holder		

I/We have read and understood the regulatory (SEBI) guidelines for opening a Basic Services Demat Account and undertake to comply with the aforesaid guidelines from time to time. I/we also undertake to comply with the guidelines issued by any such authority for BSDA facility from time to time. I/We also agree that in case our demat account opened under BSDA facility from time to time. I/We also agree that in case our demat account opened under BSDA facility does not meet the eligibility for BSDA facility as per guidelines issued by SEBI or any such authority at any point of time, my/our BSDA account will be converted to regular demat account without further reference to me/us and will be levied charges as applicable to regular accounts as informed by the DP.I, the first / Sole holder also hereby declare that I do not have / propose to have any other demat account across depositories as a first / sole holder.

H 1st x _____ Sole / First Holder

H 2nd x _____ Second Holder

H 3rd x _____ Third Holder

MANDATORY

PAST ACTIONS

Details of any action/proceedings initiated/pending/ taken by SEBI/ Stock exchange/any other authority against the applicant/constituent or its Partners/promoters/whole time directors/authorized persons in charge of dealing in securities during the last 3 years : ☐ Yes ☐ No if yes, Mention Details.....

DEALINGS THROUGH SUB-BROKERS AND OTHER STOCK BROKERS/AUTHORISED PERSON

◆ If Client is dealing through the sub-broker, provide the following details:

Sub-broker's Name				SEBI Regn. No.	
Registered Office Address					
	City/Town/Village			PIN Code	
	State		Country		
Phone		Fax		Website	

◆ Whether dealing with any other stock broker/sub-broker (in case dealing with multiple stock brokers/sub-brokers, provide details of all)

Name of Stock Broker					
Name of Sub-broker (if any)					
Registered Office Address					
	City/Town/Village			PIN Code	
	State		Country		
Client Code		Exchange			
Details of disputes/dues pending from/to such stock broker/sub- broker					

GUARDIAN DETAILS (where sole holder is a minor) : [For account of a minor, two KYC Application Forms must be filled i.e. one for the guardian and another for the minor (to be signed by guardian)]

Guardian Name			
Relationship of guardian with minor		PAN	

INTRODUCER DETAILS (Optional)

Name of the Introducer							
Status of the Introducer	☐ Sub-broker	☐ Remisier	☐ Authorized Person	☐ Existing Client	☐ Others, please specify		
Address of Introducer							
	City/Town/Village	State		Country		PIN Code	
Phone No. /Mobile No.		Client Code/Client ID (if Existing Client)		Signature of the Introducer			

List of family members (Seperate Annexure maybe used in case number of members is higher)

Sr. No.	Name of Coparcener/Member	Gender	Date of Birth	Relation with Karta	Whether Coparcener/ Member (please specify)

NOMINATION FORM

☐ I/We wish to make a nomination. [As per details given below] ☐ I/We do not wish to make a nomination. [As per details given below]

NOMINATION DETAILS

I/We wish to make a nomination and do hereby nominate the following person(s) who shall receive all securities held in the Depository by me/us in the said beneficiary owner account in the event of my/our death.

Nomination can be made upto three nominees in the account			Details of 1st Nominee	Details of 2nd Nominee	Details of 3rd Nominee
1	Name of the nominee(s) (Mr./Ms.)				
2	Share of each Nominee	Equally ☐ [If not equally, please specify percentage]	%	%	%
			Any odd lot after division shall be transferred to the first nominee mentioned in the form.		
3	Relationship With the Applicant (If any)				
4	Address of Nominee(s)	PIN Code			
5	Mobile/Telephone No. of Nominee(s)				
6	E-mail ID of Nominee(s)				

MANDATORY

7	Nominee Identification details - [Please tick any one of following and provide details of same] ☐ Photograph & Signature ☐ PAN ☐ Aadhaar ☐ Saving Bank Account No. ☐ Proof of Identify ☐ Demat Account ID			
Sr. Nos. 8-14 should be filled only if nominee(s) is a minor :				
8	Date of Birth{in case of minor nominee(s)}			
9	Name of Guardian (Mr./Ms.) {in case of minor nominee(s)}			
10	Address of Guardian(s) PIN Code			
11	Mobile/Telephone no. of Guardian			
12	Email ID of Guardian			
13	Relationship of Guardian with nominee			
14	Guardian Identification details - [Please tick any one of following and provide details of same] ☐ Photograph & Signature ☐ PAN ☐ Aadhaar ☐ Saving Bank Account No. ☐ Proof of Identify ☐ Demat Account ID			

Signature of Witness for Nomination

Name of the Witness	Address	Signature of Witness
		Date D D M M Y Y Y Y

Mode of Operation for Sole / First Holder (Incase of Joint holdings all the holders must sign)

☐ Anyone Singly ☐ Jointly ☐ As per Board Resolution ☐ Others (Pl. Specify)_____

SIGNATURES OF ALL HOLDERS

Signature of Sole/ First Holder/ Guardian/Karta/ Auth. Signatory	(5)
Signature of Second Holder / Auth. Signatory	
Signature of Third Holder / Auth. Signatory	

DECLARATION

1. I/We hereby declare that the Rules, Regulations and By-laws of the Depository, Depository Participants, SEBI, Stock Exchanges & Stock Broker pertaining to an account which are in force now have been read by me / us and I/we have understood the same and I/we agree to abide by and to be bound by the rules as are in force from time to time for such accounts. The details furnished above are true and correct to the best of my/our knowledge and belief and I/we undertake to inform you of any changes therein, immediately. In case any of the above information is found to be false or untrue or misleading or misrepresenting, I/We am/are aware that I/we may be held liable for it.
2. I/We confirm having read explained and understood the contents of the document on policy and procedures of the Stock Brokerand the tariff sheet.
I/We further confirm having read and understood the contents of the 'Rights and Obligations' document(s) (Depositaroy & Trading) and 'Risk Disclosure Document' (Trading). I/We do hereby agree to be bound by such provisions as outlined in these documents. I/we also declare that I/we have complied and will continue to comply with FEMA regulations. I/We hereby acknowledge the receipt of Rights and Obligations of Stock Brokers, Sub-Brokers and Clients (Trading) and also Rights and Obligations of the Beneficial Owner and Depository Participant. I/We have also been informed that the standard set of documents has been displayed for Information on stock broker's designated website, if any.

Place :_____ Date _____

MANDATORY

NOTES :

1. All communication shall be sent at the address of the Sole/First holder only.
2. Thumb impressions and signatures other than English or Hindi or any of the other language not contained in the 8th Schedule of the Constitution of India must be attested by a Magistrate or a Notary Public or a Special Executive Magistrate.
3. Instructions related to nomination, are as below:
   I. The nomination can be made only by individuals holding beneficiary owner accounts and / or trading account on their own behalf singly or jointly. Non- individuals including society, trust, body corporate, partnership firm, karta of Hindu Undivided Family, holder of power of attorney cannot nominate. If the account is held jointly all joint holders will sign the nomination form.
   II. A minor can be nominated. In that event, the name and address of the Guardian of the minor nominee shall be provided by the beneficial owner / trading account owner.
   III. The Nominee shall not be a trust, society, body corporate, partnership firm, karta of Hindu Undivided Family or a Power of Attorney holder. A non-resident Indian can be a Nominee, subject to the exchange controls in force, from time to time.
   IV. Nomination in respect of the beneficiary owner account / trading account stands rescinded upon closure of the beneficiary owner account / trading account. Similarly, the nomination in respect of the securities shall stand terminated upon transfer of the securities / monies.
   V. Transfer of securities/ monies in favour of a Nominee shall be valid discharge by the depository and the Participant and / or Member Broker against the legal heir.
   VI. The cancellation of nomination can be made by individuals only holding beneficiary owner accounts / trading account on their own behalf singly or jointly by the same persons who made the original nomination. Non- individuals including society, trust, body corporate, partnership firm, karta of Hindu Undivided Family, holder of power of attorney cannot cancel the nomination. If the beneficiary owner account / / trading account is held jointly, all joint holders will sign the cancellation form.
   VII. On cancellation of the nomination, the nomination shall stand rescinded and the depository and Member Broker shall not be under any obligation to transfer the securities/ monies in favour of the Nominee.
   VIII. Nomination can be made upto three nominees in a demat account. In case of multiple nominees, the Client must specify the percentage of share for each nominee that shall total upto hundred percent. In the event of the beneficiary owner not indicating any percentage of allocation/share for each of the nominees, the default option shall be to settle the claims equally amongst all the nominees.
   IX. On request of Substitution of existing nominees by the beneficial owner, the earlier nomination shall stand rescinded. Hence, details of nominees as mentioned in the FORM 10 at the time of substitution will be considered. Therefore, please mention the complete details of all the nominees.
   X. Copy of any proof of identity must be accompanied by original for verification or duly attested by any entity authorized for attesting the documents, as provided in Annexure D.
   XI. Savings bank account details shall only be considered if the account is maintained with the same participant.
   XII. DP ID and Client ID shall be provided where demat details is required to be provided.
4. For Seperate Mobile Number and E-mail address, 'Family' is defined as self, spouse, dependent children and dependent parents.
5. I/We have read and understood the Securities and Exchange Board of India's guidelines on pledging of shares in dematerialised form as regulated by SEBI (Depositories and Participants) Regulation, 1996 and Depositories Act, 1996.
6. For receiving Statement of Account in electronic form:
   I. Client must ensure the confidentiality of the password of the email account.
   II. Client must promptly inform the Participant if the email address has changed.
   III. Client may opt to terminate this facility by giving 10 days prior notice. Similarly, Participant may also terminate this facility by giving 10 days prior notice.
7. Strike off whichever is not applicable.

FOR OFFICE USE ONLY

UCC Code allotted to the Client		DP Client ID	
I / We undertake that we have made the client aware of 'Policy and Procedures', tariff sheet and all the non-mandatory documents. I/We have also made the client aware of 'Rights and Obligations' document (s), RDD and Guidance Note. I/We have given/sent him a copy of all the KYC documents. I/We undertake that any change in the 'Policy and Procedures', tariff sheet and all the non-mandatory documents would be duly intimated to the clients. I/We also undertake that any change in the 'Rights and Obligations' and RDD would be made available on my/our website, if any, for the information of the clients. Date :			**Signature of the Authorised Signatory of Findoc Investmart Private Limited. with Seal & Stamp**

MANDATORY

TARIFF SHEET — NSE/BSE

BROKERAGE

Capital Market (Cash) Segment				Derivatives Segment				Currency Derivatives Segment			
Delivery		Jobbing		Futures		Option		Futures		Option	
%	Min (Rs.)	%	Min (Rs.)	%	Min (Rs.)	%	(Rs./ lot)	%	Min (Rs.)	%	(Rs./lot)

In addition to above brokerage, additional charges including statutory levies i.e. stamp duty, exchange transaction charges, SEBI fees, GST, STT, Clearing charges (if any), other taxes and charges, investor protection fund fees etc. charged by the statutory authorities/Exchange(s), delayed payment charges, cheque bounce charges, auction settlement charges as may be applicable will be charged.

I/We hereby agree with the charges and Brokerage Terms & Conditions mentioned above.

(6)

Signature of First Holder ..... Signature of Second Holder ..... Signature of Third Holder

SCHEDULE OF SERVICE CHARGES FOR DP SERVICES — **SCHEDULE - A**

S. No.	Services	Schemes (Please select)			
		☐ Scheme-I	☐ Scheme-2	☐ Scheme -3	☐ Scheme-BSDA
1.	Account Opening Charges	NIL	NIL	NIL	NIL
2.	Security Deposit (Refundable but not earlier than expiry of one year from date of opening of account)*	NIL	NIL	Individual - Rs. 4000	NIL
3.	Annual Maintenance Charges	Individual - Rs. 550/- (For Individual only) For Life Time	Individual - Rs. 300/- Corporate - Rs. 1050/- (For one year)	NIL	NIL for Holding value till Rs. 50000/- Rs. 100/- for holding value from Rs 50001/- to Rs. 200000/-
4.	Deliveries/Debit Transaction a) Within DP b) Outside DP	 Rs.14/- per ISIN per transaction Rs. 21/- per ISIN per transaction	 Rs.14/- per ISIN per transaction Rs. 21/- per ISIN per transaction	 Rs.14/- per ISIN per transaction Rs. 21/- per ISIN per transaction	 Rs.14/- per ISIN per transaction Rs. 21/- per ISIN per transaction
5.	Charges for Pledge Creation /Pledge Closure	Rs. 25/-	Rs. 25/-	Rs. 25/-	Rs. 25/-
6.	Dematerialization/Demat Rejection	Rs. 5/- per certificate and Rs 30/- per DRF request for Postal Charges. Rs. 30/- per rejection, if any for postal charges.			Rs. 5/- per certificate and Rs 30/- per DRF request for Postal Charges. Rs. 30/- per rejection, if any for postal charges.
7.	Rematerialization	Rs. 15/- per every 100 securities or part thereof or a flat fee of Rs. 15/- per certificate which is higher will be applicable maximum Rs. 5 Lacs. plus 30/- postal charges.			Rs. 15/- per every 100 securities or part thereof or a flat fee of Rs. 15/- per certificate which is higher will be applicable maximum Rs. 5 Lacs. plus 30/- postal charges.
8.	Additional DIS Requisition	Rs. 20/- per booklet	Rs. 20/- per booklet	Rs. 20/- per booklet	Rs. 20/- per booklet
9.	Additional request for account statement or holding with valuation, freeze and unfreeze, and any modification in the client master etc.	Rs. 25/- per request	Rs. 25/- per request	Rs. 25/- per request	Rs. 25/- per request
10.	Speed-e facility	Rs. 100/- p.a. (in addition to regular AMC)	Rs. 100/- p.a (in addition to regular AMC)	Rs. 100/- p.a (in addition to regular AMC)	Rs. 150/- p.a (in addition to regular AMC)

* Deposit Amount will be refunded only on closure of Demat Account by Credit to the Trading Ledger of Account.

Notes:

1. Taxes/duties and other government levies extra as applicable from time to time.
2. Any other services which are not mentioned above will be charged separately as per the rates applicable from time to time. Out of pocket expenses including courier charges for overseas consignment will be charged extra on actual basis.
3. Findoc Investmart Private Limited reserves the right to revise the tariff structure from time to time with a notice period of 30 days at its sole discretion, under intimation to clients either by way of ordinary post or by an email or by an SMS or by notification on the back office interface.
4. Service charges for DP services for clients of Findoc Investmart Private Limited will be debited to their trading accounts.
5. Findoc Investmart Private Limited may suspend/freeze the depository services of the account holder on non payment of outstanding bill till the time outstanding DP service charges is received.
6. Any additional charges/taxes/statutory levies, charged statutory authority as and when applicable will be levied.
7. Basic Services Demat Account (BSDA) is meant only for individual investors as per SEBI Circular dated 27.08.2012, provided the individual investor has one BO account only across all Depositories as a first/sole holder.

(7)

Signature of First Holder ..... Signature of Second Holder ..... Signature of Third Holder

Rights and Obligations of Beneficial Owner and Depository Participant as prescribed by SEBI and Depositories

General Clause

1. The Beneficial Owner and the Depository participant (DP) shall be bound by the provisions of the Depositories Act, 1996, SEBI (Depositories and Participants) Regulations, 1996, Rules and Regulations of Securities and Exchange Board of India (SEBI), Circulars / Notifications/Guidelines issued there under, Bye Laws and Business Rules/Operating Instructions issued by the Depositories and relevant notifications of Government Authorities as may be in force from time to time.
2. The DP shall open/activate demat account of a beneficial owner in the depository system only after receipt of complete Account opening form, KYC and supporting documents as specified by SEBI from time to time.

Beneficial Owner information

3. The DP shall maintain all the details of the beneficial owner(s) as mentioned in the account opening form, supporting documents submitted by them and/or any other information pertaining to the beneficial owner confidentially and shall not disclose the same to any person except as required by any statutory, legal or regulatory authority in this regard.
4. The Beneficial Owner shall immediately notify the DP in writing, if there is any change in details provided in the account opening form as submitted to the DP at the time of opening the demat account or furnished to the DP from time to time.

Fees/Charges/Tariff

5. The Beneficial Owner shall pay such charges to the DP for the purpose of holding and transfer of securities in dematerialized form and for availing depository services as may be agreed to from time to time between the DP and the Beneficial Owner as set out in the Tariff Sheet provided by the DP. It may be informed to the Beneficial Owner that "no charges are payable for opening of demat accounts"
6. In case of Basic Services Demat Accounts, the DP shall adhere to the charges structure as laid down under the relevant SEBI and/or Depository circulars/ directions/ notifications issued from time to time.
7. The DP shall not increase any charges/tariff agreed upon unless it has given a notice in writing of not less than thirty days to the Beneficial Owner regarding the same.

Dematerialization.

8. The Beneficial Owner shall have the right to get the securities, which have been admitted on the Depositories, dematerialized in the form and manner laid down under the Bye Laws, Business Rules and Operating Instructions of the depositories.

Separate Accounts

9. The DP shall open separate accounts in the name of each of the beneficial owners and securities of each beneficial owner shall be segregated and shall not be mixed up with the securities of other beneficial owners and/or DP's own securities held in dematerialized form.
10. Th'e DP shall not facilitate the Beneficial Owner to create or permit any pledge and /or hypothecation or any other interest or encumbrance over all or any of such securities submitted for dematerialization and/or held in demat account securities submitted for dematerialization and/or held in demat account except in the form and manner prescribed in the Depositories Act, 1996, SEBI (Depositories and Participants) Regulations, 1996 and Bye-Laws/Operating Instructions/Business Rules of the Depositories.

Transfer of Securities

11. The DP shall effect transfer to and form the demat accounts of the Beneficial Owner only on the basis of an order, instruction, direction or mandate duly authorized by the Beneficial Owner and the DP shall maintain the original documents and the audit trail of such authorizations.
12. The Beneficial Owner reserves the right to give standing instructions with regard to the crediting of securities in his demat account and the DP shall act according to such instructions.

Statement of account

13. The DP shall provide statements of accounts to the beneficial owner in such form and manner and at such time as agreed with the Beneficial Owner and as specified by SEBI/depository in this regard.
14. However, if there is no transaction in the demat account, or if the balance has become Nil during the year, the DP shall send one physical statement of holding annually to such BOs and shall resume sending the transaction statement as and when there is a transaction in the account.
15. The DP may provide the services of issuing the statement of demat accounts in an electronic mode if the Beneficial Owner so desires. The DP will furnish to the Beneficial Owner the statement of demat accounts under its digital signature, as governed under the information Technology Act, 2000. However if the DP does not have the facility of providing the statement of demat account inthe electronic mode, then the Participant shall be obliged to forward the statement of demat accounts in physical form.
16. In case of Basic Services Demat Account, the DP shall send the transaction statements as mandated by SEBI and/or Depository from time to time.

Manner of Closure of Demat account

17. The DP shall have the right to close the demat account of the Beneficial Owner, for any reasons whatsoever, provided the DP has given a notice In writing of not less than thirty days to the Beneficial Owner as well as to the Depository. Similarly, the Beneficial Owner shall have the right to close his/her demat account held with the DP provided no charges are payable by him/her to the DP. In such an event, the Beneficial Owner shall specify whether the balances in their demat account should be transferred to another demat account of the beneficial Owner held with another DP or to rematerialize the security balances held.
18. Based on the instructions of the Beneficial Owner, the DP shall initiate the procedure for transferring such security balances or rematerialize such security balances within a period of thirty days as per procedure specified from time to time by the depository. Provided further, closure of the demat account shall not affect the rights, liabilities and obligations of either the Beneficial Owner or the DP and shall continue to bind the parties to their satisfactory completion.

Default in payment of charges

19. In event of beneficial Owner committing a default ini the payment of any amount provided in Clause 5 & 6 within a period of thirty days from the date of demand, without prejudice to the right of the DP to close the demat account of the Beneficial Owner, the DP may charge interest at a rate as specified by the Depository from time to time for the period of such default.
20. In case the beneficial Owner has failed to make the payment of any of the amounts as provided in Clause 5&6 specified above, the DP after giving two days notice to the Beneficial Owner shall have the right to stop processing of instructions of the Beneficial Owner till such time he makes the payment along with interest, if any.

Liability of the Depository

21. As per Section 16 of Depositories Act, 1996,
    1. Without prejudice to the provisions of any other law for the time being in force, any loss caused to the beneficial owner due to the negligence of the depository or the participant, the depository shall indemnify such beneficial owner.
    2. Where the loss due to the negligence of the participant under Clause (1) above, is indemnified by the depository, the depository shall have the right to recover the same from such participant.

Freezing/Defreezing of accounts

22. The Beneficial Owner may exercise the right to freeze/defreeze his/her demat account maintained with the DP in accordance with the procedure and subject to the restrictions laid down under the Bye Laws and Business Rules/Operating Instructions.
23. The DP or the Depository shall have the right to freeze/defreeze the accounts of the Beneficial Owners on receipt of instructions received from any regulator or court or any statutory authority.

Redressal of Investor grievance

24. The DP shall redress all grievances of the Beneficial Owner against the DP within a period of thirty days from the date of receipt of the complaint

Authorized representative

25. If the Beneficial Owner is a body corporate or a legal entity, it shall, along with the account opening from, furnish to the DP, a list of officials authorized by it, who shall represent and interact on its behalf with the Participant. Any change in such list including additions, deletions or alterations thereto shall be forthwith communicated to the Participant.

Law and Jurisdiction

26. In addition to the specific rights set out in this document, the DP and the Beneficial owner shall be entitled to exercise any other rights which the DP or the Beneficial Owner may have under the Rules, Bye Laws and Regulations of the respective Depository in which the demat account is opened and circulars/notices issued there under or Rules and Regulations of SEBI.
27. The provisions of this document shall always be subject to Government notification, any rules, regulations, guidelines and circulars/ notices issued by the SEBI and Rules, Regulations and Bye-laws of the relevant Depository, where the Beneficial Owner maintains his/her account, that may be in force from time to time.
28. The Beneficial Owner and the DP shall abide by the arbitration and conciliation procedure prescribed under the Bye-laws of the depository and that such procedure shall be application to any disputes between the DP and the Beneficial Owner.
29. Words and expressions which are used in this document but which are not defined herein shall unless the context otherwise requires, have the same meanings as assigned thereto in the Rules, Bye-laws and Regulations and circulars/notices issued there under by the depository and or SEBI.
30. Any changes in the rights and obligations which are specified by SEBI/Depositories shall also be brought to the notice of the clients at once.
31. If the rights and obligations of the parties hereto are altered by virtue of change in Rules and regulations of SEBI or Bye-laws, Rules and Regulations of the relevant Depository, where the Beneficial Owner maintains his/her account, such changes shall be deemed to have been incorporated herein in modification of the rights and obligations of the parties mentioned in this document.

RIGHTS AND OBLIGATIONS OF STOCK BROKERS, SUB-BROKERS AND CLIENTS

As prescribed by SEBI and Stock Exchanges

1. The client shall invest/trade in those securities/ contracts/other instruments admitted to dealings on the Exchanges as defined in the Rules, Byelaws and Regulations of Exchanges/ Securities and Exchange Board of India (SEBI) and circulars/notices issued there under from time to time.
2. The stock broker, sub-broker and the client shall be bound by all the Rules, Byelaws and Regulations of the Exchange and circulars/notices issued there under and Rules and Regulations of SEBI and relevant notifications of Government authorities as may be in force from time to time.
3. The client shall satisfy itself of the capacity of the stock broker to deal in securities and/or deal in derivatives contracts and wishes to execute its orders through the stock broker and the client shall from time to time continue to satisfy itself of such capability of the stock broker before executing orders through the stock broker.
4. The stock broker shall continuously satisfy itself about the genuineness and financial soundness of the client and investment objectives relevant to the services to be provided.
5. The stock broker shall take steps to make the client aware of the precise nature of the Stock broker's liability for business to be conducted, including any limitations, the liability and the capacity in which the stock broker acts.
6. The sub-broker shall provide necessary assistance and co-operate with the stock broker in all its dealings with the client(s).

