



Sunidhi

Securities & Finance Limited

National Stock Exchange of India Limited Member code: 06764

SEBI Regn. No.: INZ000169235

Bombay Stock Exchange Limited Member code : 291

SEBI Regn. No.: INZ000169235

Metropolitan Stock Exchange of India Ltd. Member code : 1005

SEBI Regn. No.: INZ000169235

Registered & Correspondence office address :

Kalpataru Inspire, Unit1, 8th Floor, Opp. Grand Hyatt Hotel, Santacruz (East), Mumbai - 400 055
India. Tel. : (+91-22) 66771777 / 33222777 / Fax : (+91-22) 66771775 ♦ Web Site : www.sunidhi.com

Compliance officer Name : Mahesh Desai : Tel. : (+91-22) 66771777 / 33222777 / Fax : (+91-22) 66771775
Email : maheshdesai@sunidhi.com

For any grievance/dispute please contact stock broker **Sunidhi Securities & Finance Limited** at the above address or
Email Id : complaints.redressal@sunidhi.com and Tel. : 91-(+91-22) 66771777 / 33222777 / Fax : (+91-22) 66771775
In case not satisfied with the response, please contact the concerned exchange(s) at

NSE : Email Id : ignse@nse.co.in Tel : 022-26598190

BSE : Email Id : is@bseindia.com Tel : 022-22728097

MSEI : Email Id : investorcomplaints@msei.in Tel : 91-22-6112-9143

CDSL : Email Id : complaints@cdslindia.com Tel : 022-22728658

INDIVIDUAL CLIENT REGISTRATION FORM

Mr. / Ms. / M/s.										
PAN Number										
E-mail :										
Terminal Code / UCC Code										
CIN Number										
Registration Date	D	D	M	M	Y	Y	Y	Y		
Branch					Group					

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Instruction for Signature :  S Client Full signature () Sb  Sub-broker's full signature

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																				
District*																				

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																				
State*																				

5. CONTACT DETAILS (All communications will be sent on provided Mobile no. / Email-ID) (Please refer instruction F at the end)

Tel. (Off)																				
Tel. (Res)																				
Mobile																				
Fax																				
Email ID																				

6. DETAILS OF RELATED PERSON (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 Authorised Representative

Name*

Prefix	First Name	Middle Name	Last Name

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

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

A-Passport Number Passport Expiry Date

B-Voter ID Card

C- PAN Card

D- Driving Licence Driving Licence Expiry Date

E- UID (Aadhaar)

F- NREGA Job Card

Z- Others (any document notified by the central government) ID No.

S- Simplified Measures Account - Document Type code ID No.

7. REMARKS (If any)

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.




 (2/34)

Date: Place: Signature / Thumb Impression of Applicant

9. ATTESTATION / FOR OFFICE USE ONLY

Documents Received <input type="checkbox"/> Certified Copies																				
KYC VERIFICATION CARRIED OUT BY										INSTITUTION DETAILS										
Date:										Name										
Emp. Name:										Code										
Emp. Code:										[Institution Stamp]										
Emp. Designation:										[Employee Signature]										


TRADING ACCOUNT RELATED DETAILS										
BANK ACCOUNT(S) DETAILS										
Bank Name										
Branch Address & Tel. No.										
Bank Account No.										
Account Type	. Saving		Current			Other in Case of NRI/NRE/NRO				
MICR Number										
IFSC Code										
DEPOSITORY ACCOUNT(S) DETAILS										
Particulars	(1)			(2)			(3)			
DP Name										
DP Address										
DP ID										
Client ID										
2nd holder's Name										
3rd holder's Name										
Default A/c (Any One)	Yes		No		Yes		<input type="checkbox"/> No		Yes No	
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	Segment									
	Cash			Derivatives			Currency Derivatives			
1. BSE	<input type="checkbox"/> S			<input type="checkbox"/> S			<input type="checkbox"/> S			
2. NSE	<input type="checkbox"/> S			<input type="checkbox"/> S			<input type="checkbox"/> S			
3. MSEI	<input type="checkbox"/> S			<input type="checkbox"/> S			<input type="checkbox"/> S			
# 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.										
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:										
OTHER DETAILS										
Gross Annual Income Details (please specify) Income Range per annum:	Below Rs 1 Lac					1-5 Lac				
	5-10 Lac		10-25 Lac					>25 Lacs		
AND										
Net worth as on Date : DD/MM/YYYY				Rs. _____ (Net worth should not be older than 1 year)						
Occupation (Please tick any one and give brief details)	<input type="checkbox"/> Private Sector		<input type="checkbox"/> Public Sector		<input type="checkbox"/> Government Service					
	<input type="checkbox"/> Business		<input type="checkbox"/> Professional		<input type="checkbox"/> Agriculturist					
	<input type="checkbox"/> Retired		<input type="checkbox"/> Housewife		<input type="checkbox"/> Student					
	<input type="checkbox"/> Others (Specify)									
Please tick, if applicable	<input type="checkbox"/> Politically Exposed Person (PEP) <input type="checkbox"/> Related to a Politically Exposed Person (PEP) <input type="checkbox"/> Not Applicable									
Any other information										