CLIENT INFORMATION

7. The client shall furnish all such details in full as are required by the stock broker in "Account Opening Form" with supporting details, made mandatory by stock exchanges/SEBI from time to time.
8. The client shall familiarize himself with all the mandatory provisions in the Account Opening documents. Any additional clauses or documents specified by the stock broker shall be non-mandatory, as per terms & conditions accepted by the client.
9. The client shall immediately notify the stock broker in writing if there is any change in the information in the 'account opening form' as provided at the time of account opening and thereafter; including the information on winding up petition/insolvency petition or any litigation which may have material bearing on his capacity. The client shall provide/update the financial information to the stock broker on a periodic basis.
10. The stock broker and sub-broker shall maintain all the details of the client as mentioned in the account opening form or any other information pertaining to the client, confidentially and that they shall not disclose the same to any person/authority except as required under any law/regulatory requirements. Provided however that the stock broker may so disclose information about his client to any person or authority with the express permission of the client.

MARGINS

11. The client shall pay applicable initial margins, withholding margins, special margins or such other margins as are considered necessary by the stock broker or the Exchange or as may be directed by SEBI from time to time as applicable to the segment(s) in which the client trades. The stock broker is permitted in its sole and absolute discretion to collect additional margins (even though not required by the Exchange, Clearing House/Clearing Corporation or SEBI) and the client shall be obliged to pay such margins within the stipulated time.
12. The client understands that payment of margins by the client does not necessarily imply complete satisfaction of all dues. In spite of consistently having paid margins, the client may, on the settlement of its trade, be obliged to pay (or entitled to receive) such further sums as the contract may dictate/require.

TRANSACTIONS AND SETTLEMENTS

13. The client shall give any order for buy or sell of a security/derivatives contract in writing or in such form or manner, as may be mutually agreed between the client and the stock broker. The stock broker shall ensure to place orders and execute the trades of the client, only in the Unique Client Code assigned to that client.
14. The stock broker shall inform the client and keep him apprised about trading/settlement cycles, delivery/payment schedules, any changes therein from time to time, and it shall be the responsibility in turn of the client to comply with such schedules/procedures of the relevant stock exchange where the trade is executed.
15. The stock broker shall ensure that the money/securities deposited by the client shall be kept in a separate account, distinct from his/its own account or account of any other client and shall not be used by the stock broker for himself/itself or for any other client or for any purpose other than the purposes mentioned in Rules, Regulations, circulars, notices, guidelines of SEBI and/or Rules, Regulations, Bye-laws, circulars and notices of Exchange.
16. Where the Exchange(s) cancels trade(s) suo moto all such trades including the trade/s done on behalf of the client shall ipso facto stand cancelled, stock broker shall be entitled to cancel the respective contract(s) with client(s).
17. The transactions executed on the Exchange are subject to Rules, Byelaws and Regulations and circulars/notices issued thereunder of the Exchanges where the trade is executed and all parties to such trade shall have submitted to the jurisdiction of such court as may be specified by the Byelaws and Regulations of the Exchanges where the trade is executed for the purpose of giving effect to the provisions of the Rules, Byelaws and Regulations of the Exchanges and the circulars/notices issued thereunder.

BROKERAGE

18. The Client shall pay to the stock broker brokerage and statutory levies as are prevailing from time to time and as they apply to the Client's account, transactions and to the services that stock broker renders to the Client. The

stock broker shall not charge brokerage more than the maximum brokerage permissible as per the rules, regulations and bye-laws of the relevant stock exchanges and/or rules and regulations of SEBI.

LIQUIDATION AND CLOSE OUT OF POSITION

19. Without prejudice to the stock broker's other rights (including the right to refer a matter to arbitration), the client understands that the stock broker shall be entitled to liquidate/close out all or any of the client's positions for non-payment of margins or other amounts, outstanding debts, etc. and adjust the proceeds of such liquidation/close out, if any, against the client's liabilities/obligations. Any and all losses and financial charges on account of such liquidation/closing-out shall be charged to and borne by the client.
20. In the event of death or insolvency of the client or his/its otherwise becoming incapable of receiving and paying for or delivering or transferring securities which the client has ordered to be bought or sold, stock broker may close out the transaction of the client and claim losses, if any, against the estate of the client. The client or his nominees, successors, heirs and assignee shall be entitled to any surplus which may result there from. The client shall note that transfer of funds/securities in favor of a Nominee shall be valid discharge by the stock broker against the legal heir.
21. The stock broker shall bring to the notice of the relevant Exchange the information about default in payment/delivery and related aspects by a client. In case where defaulting client is a corporate entity/partnership/proprietary firm or any other artificial legal entity, then the name(s) of Director(s)/Promoter(s)/Partner(s)/Proprietor as the case may be, shall also be communicated by the stock broker to the relevant Exchange(s).

DISPUTE RESOLUTION

22. The stock broker shall provide the client with the relevant contact details of the concerned Exchanges and SEBI.
23. The stock broker shall co-operate in redressing grievances of the client in respect of all transactions routed through it and in removing objections for bad delivery of shares, rectification of bad delivery, etc.
24. The client and the stock broker shall refer any claims and/or disputes with respect to deposits, margin money, etc., to arbitration as per the Rules, Byelaws and Regulations of the Exchanges where the trade is executed and circulars/notices issued thereunder as may be in force from time to time.
25. The stock broker shall ensure faster settlement of any arbitration proceedings arising out of the transactions entered into between him vis-à-vis the client and he shall be liable to implement the arbitration awards made in such proceedings.
26. The client/stock-broker understands that the instructions issued by an authorized representative for dispute resolution, if any, of the client/stock-broker shall be binding on the client/stock-broker in accordance with the letter authorizing the said representative to deal on behalf of the said client/stock-broker.

TERMINATION OF RELATIONSHIP

27. This relationship between the stock broker and the client shall be terminated; if the stock broker for any reason ceases to be a member of the stock exchange including cessation of membership by reason of the stock broker's default, death, resignation or expulsion or if the certificate is cancelled by the Board.
28. The stock broker, sub-broker and the client shall be entitled to terminate the relationship between them without giving any reasons to the other party, after giving notice in writing of not less than one month to the other parties. Notwithstanding any such termination, all rights, liabilities and obligations of the parties arising out of or in respect of transactions entered into prior to the termination of this relationship shall continue to subsist and vest in/be binding on the respective parties or his/its respective heirs, executors, administrators, legal representatives or successors, as the case may be.
29. In the event of demise/insolvency of the sub-broker or the cancellation of his/its registration with the Board or/withdrawal of recognition of the sub-broker by the stock exchange and/or termination of the agreement with the sub broker by the stock broker, for any reason whatsoever, the client shall be informed of such termination and the client shall be deemed to be the direct client of the stock broker and all clauses in the 'Rights and Obligations' document(s) governing the stock broker, sub-broker and client shall continue to be in force as it is, unless the client intimates to the stock broker his/its intention to terminate their relationship by giving a notice in writing of not less than one month.

ADDITIONAL RIGHTS AND OBLIGATIONS

30. The stock broker shall ensure due protection to the client regarding client's rights to dividends, rights or bonus shares, etc. in respect of transactions routed through it and it shall not do anything which is likely to harm the interest of the client with whom and for whom they may have had transactions in securities.
31. The stock broker and client shall reconcile and settle their accounts from time to time as per the Rules, Regulations, Bye Laws, Circulars, Notices and Guidelines issued by SEBI and the relevant Exchanges where the trade is executed.
32. The stock broker shall issue a contract note to his constituents for trades executed in such format as may be prescribed by the Exchange from time to time containing records of all transactions including details of order number, trade number, trade time, trade price, trade quantity, details of the derivatives contract, client code, brokerage, all charges levied etc. and with all other relevant details as required therein to be filled in and issued in such manner and within such time as prescribed by the Exchange. The stock broker shall send contract notes to the investors within one working day of the execution of the trades in hard copy and/or in electronic form using digital signature.
33. The stock broker shall make pay out of funds or delivery of securities, as the case may be, to the Client within one working day of receipt of the payout

from the relevant Exchange where the trade is executed unless otherwise specified by the client and subject to such terms and conditions as may be prescribed by the relevant Exchange from time to time where the trade is executed.

34. The stock broker shall send a complete `Statement of Accounts' for both funds and securities in respect of each of its clients in such periodicity and format within such time, as may be prescribed by the relevant Exchange, from time to time, where the trade is executed. The Statement shall also state that the client shall report errors, if any, in the Statement within such time as may be prescribed by the relevant Exchange from time to time where the trade was executed, from the receipt thereof to the Stock broker.

35. The stock broker shall send daily margin statements to the clients. Daily Margin statement should include, inter-alia, details of collateral deposited, collateral utilized and collateral status (available balance/due from client) with break up in terms of cash, Fixed Deposit Receipts (FDRs), Bank Guarantee and securities.

36. The Client shall ensure that it has the required legal capacity to, and is authorized to, enter into the relationship with stock broker and is capable of performing his obligations and undertakings hereunder. All actions required to be taken to ensure compliance of all the transactions, which the Client may enter into shall be completed by the Client prior to such transaction being entered into.

ELECTRONIC CONTRACT NOTES (ECN)

37. In case, client opts to receive the contract note in electronic form, he shall provide an appropriate e-mail id to the stock broker. The client shall communicate to the stock broker any change in the email-id through a physical letter. If the client has opted for internet trading, the request for change of email id may be made through the secured access by way of client specific user id and password.

38. The stock broker shall ensure that all ECNs sent through the e-mail shall be digitally signed, encrypted, non-tamper able and in compliance with the provisions of the IT Act, 2000. In case, ECN is sent through e-mail as an attachment, the attached file shall also be secured with the digital signature, encrypted and non-tamperable.

39. The client shall note that non-receipt of bounced mail notification by the stock broker shall amount to delivery of the contract note at the e-mail ID of the client.

40. The stock broker shall retain ECN and acknowledgement of the e-mail in a soft and non-tamperable form in the manner prescribed by the exchange in compliance with the provisions of the IT Act, 2000 and as per the extant rules/regulations/ circulars/guidelines issued by SEBI/Stock Exchanges from time to time. The proof of delivery i.e., log report generated by the system at the time of sending the contract notes shall be maintained by the stock broker for the specified period under the extant regulations of SEBI/stock exchanges. The log report shall provide the details of the contract notes that are not delivered to the client/e-mails rejected or bounced back. The stock broker shall take all possible steps to ensure receipt of notification of bounced mails by him at all times within the stipulated time period under the extant regulations of SEBI/stock exchanges.

41. The stock broker shall continue to send contract notes in the physical mode to such clients who do not opt to receive the contract notes in the electronic form. Wherever the ECNs have not been delivered to the client or has been rejected (bouncing of mails) by the e-mail ID of the client, the stock broker shall send a physical contract note to the client within the stipulated time under the extant regulations of SEBI/stock exchanges and maintain the proof of delivery of such physical contract notes.

42. In addition to the e-mail communication of the ECNs to the client, the stock broker shall simultaneously publish the ECN on his designated web-site, if any, in a secured way and enable relevant access to the clients and for this purpose, shall allot a unique user name and password to the client, with an option to the client to save the contract note electronically and/or take a print out of the same.

LAW AND JURISDICTION

43. In addition to the specific rights set out in this document, the stock broker, sub-broker and the client shall be entitled to exercise any other rights which the stock broker or the client may have under the Rules, Bye-laws and Regulations of the Exchanges in which the client chooses to trade and circulars/notices issued thereunder or Rules and Regulations of SEBI.

44. The provisions of this document shall always be subject to Government notifications, any rules, regulations, guidelines and circulars/notices issued by SEBI and Rules, Regulations and Bye laws of the relevant stock exchanges, where the trade is executed, that may be in force from time to time.

45. The stock broker and the client shall abide by any award passed by the Arbitrator(s) under the Arbitration and Conciliation Act, 1996. However, there is also a provision of appeal within the stock exchanges, if either party is not satisfied with the arbitration award.

46. Words and expressions which are used in this document but which are not defined herein shall, unless the context otherwise requires, have the same meaning as assigned thereto in the Rules, Byelaws and Regulations and circulars/notices issued thereunder of the Exchanges/SEBI.

47. All additional voluntary clauses/document added by the stock broker should not be in contravention with rules/regulations/notices/circulars of Exchanges/SEBI. Any changes in such voluntary clauses/document(s) need to be preceded by a notice of 15 days. Any changes in the rights and obligations which are specified by Exchanges/SEBI shall also be brought to the notice of the clients.

48. If the rights and obligations of the parties hereto are altered by virtue of change in Rules and regulations of SEBI or Bye-laws, Rules and Regulations of the relevant stock Exchanges where the trade is executed, such changes shall be deemed to have been incorporated herein in modification of the rights and obligations of the parties mentioned in this document.

MANDATORY

INTERNET & WIRELESS TECHNOLOGY BASED TRADING FACILITY PROVIDED BY STOCK BROKERS TO CLIENT

(All the clauses mentioned in the 'Rights and Obligations' document(s) shall be applicable. Additionally, the clauses mentioned herein shall also be applicable.)

1. Stock broker is eligible for providing Internet based trading (IBT) and securities trading through the use of wireless technology that shall include the use of devices such as mobile phone, laptop with data card, etc. which use Internet Protocol (IP). The stock broker shall comply with all requirements applicable to internet based trading/securities trading using wireless technology as may be specified by SEBI & the Exchanges from time to time.
2. The client is desirous of investing/trading in securities and for this purpose, the client is desirous of using either the internet based trading facility or the facility for securities trading through use of wireless technology. The Stock broker shall provide the Stock broker's IBT Service to the Client, and the Client shall avail of the Stock broker's IBT Service, on and subject to SEBI/Exchanges Provisions and the terms and conditions specified on the Stock broker's IBT Web Site provided that they are in line with the norms prescribed by Exchanges/SEBI.
3. The stock broker shall bring to the notice of client the features, risks, responsibilities, obligations and liabilities associated with securities trading through wireless technology/internet/smart order routing or any other technology should be brought to the notice of the client by the stock broker.
4. The stock broker shall make the client aware that the Stock Broker's IBT system itself generates the initial password and its password policy as stipulated in line with norms prescribed by Exchanges/SEBI.
5. The Client shall be responsible for keeping the Username and Password confidential and secure and shall be solely responsible for all orders entered and transactions done by any person whosoever through the Stock broker's IBT System using the Client's Username and/or Password whether or not such person was authorized to do so. Also the client is aware that authentication technologies and strict security measures are required for the internet trading/securities trading through wireless technology through order routed system and undertakes to ensure that the password of the client and/or his authorized representative are not revealed to any third party including employees and dealers of the stock broker.
6. The Client shall immediately notify the Stock broker in writing if he forgets his password, discovers security flaw in Stock Broker's IBT System, discovers/suspects discrepancies/ unauthorized access through his username/password/account with full details of such unauthorized use, the date, the manner and the transactions effected pursuant to such unauthorized use, etc.
7. The Client is fully aware of and understands the risks associated with availing of a service for routing orders over the internet/securities trading through wireless technology and Client shall be fully liable and responsible for any and all acts done in the Client's Username/password in any manner whatsoever.
8. The stock broker shall send the order/trade confirmation through email to the client at his request. The client is aware that the order/ trade confirmation is also provided on the web portal. In case client is trading using wireless technology, the stock broker shall send the order/trade confirmation on the device of the client.
9. The client is aware that trading over the internet involves many uncertain factors and complex hardware, software, systems, communication lines, peripherals, etc. are susceptible to interruptions and dislocations. The Stock broker and the Exchange do not make any representation or warranty that the Stock broker's IBT Service will be available to the Client at all times without any interruption.
10. The Client shall not have any claim against the Exchange or the Stock broker on account of any suspension, interruption, non-availability or malfunctioning of the Stock broker's IBT System or Service or the Exchange's service or systems or non-execution of his orders due to any link/system failure at the Client/Stock brokers/Exchange end for any reason beyond the control of the stock broker/ Exchanges.

RISK DISCLOSURE DOCUMENT FOR CAPITAL MARKET AND DERIVATIVES SEGMENTS

This document contains important information on trading in Equities/Derivatives Segments of the stock exchanges. All prospective constituents should read this document before trading in Equities/Derivatives Segments of the Exchanges.

Stock exchanges/SEBI does neither singly or jointly and expressly nor impliedly guarantee nor make any representation concerning the completeness, the adequacy or accuracy of this disclosure document nor have Stock exchanges /SEBI endorsed or passed any merits of participating in the trading segments. This brief statement does not disclose all the risks and other significant aspects of trading.

In the light of the risks involved, you should undertake transactions only if you understand the nature of the relationship into which you are entering and the extent of your exposure to risk.

You must know and appreciate that trading in Equity shares, derivatives contracts or other instruments traded on the Stock Exchange, which have varying element of risk, is generally not an appropriate avenue for someone of limited resources/limited investment and/or trading experience and low risk tolerance. You should therefore carefully consider whether such trading is suitable for you in the light of your financial condition. In case you trade on Stock exchanges and suffer adverse consequences or loss, you shall be solely responsible for the same and Stock exchanges/its Clearing Corporation and/or SEBI shall not be responsible, in any manner whatsoever, for the same and it will not be open for you to take a plea that no adequate disclosure regarding the risks involved was made or that you were not explained the full risk involved by the concerned stock broker. The constituent shall be solely responsible for the consequences and no contract can be rescinded on that account. You must acknowledge and accept that there can be no guarantee of profits or no exception from losses while executing orders for purchase and/or sale of a derivatives contract being traded on Stock exchanges.

It must be clearly understood by you that your dealings on Stock exchanges through a stock broker shall be subject to your fulfilling certain formalities set out by the stock broker, which may inter alia include your filling the know your client form, reading the rights and obligations, do's and don'ts, etc., and are subject to the Rules, Byelaws and Regulations of relevant Stock exchanges, its Clearing Corporation, guidelines prescribed by SEBI and in force from time to time and Circulars as may be issued by Stock exchanges or its Clearing Corporation and in force from time to time.

Stock exchanges does not provide or purport to provide any advice and shall not be liable to any person who enters into any business relationship with any stock broker of Stock exchanges and/or any third party based on any information contained in this document. Any information contained in this document must not be construed as business advice. No consideration to trade should be made without thoroughly understanding and reviewing the risks involved in such trading. If you are unsure, you must seek professional advice on the same.

In considering whether to trade or authorize someone to trade for you, you should be aware of or must get acquainted with the following:-

I. BASIC RISKS:

I.1 Risk of Higher Volatility

Volatility refers to the dynamic changes in price that a security/derivatives contract undergoes when trading activity continues on the Stock Exchanges. Generally, higher the volatility of a security/derivatives contract, greater is its price swings. There may be normally greater volatility in thinly traded securities / derivatives contracts than in active securities /derivatives contracts. As a result of volatility, your order may only be partially executed or not executed at all, or the price at which your order got executed may be substantially different from the last traded price or change substantially thereafter, resulting in notional or real losses.

I.2 Risk of Lower Liquidity

Liquidity refers to the ability of market participants to buy and/or sell securities / derivatives contracts expeditiously at a competitive price and with minimal price difference. Generally, it is assumed that more the numbers of orders available in a market, greater is the liquidity. Liquidity is important because with greater liquidity, it is easier for investors to buy and/or sell securities / derivatives contracts swiftly and with minimal price difference, and as a result, investors are more likely to pay or receive a competitive price for securities / derivatives contracts purchased or sold. There may be a risk of lower liquidity in some securities / derivatives contracts as compared to active securities / derivatives contracts. As a result, your order may only be partially executed, or may be executed with relatively greater price difference or may not be executed at all.

I.2.1 Buying or selling securities / derivatives contracts as part of a day trading strategy may also result into losses, because in such a situation, securities / derivatives contracts may have to be sold / purchased at low / high prices, compared to the expected price levels, so as not to have any open position or obligation to deliver or receive a security / derivatives contract.

I.3 Risk of Wider Spreads

Spread refers to the difference in best buy price and best sell price. It represents the differential between the price of buying a security / derivatives contract and immediately selling it or vice versa. Lower liquidity and higher volatility may result in wider than normal spreads for less liquid or illiquid securities / derivatives contracts. This in turn will hamper better price formation.

I.4 Risk-reducing orders

The placing of orders (e.g., "stop loss" orders, or "limit" orders) which are intended to limit losses to certain amounts may not be effective many a time because rapid movement in market conditions may make it impossible to execute such orders.

I.4.1 A "market" order will be executed promptly, subject to availability of orders on opposite side, without regard to price and that, while the customer may receive a prompt execution of a "market" order, the execution may be at available prices of outstanding orders, which satisfy the order quantity, on price time priority. It may be understood that these prices may be significantly different from the last traded price or the best price in that security / derivatives contract.

I.4.2 A "limit" order will be executed only at the "limit" price specified for the order or a better price. However, while the customer receives price protection, there is a possibility that the order may not be executed at all.

I.4.3 A stop loss order is generally placed "away" from the current price of a stock / derivatives contract, and such order gets activated if and when the security / derivatives contract reaches, or trades through, the stop price. Sell stop orders are entered ordinarily below the current price, and buy stop orders are entered ordinarily above the current price. When the security / derivatives contract reaches the pre -determined price, or trades through such price, the stop loss order converts to a market/limit order and is executed at the limit or better. There is no assurance therefore that the limit order will be executable since a security / derivatives contract might penetrate the pre-determined price, in which case, the risk of such order not getting executed arises, just as with a regular limit order.

I.5 Risk of News Announcements

News announcements that may impact the price of stock / derivatives contract may occur during trading, and when combined with lower liquidity and higher volatility, may suddenly cause an unexpected positive or negative movement in the price of the security / contract.

I.6 Risk of Rumors

Rumors about companies / currencies at times float in the market through word of mouth, newspapers, websites or news agencies, etc. The investors should be wary of and should desist from acting on rumors.

I.7 System Risk

High volume trading will frequently occur at the market opening and before market close. Such high volumes may also occur at any point in the day. These may cause delays in order execution or confirmation.

I.7.1 During periods of volatility, on account of market participants continuously modifying their order quantity or prices or placing fresh orders, there may be delays in order execution and its confirmations.

I.7.2 Under certain market conditions, it may be difficult or impossible to liquidate a position in the market at a reasonable price or at all, when there are no outstanding orders either on the buy side or the sell side, or if trading is halted in a security / derivatives contract due to any action on account of unusual trading activity or security / derivatives contract hitting circuit filters or for any other reason.

I.8 System/Network Congestion:

Trading on exchanges is in electronic mode, based on satellite/leased line based communications, combination of technologies and computer systems to place and route orders. Thus, there exists a possibility of communication failure or system problems or slow or delayed response from system or trading halt, or any such other problem/glitch whereby not being able to establish access to the trading system/network, which may be beyond control and may result in delay in processing or not processing buy or sell orders either in part or in full. You are cautioned to note that although these problems may be temporary in nature, but when you have outstanding open positions or unexecuted orders, these represent a risk because of your obligations to settle all executed transactions.

2. As far as Derivatives segments are concerned, please note and get yourself acquainted with the following additional features:-

2.1 Effect of "Leverage" or "Gearing":

In the derivatives market, the amount of margin is small relative to the value of the derivatives contract so the transactions are 'leveraged' or 'geared'. Derivatives trading, which is conducted with a relatively small amount of margin, provides the possibility of great profit or loss in comparison with the margin amount. But transactions in derivatives carry a high degree of risk.

You should therefore completely understand the following statements before actually trading in derivatives and also trade with caution while taking into account one's circumstances, financial resources, etc. If the prices move against you, you may lose a part of or whole margin amount in a relatively short period of time. Moreover, the loss may exceed the original margin amount.

A. Futures trading involve daily settlement of all positions. Every day the open positions are marked to market based on the closing level of the index / derivatives contract. If the contract has moved against you, you will be required to deposit the amount of loss (notional) resulting from such movement. This amount will have to be paid within a stipulated time frame, generally before commencement of trading on next day.

B. If you fail to deposit the additional amount by the deadline or if an

outstanding debt occurs in your account, the stock broker may liquidate a part of or the whole position or substitute securities. In this case, you will be liable for any losses incurred due to such close-outs.

C. Under certain market conditions, an investor may find it difficult or impossible to execute transactions. For example, this situation can occur due to factors such as illiquidity i.e. when there are insufficient bids or offers or suspension of trading due to price limit or circuit breakers etc.

D. In order to maintain market stability, the following steps may be adopted: changes in the margin rate, increases in the cash margin rate or others. These new measures may also be applied to the existing open interests. In such conditions, you will be required to put up additional margins or reduce your positions.

E. You must ask your broker to provide the full details of derivatives contracts you plan to trade i.e. the contract specifications and the associated obligations.

2.2 Currency specific risks:

I. The profit or loss in transactions in foreign currency-denominated contracts, whether they are traded in your own or another jurisdiction, will be affected by fluctuations in currency rates where there is a need to convert from the currency denomination of the contract to another currency.

2. Under certain market conditions, you may find it difficult or impossible to liquidate a position. This can occur, for example when a currency is deregulated or fixed trading bands are widened.

3. Currency prices are highly volatile. Price movements for currencies are influenced by, among other things: changing supply-demand relationships; trade, fiscal, monetary, exchange control programs and policies of governments; foreign political and economic events and policies; changes in national and international interest rates and inflation; currency devaluation; and sentiment of the market place. None of these factors can be controlled by any individual advisor and no assurance can be given that an advisor's advice will result in profitable trades for a participating customer or that a customer will not incur losses from such events.

2.3 Risk of Option holders:

I. An option holder runs the risk of losing the entire amount paid for the option in a relatively short period of time. This risk reflects the nature of an option as a wasting asset which becomes worthless when it expires. An option holder who neither sells his option in the secondary market nor exercises it prior to its expiration will necessarily lose his entire investment in the option. If the price of the underlying does not change in the anticipated direction before the option expires, to an extent sufficient to cover the cost of the option, the investor may lose all or a significant part of his investment in the option.

2. The Exchanges may impose exercise restrictions and have absolute authority to restrict the exercise of options at certain times in specified circumstances.

2.4 Risks of Option Writers:

I. If the price movement of the underlying is not in the anticipated direction, the option writer runs the risks of losing substantial amount.

2. The risk of being an option writer may be reduced by the purchase of other options on the same underlying interest and thereby assuming a spread position or by acquiring other types of hedging positions in the options markets or other markets. However, even where the writer has assumed a spread or other hedging position, the risks may still be significant. A spread position is not necessarily less risky than a simple 'long' or 'short' position.

3. Transactions that involve buying and writing multiple options in combination, or buying or writing options in combination with buying or selling short the underlying interests, present additional risks to investors. Combination transactions, such as option spreads, are more complex than buying or writing a single option. And it should be further noted that, as in any area of investing, a complexity not well understood is, in itself, a risk factor. While this is not to suggest that combination strategies should not be considered, it is advisable, as is the case with all investments in options, to consult with someone who is experienced and knowledgeable with respect to the risks and potential rewards of combination transactions under various market circumstances.

3. TRADING THROUGH WIRELESS TECHNOLOGY/ SMART ORDER ROUTING OR ANY OTHER TECHNOLOGY:

Any additional provisions defining the features, risks, responsibilities, obligations and liabilities associated with securities trading through wireless technology/ smart order routing or any other technology should be brought to the notice of the client by the stock broker.

4. GENERAL

4.1 The term 'constituent' shall mean and include a client, a customer or an investor, who deals with a stock broker for the purpose of acquiring and/or selling of securities / derivatives contracts through the mechanism provided by the Exchanges.

4.2 The term 'stock broker' shall mean and include a stock broker, a broker or a stock broker, who has been admitted as such by the Exchanges and who holds a registration certificate from SEBI.

GUIDANCE NOTE - DO's AND DON'Ts FOR TRADING ON THE EXCHANGE(S) FOR INVESTORS

BEFORE YOU BEGIN TO TRADE

1. Ensure that you deal with and through only SEBI registered intermediaries. You may check their SEBI registration certificate number from the list available on the Stock exchanges www.nseindia.com, www.bseindia.com, www.mcx-sx.com and SEBI website www.sebi.gov.in.
2. Ensure that you fill the KYC form completely and strike off the blank fields in the KYC form.
3. Ensure that you have read all the mandatory documents viz. Rights and Obligations, Risk Disclosure Document, Policy and Procedure document of the stock broker.
4. Ensure to read, understand and then sign the voluntary clauses, if any, agreed between you and the stock broker. Note that the clauses as agreed between you and the stock broker cannot be changed without your consent.
5. Get a clear idea about all brokerage, commissions, fees and other charges levied by the broker on you for trading and the relevant provisions/ guidelines specified by SEBI/Stock exchanges.
6. Obtain a copy of all the documents executed by you from the stock broker free of charge.
7. In case you wish to execute Power of Attorney (POA) in favour of the Stock broker, authorizing it to operate your bank and demat account, please refer to the guidelines issued by SEBI/ Exchanges in this regard.

TRANSACTIONS AND SETTLEMENTS

8. The stock broker may issue electronic contract notes (ECN) if specifically authorized by you in writing. You should provide your email id to the stock broker for the same. Don't opt for ECN if you are not familiar with computers.
9. Don't share your internet trading account's password with anyone.
10. Don't make any payment in cash to the stock broker.
11. Make the payments by account payee cheque in favour of the stock broker. Don't issue cheques in the name of sub-broker. Ensure that you have a documentary proof of your payment/deposit of securities with the stock broker, stating date, scrip, quantity, towards which bank/ demat account such money or securities deposited and from which bank/ demat account.
12. Note that facility of Trade Verification is available on stock exchanges' websites, where details of trade as mentioned in the contract note may be verified. Where trade details on the website do not tally with the details mentioned in the contract note, immediately get in touch with the Investors Grievance Cell of the relevant Stock exchange.
13. In case you have given specific authorization for maintaining running account, payout of funds or delivery of securities (as the case may be), may not be made to you within one working day from the receipt of payout from the Exchange. Thus, the stock broker shall maintain running account for you subject to the following conditions:
    a) Such authorization from you shall be dated, signed by you only and contains the clause that you may revoke the same at any time.
    b) The actual settlement of funds and securities shall be done by the stock broker, at least once in a calendar quarter or month, depending on your preference. While settling the account, the stock broker shall send to you a 'statement of accounts' containing an extract from the client ledger for funds and an extract from the register of securities displaying all the receipts/deliveries of funds and securities. The statement shall also explain the retention of funds and securities and the details of the pledged shares, if any.
    c) On the date of settlement, the stock broker may retain the requisite securities/funds towards outstanding obligations and may also retain the funds expected to be required to meet derivatives margin obligations for next 5 trading days, calculated in the manner specified by the exchanges. In respect of cash market transactions, the stock broker may retain entire pay-in obligation of funds and securities due from clients as on date of settlement and for next day's business, he may retain funds/securities/margin to the extent of value of transactions executed on the day of such settlement in the cash market.
    d) You need to bring any dispute arising from the statement of account or settlement so made to the notice of the stock broker in writing preferably within 7 (seven) working days from the date of receipt of funds/securities or statement, as the case may be. In case of dispute, refer the matter in writing to the Investors Grievance Cell of the relevant Stock exchanges without delay.
14. In case you have not opted for maintaining running account and pay-out of funds/securities is not received on the next working day of the receipt of payout from the exchanges, please refer the matter to the stock broker. In case there is dispute, ensure that you lodge a complaint in writing immediately with the Investors Grievance Cell of the relevant Stock exchange.
15. Please register your mobile number and email id with the stock broker, to receive trade confirmation alerts/ details of the transactions through SMS or email, by the end of the trading day, from the stock exchanges.

IN CASE OF TERMINATION OF TRADING MEMBERSHIP

16. In case, a stock broker surrenders his membership, is expelled from membership or declared a defaulter; Stock exchanges gives a public notice inviting claims relating to only the "transactions executed on the trading system" of Stock exchange, from the investors. Ensure that you lodge a claim with the relevant Stock exchanges within the stipulated period and with the supporting documents.
17. Familiarize yourself with the protection accorded to the money and/or securities you may deposit with your stock broker, particularly in the event of a default or the stock broker's insolvency or bankruptcy and the extent to which you may recover such money and/or securities may be governed by the Bye-laws and Regulations of the relevant Stock exchange where the trade was executed and the scheme of the Investors' Protection Fund in force from time to time.

DISPUTES/ COMPLAINTS

18. Please note that the details of the arbitration proceedings, penal action against the brokers and investor complaints against the stock brokers are displayed on the website of the relevant Stock exchange.
19. In case your issue/problem/grievance is not being sorted out by concerned stock broker/sub-broker then you may take up the matter with the concerned Stock exchange. If you are not satisfied with the resolution of your complaint then you can escalate the matter to SEBI.
20. Note that all the stock broker/sub-brokers have been mandated by SEBI to designate an e-mail ID of the grievance redressal division/compliance officer exclusively for the purpose of registering complaints.

POLICIES & PROCEDURE

1. Refusal of orders for penny /illiquid stock Penny stocks are defined as the stocks appearing in the list of illiquid securities issued by the exchange(s) every month. The Member Broker may from time to time limit (quantity/value)/refuse orders in one or more securities due to various reasons including market liquidity, value of security(ies) limit ,if any, defined by the exchange either clientwise or memberwise, the order being for securities which are not in the permitted list of the Member Broker/exchange(s)/SEBI, provided further that Member Broker may require compulsory settlement/advance payment of expected settlement value/delivery of securities for settlement prior to acceptance/placement of orders as well. The client agrees that the losses, if any, on account of such refusal shall be borne exclusively by the client alone. The Member Broker may require reconfirmation of orders, which are larger than that specified by the Member Broker's risk management, and the Client is also aware that the Member Broker has the discretion to reject the execution of such orders based on its risk perception.

2. Setting up client's exposure limits and conditions under which a client may not be allowed to take further position or the broker may close the existing positions of a client

   The Member Broker may from time to time impose and vary limits on the orders (including but not limited to exposure limits, turnover limits, limits as to the number, value and/or kind of securities in respect of which orders can be placed etc.), which the Client can place through the Member Broker. The Client is aware and agrees that the Member Broker may need to vary or reduce the limits or impose new limits urgently on the basis of Member Broker's risk perception and or other relevant factors including but not limited to limits on account of exchange/SEBI directions/limits (such as broker level/market level limits in security specific/volume specific exposures etc.) and the Member Broker may be unable to inform the Client of such variations, reductions or impositions in advance. The Client understands & further agrees that the Member Broker may at any time, at its sole discretion and without prior notice, prohibit or restrict the clients ability to place orders or trade in securities through the Member Broker, or it may subject any order placed by the client to a review before its entry into the trading systems and may refuse to execute/allow execution of orders due to but not limited to the reason of lack of margin/securities or the order being outside the limits set by Member Broker/exchange /SEBI and any other reasons which the Member Broker may deem appropriate in the circumstances. The client agrees that the losses, if any on account of such refusal or due to delay caused by such review, shall be borne exclusively by the client alone and further agrees that Member Broker shall not be liable for or responsible for such variations, reductions or impositions or the Client's inability to route any order through Member Broker on account of any reason but not limited to any such variations, reductions or impositions of limits.

   The Member broker shall have the prerogative to allow differential purchase/sell limits and or exposures varying from client to client, depending upon credit worthiness, integrity and past conduct of each client.

   The member broker may close the existing position of the client without any prior notice wherein the outstanding position of the client is increased in the scrip wherein the scrip is in ban period, due to increase in open interest exceeding stipulated marketwide limit of that scrip or for any other reason, in Future & Option/Currency Derivatives Segment. The exchange(s) may cancel the trade suo-moto without giving any reason thereof. The Member Broker shall be entitled to cancel such relative contract with the Client. The Member Broker shall not be liable for any losses, damage or claims on account of such rejection or cancellation of any trade for any reason whatsoever. The Member Broker is required only to communicate /devise the parameters for the calculation of the margin /security requirements as rate(s) /percentage(s) of the dealings, through any one or more means or methods such as post/speed post/courier/ registered post/registered A.D./facsimile /telegram/cable/ email/voice mails/telephone(telephone includes such devices as mobile phone etc.) including SMS on the mobile phone or any other similar device; by messaging on the computer screen of the clients computer; by informing the client through employees /agents of the Member Broker; by publishing/displaying it on the website of the Member Broker /making it available as a download from the website of the Member Broker; by displaying it on the notice board of the branch/office through which the client trades or if the circumstances, so require, by radio broadcast/television broadcast/ newspaper advertisement etc; or any other suitable or applicable mode or manner. The client agrees that the postal department /the courier company /newspaper company and the email /voice mail service provider and such other service providers shall be the agent of the client and the delivery shall be complete when communication is given to the postal department/the courier company /the email /voice mail service provider, etc. by the Member Broker and the client agrees never to challenge the same on any grounds including delayed receipt/non receipt or any other reasons whatsoever and once parameters for margin/security requirements are so communicated, the client shall monitor his/her its position(dealings/trades and valuation of security) on his/her /its own and provide the required /deficit margin/security forthwith as required from time to time whether or not any margin call or such other separate communication to the effect is sent by the Member Broker to client and /or whether or not such communication to that effect is sent by the Member Broker to the client and/or whether or not such communication is received by the client.

   The Client is not entitled to trade without adequate margin, however, the Client is responsible for all orders, including any orders that may be executed without the required Margin in the Client's account. The Client shall also be responsible for any claims/loss/damage arising out of the non availability/shortage of margin/security required by the Member Broker and or exchange(s) and or SEBI or any other regulatory authority. Further, it shall be his/her/its responsibility to ascertain before hand the

margin/security requirements of his/her/its orders/trades/deals and to ensure that the required margin is made available to the Member Broker in such form and manner as may be required by the Member Broker. If the Client's order is executed despite a shortfall in the available Margin, the Client shall, whether or not the Member Broker intimates such shortfall in margin to the Client, instantaneously make up the shortfall either through delivery of securities in the event of a sale or credit the required funds in the bank account via EFT (Electronic Fund transfer) including Electronic Payment Gateway or personal cheque or Banker's cheque or draft. The client agrees to have disclaimed and waived off any right to disown the transactions /orders executed by the Member Broker under the plea that same were executed without adequate margin.

The Member Broker may at its sole discretion prescribe the payment of margin in the form of funds and/or securities and or any other asset acceptable to Member Broker. The Client accepts to comply with the Member Broker's requirement of payment of Margin in the form of funds and or securities and or any other asset acceptable to Member Broker immediately failing which the Member Broker may sell, dispose, transfer or deal in any other manner the securities and or any other asset already placed with the Member Broker on any account or square off all or some of the positions of the Client as it deems fit in its discretion without further reference to the Client and any resultant or associated losses that may occur due to such square off / sale shall be borne by the Client, and the Member Broker is hereby fully indemnified and held harmless by the Client in this behalf.

The margin/security/funds deposited/due by/to the client with the Member Broker shall not be eligible for any interest

The client agrees that all securities and or monies and or assets belonging to the client which are deposited and or submitted and or under the control or possession of the Member Broker and or its group/ associate companies shall be subject to a general lien and /or set off , for discharge of any obligation or indebtedness, in any exchange/segment, in which client and or its family members are/will be dealing, of the client and or Member(s)of the client's family, to the Member Broker and or any of its group/ associate companies. In enforcing the right of lien and /or set off, the Member Broker and or its group/associate companies shall have the sole discretion of determining the manner and time in which the securities and or monies and or assets are to be appropriated/ liquidated. The Client, for the purpose of this clause, further authorizes Member Broker to receive and or issue cheque(s) from and or to its group/associate companies.

The Member Broker is entitled to include/appropriate any/all payout of funds and or securities towards margin/security without requiring specific authorizations for each pay out.

The Member Broker is entitled to disable/freeze the account and or trading facility or any other services/facilities, if, in the opinion of the Member Broker, the Client has committed a crime/fraud or has acted in contradiction of the agreement/voluntary terms and conditions or is likely to evade/violate any laws, rules, regulations, directions of a lawful authority whether Indian or Foreign or if the Member Broker so apprehends.

3. Applicable brokerage rate

   Brokerage shall be applied as per the rates agreed upon with the client. The rate of brokerage shall not exceed the maximum brokerage permissible under exchange rules, regulations byelaws, notices and circulars issued by exchange from time to time.

4. Imposition of Penalty/delayed payment charges:

   Any amounts which are overdue from the Client and or Member of the Client's family on account of any reason to the Member Broker and or to any of the Member Broker's group/associate company (ies), without prejudice to the other rights of the Member Brokers the client will be charged with delayed payment charges at the rate of 1.5% per month or such other rates as may be determined by the Member Broker. The Client hereby authorizes the Member Broker to directly debit the same to the account of the Client on daily product basis.

   The Client undertakes to indemnify the Member Broker for any penalty/ charges/fines which might be levied by any regulatory authority i.e. SEBI/Exchange for non-adherence by the Client with any rules/regulations/ circulars/instructions etc. issued by such regulatory authority. The Client also agrees that the Member Broker may impose penalty/charges/fines for any orders/ trades/deals/actions of the Client which are contrary to the agreement/voluntary terms and conditions/rules/regulations/bye laws of the exchange or any other law for the time being in force, at such rates and in such form as it may deem fit.

   The Client shall, at all time, be liable to pay Member Broker all relevant charges, fees, levies, duties apart from brokerage, exchange related charges, commissions, statutory charges such as service tax and other taxes and transaction expenses as may be agreed between the Client and the Member Broker from time to time and or imposed by any regulatory authority including but not limited to the stock exchanges (including any amount on account of reassessment or backlogs etc.) and or notified by Member Broker on the website(s) and or sent by electronic communication(s) and or sent by any other mode from time to time and in the event of default of payment of any of the above mentioned charges, without prejudice to the other rights of the MEMBER BROKER , Member Broker shall levy delayed payment charges at rates as may be applicable from time to time based on the discretion of the Member Broker which shall be binding on the Client.

   The client understands that Member Broker is committed to provide the high quality services to clients. Since Member Broker incurs expenditure to provide requisite customized services e.g. Home service to collect delivery instruction slips(DIS),home delivery of payment of cheques, reminder of delivery shortages, updation of balances of clients on their mobile, back office access on internet to clients, transfer of payment to clients account, organizing seminars, arranging meetings with analysts and other allied services etc. The client agrees and authorizes Member Broker to recover such cost from clients by levying other charges as maybe agreed between the Client and the Member Broker from time to time and or notified by Member Broker on the website(s) and or sent by electronic communication

and or sent by any other mode from time to time and in the event of default of payment of any of the above mentioned charges, without prejudice to the other rights of the Member Broker, Member Broker shall levy delayed payment charges at rates as may be applicable from time to time based on the discretion of the Member Broker which shall be binding on the Client.

5. The right to sell clients' securities or close clients ' positions, without giving notice to the client, on account of non-payment of client's dues

The Member Broker maintains centralized banking and securities handling process and related banking and depository accounts at designated place. The client shall ensure timely availability of funds/securities in designated form & manner at designated time & in designated bank & depository account(s) at designated place, for meeting his/her/its pay in obligation of funds and securities. The Member Broker shall not be responsible for any claim/loss/damage arising out of non availability/short availability of funds/securities by the client in the designated account(s) of the Member Broker for meeting the pay in obligation of either funds or securities. If the client gives orders/trade in anticipation of the required securities being available subsequently for pay in through anticipated pay out from the exchange or through borrowings or any off market delivery(s) or market delivery(s) and if such anticipated availability does not materialize in actual availability of securities/funds for pay in for any reason whatsoever including but not limited to any delays/shortage at the exchange or Member Broker level/non release of margin by the Member Broker etc. , the losses which may occur to the client as a consequence of such shortage in any manner such as on account of auctions/square off/ close outs etc., shall be solely to the account of the client and the client agrees not to hold the Member Broker responsible for the same in any form or manner whatsoever.

The Client agrees that all securities and/or monies and/or assets belonging to the Client which are deposited and/or submitted and/or under the control or possession of the Member Broker and/or any one or more companies which are part of the group to which Member Broker belongs (herein referred to as "Findoc Financial Services Group") shall be subject to a general lien and/or set off, for discharge of any obligation or indebtedness of the client and/or its family members and/or client's Group/Associate companies/firms/entities etc., in any exchange/segment, in which Client and or its family members and/or client's Group/Associate companies/firms/entities are/will be dealing, to the Member Broker and/or any of Findoc Financial Services Group companies and refers to and include any account(s) with the Member Broker and or with Findoc Financial Services Group companies including any account opened after signing the agreement/voluntary terms and conditions. In enforcing the right of lien and/or set off, the Member Broker and or Findoc Financial Services Group companies shall have the sole discretion of determining the manner and time in which the securities and/or monies and/or assets are to be appropriated/liquidated.

In case the payment is made by the Client through a bank instrument, the Member Broker shall be at liberty to give the benefit/credit for the same only on the realization of the funds from the said bank instrument etc. at the absolute discretion of the Member Broker.

When the margin is made available in form of securities or any other property by the Client, the Member Broker is empowered to decline it's acceptance as margin. The Client agrees and authorizes the Member Broker to determine the market value of securities placed as Margin after applying a haircut that the Member Broker may deem appropriate or by marking it mark to market or by any other method as the Member Broker may deem appropriate. The Client's positions are valued at the latest market price available ('mark to market') on a continuous basis by the Member Broker. The Client undertakes to monitor the adequacy of the collateral and the Market value of such securities on a continuous basis. If due to any reason but not limited to price fluctuations, there is erosion/shortfall in the value of the margins, the Client agrees to replenish any shortfall in the value of the margins immediately, whether or not the Member Broker intimates such shortfall.

The Client hereby authorizes the Member Broker to square up/sell/liquidate all his/her/its outstanding positions/ securities/shares and to cancel all pending orders at the discretion of the Member Broker, for any reason including the following (a) which are not marked for delivery 15 minutes before the closing time of the relevant segment (s) of the exchanges or any other time which the Member Broker may notify through electronic communication or otherwise from time to time; or (b) when mark to market (MTM) percentage reaches or crosses stipulated percentage mentioned on the website or any other percentage which the Member Broker may notify through electronic communication or otherwise. The Member Broker will have the sole discretion to decide above referred stipulated percentage/time depending upon the market condition. Any direct or indirect profit/loss arising out of square off/cancellation shall be at the risk of and shall be borne by the Client.

In case any open position (i.e. short or long) gets converted into delivery due to non-square off because of any reason whatsoever, the client agrees to provide securities/funds to fulfill the pay-in obligation failing which the client will have to face auctions or internal closeouts. In addition to this the Client will have to pay penalties and charges levied by exchange in actual and losses, if any. Without prejudice to the foregoing, the Client is liable for all and any penalties/charges/ fees/fines levied by the exchange(s).

Without prejudice to the Member Broker's other rights including the right to refer the matter to Arbitration, if payment / securities towards the Margin and or shortfall in Margin and or any other payment obligation of the Client and or his/her/its family member(s) towards the MEMBER BROKER and or Findoc Financial Services Group companies is not received instantaneously to enable restoration of sufficient Margin/balances in the Client's account and or in the account of his/her/its family Member(s) with the MEMBER BROKER and or Findoc Financial Services Group companies, without any reference or prior notice or communication to the Client, the Member Broker has the right but not the obligation to take one or more of the following steps:

(i) All or some of the positions/securities/shares of the Client as well as the securities placed as Margin or otherwise including but not limited to securities which are pending delivery/receipt with Member Broker may be

liquidated/closed by the Member Broker at its sole discretion and at such rate and time as the Member Broker may deem fit.

(ii) To withhold any payout of funds/securities.

(iii) To withhold/disable the trading/dealing facility to the client.

(iv) To cancel all pending orders.

(v) To take any other steps which in the given circumstances, the Member Broker may deem fit.