DEALINGS THROUGH SUB-BROKERS AND OTHER STOCK BROKERS					
If client is dealing through the sub-broker, provide the following details:					
Name				BSE SEBI Reg. No.	
Regd. Off. Address				NSE SEBI Reg. No.	
				MCX-SX SEBI Reg. No.	
Signature  Sb	Tel. No.		Remisier/AP	_____	
	Fax No.		Remisier/AP	_____	
	Website		Remisier/AP	_____	
Whether dealing with any other stock broker/sub-broker (if case dealing with multiple stock brokers/sub-brokers, provide details of all)					
Name of stock broker					
Name of Sub-Broker, if any					
Client Code		Exchange			
Details of disputes/dues pending from/to such stock broker/sub-broker					
ADDITIONAL DETAILS					
Whether you wish to receive physical contract note or Electronic Contract Note (ECN) (please specify):				Yes	No
Specify your Email id, if applicable					
Whether you wish to avail of the facility of internet trading/ wireless technology (please specify):				Yes	No
Number of years of Investment/Trading Experience					
Any other information					
INTRODUCER DETAILS					
Name of the Introducer					
	(Surname)	(Name)	(Middle Name)		
Status of the Introducer:	Sub-broker Existing Client	Remisier Others (please specify)	Authorized Person		
Introducer Address					
				Phone	
Signature of the Introducer	 S				
NOMINATION DETAILS (for individuals only)					
I/We wish to nominate			I/We do not wish to nominate		
Name of the Nominee			Relationship with the Nominee		
PAN of Nominee			Date of Birth of Nominee	D D M M Y Y Y Y	
Nominee Address					
				Phone	
If Nominee is a minor, details of Guardian:					
Name of Guardian					
Guardian Address					
				Phone	
Signature of Guardian	 S				

WITNESSES (Only applicable in case the account holder has made nomination)			
Name		Name	
Signature		Signature	
Address		Address	

DECLARATION

- 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. In case any of the above information is found to be false or untrue or misleading or misrepresenting, I am/we are aware that I/we may be held liable for it.
- I/We confirm having read/been explained and understood the contents of the document on policy and procedures of the stock broker and the tariff sheet.
- I/We further confirm having read and understood the contents of the 'Rights and Obligations' document(s) and 'Risk Disclosure Document'. I/We do hereby agree to be bound by such provisions as outlined in these documents. 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.

Name		Signature	 S	16
Place		Date	D D M M Y Y Y Y	

FOR OFFICE USE ONLY

UCC Code allotted to the Client			
	Documents verified with Originals	Client Interviewed By	In-Person Verification done by
Name of the Employee			
Employee Code			
Designation of the employee			
Date			
Signature			

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 nonmandatory 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 : DD / MM / YYYY Signature of the Authorised Signatory Seal/Stamp of the stock broker

INSTRUCTIONS/ CHECK LIST

1. Additional documents in case of trading in derivatives segments - illustrative list:

Copy of ITR Acknowledgement	Copy of Annual Accounts
In case of salary income - Salary Slip, Copy of Form 16	Net worth certificate
Copy of demat account holding statement.	Bank account statement for last 6 months
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.

- 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.
- Demat master or recent holding statement issued by DP bearing name of the client.
- For individuals:
 - Stock broker has an option of doing 'in-person' verification through web camera at the branch office of the stock broker/sub-broker's office.
 - In case of non-resident clients, employees at the stock broker's local office, overseas can do 'in-person' verification. Further, considering the infeasibility of carrying out 'in-person' verification of the non-resident clients by the stock broker's staff, attestation of KYC documents by Notary Public, Court, Magistrate, Judge, Local Banker, Indian Embassy / Consulate General in the country where the client resides may be permitted.
- For non-individuals:
 - Form need to be initialized by all the authorized signatories.
 - Copy of Board Resolution or declaration (on the letterhead) naming the persons authorized to deal in securities on behalf of company/firm/others and their specimen signatures.