The resultant or associated losses that may occur due to such squaring off/cancellations and or sale of securities/positions shall be borne by the Client and the Member Broker is hereby fully indemnified and held harmless by the Client in this regard. Such liquidation and or close out or cancellations of such securities/positions shall apply to any segment/ exchange in which the Client does business with the Member Broker.

The Member Broker is entitled to prescribe the date and time by which margin/security is to be to be made available and the Member Broker may refuse to accept any payment in any form after such deadline for margin/security expires

Any reference to sale or transfer of securities and or any other asset by the Member Broker shall be deemed to include sale or transfer of all the securities and or any other asset lying with MEMBER BROKER for any reason/account including which form the part of the Margin maintained by the Client with the Member Broker. In exercise of the Member Broker's right to sell or transfer securities and or any other asset , the Client agrees that the choice of specific securities and or any other asset to be sold or transferred shall be solely at the Member Broker's discretion.

6. Shortage in obligations arising out of internal netting of trades

The Client agrees that the Member Broker shall not be obliged to deliver any security or pay any money to the Client unless and until the same has been received by the Member Broker from the exchange, the clearing corporation / clearing house or other company or entity liable to make the payment and or liable to deliver the security and after the Client has fulfilled his / her / its obligations first. Any short delivery of the security shall be dealt with as per the policy of the Member Broker as amended from time to time.

In case the Client buys securities in one settlement, and sells the same in a subsequent settlement, without having received the payout of the securities, any resulting auction / losses will be the sole responsibility of the Client.

Client agrees that in case he/she/it has made any purchase of securities and the delivery of the same falls short inter-client at the Member Broker level, Client hereby authorizes Member Broker to make purchases of the same in the market to make available the delivery of the said securities to Client or close out the transaction at rate which is higher of auction day closing rate+7% or any other rate communicated by the Member Broker from time to time or selling rate or buyer's rate or at a price Member Broker deems fit for close out of said securities. Client further agrees that if he/she/it has made any sale of securities and due to any exigencies he/she/it is/are unable to make available the delivery of the same in the designated account with in the designated time and it is an inter client delivery at Member Broker level, Client authorize Member Broker to make purchases of the same in the market on behalf of the Client to make available the delivery of the said securities to the opposite client or close out the transaction at rate which is higher of auction day closing rate+7% (or any other rate communicated by the Member Broker from time to time) or selling rate or buyer's rate or at a price Member Broker deems fit for close out of said securities and debit the closeout amount to the account of client along with penalty amount, for the delivery , as Member Broker deems fit. Client will not dispute the penalty so imposed on him/her/it by the Member Broker under any circumstances. In cases of securities having corporate actions all cases of short delivery of cum transactions which cannot be auctioned on cum basis or where the cum basis auction payout is after the book closure/record date, would be compulsory closed out at higher of auction day closing rate+7% (or any other rate communicated by the Member Broker from time to time) or selling rate or buyer's rate or at a price Member Broker deems fit for close out of said securities.

7. Policy for Inactive Clients (Dormant Account)

Client status is observed on weekly basis & clients who have not traded during the last 365 days are marked "inactive" as "Dormant" in the backoffice & funds payable to the client and securities, if any, lying in the client margin account will be returned after deducting demat or any other charges due from the clients. The files uploaded on the trading servers on daily basis update the current status on the terminals. Whenever a client who is marked inactive as dormant intends to trade, the details of the client viz. Address, contact no., demat & bank account etc. will be confirmed & a written request for re-activation of the account will be taken before executing any trade in that particular client code. In case of any change, the updation form along with the supporting documents will be taken. In case of very old dormant a/c, the entire KYC Form will required to be taken along with the other supporting documents.

8. Temporarily suspending or closing a client's account at the client's request

i. The client may request the Member Broker to temporarily suspend his/her/its account, Member Broker may do so subject to client accepting/adhering to conditions imposed by Member Broker including but not limited to settlement of account and/or other obligation.

ii. The Member Broker can with hold the payout of client and suspend his/her/its trading account due to his/her/its surveillance action or judicial or/and regulatory order/action requiring client suspension.

iii. Temporarily suspending or closing a client's account at the Member's discretion "The Member Broker may suspend the account of the Client in following circumstances:

a. Where the client is inactive for the past 365 days with observation period being the month end.

b. Based on recommendations made by the Branch Head due to any reason including but not limited to excessive speculations, uncleared balances etc.

c. Physical Contract notes are received back undelivered due to reasons like "no such person" , " addressee left", refusal to accept mails, POD's signed

by the third persons, signature mismatch on POD's or other reasons which may create suspicion, after close out of open positions, selling/liquidation of client collaterals/ securities/shares or square off due to any reason whatsoever.

d. Bounced emails on more than 3 instances until the client submits and registers new email id

e. Non delivery of periodic statement of accounts sent on periodic basis

f. Non updation of communication details viz. email id, mobile number, land line phone number or if it is found to be belonging to some third person.

g. Client places a complaint either directly to the Member Broker or the exchange(s) relating to alleged unauthorised trades being executed in his/her/its account

9. De-registering a client

Notwithstanding anything to the contrary stated in the agreement/voluntary terms and conditions, the Member Broker shall be entitled to terminate the agreement/voluntary terms and conditions with immediate effect in any of the following circumstances:

i. If the action of the client are prima facie illegal/improper or such as to manipulate the price of any securities or disturb the normal /proper functioning of the market, either alone or in conjunction with others.

ii. If there is any commencement of a legal process against the Client under any law in force.

iii. On the death /lunacy or other disability of the client.

iv. If a receiver, administrator or liquidator has been appointed or allowed to be appointed of all or any part of the undertaking of the Client.

v. If the Client has voluntarily or compulsorily become the subject of proceedings under any bankruptcy or insolvency law or being a company, goes into liquidation or has a receiver appointed in respect of its assets or refers itself to the Board for Industrial and Financial Reconstruction or under any other law providing protection as a relief undertaking;

vi. If the Client being a partnership firm, has any steps taken by the Client and/or its partners for dissolution of the partnership;

vii. If the Client has taken or suffered to be taken any action for its reorganization, liquidation or dissolution;

viii. If the client has made any material misrepresentation of facts, including (without limitation) in relation to the security;

ix. If there is reasonable apprehension that the Clients is unable to pay its debts or the Client has admitted its inability to pay its debts, as they become payable;

x. If the Client suffers any adverse material change in his/her/its financial position or defaults in any other agreement/voluntary terms and conditions with the Member Broker;

xi. If the Client is in breach of any term, condition or covenant of the agreement/voluntary terms and conditions;

xii. If any covenant or warranty of the Client is incorrect or untrue in any material respect;

However, notwithstanding any termination of the agreement/voluntary terms and conditions, all transactions made under/pursuant to the agreement/voluntary terms and conditions shall be subject to all the terms and conditions of the agreement/voluntary terms and conditions and parties to the agreement/voluntary terms and conditions submit to exclusive jurisdiction of courts of law at the place of execution of the agreement/voluntary terms and conditions by Member Broker.

Client Acceptance of Policies and Procedure stated hereinabove:

I/We have fully understood the same and do hereby sign the same and agree not to call into question the validity, enforceability and applicability of any provision/clauses this document in any circumstances whatsoever. These Policies and Procedure may be amended/changes unilaterally by the Member Broker, provided the change is informed to me/us with through any one or more means or methods such as post/speed post/courier/registered post/registered A.D/Facsimile/telegram/cable/email/voice mails/ telephone (telephone includes such devices as mobile phones etc.) including SMS on the mobile phone or any other similar device; by messaging on the computer screen of the client's computer; by informing the client through employee /agents of the Member Broker; by publishing/displaying it on the website of the Member Broker/making it available as a download from the website of the branch /office through which the client trades or if the circumstances, so require, by radio broadcast/television broadcast /newspaper advertisements etc; or any other suitable or applicable mode of manner. I/we agree that the postal department/the courier company /newspaper company and the e-mail/voice mail service provider and such other service providers shall be my/our agent and the delivery shall be complete when communication is given to the postal department/the courier company /the email /voice mail service provider, etc. by the Member Broker and I/we agree never to challenge the same on any grounds including delayed receipt/non receipt or any other reasons whatsoever. These Policies and Procedure shall always be read along with the agreement/voluntary terms and conditions and shall be compulsorily referred to while deciding any dispute /difference or claim between me/us and Member Broker before any court of law/judicial adjudicating authority including arbitrator /mediator etc.

If any of the term(s)/ clause(s) or part of any term/ clause of the Policies & Procedures, is/are held to be contravention of /in conflict with any of the provision(s)/clause(s) in mandatory documents, as also the Rules, Regulations, Articles, Byelaws, circulars, directives, notices and guidelines and issued by the Regulator and Exchange(s) or held invalid or unenforceable by reason of any law, rule, administrative order or judicial decisions by any court, or regulatory or self-regulatory agency or body, such contravening term(s)/clause(s) or part of term/clause of the Policies & Procedures shall be null & void. The validity of the remaining term(s)/clause(s), however, shall not be affected thereby and these term(s)/clause(s) shall be carried out as if any such contravening/invalid/ unenforceable terms(s)/ clause(s) or part of such term/clause were not contained herein.

Signature of Client ✍ (8)

VOLUNTARY TERMS & CONDITIONS BETWEEN MEMBER BROKER & CLIENT NSE & BSE

These Terms & Conditions is made at the place specified as place of execution & on the date as specified as date of Terms & Conditions by and between:

Findoc Investmart Private Limited, a body corporate, incorporated under the provisions of the Companies Act, 1956, being a Member of the National Stock Exchange of India Ltd. and Bombay Stock Exchange Ltd. registered with SEBI having SEBI registration No. INZ000164436 and having its Registered Office at SCO 210-211, Sector 34-A Chandigarh-160022. and Corporate Office at 4th Floor, Kartar Bhawan, Near PAU Gate No 1, Ferozepur Road, Ludhiana-141001 (unless the context requires otherwise, hereinafter called the "MEMBER BROKER" and called "FIPL") which expressions shall, unless repugnant to the context or meaning thereof, be deemed to mean and include executors, administrators and legal representatives, the survivor or survivors of them and their respective heirs, executors, administrators and legal represent atives/its successors, as the case may be, of the One Part;

And

Mr./Ms/M/s. _____

an individual / a sole proprietary concern/a partnership firm/a body corporate, registered/incorporated, under the provisions of the Indian Partnership Act, 1932/the Companies Act, 1956, having his/her/its Residence/Registered/Corporate Office at _____

_____

_____ (hereinafter called "the client") which expression shall, unless repugnant to the context or meaning thereof, be deemed to mean and include his/her heirs, executors, administrators and legal representatives/the partners for the time being of the said firm, the survivor or survivors of them, the member or members for the time being of the Hindu Undivided Family (HUF) and their respective heirs, executors, administrators and legal representatives/its successors/assigns, as the case may be, of the Other Part;

✍ (9)

Signature of Client

National Stock Exchange of India Limited, Bombay Stock Exchange Limited NSE & BSE are hereinafter referred as "Exchange", collectively or individually, as the context requires.

Whereas :

A. Client desirous of availing services/facilities available with MEMBER BROKER.

B. This Terms and Conditions is entered into to bring clearly the scope of services to be rendered by MEMBER BROKER and responsibilities of Client and MEMBER BROKER respectively.

C. MEMBER BROKER and Client enter into this Terms and conditions voluntarily for smooth functioning of the services offered by the MEMBER BROKER & reduce to writing the understanding between Client and MEMBER BROKER agreeing to be bound by the terms and conditions as given hereunder in consideration of the mutual covenants contained herein and other good considerations, sufficiency of which is hereby acknowledge by MEMBER BROKER as well as Client.

Now, in view of the foregoing

1.

1.1 The Client agrees and acknowledges that it is recommended by the MEMBER BROKER to give orders/instructions in writing and to take acknowledgement of the same in writing from the MEMBER BROKER/sub broker/Authorised Person simultaneously, to avoid any disputes or differences and if the client chooses to give orders/instructions in a mode other than in writing or if the client does not take acknowledgement of order/instruction given in writing, the client shall be deemed to have disclaimed and waived any right to dispute regarding as to whether or not the orders/instruction were correctly received and/or entered into the trading system, including the plea that the orders/instruction were entered without express directions/authorization of the client. It is agreed and understood by the client that if the client is unable to produce the acceptance of order/instruction by the MEMBER BROKER in writing, it shall be deemed that such order/instruction was in fact given verbally/orally as entered into the trading system and the waiver as stated herein above shall apply.

1.2 The Client agrees that it shall be his/her/its sole responsibility to ascertain the status/results/trade of any orders given by him/her/it. The Client has also understood and agreed that the word "orders" includes the cancellation and modification of orders as well.

2. The Client understands that placing an order with the MEMBER BROKER including a market order, does not guarantee execution of the order. The Client agrees that he will receive the price at which his order is executed by the exchange's computer system and such price may be different from the price at which the security is trading when his ordered in the Member Broker's systems. The MEMBER BROKER has the absolute right to reject any order that may be made by the Client for any reason whatsoever including for the breach of the requirement of maintaining the prescribed Margin in the Client Account.

3. The Client is required to ascertain the status of his/her/its order, including any rejection of the same and no separate confirmation of the rejection of the order would be sent to the Client either physically or electronically. Further, the MEMBER BROKER, at its sole discretion, subject to manual review of any entry, as may be the case, can delay any order made by the Client, which may thereby delay the execution or may result in rejection of the Client's orders.

4. If any transaction(s) under these Terms & Conditions or otherwise with the MEMBER BROKER, has/ have been executed by the Client and/or on behalf of the CLIENT by any other person, and the same has/have been accepted by Client from time to time on the basis of the contract note(s)/bills/any other communication dispatched/communicated to the CLIENT by the MEMBER

Signature of Client ✍ (10)

BROKER and/or by part or full settlement of the said transaction(s) by the CLIENT and or his/her/its family member and/or any of its Group/Associate Companies/ firms/entities, then such transaction(s) shall be deemed to be executed by the Client and/or the person authorized by the CLIENT and the CLIENT hereby agrees to ratify and accept all such or other actions of such persons and undertakes to meet all obligations arising from these transactions.

5. If Client gives any order from a location outside India, he/she/it shall ensure that orders are given in compliance with applicable laws of the relevant jurisdiction from which Client's orders are given. The Client further agrees that he/she/it shall seek necessary legal or professional advice in or of the relevant jurisdiction. Client acknowledges that all relevant taxes, duties or any other charges/levies shall be paid by him/her/it in the relevant jurisdictional area and Client further agrees that he/she/it shall indemnify the MEMBER BROKER on demand for any claims, demands, actions, costs liability expenses etc. MEMBER BROKER may suffer or incur in connection with or arising from Client residing or giving of any such order from a place outside India.

6. The client further accepts and acknowledges that he would observe proper caution and due diligence while giving orders to the dealers/entering orders into trading platform provided by MEMBER BROKER under Internet Based Trading (IBT) services. The Client agrees and undertakes to ensure that there will not be any attempt at price distortion and/or price rigging made through any means. The client hereby will keep indemnified the MEMBER BROKER for any loss, claim, expenses, and liability in this respect. The client acknowledges that MEMBER BROKER reserves the right to keep in abeyance the funds/securities as may be deemed fit by MEMBER BROKER depending upon the gravity of the violation or /and through trades done by/on behalf of the client considered as inappropriate/ unacceptable by MEMBER BROKER/the relevant exchanges(s)/ regulator(s). The client further understands and accepts that MEMBER BROKER also reserves the right to levy any penalty for such trades done by /on behalf of the client considered as inappropriate /unacceptable by MEMBER BROKER/the relevant exchange(s)/ regulator(s), as may be deemed fit by MEMBER BROKER /the relevant exchange(s)/ regulator(s).

7. Client shall enter into all trades on his/her/its own account and shall not do any sub broking activity/unregistered intermediary and/or shall not do any activity which may constitute indulging in sub-broking/ unregistered intermediary activities. In case Client is found to be indulged in any such activity without getting himself registered under the provision of the law in force, he/she/it shall be immediately debarred from trading.

8. The client further agrees that he/she/it will not be compensated by the MEMBER BROKER for any "lost opportunity" viz. notional profits for any reason including on buy/sell orders which could not be executed due to any reason whatsoever , including but not limited due to time lag in the execution of the order or the speed at which the system of the MEMBER BROKER or of the Exchanges is operating, any shutting down by the MEMBER BROKER of his/her/its system for any reason or the MEMBER BROKER disabling the client from trading on its system for any reason whatsoever.

9. Client has/may have accounts with any one or more companies which are part of the Group to which MEMBER BROKER belongs (hereinafter referred to as "Findoc Financial Services Group"). Client understands that from time to time there may be situations where on one hand the Client has credit balance with one or more company(ies) of Findoc Financial Services Group and on the other hand debit balance with one or more company(ies) of Findoc Financial Services Group . Given the structure of banking system delays are likely if funds are taken by Client from one or more Findoc Financial Services Group Company(ies) by cheque/demand draft and paid to one or more Findoc Financial Services Group company(ies) by cheque/demand draft. Therefore Client desires and directs MEMBER BROKER to net off/adjust Client's credit and/or debit balance with MEMBER BROKER with any other Findoc Financial Services Group company(ies) by way of appropriate accounting entry(ies). Client further authorizes that MEMBER BROKER may receive and/or issue cheque(s) for and on his/her/its behalf from and/or to Findoc Financial Services Group company(ies). Client hereby authorizes MEMBER BROKER to set-off/appropriate/adjust a part or whole of the monies/credit balances in ledger and/or securities and/or Margin lying as credit in Client's account against any dues/debit balances in ledger including but not limited to dues by way of shortfall in Margin, in any of Client's Family Member's and/or any of its Group/Associate Companies/firms/ entities accounts.

9.1 For the purpose of these Terms & Conditions and or Policies & Procedures and or any Authorization.

'Family' shall mean and include, without limiting the meaning and scope of word 'Family', as mentioned below :

i. Spouse, all ascendants, descendants, brothers and sisters of client and all members of Client's Hindu Undivided Family (HUF), all dependents of client and their spouse and children and such other persons who live in the same household/residential address as that of client including the relative(s) as defined in Sec 6 of the Companies Act, 1956.

ii. In case of HUF, any of the Co- Parceners.

iii. In case of a Trust, any of the trustees of beneficiaries.

iv. In case of a Partnership firm, the partners, their spouse, dependent children and parents.

v. In case of Corporate, the promoters having controlling shareholding, their spouse, dependent children and parents.

vi. All individual, companies, firms entities and other persons as notified from time to time by the client and or by the family member of the client to the Member Broker and or to Findoc Financial Services Group Company(ies)

9.2 Group/Associate Companies/firms/entities; without limiting the meaning and scope of words 'Group/ Associates companies/firms/ entities'; shall mean and include all such companies/firms/entities which are either controlled by/or Control the Client and includes all companies/firms/ entities which are

Signature of Client ✍(11)

under common control as that of the Client including those which control/are controlled by spouse of the Client.

9.3 Control; without limiting the meaning and scope of word Control; shall include the meaning given to it under the Securities and Exchange Board of India (Substantial Acquisition of Shares and Takeovers) Regulations, 1997, as amended and in force.

9.4 The "Findoc Financial Services Group " company(ies) would mean and include Findoc Commodities Private Limited, and Findoc Investmart Pvt. Ltd.

10. MEMBER BROKER is required to make/issue payment / securities due to the Client within 24 hours of the payout from the exchange. In order to facilitate operations, the Client authorizes the MEMBER BROKER to maintain running account both of funds and securities of the Client with the MEMBER BROKER, instead of settlement to settlement clearance of dues / securities to the Client. The Client has requested for the facility of maintaining running account, for both funds and securities, with MEMBER BROKER as per specific authorization letter made in favour of MEMBER BROKER. The client understands that by maintaining running account with MEMBER BROKER, client will be getting the due payment and or transfers of securities to his demat account from MEMBER BROKER on specific request for the same by the client or as per the authorisation Letter as referred above. The Client understands that sometimes Client may be having credit balance in his/her/its account with MEMBER BROKER & the Client agrees that no interest shall be payable on such amount as maintained with MEMBER BROKER. However, the Client may withdraw funds/securities from his/her/its Account by specific instruction in writing to the MEMBER BROKER. The Client agrees that the MEMBER BROKER shall not be liable for any claim for loss of profit or for any consequential, incidental, special or exemplary damages, caused by retention of such securities/funds.

11. The Client hereby agrees that it is the sole responsibility of the client to know the status/declaration of all corporate benefits including but not limited to rights issue, bonus issue, dividends and stock split of shares/buy back etc. announced by issuer company from time to time, for securities of company (ies) in which client intends to trade and/or those which are kept by client with MEMBER BROKER for ease of dealing/margin /collateral/security etc. and make appropriate trading/dealing decisions by appropriately considering the impact of any corporate action(s). MEMBER BROKER is not required to act as an advisor to client in any of those matters/aspects. It is the client's sole responsibility to track announcements of such corporate benefits & MEMBER BROKER shall not be liable for any losses suffered by client, if client fails to apply to such corporate benefits for the shares held by MEMBER BROKER in beneficiary account on behalf of client.

11.1 Clients may be keeping securities with MEMBER BROKER for ease of payment/for ease of dealing /consideration as margin /security collateral etc. client understands that some corporate benefits will be passed onto the relevant account of MEMBER BROKER by issue company(ies). (It is understood and agreed that these corporate benefits will continue to remain with MEMBER BROKER unless a request(to be binding upon MEMBER BROKER only if evidenced by a photocopy/carbon copy of such request duly receipted by manager and one more officer of relevant branch with stamp) is made by clients for transfer the same to client's own account.) The transfer by MEMBER BROKER shall not be immediate but take reasonable time, subject to there being no pay-in obligations/margin obligations/collateral obligations needed to be fulfilled by corporate benefits received.

11.2 Further, where client is keeping securities with MEMBER BROKER for ease of dealing /for consideration as margin/security/collateral etc. client understands that some corporate benefits will require some action for obtaining the same, such as for rights issue etc. It is understood and agreed that client shall free the securities from any margin/collateral /security/pay in obligations and get them moved through request (to be binding upon MEMBER BROKER only if evidence by a photocopy/carbon copy of such request duly receipted by manager and one more officer of relevant branch with stamp) given well in advance to client's own beneficiary account and take necessary action for applying and /or receiving corporate benefits. In exceptional circumstances MEMBER BROKER may upon request (to be binding upon MEMBER BROKER only if evidenced by a photocopy/carbon copy of such request duly receipted by manager and one more officer of relevant branch with stamp) given well in advance take actions for and on behalf of client to apply and /or receive such corporate benefits such as for Right Issue/Open Offer /Buy Back for the shares held by MEMBER BROKER on behalf of client (subject to client making available free funds etc. for the same well in advance). However, MEMBER BROKER shall not be liable for any loss/claim whatsoever in the event such application is rejected by Registrar/Company/ Manager to the issue for any reason.

11.3 The Client agrees and undertakes to return back any excess securities/funds ever transferred to his/her/its depository account(s)/Bank account(s) registered with the MEMBER BROKER and or other depository participant/Banks alongwith all corporate benefits, if any. Such excess transfer may take place on account of any reason including operational and technical errors.

12. The Client agrees that any securities and or funds placed/deposited by him/her/it on any account with the MEMBER BROKER including as collateral/margin/ permitted by the Client to be retained in running account etc. may in turn be placed/ pledged/ deposited by the MEMBER BROKER with the Exchanges or Banks or such other institutions as the MEMBER BROKER may deem fit for the purposes of raising funds, bank guarantees, FDR etc. or towards margin/collateral as also to meet shortfall in his/her/it's funds/securities/pay in obligation/auction or assignment of contracts or any other liability arising out of his/her/it's dealings with/through the MEMBER BROKER. The Client authorizes the MEMBER BROKER to do all such acts, deeds and things as may be necessary and expedient for placing such securities/funds with the Exchanges/Banks/ Institutions as margin. Client further authorizes MEMBER BROKER to sell/liquidate these securities/funds at the time and manner of MEMBER BROKER's convenience, as and when deemed fit by MEMBER BROKER in its absolute discretion to meet any shortfalls in the Client's account or any other liability of Client, without any reference to Client.

13. The Client agrees that he/she/it shall make all the payment and or deliver the

Signature of Client ✍(12)

securities only in the name of MEMBER BROKER and the payment shall be by way of account payee bank instruments like cheque / draft/ RTGS/NEFT etc. The client further agrees and undertakes that he / she / it shall not make any cash payment to any person including sub-brokers, authorized persons, representatives, employee etc. of the MEMBER BROKER directly or indirectly. The client further agrees and undertakes that he/she/its shall not make any payment and/or deliver any securities in any form to any person including representative, sub-broker, authorized person and employee etc. of the member broker for any reason whatsoever, MEMBER BROKER shall not be responsible for any kind of loss / misappropriation on account of any kind of payment made and or securities delivered by the client being contrary to this clause. The client indemnifies and shall keep indemnified the MEMBER BROKER from any claim / action / expenses/ penalties / proceedings / losses/ damages etc. brought or commenced against MEMBER BROKER for any act of the client being contrary to this clause.

14. The Client shall ensure that all the payments including towards pay- in obligations/ margin obligation etc. in favour of MEMBER BROKER are issued from the bank account of the Clients and no third party cheques are issued or lodged into bank account of MEMBER BROKER. For all purposes including for the purpose of these Terms & Conditions and/or Policies & Procedures "Cheque(s)/Draft/RTGS/NEFT would mean and include cheques, drafts, banker's cheques and or bank transfers in any other mode". In case of any such third party cheque is received/lodged and or used for the obligation of the Client, and the Client does not inform the same to the MEMBER BROKER in writing to Corporate Office and via electronic mail to backoffice@myfindoc.com within 24 hours from the delivery/display of the statements of accounts, data etc. then it shall be presumed that the Client has made the payment to the MEMBER BROKER by way of a cheque from third party with the full authority and consent of the third party and in case any dispute and liability arises because of third party cheque/credit having been used by the Client, he/she/it shall be solely liable for all the consequences thereof including any criminal liability. The Client hereby indemnifies and shall keep indemnified MEMBER BROKER for and against any loss/claim, liability, action etc. including any criminal liability arising out of such act/negligence of Client directly or indirectly.

15. The Client agrees to use, such facilities / arrangement with banks /depository participants for making or receiving payment of funds / monies and/or securities, as may be prescribed by the MEMBER BROKER in its absolute discretion including but not limited to online or offline facilities of one or more banks or depositories and Client hereby agrees not to hold the MEMBER BROKER responsible for any losses or damage which may be suffered by the Client by use of any such prescribed facilities.

16. The Client authorizes the MEMBER BROKER to deliver/adjust securities, deposited with the MEMBER BROKER on any account including in Margin account against his/her/its sale and or his/her/its family Member's sale and/or any of his/her/its Group/Associate Companies/firms/entities' sale in Capital Market segment through MEMBER BROKER and or Findoc Financial Services Group companies directly to the MEMBER BROKER's Pool account and or directly to the pool account of Findoc Financial Services Group companies for pay-in of securities to the Exchange on his/her/its behalf and or on behalf of his/her/its family member and/or any of his/her/its Group/Associate Companies/firms/entities and vice versa.

17. The Client authorizes the MEMBER BROKER to debit charges for depository services, bank charges on account of dishonor of cheques, stop payment instruction charges, demand draft/pay order/PGP charges, NEFT/RTGS charges, call and trade charges, SMS charges, settlement/professional charges (as may be applicable to NRIs), research service /message fee, trading platform charges, application money and processing charges for mutual funds, initial public offerings/follow on public offerings, right issues, fixed deposits, money market instruments, etc. generally various investment avenues/products, processing fees/charges towards contract note/settlement of account etc. and any other such or similar fees/charges which are due/may become due to MEMBER BROKER and / or "Findoc Financial Services Group " from the Client and or family Member and or his/her/its group/associate company(ies)/firm(s)/entities of the client to the account of the Client.

18. The Client agrees and authorizes MEMBER BROKER to issue the contract notes, trade confirmations of the trades executed, bills and account statements or such other data, documents, notices, circulars, any amendments in the Right & Obligations Documents, Policy & Procedure & these Terms & Conditions etc., including obligatory statements/documents to be sent to the Client related to his/her/its trading account with the MEMBER BROKER, in digital format by electronic communications, with the possible exception of graphic insertions. For all purposes including for the purpose of these Terms & Conditions and Right & Obligation, Such electronic communication shall be in the form of email and or email attachment including auto replies from the system of MEMBER BROKER and/or posted only on the relevant section of the website(s) and/or in the form of download available on the websites www.myfindoc.com and/or any other website as may be intimated by the MEMBER BROKER from time to time as part of the back office services or otherwise. Website(s) for this purpose would also include sub pages, links, forms, applets etc. of the hereinstated website(s). Every document, data etc. so sent shall contain all information including as is mandated by the concerned authority.

18.1. MEMBER BROKER would upload the digitally generated above referred documents/data etc. on the above referred website(s) and/or send by e-mail to the designated email id(s) of the Client and the same shall immediately on uploading be deemed to have been delivered to the Client. The Client specifically agrees that MEMBER BROKER fulfills it's obligation to deliver to the Client any such document/data etc. if sent via electronic communication. The Client understands and agrees that it is his /her/ it's responsibility/obligation to review regularly and or upon first receipt, all confirmations, statements, notices, contract notes, bills and other communications sent by electronic communication or otherwise. All information contained therein shall be binding upon the Client, if the Client does not object, either in writing by registered A.D. addressed & sent to the MEMBER BROKER's Corporate Office and via electronic mail to contract@myfindoc.com, within 24 hrs after any such document is sent to the Client by the MEMBER BROKER. The Client shall approach MEMBER

Signature of Client ✍ (13)

BROKER within 24 hrs from the delivery/display of the above data /documents etc. intimating any inability to access or download of the above data, documents etc. failing which it shall be deemed to be the due delivery and acceptance of the data, document, data etc. sent to the Client via electronic mail/displayed by MEMBER BROKER on the website of the Member Broker. In all cases, MEMBER BROKER reserves the right to determine the validity of Client's objection to the transaction. While the above referred documents/data etc. made available to the Client via electronic communication would be the original documents/data delivered to the Client. However, a physical copy of the digitally delivered contract note and/or above referred documents may be issued by the office/officers of MEMBER BROKER upon his/her/it's specific request in writing. The Client agrees that such copies are only a copy of the validly delivered contract notes, data, documents etc. The Client agrees to verify the contents of the physical contract note so obtained with that of digital contract note delivered to the Client on his/her/its designated email id(s) and any discrepancy (ies) will be brought to the notice of MEMBER BROKER immediately. The MEMBER BROKER may, at its absolute discretion, send a hard copy of the above referred documents to the Client which shall be deemed to be duplicate copy of the electronically delivered documents. Client agrees to keep MEMBER BROKER, its directors, its employees, indemnified against any discrepancy, arising out of any reason, at all the times. The Client agrees that MEMBER BROKER will not be responsible for non-receipt of documents/data etc. sent via electronic delivery due to any reason but not limited to change in email address of the Client or correspondence address. The Client also agrees that MEMBER BROKER shall not take cognizance of out-of-office/out-of-station auto replies. The Client shall deemed to have received such electronic communications immediately upon the Member's sending of the electronic communications and specifically in case of email communication , non receipt of bounced mail notification from any one of the email addresses of the Client as referred in this clause hereinafter with the MEMBER BROKER,shall amount to valid delivery.

18.2. The email id(s) provided by the Client in the KYC form and or in the authority letter for the ECN shall be deemed to be the designated email id(s) of the Client for all the communications to be sent by the MEMBER BROKER to the Client. The delivery of the above referred ECN, data, documents etc. to any of the designated email id(s) as referred to above shall be deemed to be a valid delivery. The Client further agrees not to hold the MEMBER BROKER responsible for late/non–receipt of above referred documents etc. sent in electronic form and/or any other communication for any reason but not limited to failure of servers, loss of connectivity, email in transit etc. The Client agrees that the log reports of MEMBER BROKER's dispatching software shall be conclusive proof of dispatch of contract notes and /or all the above referred documents etc. to him/her/it and such dispatch shall be deemed to mean receipt by him/her/it and shall not be disputed by him/her/it on account of any non-receipt/delayed receipt for any reason whatsoever, non-receipt of bounced mail notification shall amount to valid delivery.

18.3. The Client shall send a written request by registered A.D to the Corporate Office of the MEMBER BROKER for updation/modification of email Id(s) in the MEMBER BROKER's record. However, all the data/documents etc. as referred above sent by electronic communication as referred above shall be deemed to be received by the Client on the existing email id(s) of the Client till the updation of the email id(s) so sent for updation.

18.4. Not withstanding anything stated above, the member broker shall send Electronic Contract Note (ECN) on designated email address(s) of the Client, MEMBER BROKER shall also make available ECN downloadable at the Member's website(s) through the back office login. This would enable the Clients to view their contract notes, data, documents etc. through back office software for which the login and password is issued to the Client by the MEMBER BROKER.

18.5. The Client accepts full responsibility for the monitoring and safeguarding of his/her/it's account. The Client shall notify MEMBER BROKER in writing, delivered via- designated e mail and Registered post to the MEMBER BROKER's Corporate Office within 24 hours of him/her/it becoming aware of any inaccurate /erroneous information/entry in the account balances, documents, transaction history etc. If the Client fails to notify MEMBER BROKER immediately upon the receipt by him/her/its when any of the above occur, neither MEMBER BROKER nor any of its officers, directors, employees, agents affiliates or subsidiaries can or will have any responsibility or obligation towards the Client or to any other person whose claim may arise for any reason including but not limited to claims arising with respect to the handling, mishandling or any loss including of any order/payment. Under no circumstances, including negligence, shall MEMBER BROKER or anyone involved in creating, producing, delivering or managing MEMBER BROKER's services be liable for any direct, indirect, incidental, special or consequential damage that result from the use of or inability to use the service. However, the Client hereby indemnifies and shall keep indemnified the MEMBER BROKER for and against any loss/claim/liability/cost etc arising out of such inaccurate/erroneous information/entry in the account balances, documents etc.

18.6. Terms and conditions of back office service are as under:

a. MEMBER BROKER shall provide initial password and login for the back office login & password for the purposes as stated above.

b. 'Back office' or 'Back office Service' for this purpose shall mean and include access provided on MEMBER BROKER's above referred website(s) from time to time to the Client to access the above referred documents, data etc.

c. The initial password sent by MEMBER BROKER should only be used for the first login. The Client agrees and undertakes to immediately reset his/her/it's password(s) upon the first login. MEMBER BROKER shall not be responsible to retrieve the password. Client will have to make a request for creating a new password or reset the password himself/herself/itself on the website or use other means of communication(s) which allows authenticated password resets.

d. The Client shall be solely responsible for keeping the password(s) confidential and secure and shall be solely responsible for all transactions done by any person whosoever through the Client's back office login.

Signature of Client ✍ (14)

e. The Client shall log off from back office service, whenever he/she/it is not accessing or using the service. Any liability incurred to the Client as a consequence of the Client not logging off the service shall be borne solely by the Client.

f. The Client shall, within 24 hours on his/her/it becoming aware, notify MEMBER BROKER in writing with full details if:

- He/she/it discovers or suspects, unauthorized access through his/her/its password or
- Notice discrepancies that might be attributable to unauthorized access or
- Forgets password or
- Discovers a security flaw in the back-office service

In any of the above events specified, the Client shall immediately change his/her/its password. However, if the Client is unable to change his/her/it's password due to any reason including of his/her/its having forgotten his/her/its password or his/her/its password having been unauthorized changed by some other person or for any other reason then the Client shall immediately request MEMBER BROKER in writing and follow the instructions given by MEMBER BROKER. MEMBER BROKER shall not be liable for any loss, whether notional or actual, that may be suffered by the Client on account of the misuse of the password at any point of time. The Client declares that he/she/it has fully read and understood the terms and conditions of back office service and agrees to abide by all the terms and conditions mentioned above.

20. MEMBER BROKER shall deliver to the Client password through a registered post/courier/UPC, which may form the part of welcome letter or any other communication including but not limited to email/voice mail/SMS/Fax sent by MEMBER BROKER to the Client.

21. The Client is responsible, at his/her/its cost, for installing , operating, updating, changing and maintaining the communication equipment, but not limited to personal computers and modems, software, tools, telephone or alternative service required at the Client's end and connectivity required for using and accessing the website, back office ,ITORS (internet based trading) services, email account(s), electronic contract notes, or any other document etc. as may be sent from time to time by the MEMBER BROKER whether required by law or not, send orders and or receive confirmations etc. to the trading system of the MEMBER BROKER or for any other related services/facilities provided by the MEMBER BROKER. The MEMBER BROKER will not and shall not be under any obligation to assist the Client in operating, installing and / or maintaining any such communication equipment/ infrastructure or obtaining any permits, clearances etc for establishing connectivity or linkages to the website(s)/ trading software/trading system of the MEMBER BROKER. Such installation/operation/ maintenance/ changes may involve disruption in trading/communication of orders and may even lead to losses and the Client hereby unconditionally and absolutely agrees not to hold the MEMBER BROKER responsible on any account.

22. The Client agrees that the MEMBER BROKER may provide facility to the client for updation via electronic communication of Client's information in the KYC and or any other details provided by the client to the MEMBER BROKER. Such electronic communication may be via designated email id(s) or via a secured user name/login and password. Such user name/login and password may be same provided for back office login or as under ITORS services clause made available by the MEMBER BROKER or any other login/User id and password as the MEMBER BROKER may inform from time to time. Any updations in the Client's details through electronic communication or otherwise shall be deemed to be valid updations subject to provision of same under the applicable law. Any changes which take place without the knowledge of the Client for any reason including but not limited to error in entry/modification, unauthorized access etc shall be binding on the Client and shall be the sole responsibility of the Client. Such changes shall take effect as per the terms and conditions as specified from time to time by the MEMBER BROKER via electronic communication or otherwise.

23. The Client hereby authorizes the MEMBER BROKER in its absolute discretion to maintain records/ books of accounts for the Client separately or collectively for different exchanges / segments of the exchanges &/or any other service which the Client may be availing such as Portfolio Management/ Advisory Services/ Depository Services etc. It shall be the sole responsibility of the Client to ascertain the balance of securities and or funds in all the accounts separately and the Client shall be required to pay/make available necessary monies/funds and or securities into any one or more such segregated/aggregated account(s) notwithstanding the fact that an aggregation of the accounts may not require from the Client either any securities and or monies/funds and the Client hereby agrees not to hold the MEMBER BROKER responsible for considering shortage of margin/security and or shortage of pay in obligations in any account, without aggregating/summing such accounts with other accounts.

24. Code of conduct to be maintained for using the website(s) of the MEMBER BROKER:

The CLIENT agrees not to:

24.1 Modify, copy, distribute, transmit, display, publish, license, create derivatives works from, transfer or sell any information, designs, logos, trademarks, software, facilities, products or services obtained on or through the website(s) , except as permitted by the copyright owner or other right holder thereof.

24.2 Post or transmit any unlawful, fraudulent, libelous, defamatory, obscene, pornographic, profane, threatening, abusive, hateful, and offensive or otherwise objectionable information or statement of any kind including without limitation any information or statement constituting or encouraging conduct that would constitute a criminal offence, give rise to civil liability, or otherwise violate any local, state national, foreign or other law.

24.3 Post or transmit any advertisement, solicitations, chain letters, pyramid schemes investments opportunities or schemes or other unsolicited commercial communication (except as otherwise expressly permitted by the MEMBER BROKER) or engage in spamming or flooding.

24.4 Post or transmit any information or software which contains a virus, Trojan

Signature of Client | ✍(15)

horse, worm or other harmful component.

24.5 Post, publish, transmit, reproduce, or in any way exploit any information, software or other material obtained from or through the website(s) for commercial purpose (other than as expressly permitted by the MEMBER BROKER and or provider of such information, software or other material)

24.6 Post, publish, transmit, reproduce, or in any way exploit any information, software or other material obtained on or through the website(s) which is protected by copyright or other proprietary right, or derivatives works with respect thereto , except as permitted by the copyright owner or MEMBER BROKER or other right holder thereof.

24.7 Upload , post , publish, reproduce , transmit or distribute in any way any component of the website(s) itself or derivatives works with respect thereto, except as permitted by the MEMBER BROKER or the copyright owner or other right holder thereof. The MEMBER BROKER being copyright under the relevant laws.

24.8 Attempt to decompile or reverse engineer any of the software available on the website(s) and/or provided by the MEMBER BROKER

24.9 Make any attempt to hack into the website(s) or otherwise attempt to subvert any firewall or other security measure of the website(s) and on becoming aware of any shortcoming in the security on the website(s) he/she/it shall forthwith inform MEMBER BROKER of the same in writing.

24.10 Use any software provided on, by or through the website(s)/ of the MEMBER BROKER except for the purposes for which it has been provided to the client and for no other purpose,

25. Quotes, research information, historical information and other content on the website(s) is provided by various third party service providers from time to time. Daily updates are subject to receipt from the respective third party data contributors. The latest quotes are subject to market fluctuations and will be subject to a delay. Market quotes and other information on the website(s), as well as reference materials or links to other sites, are for general informational purposes only, and are not intended to be relied upon for transactional or other purposes. Neither the MEMBER BROKER nor any of its data or content providers shall be liable for any errors or delays in the content, or for any actions taken or omitted to be taken in reliance thereon. Opinions expressed in any information contained on the website(s) are not indication of prospective rating/grading. Any rating awarded by the content providers, Affiliate Partners, Service Providers, the MEMBER BROKER or website(s), should not be treated as a recommendation to buy/sell hold any Security. The client shall rely exclusively on his/her/its best judgment in respect thereof. Stock quotes and mutual fund Net Asset Values (NAVs) and news stories, which are accessed, may be delayed.

26. The Client hereby agrees to use the facilities, data and information which is provided by the MEMBER BROKER or which may become available to the Client as a result of Client's relationship with the MEMBER BROKER purely for permitted purposes and only for personal use and agrees never to disseminate any information or data for any reason or purposes whatsoever except under a written authority signed by the person specifically authorized for this purpose by the MEMBER BROKER, the responsibility to ascertain which shall be of the Client alone.

27. Notwithstanding anything stated above all the communications including relating to orders, margin, maintenance calls and other similar matters by the MEMBER BROKER to the Client may be communicated orally or by the usual business practices generally followed and or as agreed between the parties, either expressly or impliedly.

28. The Client is aware that the MEMBER BROKER may tape-record the conversations between the Client and the MEMBER BROKER, either personally or over the telephone, and hereby specifically permits the MEMBER BROKER to do so. Such recordings may be relied upon by the MEMBER BROKER as and when required to resolve disputes in connection with all matter but not limited to the trading transactions.

29. The MEMBER BROKER shall not liable for any inaccuracy, error ,false statement, misrepresentation or fraud committed by any employee/ associates /third parties engaged by the MEMBER BROKER to promote the services offered by it. The CLIENT agrees that he/she/it places no reliance on such persons and will exercise due care and diligence in relying on any statements made by any persons.

30. Research / Trading recommendation:

The Client understands that the MEMBER BROKER may produce fundamental and trading research/ notes, particularly on companies, industry, stock markets, commodity markets and economy from time to time (collectively hereinafter referred to as "material"). The Client hereby requests the MEMBER BROKER to provide him/her/it with the material through email or by access to the website(s) of MEMBER BROKER or through SMS or any other mode on a voluntary basis.

By agreeing to receive such material, the Client is aware that this material provided to him/her/it is only for his/her/its personal information and he/she/it undertakes that the same shall not be reproduced or redistributed to any other person. The Client understands that this material is not an offer or the solicitation of an offer to buy/sell any security. By sending this material on his/her/its request, MEMBER BROKER or any of its officers, directors, personnel and employees shall not be liable for any loss, damage of any nature, including but not limited to direct, indirect, punitive, special, exemplary, consequential, as also any loss of profit in any way arising from the use of this material in any manner. The Client is aware that the investments discussed in this material may not be suitable for all investors. He/she/it shall, therefore, before dealing and/or transacting in any of the products referred to in this material, make his/her/its own investigation, seek appropriate professional advice. The Client alone shall be fully responsible/liable for his/her/its investments/ disinvestments on the basis of this material. The Client also agrees that MEMBER BROKER may discontinue providing such material to him/her/it and that it would have no responsibility to update any information provided to the Client nor does it represent that the information provided in the material is complete/accurate. Further by providing such material MEMBER BROKER is not acting as his/her/its portfolio or financial adviser nor does it assumes any fiduciary duties.

31. It is clearly understood and agreed to by Client that no service/facility in the

Signature of Client | ✍ (16)

nature of portfolio management/ advisory services etc. are contemplated under these Terms & Conditions between the Client and MEMBER BROKER. No person working for or under MEMBER BROKER whether dealer, relationship manager, sub broker or authorized person is permitted to provide any services, facilities except that of order placement in trading system(subject to limitations stated above) upon directions of client. If the client accepts any portfolio management services/advises/discretionary trading arrangements/ facility from any person including but not limited to dealer, relationship manager, sub broker or authorized person then in that event MEMBER BROKER shall in no way be responsible for the outcome of such services/facilities accepted by client, and the relationship manager, sub broker or authorized person shall be personal , mutual and private relationship between the client and such person(s) including dealer, relationship manager, sub broker or authorized person and client shall have no recourse/right against MEMBER BROKER what so ever either in law or equity.

32. The Client agrees and acknowledged that MEMBER BROKER shall not be liable to provide him/her/it with any legal, tax, investment or accounting advice or advise regarding the suitability or profitability of a security or investment and as such all investment and disinvestment decisions are based on the client's own evaluation of financial circumstances and investment objectives. This extends to any decision made by the Client on the basis of any information that may be made available by MEMBER BROKER including that on the website/trading platform/through SMS etc. The Client will not hold nor seek to hold MEMBER BROKER or any of its officers, directors, employees, agents , subsidiaries, affiliates or business associates liable for any trading losses or other losses , costs or damage incurred by the Client consequent upon relying on information, research opinions or advice or any other information whatsoever including that on the website whether put up by MEMBER BROKER or any other agency. The MEMBER BROKER does not represent and shall not be deemed to have represented, that the investment information is accurate or complete. The Client is aware that any information based on the research of MEMBER BROKER or other external sources is merely as estimation of the viability or otherwise of certain investments, and MEMBER BROKER shall not be deemed to have assumed any responsibility for such information. The client should seek independent professional advice regarding the suitability of any investment decision.

33. The Client understands that the MEMBER BROKER may at any time, at its discretion and without prior notice to the Client, prohibit or restrict the Client's access to the use of the web site or any Services offered by the MEMBER BROKER under these Terms & Conditions, otherwise and not limited to the Client's ability to trade. The Client will bear any loss that he / she / it may be faced with due to inability to execute further trades on account of such restriction. The closing of an account will not affect the rights and / or obligations of either the MEMBER BROKER or the Client incurred prior to the date the account is closed.

34. If any of the term(s)/ clause(s) or part of any term/ clause of these Terms & Conditions, is/are held to be contravention of /in conflict with any of the provision(s)/clause(s) in mandatory documents, as also the Rules, Regulations, Articles, Byelaws, circulars, directives, notices and guidelines and issued by the Regulator and Exchange(s) or held invalid or unenforceable by reason of any law, rule, administrative order or judicial decisions by any court, or regulatory or self-regulatory agency or body, such contravening term(s)/clause(s) or part of term/clause of these Terms & Conditions shall be null & void. The validity of the remaining term(s)/clause(s), however, shall not be affected thereby and these term(s)/clause(s) shall be carried out as if any such contravening/invalid/ unenforceable terms(s)/ clause(s) or part of such term/clause were not contained herein.