ADDITIONAL KYC FORM FOR OPENING A DEMAT ACCOUNT

For Individuals

Depository Participant Name / Address

(To be filled by the Depository Participant)

Application No.	20	Date	D	D	M	M	Y	Y	Y	Y									
DP Internal Reference No.																			
DP ID	1	2	0	2	3	5	0	0	Client ID										

(To be filled by the applicant in BLOCK LETTERS in English)

I/We request you to open a demat account in my/our name as per following details :-

Holder's Details

Sole/First Holder's Name		PAN																		
		UID																		
Second Holder's Name		PAN																		
		UID																		
Third Holder's Name		PAN																		
		UID																		
Name *	_____																			

* In case of Firms, Association of Persons (AOP), Partnership Firm, Unregistered Trust, etc., although the account is opened in the name of the natural persons, the name of the Firm, Association of Persons (AOP), Partnership Firm, Unregistered Trust, etc., should be mentioned above.

Type of Account (Please tick whichever is applicable)

Status	Sub - Status	
<input type="checkbox"/> Individual	Individual Resident Individual Director's Relative Individual Promoter Individual Margin Trading A/C (MANTRA)	Individual - Director Individual HUF / AOP Minor Other (Specify) _____
<input type="checkbox"/> NRI	NRI Repatriable NRI Repatriable Promoter NRI - Depository Receipts	NRI Non-Repatriable NRI Non-Repatriable Promoter Other (Specify) _____
<input type="checkbox"/> Foreign National	<input type="checkbox"/> Foreign National <input type="checkbox"/> Foreign National - Depository Receipts <input type="checkbox"/> Others (specify) _____	

Details of Guardian (In Case the account holder is minor)

Guardian's Name		PAN																					
Relationship with the applicant	_____																						
I / We instruct the DP to receive each and every credit in my/our account (If not marked, the default option would be 'Yes')												(Automatic Credit)											
												Yes				No							
I / We would like to instruct the DP to accept all the pledge instructions in my / our account without any other further instructions in my / our account without any other further instruction from my / our end (If not marked, the default option would be 'No')												Yes				No							
Account Statement Requirement	As per SEBI Regulation		Daily			Weekly			Fortnightly			Monthly											
I / we request you to send Electronic Transaction-cum-Holding statement at the email ID _____												Yes				No							
I / We would like to share the email ID with the RTA												Yes				No							
I / We would like to receive the Annual Report												Physical				Electronic				Both Physical and Electronic			
(Tick the application box, If not marked the default option would be in Physical)																							

I / We wish to receive dividend / interest directly in to my bank account as given below through ECS (If not marked, the default option would be 'Yes') (ECS is mandatory for locations notified by SEBI from time to time)	Yes	No
--	-----	----

BANK DETAILS (Dividend Bank Details)

Bank Code (9 digit MICR code)									
IFS Code (11 Character)									
Account Number									
Account type	Saving		Current		Others (Specify) _____				
Bank Name									
Branch Name									
Bank Branch Address									
City									
State									
Country									
PIN Code									

(i) Photocopy of the cancelled cheque having the name of the account holder where the cheque book is issued, (or)

(ii) Photocopy of the Bank Statement having name and address of the BO

(iii) Photocopy of the passbook having name and address of the BO, (or)

(iv) Letter from the Bank

In case of option (ii), (iii) and (iv) above, MICR code of the branch should be present / mentioned on the document.

Other Details Gross Annual Income Details	Income Range per annum :
	<input type="checkbox"/> Up to Rs. 1,00,000 <input type="checkbox"/> Rs. 1,00,000 to Rs. 5,00,000 <input type="checkbox"/> Rs. 5,00,000 to Rs. 10,00,000 <input type="checkbox"/> Rs. 10,00,000 to Rs. 25,00,000 <input type="checkbox"/> More than Rs. 25,00,000
	Net Worth as on (Date) D D M M Y Y Y Y Rs.
	(Net Worth Should not be older than 1 year)
Occupation	<input type="checkbox"/> Private / Public Sector <input type="checkbox"/> Govt. Service <input type="checkbox"/> Business <input type="checkbox"/> Professional <input type="checkbox"/> Agricultural <input type="checkbox"/> Retired <input type="checkbox"/> Housewife <input type="checkbox"/> Student <input type="checkbox"/> Others (Specify) _____
Please tick, if applicable	<input type="checkbox"/> Politically Exposed Person (PEP) <input type="checkbox"/> Related to Politically Exposed Person (RPEP) <input type="checkbox"/> Not Applicable
Any other Information :	

SMS Alert Facility Refer to Terms & Conditions given as Annexure - 2.4	MOBILE NO. + 91 _____ [[Mandatory, if you are giving Power of Attorney (POA)] (If POA is not granted & you do not wish to avail of the facility, cancel this option).									
Transaction Using Secured Texting Facility (TRUST) Refer to terms and Conditions Annexure - 2.6	I wish to avail the TRUST facility using the Mobile number registered for SMS Alert Facility, I have read and understood the Terms and Conditions prescribed by CDSL for the same <input type="checkbox"/> Yes <input type="checkbox"/> No I / We wish to register the following clearing member IDs under my/our below mentioned BO ID registered for TRUST									
	<table border="1" style="width: 100%;"> <thead> <tr> <th>Stock Exchanges Name/ID</th> <th>Clearing Member Name</th> <th>Clearing Member ID Optional</th> </tr> </thead> <tbody> <tr> <td> </td> <td> </td> <td> </td> </tr> <tr> <td> </td> <td> </td> <td> </td> </tr> </tbody> </table>	Stock Exchanges Name/ID	Clearing Member Name	Clearing Member ID Optional						
Stock Exchanges Name/ID	Clearing Member Name	Clearing Member ID Optional								
Easi	To register for easi, please visit our website www.cdlinia.com Easi allows a BO to view his ISIN balances, transaction and value of the portfolio online									

Sunidhi Securities & Finance Limited

Nomination Form

[Annexure A to SEBI circular No. SEBI/HO/MIRSD/MIRSD_RTAMB/P/CIR/2022/23 dated February 24, 2022 on Nomination for Eligible Trading and Demat Accounts – Extension of timelines and relaxations for existing account holders]

TM / DP Name and Address		FORM FOR NOMINATION (To be filled in by individual applying singly or jointly)																				
Date	D	D	M	M	Y	Y	Y	Y	UCC/DP ID	I	N					Client ID						
I/We 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 the assets held in my / our 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 <small>[If not equally, please specify percentage]</small>					%				%				%							
<i>Any odd lot after division shall be transferred to the first nominee mentioned in the form.</i>																						
3	Relationship With the Applicant (If Any)																					
4	Address of Nominee(s) City / Place: State & Country:																					
					PIN Code																	
5	Mobile / Telephone No. of nominee(s) #																					
6	Email ID of nominee(s) #																					
7	Nominee Identification details # [Please tick any one of following and provide details of same] <input type="checkbox"/> Photograph & Signature <input type="checkbox"/> PAN <input type="checkbox"/> Aadhaar <input type="checkbox"/> Saving Bank account no. <input type="checkbox"/> Proof of Identity <input type="checkbox"/> 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)																					

Sunidhi Securities & Finance Limited

	City / Place: State & Country:				
	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] <input type="checkbox"/> Photograph & Signature <input type="checkbox"/> PAN <input type="checkbox"/> Aadhaar Saving Bank account no. <input type="checkbox"/> Proof of Identity <input type="checkbox"/> Demat Account ID				
Name(s) of holder(s)					Signature(s) of holder*
Sole / First Holder (Mr./Ms.)					
Second Holder (Mr./Ms.)					
Third Holder (Mr./Ms.)					

* Signature of witness, along with name and address are required, if the account holder affixes thumb impression, instead of signature
 # Optional Fields (Information required at Serial nos. 5, 6, 7, 11, 12 & 14 is not mandatory)

Note:

This nomination shall supersede any prior nomination made by the account holder(s), if any.

The Trading Member / Depository Participant shall provide acknowledgement of the nomination form to the account holder(s)

Name and Signature of Holder(s)*		
1. _____	2. _____	3. _____

* Signature of witness, along with name and address are required, if the account holder affixes thumb impression, instead of signature

Sunidhi Securities & Finance Ltd.