35. The Client hereby agrees to hold the MEMBER BROKER continuously harmless and indemnified against any claims, demands, actions, proceedings, losses, damages, liabilities, charges and/or expenses that are occasioned or may be occasioned for any reason including but not limited on account of the MEMBER BROKER having entered into these Terms & Conditions and/or having dealt with/for the Client and or due to breach of any of the Client's obligation under the Rights & Obligations as defined by Exchanges/SEBI or any other agreement(s).

36. Under no circumstances shall the MEMBER BROKER or anyone involved in creating, producing, delivering or managing the MEMBER BROKER's services be liable for any direct, incidental, special or consequential damages that result from the use of or inability to use the service, delay in transmission of any communication, in each case for any reason whatsoever (including on account of breakdown in systems) or out of any breach of any warranty or due to any fraud committed by any person whether in the employment of the MEMBER BROKER or otherwise.

37. The Client hereby declares that all information which has been provided, is being provided and which shall be provided by the Client to the MEMBER BROKER or any service provider under these Terms & Conditions or in relation thereof or as consequences thereof, is and shall always be true to the best of information and knowledge of the Client and if any losses or damages occur to the MEMBER BROKER or any service provider because of the information provided by the Client being inaccurate, insufficient, fraudulent etc. the Client shall be solely responsible for any and all consequences including damages which may be suffered by the MEMBER BROKER/ service provider either directly or indirectly against which the Client hereby agrees to indemnify the MEMBER BROKER/ service provider and agrees to hold the MEMBER BROKER and/or any & all service providers absolutely harmless and to pay on demand any sums which may be demanded by the MEMBER BROKER or any service provider on account of such damages or losses as may be suffered or are likely to be suffered by them.

37.1 The Client agrees that MEMBER BROKER does not guarantee and shall not be deemed to have guaranteed the timeliness, sequence, accuracy, completeness, reliability or content of the market information or messages disseminated to the Client. The MEMBER BROKER shall not be liable for any inaccuracy , error or delay in or omissions of any such data, information or messages, due either to any act or omission by MEMBER BROKER or to any "force majeure" event (e.g. Flood, extraordinary weather condition, earthquake or any other act of god, fire, war, insurrection, riot, labour dispute, accident, action of government, communication, power failure, shut down of the systems for any reason (including on account of computer

Signature of Client | ✍ (17)

viruses), equipment or software malfunction); any fraud committed by any person whether in the employment of MEMBER BROKER or otherwise or any other cause which is beyond the reasonable control of MEMBER BROKER.

37.2 The CLIENT hereby agrees and authorizes the MEMBER BROKER / Findoc Financial Services Group companies and their agents to disclose, use, exchange, share or part with all information, data or documents relating to his/her/its account and transaction to other Findoc Financial Services Group companies /Banks/Financial Institution/Credit Bureaus /agencies/ Statutory Bodies/such other persons as the MEMBER BROKER or Findoc Financial Services Group Companies may deem necessary and/or appropriate and as may be required for use or processing of the said information/data etc. by such person/s or furnishing of the processed information/data /products etc. thereof to other Findoc Financial Services Group companies/ Banks/Financial Institutions/credit providers/agencies/ users registered with such persons and he/she/it shall not hold the MEMBER BROKER/Findoc Financial Services Group companies and other persons to whom such information etc. is disclosed liable for the disclosure or use of such information etc.

38. The CLIENT understands and agrees that certain details provided in their trading/backoffice account etc. would not be on a real time basis. The CLIENT further understands and agrees that such details would be updated by the MEMBER BROKER/ Findoc Financial Services Group Companies on best efforts basis within reasonable time and he/she/it shall not hold the MEMBER BROKER and or Findoc Financial Services Group companies responsible for any possible mismatches in the real time data and data as reflecting on the website(s) during the period the updations are not effected.

39. The CLIENT agrees that he/she/it will complete further applications for specific products/services made available by the MEMBER BROKER /Findoc Financial Services Group companies, as prescribed from time to time, and that such further applications shall be regarded as an integral part of this application (and vice versa), and that unless otherwise disclosed in such further forms as prescribed, the particulars and information set forth herein these Terms & Conditions as well as the documents referred or provided herewith are true, correct, complete and up-to-date in all respects. Such further applications will require incorporation of the application Form No, and /or such details as the MEMBER BROKER may prescribe to facilitate data management. The Client agrees and authorizes MEMBER BROKER /Findoc Financial Services Group companies etc. to use the information provided in these Terms & Conditions for any other forms etc. of the MEMBER BROKER/Findoc Financial Services Group companies.

40. The CLIENT agrees that he/she/it does not have any objection to the MEMBER BROKER, Findoc Financial Services Group Companies, agents /representative to provide him/her/it information on various products, offers and services provided by the MEMBER BROKER /Findoc Financial Services Group companies through any mode not limited to telephone calls/SMSs/emails and authorize the MEMBER BROKER, Findoc Financial Services Group companies, agents representative for the above purpose.

41. The Client hereby authorises the MEMBER BROKER to take all such steps on the Client's behalf as may be required or advisable in the MEMBER BROKER's opinion for compliance with the exchange provisions or any other law or provisions or to complete or settle any transactions entered into through or with the MEMBER BROKER or executed by the MEMBER BROKER on behalf of the Client. However, nothing contained herein shall oblige the MEMBER BROKER to take such steps.

42. Conditions governing trading in securities other than on the floor of the Exchange:

42.1 The CLIENT undertakes to read all the relevant offer documents and terms and conditions of all schemes of all mutual funds, other securities including but not limited to Initial Public Offerings, Rights Issue, Buy Back Offers, and other investment products which the MEMBER BROKER and or Findoc Financial Services Group companies may offers through its website(s)/trading software/trading system before entering into any transactions through its website(s)/trading software/trading system.

42.2 The MEMBER BROKER or the concerned Mutual Fund/ Issuer or their respective registrars shall/may entertain ONLINE transactions requests and / or requests made through telephone in the manner provided under these Terms & Conditions. For change of address and personal details of the CLIENT, the CLIENT shall send a Registered A.D. to the MEMBER BROKER's Corporate office signed by all the co-holders.

42.3 The CLIENT is requested to check up the personal and bank related details provided by him/her/it. Neither the MEMBER BROKER nor any of the Mutual Funds/ Issuers chosen shall accept any liability which may arise as a consequence of the erroneous Information provided by the CLIENT.

42.4 In case of Mutual Fund, the units of schemes shall be allotted, redeemed or switched, as the case may be, at the Net Asset Value prevalent on the date of the application, if the application for purchase, redemption or switch is received by the Fund before the cut off time as specified on the web site and consistent with terms of the schemes. The MEMBER BROKER shall take all necessary action to ensure that the NAV allotted is the NAV application on the date of the transaction. However the MEMBER BROKER shall not be liable for any kind of loss including that may arise to the CLIENT as a result of the correct NAV not being allotted to the CLIENT'S transactions on the web site. Any request falling due on holiday would be processed on the next business day and respective NAV would be applicable as per the mutual funds offer documents.

42.5 In case of securities, the order for purchase, sell, offer under buy back etc. shall be accepted by the MEMBER BROKER only if the same is received by the cut off date as indicated on the website(s) and consistent with the terms of the offer. in any case the MEMBER BROKER shall not be liable for any kind of loss for any reason in this respect.

42.6 The CLIENT can view his/her/ its transactions on the web site, the physical copy of the transactions statement or the account statement shall be sent only on request in writing by the CLIENT.

42.7 The MEMBER BROKER does not accept any liability for delay in processing time at the mutual funds/issuer or registrars end.

42.8 It is explicitly stated herein that the mutual funds schemes/offer documents/other schemes offered by the MEMBER BROKER, have not been

Signature of Client | ✍ (18)

recommended by the MEMBER BROKER.

42.9 Neither the MEMBER BROKER, nor any of the mutual funds/nor the issuer shall be liable for any failure to performs its obligations for any reason including, to the extent that such performance has been delayed, hindered or prevented by system failures, network errors delay or loss of data due to above and in circumstances of acts of GOD, floods, epidemics, quarantine, riot or civil commotion and war.

42.10 The MEMBER BROKER shall provide its services on the best efforts basis. However the MEMBER BROKER shall not be liable for any failure or any loss, damages or other costs arising in any way out of:

i. System failure including failure of ancillary or associated systems, or fluctuation of power, or other acts of God/Force majeure; or

ii. Accident, transportation, neglect, misuse, errors, frauds of the CLIENT or agents or any third party, or any employee/director/representative of the member broker and / or "Findoc Financial Services Group ".

iii. Any fault in any attachments or associated equipments of the CLIENT or.

iv. Any incidental, special or consequential damages including without limitation of loss of profit.

43. The MEMBER BROKER offers the "Internet based Trading" (hereinafter "IBT") services or Online trading to the client. The client availing the same for purchasing, selling or otherwise dealing in securities, further agrees to the hereinafter mentioned provisions of this clause in addition to all other clauses stated in these Terms & Conditions and in Rights & Obligations documents:-

43.1 The Client will be entitled to a username and Password, which would enable him/her/it to access the MEMBER BROKER's IBT for availing such services. MEMBER BROKER's IBT shall mean and include the website hosted by the MEMBER BROKER on the internet and or online trading software through which the MEMBER BROKER offers the online trading including but not limited to the hardware and software used for hosting and supporting the website and or the online trading software.

43.2 The Client is aware that the MEMBER BROKER's IBT generates the initial password and the MEMBER BROKER is aware of the same. The Client agrees and undertakes to immediately change his/her/its password upon receipt thereof. The Client acknowledges that subsequent passwords are not known or available to the MEMBER BROKER.

43.3 The Client shall be solely responsible for keeping the user name and passwords confidential and fully secured and the Client shall be fully responsible for all orders entered and transactions done by any person whatsoever through the MEMBER BROKER's IBT using the Client's User name and/or password whether or not such person was authorized to do so.

43.4 The Client shall immediately inform the MEMBER BROKER of any unauthorized use of the Client's Username and/or password with full details of such unauthorized use.

43.5 The Client acknowledges that he/she/it is fully aware and understands the risks associated with availing the Internet Based Trading facility through the MEMBER BROKER's IBT over the internet including the risk of misuse and unauthorized use of his/her/its username and/or passwords by any third party. Client also acknowledges that he/she/it understands and is aware about the risk of a person hacking into the Client's account on the MEMBER BROKER's IBT or unauthorisedly routing orders on behalf of the Client through the MEMBER BROKER's IBT. The Client agrees that he/she/it shall be fully liable and responsible for any unauthorized use or misuse of his/her/its username and/or password and also for any acts by any person through the MEMBER BROKER's IBT in the Client name in any manner whatsoever.

43.6 The CLIENT is aware and acknowledges that trading over the internet involved many uncertain factors and complex hardware, software, system, communication lines, peripherals, etc. which are susceptible to interruptions and dislocations; and the MEMBER BROKER's IBT Service may at any time be unavailable without further notice. The MEMBER BROKER and the Exchange do not make any representation or warranty that the MEMBER BROKER's IBT Service will be available to the CLIENT at all times without any interruption. The CLIENT agrees that he/she/it shall not have any claim against the Exchange or the MEMBER BROKER on account of any suspension, interruption, non-availability or malfunctioning of the MEMBER BROKER's IBT System or Service or the Exchange's Service or system for any reason whatsoever.

43.7 The Client shall log off from the MEMBER BROKER's IBT at any time the Client is not accessing / using the service and any liability incurred to the Client as a consequence of the Client not logging off the service shall be borne by the Client.

43.8 The Client shall immediately notify the MEMBER BROKER in writing, delivered via, designated e-mail and Registered AD to Corporate Office, if the Client becomes aware of any loss, theft, unauthorized use of the Client's Security code(s) and account number, security flaw in the IBT system or any failure by the Client to receive accurate confirmation of an execution including the contract note for the same or any receipt by the Client of confirmation of an order and / or execution which the Client did not place, or any inaccurate information in the Client's account balances, securities positions, or transaction history. In the case where the Client notifies such loss, theft or unauthorized use of the Client's Security code(s) password and account number, security flaw, inaccurate information etc. to the MEMBER BROKER, the MEMBER BROKER shall suspend the use of the account of the Client. However the Client shall be responsible and liable for all transactions that are carried out by the Client's/login & password. When any of the above circumstances occur, neither the MEMBER BROKER nor any of its officers, directors, employees, agents, affiliates or subsidiaries will have any responsibility or liability to the Client or to any other person whose claim may arise through the Client with respect to any of the circumstances described above.

43.9 Online confirmation will be available to the Client upon execution or cancellation of an order placed by him/her/it through the MEMBER BROKER's IBT system. This shall be followed by a confirmation, which may be sent by postal mail and or via electronic communication (as referred under the clause no. 19). It is the responsibility of the Client to review upon first receipt, whether delivered to him/her/it online or otherwise, all confirmations or

Signature of Client | ✍ (19)

cancellations.

43.10 The CLIENT is aware that authentication technologies and strict security measures are required for internet trading through order routed system and undertakes to ensure that the password of the Client and / or his/her/its authorized representative are not revealed to any third party.

44. The MEMBER BROKER shall not be liable for any loss whatsoever whether notional or actual suffered by the Client on account of any misuse of the passwords and or due to postal delays or non-receipt of Username and or password dispatched to the client.

45. The Client Confirms and agrees that he/she/it will be the sole authorized user of the Username(s)/login(s), Password(s), Customer User Identification Number(UIN), Telephone Personal Identification Number (TIN) or any other identification or security code (by whatever name called) to be given to him/her/it by the MEMBER BROKER to access MEMBER BROKER system and or service(s) through MEMBER BROKER's web site, internet, over the telephone or in such other manner as may be permitted by the MEMBER BROKER for availing of the services. The Client accepts sole responsibility for use, confidentiality and protection of the Username(s)/Login(s), Passwords, UIN, TIN or other security code(s) as may be issued by the MEMBER BROKER to the Client from time to time ("Security Codes") as well as for all orders and information changes entered into the Client's account using such security code(s). The Client shall ensure that such security code(s) is / are not revealed to any third party or recorded in any written or electronic form. If the Client forgets the security code(s), a request for change of such Security Code(s) should be sent to the MEMBER BROKER in writing, delivered via designated email ID and or via registered AD post to the Corporate Office. On receipt of such a request, the MEMBER BROKER shall discontinue the use of the old security code(s) and shall generate a new Security code(s) for the Client which shall be communicated to the Client. However, the Client shall be responsible and liable for all transactions that are carried out by the use of the old Security code (s). Neither the MEMBER BROKER nor any of its officers, directors, employees, agents, affiliates or Findoc Financial Services Group companies will have any responsibility or liability to the Client or to any other person whose claim may arise with respect to any of the circumstances described above.

46. Any order entered using the Client's security code(s) either through the web site on internet or through telephone or otherwise is deemed to be that of the Client. If third parties gain access to the Member's services through the use of the Client's security code(s), the Client shall be responsible for the same and hereby indemnifies and holds harmless the Member against any liability, costs or damages arising out of claims or suits by or against such third parties based upon or relating to such access and use, since the primary responsibility for such transaction shall be that of the Client. The use and storage of any information including, without limitation, the Password, Portfolio information, transaction activity, account balances and any other information or orders on the Client's personal computer is at the Clients own risk and is the Client's sole responsibility.

47. The Client agrees that the MEMBER BROKER shall not be liable or responsible for non execution of the orders of the CLIENT due to any link system failure at the CLIENT/MEMBER BROKER /EXCHANGE end. The Client further agrees that although the orders are generally routed to the Exchange's computer systems within a few seconds, the MEMBER BROKER shall not be liable for any delay in execution of any order or for any resultant loss on account of the delay. Client understands that for performing the acts contemplated under this relationship MEMBER BROKER has to use software and hardwares /machines etc. Client understand that as regard trading the software/programmes of stock exchanges are used with additional software permitted by stock exchange such as (without limitation and as illustration) ODIN, NEST etc. While stock exchanges take all care, have full proof software/programmes and additional software/ programmes such as ODIN , NEST etc. are pre-approved by stock exchanges, no warranty /guarantee is taken either by the vendors/suppliers of any these softwares/ programmes of their fullproof/glitch/bug free performance always. Their operations can also be effected due to software viruses etc. which may interalia lead to disruption in trading/order entry and /or false /incorrect display of order/trade status including but not limited to display of trade confirmation etc. when actually trade has not occurred or has occurred contrary to display. Therefore the Client agrees that display or printout of any transaction taken out from any system /computer at the time of order entry or instructions entry or thereafter, including but not limited to net banking and/or electronic transfer of securities in depository etc. shall not be construed as the official record of the transactions/orders. Member Broker or service providers' (such as bank's/stock exchanges/clearing house/clearing corporation/depository participant/ depository) final official record of transaction maintained in their own books of accounts or electronic system shall only be the acceptable records of transaction maintained in their own books of accounts or electronic systems shall only be the acceptable records and shall be conclusive and binding for all purposes (such as clearing file of stock exchanges etc.) The Client agrees that this is without prejudice to the right of MEMBER BROKER/service providers to rectify any discrepancy/differences which is due to any inadvertent human error/system /computer error etc. at any time without limitation, at the sole and absolute discretion of MEMBER BROKER and /or any of the service providers.

48. If the client is enabled to access the trading system of MEMBER BROKER directly say through internet then Client is authorized to place orders directly as well. The client agrees that any communication of orders in any form or manner whatsoever to MEMBER BROKER or by entering orders into a facility provided by MEMBER BROKER such as internet, etc. neither implies order(s) acceptance nor assures a trade from such order(s) and the Client is also aware that any deliveries of securities/pay out of monies on account of trades is subject to settlement process being successful particularly for trades which are matched within the clients of MEMBER BROKER and the client hereby agrees not to hold MEMBER BROKER responsible in any manner whatsoever for any delay in settlement which are beyond reasonable control of MEMBER BROKER.

49. Electronic Payment Gateway terms and conditions

The MEMBER BROKER has and or may have relationship with one or more banks (hereinafter "Relationship Bank" and/or third party payment gateway service providers (hereinafter "TPPGSP"). The website(s) of the

Signature of Client ✍ (20)

MEMBER BROKER has and or shall have a payment window through a link to the web site of the Relationship Bank(s)/ TPPGSP(s) which provide the facility for transfer of funds. In such a case, the Client would make the payment of any indebtedness including invoice amount etc. to the account of the MEMBER BROKER with the Relationship Bank(s)/TPPGSP(s) by means of a fund transfer. The MEMBER BROKER expressly states that the payment gateway mechanism is a service offered by the Relationship Bank/other third parties (TPPGSP) with whom the MEMBER BROKER has/ may established/ establishes relations for facilitating the transfer of funds between the Client's account and the MEMBER BROKER's account. The MEMBER BROKER expressly excludes liability for consequential loss or damage or loss of profit, business and revenues, goodwill or anticipated savings which may arise in respect of (i) the payment gateway services offered by such Relationship Bank(s)/TPPGSP(s) (ii) the Payment Mechanism.

50. MEMBER BROKER may at any time amend these Terms & Conditions by modifying or rescinding any of the existing provisions or conditions or by adding any new provision or condition, by providing notice to client by electronic communication or through postal service or through courier or by personal messenger or by hand delivery or any other method as per discretion of MEMBER BROKER. The continued use of MEMBER BROKER's services after the notice period shall constitute acknowledgement and consent of/to such amendment. However, the Client has right to terminate these Terms & Conditions through communication in writing by giving one month notice subject to the meeting of the financial and other obligation under these Terms & Conditions and or under Rights & Obligations documents.

51. The Client assures the MEMBER BROKER that he/she/it is eligible to enter into these Terms & Conditions under the provisions of applicable laws. The Client shall continuously monitor his/ her / its eligibility to act under these Terms & Conditions under the applicable laws including but not limited to any act / law / rules & regulations for the time being in force and byelaws / Rules / Regulations of relevant exchange(s).If at any time this assurance ceases to be applicable, Client shall refrain from dealing with the MEMBER BROKER.

51.1 The Client shall ensure that he/she/it shall not deal through the MEMBER BROKER on the exchange of which he / she / it is registered as a broker or sub broker through any broker except with the permission of the exchange.

51.2 In connection with transactions contemplated under these Terms & Conditions as offered by MEMBER BROKER from time to time the client agrees to execute and deliver/provide such additional documents/information including documents titled "authorizations" and to perform such additional actions which may be necessary, appropriate or requested to carry out or evidence the transactions in respect of the services availed by the client from time to time. These Terms & Conditions shall be read as part and parcel of authorizations.

51.3 The Client hereby acknowledges he/she/it is aware that there exists certain regulations/restrictions etc. under Foreign Exchange Management Act (FEMA) and /or issued by the Reserve Bank of India (RBI) regarding investment by foreign entities/persons including non resident Indians (NRIs). The Client hereby agrees to be solely responsible to make investments only as per applicable limits/regulations in force from time to time.

52. The Client agrees that the failure of the MEMBER BROKER to enforce at any time any term contained in these Terms & Conditions shall not be construed to be the waiver of any terms or of the right thereafter to enforce each and every term. The client agrees that mere entering into these Terms & Conditions, does not entitle the Client to any service(s)/facility(ies) from MEMBER BROKER as a matter of right and the MEMBER BROKER may in its absolute discretion provide or decide not to provide any one or more service(s)/facility(ies).

53. The client understand and agree the MEMBER BROKER is not under any obligation to inform the client of any exiting and or changes of regulations, bye laws, guidelines etc., of any authority SEBI, Government, Stock Exchanges etc., as may be in force from time to time. The Client shall keep himself/herself/ itself updated regarding the changes in the rules, regulations, bye laws, procedure of any authority, exchange(s) and or MEMBER BROKER through any means including using the website of the relevant entity.

54. "Except for the claims/disputes which are subject to the Rules and Regulations of the respective Exchanges on which the trades have been executed, any and all claims and disputes arising out of or in connection with these Terms & Conditions or its performance shall be settled by arbitration by a single arbitrator to be appointed by the Findoc Investmart Private Limited as the case may be. The parties agree that the arbitration shall be held at such place within India as the MEMBER BROKER may at its sole discretion specify at the time of, or at any time prior or subsequent to, the reference to arbitration. The Courts at the place specified by the Findoc Investmart Private Limited as the case may be for holding the arbitration proceedings or, if law does not permit the same, the Courts at Ludhiana, shall have exclusive jurisdiction in relation to these Terms & Conditions, the arbitration and all matters arising in connection herewith and therewith. The arbitration shall be governed by the provisions of the Arbitration and Conciliation Act, 1996.

55. The client understands that MEMBER BROKER may send communication/ information to clients like order placement, order confirmations, order modifications, order executions, trade confirmations, trade modifications, bills, transaction statements, account statements, margin requirements, trading/settlement cycles, delivery/payment schedules, policies, procedures, notices, frequently asked questions (FAQs) and any other document/reports, by way of any or more of the following means or methods as email/ post/ fax/speed post/courier/registered post/registered post acknowledgment due/telegram/ cable/voice mails/telephones (telephone includes such devices as mobile phones etc.) including SMS on the mobile phone or any other similar device; by messaging on the computer screen of the Client's computer; by informing the client through employees/ agents of MEMBER BROKER; by displaying on the notice board of the branch/office through which the Client trades or if circumstances, so require, by radio broadcast/television broadcast/ newspaper advertisements etc.; by digital format by electronic communication and or any other mode that MEMBER BROKER may deem fit. Client agrees and acknowledges that communication sent by the client by the MEMBER BROKER in any mode stated herein at client's latest available address relevant to the mode of communication with the MEMBER BROKER shall be deemed to be complete as and when it is put in a course of transmission by the MEMBER BROKER so as to be out of the control

Signature of Client ✍ (21)

of MEMBER BROKER who make it as against the client, to whom it is made, even if subsequently returned undelivered for any reason whatsoever.

56. The client and the MEMBER BROKER agree to refer any claims and /or disputes to arbitration as per the Rules & Regulations and Bye-laws of the Exchange and circulars issued thereunder as may be in force from time to time.