Declaration Form for opting out of nomination
[Annexure B to SEBI circular No. SEBI/HO/MIRSD/RTAMB/CIR/P/2021/601 dated July 23, 2021 on Mandatory Nomination for Eligible Trading and Demat Accounts]

To	Date								
Trading Member/Participant's Name									
Trading Member/Participant's Address									
UCC/DP ID	I	N							
Client ID (only for Demat account)									
Sole/First Holder Name									
Second Holder Name									
Third Holder Name									
I / We hereby confirm that I / We do not wish to appoint any nominee(s) in my / our trading / demat account and understand the issues involved in non-appointment of nominee(s) and further are aware that in case of death of all the account holder(s), my / our legal heirs would need to submit all the requisite documents / information for claiming of assets held in my / our trading / demat account, which may also include documents issued by Court or other such competent authority, based on the value of assets held in the trading / demat account.									
Name and Signature of Holder(s)*									
<div style="display: flex; justify-content: space-between; border-top: 1px solid black; margin-top: 20px;"> 1. _____ 2. _____ 3. _____ </div>									

* Signature of witness, along with name and address are required, if the account holder affixes thumb impression, instead of signature

Payment of DP charges - only DP

NON-MANDATORY

To,
M/s. Sunidhi Securities & Finance Ltd.
 Kalpataru Inspire, Unit1, 8th Floor,
 Opp. Grand Hyatt Hotel, Santacruz (East),
 Mumbai - 400 055

Date	D	D	M	M	Y	Y	Y	Y
------	---	---	---	---	---	---	---	---

Dear Sir,
 Sub : Payment of DP charges

Ref. : My / Our BO ID No.	1	2	0	2	3	5	0	0								
1st Holder																
2nd Holder																
3rd Holder																

Have demat account with your company. I / We are also your client (s) in Cash / Derivatives segments of your company.

My / our Client id is _____

I / We hereby instruct you to adjust my / our DP charges against credit in my / our account in Cash Segment or Derivatives Segments of your company towards recovery of DP chages.

These standing instructions are valid from the date the demat account is opened at your end to the day of closure of demat account.

Thanking You,

Yours Faithfully,

Signature 1st Holder	
2nd Holder	
3rd Holder	

Rubber Stamp (If applicable)

DECLARATION

To,
Sunidhi Securities & Finance Ltd.
 Kalpataru Inspire, Unit1, 8th Floor,
 Opp. Grand Hyatt Hotel, Santacruz (East),
 Mumbai - 400 055

Dear Sir,

I / We hereby state and declare that I have received, read and understood the below mentioned documents to my satisfaction and understood the voluntary clauses mutually agreed between us.

- I / We have received and read the 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).
- I / We have received and read the Document detailing risks associated with dealing in the securities market in the Risk Disclosure document.
- I / We have received and read the Guidance note detailing do's and don'ts for trading on exchange, for the education of the investors.
- I / We have received and read the Document describing significant policies and procedures of the stock broker and also the tariff structure.
- I / We have received and read the Document describing Rights and Obligations of Beneficial Owner and Depository Participant as prescribed by SEBI and Depositories for the purpose of opening a Demat account.
- I / We have received and read the Document describing Investor Charter for Stock Brokers and Depository Participants.

I have got a clear idea about all brokerage, commissions, fees and other charges levied by the Sunidhi Securities & Finance Ltd for trading and Depository account as per the relevant provisions/ guidelines specified by SEBI/Stock exchanges.

I hereby acknowledge the same.

Name of Client _____

Signature : _____

Place _____

To,
Sunidhi Securities & Finance Ltd.
 Kalpataru Inspire, 8th floor,
 Unit no 1, Opp Grand Hyatt Hotel,
 Santa Cruz East, Mumbai 400055

Date :

Sub : Auto Square-off Letter

Dear Sir,

I request you to grant me higher trade limit for executing intra-day trades. I agree and undertake to square-off my open trades on the same day within the below mentioned timeline such other timelines as may be informed to me through email or otherwise:

Equity/Equity Derivatives segment / Currency Derivatives: Before Market hours.

In the event of my failure to square off all outstanding intraday trades within the above timeline or such other time as may be intimated to me from time to time, you are authorized to cancel all pending intraday orders and to square-off my open position on the same day at your discretion at market rate. If due to unavoidable situation, if my trade(s) is not squared off, then I authorize you to square up the same on subsequent trading session at the Best Market Rate at your discretion.

Notwithstanding the above, I agree that if the mark to market losses on my intraday positions reaches the specified percentage of margin deposit, as may be intimated from time to time, the entire outstanding intraday positions of my future contracts may be closed /squared up by you on occurrence of such event.

If due to power failure, connectivity failure, circuit breakers, lack of market depth or any other reason, my open trade is not square-off on the same day, you may square-off the same on the subsequent trading session.

I agree that in all the above instances the resulting loss, if any, shall be fully borne by me.

Yours faithfully,
 For Client Signature

Client Code:

DECLARATION FOR NAME DIFFERENCE IN DOCUMENTS

I/we do hereby, declare as under:

	1 st Applicant	2 nd Applicant	3 rd Applicant
1. That my name as it appears on the PAN card is			
2. Name as per enclosed additional proof is			
3. Name as per Address proof* is			
4. Name as per Bank records * is			
5. That the name before marriage (*) was and the name after my marriage with			

6. That the names mentioned above refer to me and are one and the same person.

7. That I shall indemnify and keep indemnified Sunidhi Securities & Finance Limited its directors, officers, employees and agents from and against any and all losses, claims, liabilities, obligations, damages, deficiencies, judgments, actions, suits, proceedings or any liability suffered or incurred or fastened on to Sunidhi Securities & Finance Limited due to Sunidhi Securities & Finance Limited accepting this declaration and acting on the same.

1. _____ 2. _____ 3. _____

Signature of the Applicant(s)

*Proof to be enclosed

AUTHORIZED LETTER OF RUNNING ACCOUNT BY CLIENT

To,
Sunidhi Securities & Finance Ltd.
Kalpataru Inspire, 8th Floor, Off. Western Express Highway,
Opp. Grand Hyatt Hotel, Santacruz (East), Mumbai 400055

Non Mandatory

Dear Sirs,

Re: Letter of Authority for maintaining a Running Account for me/us in the Cash, F&O, Currency Derivative segments for NSE / BSE & MSEI.

I / We have been regularly trading and investing, or plan to do so, through you on either/all of the Exchanges i.e. BSE, NSE and MSEI. To facilitate and ease of the accounting operations I / we expressly authorize you as under:

Authority :

1. To maintain a running account for all my / our trades through all the Exchanges, instead of a settlement to settlement clearance of dues and/or delivery of securities to me/ us. I agree that no interest shall be payable by you on the credit balances that may arise from time to time in my/our account.
2. To retain any/all the deliveries of shares purchased by me/ us and /or the credit amounts due to me/ us, beyond the pay – out date and the time interval specified by the relevant authorities, so as to use the same towards margin deposit, inter settlement adjustment of my/our present and future obligations and also retain the funds expected to be required to meet my/our margin obligations for next 5 trading days, calculated in the manner specified by the Exchanges and or inter-Exchange adjustment of my/our obligations or up to such time that I/ we ask you to transfer / release the same to my / our account.
3. To maintain a running account through any/all Exchange(s) towards my/ our margin obligations and / or settlement obligations including those in Futures & options segment of NSE / BSE & MSEI.
4. To retain/hold any/all of our funds available with you on our account, till such time that I /we request you to release the same within one working day.
5. To automatically adjust/appropriate any/all my/our deliveries of securities on inter- settlement basis on my/our instructions, either oral or written for all the instances where any/all securities purchased by me/us, are still lying with you on our account. I / we agree that such inter settlement adjustment may be in the same Stock Exchange or across the Exchanges.

Declaration/ undertaking:

1. I / we also state that any dispute if arising from the statement of account or statement of securities or settlement so made as herein above shall be brought to your notice preferably within 7 working days from the date of receipt of funds / securities or statement, as the case may be.(the statement of funds, i.e. ledger and statement of securities should display all receipts and deliveries of funds and securities)
2. I/We undertake to reconcile our accounts, both financial and securities with you and carry out the actual settlement of funds & securities at least once monthly / Every financial quarter.

PREFERENCE OF CLIENT FOR SETTLEMENT OF RUNNING ACCOUNT (FUNDS & SECURITIES)

Settlement Preference

Monthly

Quarterly

3. I / we state that I / we may revoke the above authorization with written notice at any time to you.

Thanking you,

Yours truly,

Client Name

 S

Date :

Note : To be signed by client and not by POA

Letter of Authority by Client

NON MANDATORY

To,
Sunidhi Securities & Finance Ltd.