58. In these Terms & Conditions, unless the context otherwise requires:

a) Word denoting the singular number shall include the plural and vice versa;

b) The pronouns "he" "she" "it" and their cognate variations are used as inter changeable and should be interpreted in accordance with the context;

c) Words denoting a person shall include an individual corporation, company, partnership , trust or other entity; provided however that clauses specifically applicable to a company or body corporate shall not apply to any other entity;

d) References to the word "include" or "including" shall be construed without limitation;

e) Reference to any party to these Terms & Conditions or any other agreement or deed or other instrument shall include its successors or permitted assigns;

f) Reference to recitals and clauses shall be deemed to be a reference to the recitals and clauses of these Terms & Conditions;

g) Reference to any enactment shall be construed as referring also to any amendment or re-enactment thereof and to any rule, bye–law, regulation, business requirement, specification, order, notification, circular or other provision made under it;

h) Heading or bold typeface, if used, are only for convenience and ease of reference and shall be ignored for the purposes of construction or interpretation of any provision of these Terms & Conditions;

59. The Client confirms having read and understood these Terms & Conditions and accepts and agrees to be bound by the terms and conditions including those excluding / limiting the MEMBER BROKER's and Exchange's liabilities.

Client confirm having read and accepted the terms and conditions of this document titled as "voluntary Terms & Conditions Between Member Broker & Client -NSE & BSE inter-alia comprising citation and clauses I to 60 and accepts and agrees to be bound by all of them including those excluding / limiting member broker's liabilities.

IN WITNESS thereof the parties of the Terms & Conditions have caused these presents to be executed as of the day and year first above written.

Signed and Delivered by			
Findoc Investmart Private Limited Authorised Signatory			
Place of execution		Date of execution	
WITNESS :	Name and Signature (on behalf of Member Broker)		
Signature			
Name			
Address			

Signed and Delivered by			
Client- Name and Signature Signature (22)			
Client Name			
Place		Date	
WITNESS :	Name and Signature (on behalf of Client)		
Signature			
Name			
Address			

Note: All references to the specific quantity / rate / fee mentioned in this Terms & Conditions are subject to change from time to time, as so agreed to in writing between the parties.

NON MANDATORY

STANDING INSTRUCTIONS/AUTHORISATION LETTER **NSE & BSE**

To

Findoc Investmart Private Limited CIN U74992CH2010PTC035180
Regd Off : SCO 210-211, Sector 34-A Chandigarh-160022 | Phone : 0172-5211500
Corporate Office : 4th Floor, Kartar Bhawan, Near PAU Gate No 1, Ferozepur Road, Ludhiana-141001
Phone: +91-161-4155000 • Fax : +91-61-4155090 • E-mail: info@myfindoc.com • Website: www.myfindoc.com

SUBJECT: STANDING INSTRUCTIONS/AUTHORISATION LETTER

UCC:_____

I/We have been /shall be dealing through you as my/our Broker on the Capital Market, Mutual Fund and/or Futures & Options Segments and/or Currency Derivatives Segments. As my/our Broker i.e. agent I/we direct and authorize you to carry out trading /dealing on my /our behalf as per instructions given below.

1. I/We understand that you require written instructions for placement/modifying/canceling orders. However, since it is not practical to give written instructions for order, I/We hereby authorize you to kindly accept my/our and or my/our authorized person's verbal instructions/orders in person or over phone and execute the same. I/We understand the risk associated with verbal orders and accept the same, and agree that I/We shall not be entitled to disown orders/instructions under the plea that same were not under mine/our order/instructions. I/We agree that I/We will not have the right to shift the burden of proof by asking you to prove the placement of orders through telephone recording or otherwise.
2. Since you are issuing contract notes bearing order numbers and trade numbers on a daily basis, please do not issue the order/trade confirmation slips as generated from the Trading Terminal.
3. I/We hereby authorize you to maintain records/books of accounts for me/us collectively for different exchanges/segments of the exchanges and/or any other service which I/We may be availing. I/We authorize you to inter-se transfer or hold funds, securities, debits, credits etc. among my/our family member's account with you and/or group/associate company(ies).

I/We agree to indemnify you and keep indemnified against all losses, damages and actions which you may suffer or arise as a consequence of your adhering to and carrying out/ my /our directions given above.

I/We have signed/submitted this document at my/our own volition.

Thanking you,

Yours faithfully,

Signature of Client ✍ (23)

Name : ..... Date : .....

CONSENT OF JOINT HOLDERS IN RESPECT OF JOINT BANK ACCOUNT

This has reference to the trading account opened with FINDOC Investmart Pvt. Ltd., M/s._____ _____ (Name of the Sub-broker/Authorized Person) and Mr./Ms. _____ (Name of the Client), I/we declare as under :

1. I/we am/are aware that Mr./Ms. _____ (Name of the Client) is registered with FINDOC Investmart Pvt. Ltd., as a client for availing trading facilities on NSE&BSE
2. I/we am/are having a joint Bank Account Number_____ with _____(Name of Bank) wherein Mr./Ms. _____ who has been trading through FINDOC Investmart Pvt. Ltd. on NSE&BSE is the Client.
3. I/we do not have any objection in case the funds lying in the aforesaid Bank Account at any point of time are utilized by Mr./Ms._____ (Name of the Client) for meeting his obligations towards securities/any other dues in respect of the transactions undertaken by him through FINDOC Investmart Pvt. Ltd.
4. I/we do not have any objection in case the funds due to Mr./Ms. _____ _____ (Name of the Client) from FINDOC Investmart Pvt. Ltd. from time to time in respect of his transactions through FINDOC Investmart Pvt. Ltd. are credited to the aforesaid Bank Account.

Date :	Name(s)	Signature
	1st Holder _____	⊗ _____
Place :	2nd Holder _____	⊗ _____
	3rd Holder _____	⊗ _____

Name of the Client _____

Signature of the Client ⊗_____

NON MANDATORY

RUNNING ACCOUNT AUTHORISATION — NSE & BSE

To

Findoc Investmart Private Limited CIN U74992CH2010PTC035180
Regd Off : SCO 210-211, Sector 34-A Chandigarh-160022 | Phone : 0172-5211500
Corporate Office : 4th Floor, Kartar Bhawan, Near PAU Gate No 1, Ferozepur Road, Ludhiana-141001
Phone: +91-161-4155000 • Fax: +91-61-4155090 • E-mail: info@myfindoc.com • Website: www.myfindoc.com

SUBJECT: RUNNING ACCOUNT AUTHORIZATION

Ref: Trading account bearing no: _____

I/We have been/shall be dealing through you as a client in Capital Market, Future & Option and Currency Derivatives segments of NSE & BSE in which I/We have already opened accounts with you and/or I/We may open account in future.

I/We am/are aware that you and I/We have the option to deliver securities/make payments of funds to each other for settlement of dealings as per the schedule in force at the relevant time pursuant to directives/regulations/circulars issued by the Exchanges/regulatory authorities. However I/we find it difficult to carry out repeated pay-in of funds and securities. Further, I/We also desire to use my/our securities and monies as margin/collateral without which I/We cannot trade/deal. In order to facilitate ease of operations and to meet the upfront requirement of margin for trade:

I/We hereby direct and authorize you as under:

1. To maintain running account(s) for me/us and from time to time debit these securities and funds from running accounts and make pay-in of securities and funds to exchanges/clearing corporations/other receiving party(ies) to settle my/our trades/ dealings. Similarly, where I/we have to receive securities/ funds in settlement of trades/ dealings please keep the securities and monies with you and make credit entries for the same in running accounts of securities and funds maintained by you for the purpose of any other obligations due to me/us and my/our family member(s) due to you and to your group/associate companies. In view of the same it would be proper for you to release the funds and securities due to me/us on my/our specific, either written or verbal instructions. Further, the funds & securities can be transferred from one segment to other and from one exchange to another as per the requirements. Further, subject to your discretion and valuation please treat my/our securities and funds lying to my/our credit in running accounts as margin/collateral for my/our dealings/ trading. You are authorize to do these acts across all exchanges & segments in which I / we have been / shall be dealing with you. Further I/We understand and agree that any credit amount with you will not attract any interest.
2. I/We request you to settle my/our fund and securities account
   ☐ Once in every calendar Quarter **OR** ☐ Once in a calendar Month
   or such other higher period as allowed by SEBI/ FMC / Exchange (s) time to time.
3. I/We in case I have an outstanding obligation on the settlement date, you may retain the requisite securities/funds towards such obligations and may also retain the funds expected to be required to meet my settlement / margin obligations on the settlement date and for next 5 trading days, calculated in the manner specified by the exchanges from time to time.
4. I/We confirm and agree that if I/we fail to bring any dispute arising from the statement of accounts or settlement so made to your notice within 7 working days from the date of receipt of funds/securities or statement, as the case may be in writing by Registered A.D at your corporate office then in that event the statement of accounts or settlement so made shall attain finality. Further do not carry out settlement of running account referred to above for funds given by me/us towards collaterals/margin in the form of bank guarantee/fixed deposit receipts.
5. I/We confirm you that I/We can revoke this authorization at any time by giving physical letter of revocation at your corporate Office address to allow you to make necessary changes to handle my/our account without running account authorization.
6. I/We understand that Member Broker is not under any obligation to settle an amount upto Rs. 10000/- payable to me/us in my/our active trading account and I/We hereby give my/our consent to the Member Broker to retain such dues at the time of settlement of my/our account.
7. I/We hereby confirm that I/we would like to receive all documents including the statement of account for funds and/or securities that have to be furnished to me/us at the contact address/ e-mail id furnished by me/us.

Thanking you,

Yours faithfully,

Signature of Client ✍(24)

Name : ..... Date :.....

[Note : To be signed by person himself/herself not to be signed by his/her attorney/ authorised person etc.]

POWER OF ATTORNEY

I/We an individual/ a sole proprietary concern/a partnership firm/a HUF/ a body corporate or any other legal entity registered/incorporated under the provisions of relevant act, whose particulars are given hereunder at the execution page which expression shall, unless it be repugnant to the meaning or context thereof, be deemed to mean and include my/our heirs, executors, administrators, permitted assigns, and legal representatives/the partners for the time being of the said firm, the survivor or survivors of them and their respective heirs, executors, administrators of the partners, successors in title, trustees of a Trust and their successors, member of the governing body and any new members elected appointed or co-opted as the case may be of a society, having resident/office at the place mentioned at the execution page (residence address for individuals, office address for proprietorship and partnership and HUF and registered office for companies, trusts and societies), DO SEND GREETINGS;

WHEREAS Findoc Investmart Private Limited, a company incorporated under The Companies Act, 1956 having its Registered Office at SCO 210-211, Sector 34-A, Chandigarh-160022 and Corporate Office at 4th Floor, Kartar Bhawan, Near PAU Gate No 1, Ferozepur Road, Ludhiana-141001(herein after called 'FIPL')is a Depository Participant with National Securities Depository Limited (NSDL) having DP ID IN 304088 for providing depository services to clients and is also a member of NSE & BSE for offering services to its client for trading in shares, Derivatives, Currency Derivatives, bonds, mutual funds and other investment schemes and securities.

WHEREAS I/ We am/are availing/desirous of availing facilities offered by FIPL for trading in shares, Derivatives, Currency Derivatives, Commodities, Commodity Derivative, bonds, mutual funds and other investment schemes and securities. WHEREAS I/We have opened and am/are operating beneficial owner (BO) account No(s).....&.....with FIPL, Depository Participant with NSDL.

Whereas for my/our convenience & in order to facilitate the proper execution of all transactions undertaken by me/us in pursuant to agreement(s) and other documents entered/to be entered with FIPL, and to consider the securities in the above said beneficiary owner account(s) as margin/collateral/security for dealing done/to be done/expected to be done through FIPL by me/us, I/We want to appoint FIPL as my/our true and lawful attorneys to operate my/our above referred beneficial owner (BO) account(s) in the manner and to the extent specified herein under.

NOW KNOW YOU ALL AND THESE PRESENT WITNESSES that I/We do hereby, jointly & severally, appoint, nominate and constitute the said FIPL as my/our true and Lawful attorneys, hereinafter referred to as 'attorneys' for me/us, in my/our name and on my/our behalf and at my/our risk and costs to do, exercise, perform or execute severally all or any of the acts, deeds, matters and things herein below specified:

1. a) To operate and maintain my/our above referred BO account(s) being held with Findoc Investmart Private Limited, for the purpose of transfer of securities held in my/our above referred BO account(s) towards exchange(s) related margin/delivery obligations arising out of trades executed by me/us on the relevant exchange through FIPL and or towards any other obligation(s) to FIPL.

   b) To credit the above mentioned BO account(s) with securities due to me/us.

   c) To issue instructions to the said Depository Participant for transfer and or pledge the securities in my/our above mentioned BO account(s) for the limited purpose of meeting my/our margin requirements in connection with the trades executed by me/us on the relevant exchanges through FIPL from time to time.

   d) To apply and sign any documents for various products like Mutual Funds, Public Issues (shares as well as debentures), rights, offer of shares, tendering shares in open offers etc. as per my/our instructions on my/our behalf. Such consent may be through the internet trading facility offered by FIPL. Further, to debit/transfer money from my/our client account ledger with FIPL equivalent to any amount including fee, charges etc. required for applying such products and to ensure that pay order/demand draft/ is issued or made through any other payment mode, on my/our behalf, in name of issuer of such products alongwith the application form and do all act(s) as may be required for these purposes from time to time.

   e) To transfer securities from my/our above mentioned BO account(s) only to FIPL's BO account(s) and/or Exchange(s) related Pool & Client Margin Account of Broker, the details of which are as mentioned below Or any other account as may be notified to me/us by FIPL from time to time.

Signature of Third Executant

Signature of Second Executant

(28) Signature of First Executant

(27) Signature of First Executant

Signature of Second Executant

Signature of Third Executant

Name of the Company	Depository Participant Name	Demat Account Number
Findoc Investmart Pvt Ltd	Findoc Investmart Pvt Ltd	10000012 (IN304088)
	Findoc Investmart Pvt Ltd	10000053 (IN304088)
	Findoc Investmart Pvt. Ltd	10000166 (IN304088)
	Findoc Investmart Pvt Ltd	10000174(IN304088)
	IL&FS Securities Services Ltd	1601480000487612
	IL&FS Securities Services Ltd	1601480000474848

f) To accept and give effect to corporate benefits accrued on my/our securities into my/our above mentioned Beneficiary owner account(s).

2 The FIPL would return to me/us, the securities that may have been received by it erroneously or those securities that it was not entitled to receive from me/us.

3 I/We agree that FIPL may send consolidated scrip wise buy and sell positions taken with average rates to me/us by way of SMS/email on a daily basis, notwithstanding any other documents to be disseminated as specified by SEBI from time to time.

4 My/our Attorney FIPL shall not be liable for any loss that may result from failure/inability of Electronic connectivity of rejection of my/our application for any reasons whatsoever.

AND

I/we hereby agree that all acts, deeds and things lawfully done, executed and performed by the said attorneys shall be construed as acts and things done, executed and performed by me/us and I/we undertake to ratify and confirm all and whatever the said attorneys shall lawfully do or cause to be done by me/us by virtue of the powers hereby conferred and that this power of attorney can be revoked without giving any notice to the said 'attorneys'.

The powers granted herein together with this power of attorney shall be valid and effective only upon acceptance of the grant by Findoc Investmart Private Limited in whose favour the same is granted.

This document shall be subject to the exclusive jurisdiction of the courts of law at the place of acceptance of this Power of Attorney by the Attorneys.

IN WITNESS WHEREOF I/We, the above named has hereunto set my/our hands this..... day of ..... two thousand .....at.....

Executants

1. ✍(29)	1.
2. ☛	2.
3.	

Witness

Accepted

_____

(Signature of Power of Attorney Holder-FIPL)

NON MANDATORY

AUTHORISATION FOR ELECTRONIC CONTRACT NOTES (ECN) — NSE & BSE

To,

Findoc Investmart Private Limited CIN U74992CH2010PTC035180
Regd Off : SCO 210-211, Sector 34-A Chandigarh-160022 | Phone : 0172-5211500
Corporate Office : 4th Floor, Kartar Bhawan, Near PAU Gate No 1, Ferozepur Road, Ludhiana-141001
Phone: +91-161-4155000 • Fax : +91-61-4155090 • E-mail: info@myfindoc.com • Website: www.myfindoc.com

Sub: Authorization for dispatch of contract notes, margin statements, statement of accounts and other documents through e-mail id and/or website.

Ref: Trading account no: _____ DP Client ID _____

I/We have been/shall be dealing through you as a client in Capital Market, Future & Option and Currency Derivatives segments of NSE & BSE in which I/We have already opened accounts with you and/or I/We may open account in future.

I/We understand that I/we have the option to receive the contract notes, margin statements, statement of accounts for funds / securities, reports, agreements addendums etc. in physical form or electronic form. In pursuance of the same, I/We hereby opt for receipt of contract notes, margin statement, statement of accounts for funds and securities and other documents in electronic form. I/We understand that for the above purpose, you are required to take from the client an appropriate email account to send the above said documents. Accordingly please take the following email account(s)/email Ids on your record for sending the documents to me/us.

E Mail ID 1: _____

E Mail ID 2: _____

I/We hereby agree and undertake to receive contract notes, margin statements, statement of accounts, statement of securities, trade confirmations, agreements, addendums etc. in electronic form at the aforementioned E Mail Ids in relation to the trading account (s)/demat account maintained by me/us with you and in relation to the transactions that are carried out by me/us through the said account (s). Contract notes, margin statements, statement of accounts, statement of securities, trade confirmations, agreements, addendums etc. sent by you from time to time to my/our aforementioned E Mail ID shall be deemed to have been delivered to me/us and it shall be presumed that the same is in order unless any discrepancies are given by me/us in writing to you within 24 hours from receipt of the same.

I/We also agree that non-receipt of bounced mail notification by you shall amount to delivery of the respective documents at the aforementioned E Mail id(s). Contract Notes, margin statements, statement of accounts, statement of securities, trade confirmations, agreements, addendums etc. may also be kept on your website which can be downloaded by me/us through the login id and password provided by you to me/us and my/our act of accessing those reports would also be deemed to be service of the respective documents to me/us.

I/We agree not to hold you responsible for late / non-receipt of contract notes sent in electronic form and any other communication for any reason including but not limited to failure of email services, loss of connectivity, email in transit etc. In case, in any of the above segments/exchanges due to any reason, whatsoever, if you want to send contract notes in physical form, I/we hereby permit you to sent the same in physical form.

I/We agree that the log reports of your dispatching software shall be a conclusive proof of dispatch of contract notes and other documents to me/us and such dispatch shall be deemed to mean receipt by me/us and shall not be disputed by me/us on account of any non receipt/ delayed receipt for any reason whatsoever.

The above services may require to use login id / password / digital signature and I/We will be responsible for confidentiality and proper use at all times of login ids / password / digital signature for all transactions initiated through the service.

I/We understand that I/We am/are required to intimate any change in the email id / email account mentioned herein above, needs to be communicated by me/us, through a physical letter to you at your above mentioned Corporate office address. I/We agree that till the time the change in email address is not updated in your records, the ECN and other documents sent to existing email address with you shall be deemed to be a valid delivery and I/We shall not hold you responsible for any direct or indirect consequences faced by me/us on this account.

Thanking you,

Yours faithfully,

Signature of Client ✍(25)

Name : ..... Date : .....

Note : To be signed by person himself/herself not to be signed by his/her attorney/ authorised person etc.]

To

Mandate / Authorization Letter for Debiting Charges

Findoc Investmart Private Limited CIN U74992CH2010PTC035180
Regd Off : SCO 210-211, Sector 34-A Chandigarh-160022 | Phone : 0172-5211500
Corporate Office : 4th Floor, Kartar Bhawan, Near PAU Gate No 1, Ferozepur Road, Ludhiana-141001
Phone: +91-161-4155000 • Fax : +91-61-4155090 • E-mail: info@myfindoc.com • Website: www.myfindoc.com

Sub : Debiting my Trading account towards charges

Ref. : **DP ID : IN304088** Client ID | | | | | | | | |

Dear Sir,
We hereby authorise you to debit my / our Trading account for all the charges relating to the above mentioned Demat Account
Please treat this authorisation as irrevocable till further instruction from my / our side received in writing and duly acknowledged by FINDOC Investmart Pvt. Ltd.
Thanking You,
Yours Sincerely

Signature ✍(26) _____

NON-MANDATORY

DECLARATION FOR NAME MISMATCH WITH POSSIBLE SIGNATURE SPECIMEN

I hereby declare that, my name mentioned

1. In PAN Card is _____

   & Signature Specimen on PAN | Signature Specimen

2. In Additional ID Proof i.e. Voter ID / Passport / Driving Licence is _____

   & Signature Specimen on ID Proof | Signature Specimen

3. In Bank Account No. _____ it is _____

   & Signature Specimen on Bank | Signature Specimen

4. In _____ is this _____

   & Signature Specimen onis | Signature Specimen

Further I Declare that the names with signature specimen mentioned in above details documents pertains to me therefore. I request you register my account and make all the pay outs in the same name as mentions in my bank proof.
Thanks
Name of the Client : _____ Sign. here

AUTHORISATION FOR PROVIDING DP TRANSACTION STATEMENT BY EMAIL OR ON WEBSITE

FINDOC INVESTMART PVT. LTD. CIN U74992CH2010PTC035180

Regd Off : SCO 210-211, Sector 34-A Chandigarh-160022 | Phone : 0172-5211500, Corporate Office : 4th Floor, Kartar Bhawan, Near PAU Gate No. 1, Ferozepur Road, Ludhiana-141001.
Phone : 0161-4155000 | Fax : 0161-4155090 | E-mail : info@myfindoc.com | Website : www.myfindoc.com

Dear Sir,
As per clause 13, 14, 15 & 16 of Rights and Obligations of Beneficial Owner and Depository Participant you are required to provide me/us transaction statement including statement of account.

- I/We confirm having opted to receive the statement(s) pertaining to the below mentioned BO account in electronic mode in lieu of the physical copy of the statement(s).
- I/We also reserve my/our right to receive the physical copy of the statement(s) despite receiving the same in electronic mode, if such a demand is made in writing to FINDOC.
- I/We know that in case of bounce email of DP statement. I/We will get physical copy of the statement from FINDOC timely.
- I/We confirm that any change in the E-mail address or any other instructions with regard to dispatch/service of my/our e-statements on me/us shall not be binding upon FINDOC unless FINDOC is intimated in writing by me/us by acknowledged delivery. FINDOC shall not take cognizance of out-of- office/out-of-station auto replies and I/We shall be deemed to have received such statements.
- I/We will take all the necessary steps to ensure confidentiality and secrecy of the login name and password of the E-mail account.
- I/We am/are aware that the statement(s) may be accessed by other entities in case the confidentiality/secreacy of the login name and password is compromised.
- I/We have understood that FINDOC & myself/ourselves holds the authority to terminate Statement on mail facility provided a written notice is given in advance to the other party not less than 10 days.
- I/We affirm that FINDOC shall not be responsible for the non-receipt of the Statement due to any change in my/our E-mail address and if the same is not intimated by me/us to FINDOC and the FINDOC shall not take cognizance of out-of-office/out-of-station auto replies and I/We shall be deemed to have received such Statements.
- I/We undertake that it shall be my/our responsibility to verify all the details of my Statement(s). in case there is any discrepancy in the Statement(s); I/We shall inform FINDOC of the same by writing or mail on **dp@myfindoc.com.** However FINDOC in its absolute discretion, reserves the right to determine the validity of any objection to the transaction, even though the objection is received after the expiry of stipulated time.

Thanking You,
Yours faithfully

✍(30)

Sole/First Holder Signature	Second Holder Signature	Third Holder Signature

NON-MANDATORY DOCUMENT

AUTHORISATION

To,

FINDOC INVESTMART PVT. LTD. CIN U74992CH2010PTC035180

Regd Off : SCO 210-211, Sector 34-A Chandigarh-160022 | Phone : 0172-5211500, Corporate Office : 4th Floor, Kartar Bhawan, Near PAU Gate No. 1, Ferozepur Road, Ludhiana-141001.
Phone : 0161-4155000 | Fax : 0161-4155090 | E-mail : info@myfindoc.com | Website : www.myfindoc.com

I/We understand that in case, of my/our failure to make the funds pay in or delivery of securities for my/our deals/trading by designated day, you are entitled to sell off in the market the securities received in pay out and/or deem our position closed out at applicable rates; or

I/We do hereby request you not to carry out such sell off in the market the securities received in pay out and/or deem my/our positions closed out and I/We shall in consideration thereof shall pay the opportunity cost/interest on such non sold off securities and/or non closed out position without demur or protest at such opportunity cost and/or interest as you shall determine entirely at your discretion.