Kalpataru Inspire, Unit1, 8th Floor,
Opp. Grand Hyatt Hotel, Santacruz (East),
Mumbai - 400 055

Dear Sirs,

Re : Letter of General Authority for ease of Accounting Operations for me/us in the Cash, F&O, Currency Derivative segments for NSE/BSE & MSEI.

I/We will be regularly trading and investing, or plan to do so, through you on either / all of the Exchanges i.e. BSE, NSE and MSEI. To facilitate and ease the accounting operations I / We expressly authorize you as under.

Authority :

To accept any/all of my / our orders for purchase / sale of shares & securities which shall be given on telephone, any electronic mode or orally during my/our visit to your office (s).

To Avoid unnecessary and cumbersome paper work, I / We authorize you not to provide me/us any order modification / cancellation slips. Also I / We authorize you not to provide me / us any order confirmation / and/or trade confirmation slips as the required details are available from contracts issued by you.

To undertake any inter-account transfers of balances available between various segments of SEBI registered Exchanges, which are BSE / NSE Capital Market segment and BSE / NSE Derivatives segment and BSE / NSE / MSEI / Currency Segment.

To deposit / pledge the securities given as collateral with the Exchange/Clearing Corporation / Clearing House towards margin.

Declaration / undertaking :


I / We declare that all trades entered by me/us with you on BSE / NSE / MSEI are for my / our personal account. I / We confirm that I / We do not act on behalf of any other constituent and all trades executed under my client code belong to me / us and that we do not issue any contracts / trade confirmations to any one.

Trading of all Exchange is in Electronic Mode, based on VSAT, leased line, ISDN, Modern and VPN, combination of technologies and computer systems to place and route orders. We understand that there exists a possibility of communication failure or system problems or slow or delayed response from system or trading halt, of any such other problem / glitch whereby not being able to establish access to the trading system / network, which may be beyond your control and may result in delay in processing or note processing buy or sell Orders either in part in full. I / We agree I / We shall be fully liable and responsible for any such problems / fault.

I / We undertake to abide by all the requisite Statutory Provisions and shall not violate or contravene any of the provisions of the Securities and Exchange Board of India, Act and the various Rules and Regulations framed there under. Similarly, I / We undertake to abide by all the requisite Statutory Provisions and shall not violate or contravene any of the provisions of the Exchanges, their Rules, Bye laws and Regulations and any other Statutory Act that may be in force.

Thanking you,

Yours truly,

 S 18

Client Name :

Date : DD / MM / YYYY

Note : To be signed by client and not by POA

Authority to Send Digitally Signed Documents

Date : DD / MM / YYYY

To,
Sunidhi Securities & Finance Ltd.
 Kalpataru Inspire, Unit1, 8th Floor,
 Opp. Grand Hyatt Hotel, Santacruz (East),
 Mumbai - 400 055

Dear Sirs,

1. I/We agree to receive contract Notes/bills/ledger accounts/Qty Statements/Margin Statement etc for my / our transactions in any form (physical or Electronic). I/We confirm that once you send the said documents at my / our email ID. You may treat the same as received by me/us. Non-receipt of bounced mail notification shall amount to delivery of contract note at the our email-id. Incase of any query. I/We shall intimate you within 24 hours thereof at your designated email ID : support@sunidhi.com

E-mail ID : 1		* Relation :
E-mail ID : 2		* Relation :

*Relation : Self incase of the same person or relation with the person whose email id is shared.

2. Incase of any change in my / our email ID, I/We undertake to intimate the same to you in writing.
3. The Member will arrange to pay stamp duty on contract notes on a consolidated basis at the end of month.
4. We understand that these digital contract notes are valid legal contracts as per stock exchange / SEBI rules and recognized under Income Tax act as well as other acts in India.

Thanking you,

Signature :  S

Client Name : _____

Client Code : _____


Disclosure


Proprietary Trading

The member discloses herewith that it undertakes Proprietary trading, Arbitrage as well as investment in addition to client based trading.