I/We do hereby indemnify and agree to compensate for any losses, penalties you may suffer for agreeing to this direction.

Thanking you,
Yours faithfully.

Client's Signature _____ ✍(34)

Name : .....

FATCA_CRS_ADDITIONAL DATA REQUIRED FROM CLIENTS (INDIVIDUALS)

Kindly provide the below additional information to comply with requirement under Foreign Account Tax Compliance Act, 2010 (FATCA) and the Multilateral Competent Authority agreement (MCAA) pursuant to amendments made to Income Tax Act, 1961 read with Income Tax Rules, 1962. The same maybe required to be shared with Indian Tax authorities which in turn would forward reportable information to US IRS and member countries of OECD and G20 countries. For any queries about your tax residency please contact your tax advisor.

NAME OF ACCOUNT HOLDER :		ACCOUNT NUMBER:	DP CODE	TRADING CODE
COUNTRY OF BIRTH		PLACE OF BIRTH:		
PAN NO.		NATIONALITY		
ADDRESS FOR TAX RESIDENCE		ADDRESS TYPE {Tick whichever is applicable}	☐ Residential ☐ Business ☐ Registered Office	

DO YOU SATISFY ANY OF THE CRITERIA MENTIONED BELOW :	
You are Citizen of any country other than India (dual/ multiple) [including Green Card holder]	☐ Yes ☐ No
Your address or telephone number is of outside India	☐ Yes ☐ No
You have a POA/ Mandate holder who has address outside India	☐ Yes ☐ No
Your country of birth is other than India	☐ Yes ☐ No
You are a tax resident of any country/ies other than India*	☐ Yes ☐ No

Income Range per annum ☐ Below ₹ 1Lac ☐ ₹ 1-5 Lac ☐ ₹ 5-10 Lac ☐ ₹ 10-25 Lac ☐ More than ₹ 25 Lac

Net Worth Amount Rs. .....

Net Worth As On .....

Occupation (please tick any one and give brief details)
☐ Private Sector ☐ Agriculturist
☐ Public Sector ☐ Retired
☐ Government Service ☐ Housewife
☐ Business ☐ Student ☐ Professional
☐ Others (Please specify;_____

*If Yes, please specify the details of all countries where you hold tax residency and its Tax Identification number and type

Sr. No.	Country of Tax Residency#	Tax Payer Identification Number / Functional Equivalent	Identification Type [TIN or other, please specify]
1			
2			
3			

To include all countries of tax residency/ permanent residency/ citizenship other than India and all Tax Identification Numbers

DECLARATION

I have read and understood the information requirements and the Terms & Conditions mentioned in this Form (read along with FATCA & CRS instructions) and hereby confirm that the information provided by me on this Form is true, correct and complete. I hereby agree and confirm to inform FINDOC Investmart Pvt. Ltd. for any modification to this information promptly.
I further agree to abide by the provisions of th scheme related documents inter alia provisions of FATCA & CRS on Automatic Exchange of Information (AEOI)

Date :	Place :	Signature : X (31)

For Investor Convenience, FINDOC Investmart Pvt. Ltd. collecting this mandatory information for updating across all Group Companies of FIPL whether you are already an investor or would become an investor in future. * For details terms and conditions please visit www.myfindoc.com

FATCA & CRS TERMS AND CONDITIONS

Details under FATCA & CRS : The Central Board of Direct Taxes has notified Rules 114F to 114H, as part of the Income-Tax Rules, 1962, which Rules require Indian Financial institutions such as the Bank to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all our account holders in relevant cases, information will have to be reported to tax authorities / appointed agencies. Towards compliance, we may also be required to provide information to any institutions such as withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto. Should there be any change in any information provided by you, please ensure you advice us promptly, i.e., within 30 days. It is important that you respond to our request, even if you believe you have already supplied any previously requested information.

Letter for NSE MFSS / BSE STAR MF **NON-MANDATORY**

To,

FINDOC INVESTMART PVT. LTD. CIN U74992CH2010PTC035180

Regd Off : SCO 210-211, Sector 34-A Chandigarh-160022 | Phone : 0172-5211500
Corporate Office : 4th Floor, Kartar Bhawan, Near PAU Gate No. 1, Ferozepur Road, Ludhiana-141001.
Phone : 0161-4155000 | Fax : 0161-4155090 | E-mail : info@myfindoc.com | Website : www.myfindoc.com

Sub : Mutual Fund Service System (MFSS) Facility of NSE / BSE STAR MF

Dear Sir,

I/We am/are registered as your client with Client Code as mentioned below for the purpose of trading in the Capital Market Segment.

I/We am/are interested in availing the facility of the following Exchange for the purpose of dealing in the units of Mutual Funds Scheme permitted to be dealt with.

NSE MFSS ☐ BSE STAR MF ☐

For the purpose of availing the facility, I/We state that Know Your Client details as submitted by me/us for the securities broking may be considered for this purpose and I/We further confirm that the details contained in same remain unchanged as on date.

I/We am/are willing to abide by the terms and conditions as mentioned in the Circular dated November 24, 2009 and as may be specified by the Exchange from time to time in this regard.

I/We shall also ensure compliance with the requirements as may be specified from time to time by the Securities and Exchange Board of India and/ or Association of Mutual Funds of India (AMFI).

I/We shall read and understand the contents of the Scheme Information Document and Key Information Memorandum, addenda issued regarding each Mutual Fund Schemes with respect to which I/We choose to subscribe/redeem. I/We further agree to abide by the terms and conditions, rules and regulations of the Mutual Fund Schemes.

I/We therefore request you to register me/us as your client for participating in the MFSS/BSE STAR MF.

Terms and Conditions

- The client shall be bound by circulars issued by NSEIL/BSE, Rules, Regulations and circulars issued there under by SEBI and relevant notifications of Government authorities as may be in force from time to time.
- The client shall notify the Participant in writing if there is any change in the information in the 'client registration form' provided by the client to the Participant at the time registering as a client for participating in the New MFSS/BSE STAR MF or at any time thereafter.
- The client shall submit to the Participant a completed application form in the manner prescribed format for the purpose of placing a subscription order with the Participant.
- The client has read and understood the risks involved in investing in Mutual Fund Schemes.
- The client shall be wholly responsible for all his investment decisions and instruction.
- The client shall ensure continuous compliance with the requirements of the NSEIL, BSE, SEBI and AMFI.
- The Client shall pay to the Participant fees and statutory levies as are prevailing from time to time and as they apply to the Client's account, transactions and to the services that Participant renders to the Client.
- The client will furnish information to the Participant in writing, if any winding up petition or insolvency petition has been filed or any winding up or insolvency order or decree or award is passed against him or if any litigation which may have material bearing on his capacity has been filed against him.
- In the event non-performance of the obligation by the Participant, the client is not entitled to claim any compensation either from the investor Protection Fund or from any fund of NSEIL/BSE or NSCCL/ICCL.
- In case of any dispute between the Participants and the investors arising out of this facility, NSEIL/BSE and/or NSCCL/ICCL agrees to extend the necessary support for the speedy redressal of the disputes.

Thanking You,
Yours Faithfully.

✍ (32)

IMPORTANT : Password for your account will be sent on your registered email ID only; login ID and alerts on mobile no. as mentioned in KYC form.

Client Code :_____

Note : Signature required in case opted for NSE MFSS or BSE STAR MF under Trading Preferences.

FINDOC Investmart Private Limited

NON-MANDATORY

APPLICATION FOR CONSENT OF LINKING AADHAAR DETAILS (INDIVIDUAL & NON-INDIVIDUAL Clients)

To,

FINDOC INVESTMART PVT. LTD. CIN U74992CH2010PTC035180

Regd Off : SCO 210-211, Sector 34-A Chandigarh-160022 | Phone : 0172-5211500, Corporate Office : 4th Floor, Kartar Bhawan, Near PAU Gate No. 1, Ferozepur Road, Ludhiana-141001.
Phone : 0161-4155000 | Fax : 0161-4155090 | E-mail : info@myfindoc.com | Website : www.myfindoc.com

Application number _____ Date D D M M Y Y Y Y

I/We wish to link the below mentioned Aadhar. (Self-attested copy of Aadhar required and please carry your original card for verification)

Particulars	Name on Aadhar Card	DOB	Gender
First Holder/Authorised Signatory to deal			
Second Holder			
Third Holder			

Aadhar Number Details:

First Holder/Authorised signatory to deal	– – –	– – –	– – –
Second Holder	– – –	– – –	– – –
Third Holder	– – –	– – –	– – –

Declaration Cum Terms and Conditions: I / we hereby confirm, declare, undertake and agree to / that:

1. All the above information voluntarily furnished by me/us is true, correct and complete.
2. I/we hereby give my/our voluntary and free consent in updating my/our Aadhaar number to my/our Trading and Demat accounts and to my/our profile and/or to open my/our account in the name as appearing in Aadhar card.
3. My/our information submitted to the FIPL herewith shall not be used for any purpose other than mentioned above, or as per requirements of law.
4. In case of authentication failure with UIDAI records, I/we understand that my/our Aadhaar no. will not be updated in the FIPL records.

First Holder / Authorised signatory to deal	Second Holder	Third Holder
Name	Name	Name

AUTHORISATION LETTER

To,

FINDOC INVESTMART PVT. LTD. CIN U74992CH2010PTC035180

Regd Off : SCO 210-211, Sector 34-A Chandigarh-160022 | Phone : 0172-5211500, Corporate Office : 4th Floor, Kartar Bhawan, Near PAU Gate No. 1, Ferozepur Road, Ludhiana-141001.
Phone : 0161-4155000 | Fax : 0161-4155090 | E-mail : info@myfindoc.com | Website : www.myfindoc.com

Date : ...../ ...../ .....

SEBI Reg. No. .....

Sub :- Authorisation for dealing/trading in Currency Derivatives Segment of BSE

I/We hereby declare that I/We wish to deal/trade in the Currency Derivatives Segment of BSE and furnish the following details

PAN of the Client : ..... UCC allotted : .....

Full Name Client : _____
(First Name) (Middle Name) (Last Name)

Address : .....

Email Id : .....
(mandatory in case of ECN)

Detail of Income/Networth (In Lacs) - Below ...../ Between ..... Proof given: .....
(Networth Should not be order then 1 year)

I/We hereby Declare that the details furnished above are true and correct to the best of my/our knowledge and belief and I/We undertake to inform you of any changes therein immediately.

I understand that the member-client agreement executed executed/KYC is construed as a Agreement/KYC for the Currency Derivatives Segment also.

Signature of the Client.

(33)
NAME (Name of the person / Authorised Signatory)

NON MANDATORY

LETTER OF AUTHORISATION TO ACT THROUGH AUTHORISED PERSON — NSE / BSE

To,

Findoc Investmart Private Limited CIN U74992CH2010PTC035180
Regd Off : SCO 210-211, Sector 34-A Chandigarh-160022 | Phone : 0172-5211500
Corporate Office : 4th Floor, Kartar Bhawan, Near PAU Gate No 1, Ferozepur Road, Ludhiana-141001
Phone: +91-161-4155000 • Fax : +91-61-4155090 • E-mail: info@myfindoc.com • Website: www.myfindoc.com

SUB:- LETTER OF AUTHORISATION TO ACT THROUGH AUTHORISED PERSON

UCC:_____

I/we have been / shall be dealing through you as my/our Broker on the Capital Market(Cash) Segment and/ or Futures & Options Segment(s) and/or Currency Derivatives Segment. As my/our Broker i. e. agent I/we direct and authorize you to carry out trading / dealings on my / our behalf as per instructions given below. Please treat these instructions as written ratification of my / our verbal directions/ authorizations given and carried out by you earlier.

I/we authorize Mr./Mrs./Ms ..... S/o, W/o, D/o ..... to deal/transact on my / our behalf and to place orders, give instructions through telephone/ voice mail/email/fax /letters or other modes of communication including oral communication make and receive payments of securities and monies, collect contract notes, bills, order confirmations, trade confirmations, account statements and any other documents or communication, to sign any document, settle the account, enter into any compromise and to do any and all act (s) on my / our behalf which I/ we can do and I/ we the undersigned do hereby agree and declare and confirm that all the acts and things done by him / her or his/ her substitutes shall be my / our acts, deeds and things validly done by me / us to all intents and purposes.

I/We agree to indemnify you and keep you indemnified against all losses, damages and actions which you may suffer or face as a consequence of adhering to and carrying out my / our directions given above. I/We have signed/submitted this document at my/our own volition.

Thanking you,

Yours faithfully

Signature of Client ✍1(35)

Name : .....

Name & Address details of my/our Authorized Person are :

Name : .....

Address : .....

.....

Dated : _____

Bank Copy

Auto Debit Form - NACH Registration

OPTIONAL

FINDOC UMRN (For Office use) Date D D M M Y Y Y Y

Sponsor Bank Code (For Office Use) Utility Code (For Office Use)

Tick (✓): CREATE ☐ MODIFY ☐ CANCEL ☐

I/We hereby authorize ____ to debit (tick ✓) SB CA CC SB-NRE SB-NRO Other

Bank a/c number ____

with Bank (Name of Customers bank) IFSC ____ or MICR ____

an amount of Rupees ____ ₹ ____

FREQUENCY ☐ Mthly ☐ Qylt ☐ H-Yrly ☐ Yrly ☐ As & when presented

DEBIT TYPE ☐ Fixed Amount ☐ Maximum Amount

Reference 1 (Name) Mobile No. ____

Reference 2 ____ Email ID ____

I agree for the debit of mandate processing charges by the bank whom I am authorizing to debit my account as per latest schedule of charges of the bank.

PERIOD

From D D M M Y Y Y Y

To D D M M Y Y Y Y

Or ☐ Until Cancelled

Signature Primary Account holder | Signature of Account holder | Signature of Account holder

1. Name as in Bank records 2. Name as in Bank records 3. Name as in Bank records

*This is to confirm that the declaration has been carefully read understood & made by me/us. I am authorizing the User entity/Corporate to debit my account based on the instructions as agreed and signed by me.
*I have understood that I am authorized to cancel/amend this mandate by appropriately communicating the cancellation/amendment request to the User entity/Corporate of the bank where I have authorized the debit.
I/We hereby declare that the above information is true and correct and that the mobile number listed above is registered in my/our name(s) and/or is the number that I/We use in the ordinary course. I/We hereby declare that, irrespective of my/our registration of the above mobile in the provider customer preference register, or in any similar register maintained under applicable laws, now or subsequent to the date hereof, I/We consent tot he Bank Communicating to me/us about the transactions carried out in my/our aforesaid account(s).

Declaration

*I hereby declare that the particulars given on this mandate are correct and complete. If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information, I would not hold FINDOC Financial Service Group, their representative, service providers, participating banks & other use institutions responsible. I have read the Terms & Conditions and agree to discharge the responsibility expected of me as a participant/s under the scheme. I authorize use of above mentioned contact details for the purpose of this specific mandate instruction processing. I hereby confirm adherence to terms on this mandate.

Authorisation to Bank : I wish to inform you that I have registered with FINDOC Financial Service Group, for ECS/NACH/Direct Debit through thier authorised Service Provider(s) and representative for my/our payment to the above mentioned beneficiary by debit to my/our above mentioned bank account. For this purpose I hereby approved to raise a debit to my/our above mentioned account with your branch. I hereby authorize you to honour all such requests received through debit my/our account with the amount requested, for due remittance of the proceeds to the beneficiary.\

Instructions to fill Mandate:

1. UMR is auto generated (filled by office) during mandate creation and is mandatory to be updated during amendment and cancelation of amandate.
2. Date DD/MM/YYYY format.
3. Sponsor Bank IFSC/MICR Code left padded with Zeroes where necessary, (Eg. in case of IFSC code is IBK/00054 001BKL00054)
4. Utility code is filled by the Service provider and must be left blank.
5. Select the type of bank account.
6. Customers Bank account number, left padded with zeroes (For example if the account number i 345586, all the left blank cells have to be filled with zeroes like 00000000000000000000345586.
7. Name of Bank and Branch.
8. IFSC/MICR code of customer bank.
9. Amount payable or maximum amount per transaction that could be processed in words.
10. Amount payable or maximum amount per transaction that could be processed in figures.
11. Tick on box to select frequency of transaction.
12. Service provider generated Reference number.
13. Service provider generated Reference number / scheme / plan.
14. Email ID and Phone number of Customer.
15. Period for validity of mandate
16. Name(s) of customer(s) and signature(s).

Client Code	

FINDOC
Financial Services Group

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CHECKLIST OF DOCUMENTS TO BE SUBMITTED ALONG WITH THE FORM

A. Proof of Identity (POI): - *List of documents admissible as Proof of Identity:*	
☐	PAN card with photograph/Unique Identification Number (UID) (Aadhaar)/ Passport/ Voter ID card/ Driving license. **Important: Copy of PAN card is mandatory.**
☐	Identity card/ document with applicant's Photo, issued by any of the following: Central/State Government and its Departments, Statutory/Regulatory Authorities, Public Sector Undertakings, Scheduled Commercial Banks, Public Financial Institutions, Colleges affiliated to Universities, Professional Bodies such as ICAI, ICWAI, ICSI, Bar Council etc., to their Members; and Credit cards/Debit cards issued by Banks.
B. Proof of Address (POA): - *List of documents admissible as Proof of Address:* *(*Documents having an expiry date should be valid on the date of submission.)*	
☐	Unique Identification Number (UID) (Aadhaar) / Passport/ Voters Identity Card/ Ration Card/ Registered Lease or Sale Agreement of Residence/ Driving License/ Flat Maintenance bill/ Insurance Copy.
☐	Utility bills like Telephone Bill (only land line), Electricity bill or Gas bill - Not more than 3 months old.
☐	Bank Account Statement/Passbook - Not more than 3 months old.
☐	Self-declaration by High Court and Supreme Court judges, giving the new address in respect of their own accounts.
☐	Proof of address issued by any of the following: Bank Managers of Scheduled Commercial Banks/Scheduled Co-Operative Bank/Multinational Foreign Banks/Gazetted Officer/Notary public/Elected representatives to the Legislative Assembly/Parliament/Documents issued by any Govt. or Statutory Authority.
☐	Identity card/document with address, issued by any of the following: Central/State Government and its Departments, Statutory/Regulatory Authorities, Public Sector Undertakings, Scheduled Commercial Banks, Public Financial Institutions, Colleges affiliated to Universities and Professional Bodies such as ICAI, ICWAI, ICSI, Bar Council etc., to their Members.
☐	For FII/sub account, Power of Attorney given by FII/sub-account to the Custodians (which are duly notarized and/or apostiled or consularised) that gives the registered address should be taken.
☐	The proof of address in the name of the spouse may be accepted.
C. ADDITIONAL DOCUMENTS in case of trading in derivatives segments - illustrative list:	
	☐ Copy of ITR Acknowledgement ☐ Copy of Annual Accounts ☐ Net worth certificate
	☐ In case of salary income - Salary Slip, Copy of Form 16 ☐ Bank account statement for last 6 months ☐ Copy of demat account holding statement.
	☐ Any other relevant documents substantiating ownership of assets. ☐ Self declaration with relevant supporting documents.
	*In respect of other clients, documents as per risk management policy of the stock broker need to be provided by the client from time to time.
D. BANK PROOF	
☐	Copy of cancelled cheque leaf/ pass book/bank statement specifying name of the constituent, MICR Code or/and IFSC Code of the bank should be submitted.
E. DEMAT ACCOUNT PROOF	
☐	Demat master or recent holding statement issued by DP bearing name of the client.
F. SPECIFIC INSTRUCTIONS FOR HUF	
☐	The Depository Account cannot be opened in joint names.
☐	The Depository account shall be opened in the name of Karta under HUF category, however PAN & Bank details of HUF to be mentioned
☐	Please submit duly signed declaration with the names and signatures of all the co-parceners on letter head of HUF as per format.
G. SPECIFIC INSTRUCTIONS FOR PARTNERSHIP FIRM	
☐	The depository account to be opened in the name of partner(s) under individual capacity in case of partnership firm, however PAN & Bank details of FIRM to be mentioned
☐	Please provide a clear photocopy of the PAN Card of the Partner(s) in whose names depository account is to be opened.
☐	Please provide a certified true copy of the Partnership deed.
☐	Please submit duly signed declaration with the names and signatures of all partners on letter head of Partnership Firm as per format.
H. SPECIFIC INSTRUCTIONS FOR CORPORATE	
☐	Copy of the balance sheets for the last 2 financial years (to be submitted every year).
☐	Copy of latest share holding pattern including list of all those holding control, either directly or indirectly, in the company in terms of SEBI takeover Regulations, duly certified by the company secretary/Whole time director/MD (to be submitted every year).
☐	Photograph, POI, POA, PAN and DIN numbers of whole time directors/two directors in charge of day to day operations.
☐	Photograph, POI, POA, PAN of individual promoters holding control - either directly or indirectly.
☐	Copies of the Memorandum and Articles of Association and certificate of incorporation.
☐	Copy of the Board Resolution for investment in securities market.
☐	Authorised signatories list with specimen signatures.

Please provide an initial cheque in favour of "findoc Investmart Private Limited" towards accounts opening charges, platform charges, subscription amount & margin amount whichever applicable.

Note: 1. Complete document to be signed by person himself/herself not to be signed by his/her attorney/ authorised person etc.
2. Trading in currency derivative allowed only to resident clients.
3. All supporting documents should be Self-Attested by client.
4. Fill all the requisite details in KYC form and other documents.
5. Strike off the boxes or space, which are not applicable.

FOR OFFICE USE ONLY

Branch Code													
Depository	☐ **Lifetime Demat** ☐ **Ordinary Demat**												
Client Code Allotted	**Equity**			**Depository**									

Initial Cheque Details					
Cheque No.		**Dated**	dd / mm / yyyy	**Amount**	
Drawn on					

	Name	Employee / Introducer Code	Signature
Introducer			
RM			
Dealer			

FOR OFFICE USE	NAME	EMP. CODE
CHECKED BY		
PUNCHED BY		
VERIFIED		

Corporate Office:
FINDOC INVESTMART PVT. LTD.
4th Floor, Kartar Bhawan,
Near Pau Gate No. 1,
Ferozepur Road, Ludhiana - 141001
Phone No : 0161-4155000
Fax No : 0161-4155090
Email : Info@myfindoc.com

Registered Office :
FINDOC INVESTMART PVT. LTD.
SCO 210-211, Sector 34-A,
Chandigarh-160022.
Phone : 0172-5211500
Email : Info@myfindoc.com

Branch Office:
FINDOC INVESTMART PVT LTD
Ahmedabad.
Contact No : 079-66631001-05
Email : Info@myfindoc.com

Branch Office:
FINDOC INVESTMART PVT LTD
Kolkata
Email : kolkata@myfindoc.com

Version September 2018

ACKNOWLEDGEMENT

FINDOC INVESTMART PRIVATE LIMITED

Form No.

I/We hereby confirmed and acknowledge the receipt of duly executed copy of Account Opening Form, Rights and Obligations, RDD, Policies & Procedures and also the receipt of copy of the documents. Rights and Obligations of the Beneficial Owner and Depository Participant, Schedule of Service Charges and All Other Documents as executed by me/us.

Trading Code _____ DP Client ID : _____

Name & Signature of Client

	Sole/First Holder/Authorised Signatory	Second Holder/Authorised Signatory	Third Holder/Authorised Signatory
Signature			
Name			

* Please stamp & Sign in case of Non-Individuals Account ** In case of Joint holding, all joint holders must sign.

Date : .....