Signed for any on behalf of

Signed for and on behalf of Client

Name	Sunidhi Securities & Finance Ltd.
Authorised Signatory	 S

Name	
Authorised Signatory	 S

Date : DD / MM / YYYY

FATCA/CRS Declaration For Individuals

Client Code: _____

Date: _____

DP ID	1	2	0	2	3	5	0	0	Client ID	0	0	0				
-------	---	---	---	---	---	---	---	---	-----------	---	---	---	--	--	--	--

Sr. No.	Details	1st Holder	2nd Holder	3rd Holder
1	Are You US Person	Yes / No		
2	Country of Birth	India		
		US		
		Other		
3	Place of Birth	City/Town (If other than India)		
4	Source of Wealth	Salary		
		Business		
		Gift		
		Ancestral Property		
		Rental Income		
		Prize Money		
		Royalty		
5	If your country of Tax Residency Other than India	Yes/No		




If 'Yes' please specify the details of all countries where you hold tax residency and its Tax identification Number & Type.

Sr. No.	Details	1st Holder	2nd Holder	3rd Holder
1	Country of Residence For Tax Purpose (Other than India)#			
2	Tax Identification No.(US TIN) or Equivalent(Other)			
3	Identification Type			

To include all countries other than India, where investor is Citizen/Resident/Green Card Holder/ Tax Resident in those respective countries especially of USA.

Declaration:

- I acknowledge and confirm that the information provided above is true and correct to the best of my knowledge and belief correct and complete. In case any of the above specified information is found to be false or untrue or misleading or misrepresenting, I/ am aware that I may liable for it. In case of any change in the above given status on a future date, I undertake to inform IIFL the same within 30 Days.
- I authorize to share the given information to other SEBI Registered intermediaries to facilitate single submission / updating & for other relevant purposes. I also undertake to keep you informed in writing writing about any changes / modification to the above information in future and also undertake to provide any other additional information as may be required at your end.

	Sole/First Holder	Second Holder	Third Holder
Signature	 (33/34)	 (13a/13a)	 (11b/11b)

CASH SEGMENT

Brokerage Slab	Rate %	Minimum Paise	
Delivery Based			
Intraday Trading			One Side / Both Sides

F & O SEGMENT

Brokerage	Futures %	Options %	Rs. Per Lot	One side/Both Sides
Delivery Square up				
Settlement Square up				

CURRENCY SEGMENT

Brokerage	Futures %	Rs. Per Lot	One Side / Both Sides
Delivery Square up			

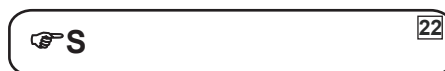
SHARING RATIO

	Remisier - I		Remisier - II	
Segment	Delivery	Trading	Delivery	Jobbing
Cash				
Base				

	Remisier - I		Remisier - II	
Segment	Futures	Options	Futures	Optional
F & O				
Base				

	Remisier - I		Remisier - II	
Segment	Futures	Options	Futures	Optional
Currency				
Base				

CTCL Mapin ID	
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* Brokerage and Statutory / Regulatory charges are levied at actuals.'

Annexure - A**MANDATORY****Tariff for Depository Services (Please select one of the schemes)**

Services	Basic Service Demat Account (BSDA) (Rs.)	Normal Demat Account		
		Scheme A	Scheme B	Scheme for NRI
Annual Maintenance Charge	1) Nil for holding below Rs. 50,000/- 2) Rs. 100/- for holding between Rs. 50,001/- to Rs. 2,00,000/- for any day during year	Rs. 300/-	Rs. 1000/-	Rs. 300/-
Instructions (Debit) (Delivery Transaction)	Rs. 65/-	0.03% (Min. Rs. 8/-) & Max. Rs. 20/-)	0.02% (Min. Rs. 8/-) & Max. Rs. 20/-)	0.05% (Min. Rs. 20/-)
Pledge Creation	Rs. 65/-	Rs. 15/-	Rs. 15/-	Rs. 15/-
Dematerialisation	Rs. 5/- per certificate & Rs. 50/- Postal charges per demat request			
Rematerialisation	Rs. 75/- per certificate	Rs. 25/- per certificate		
Pledge Invocation	Rs. 65/- per PSN	Rs. 15/- per PSN		
Pledge Closure	Rs. 65/- per PSN	Rs. 15/- per PSN		

I have observed and understood the Depository Tariff structure for Basic Service Demat Account (BSDA) and Normal Demat Account. Hence I undertake as follows :

I Wise to opt for BSDA

I do not wish to opt for BSDA

Client Signature

Statements :

- Client holding statement will be provided on quarterly basis, if client has not done any transaction during that quarter.
- Charges / Service standards are subject to revision as per CDSL and SEBI guideline and will be informed by circulars sent by ordinary post or E-mail.
- Value of transactions will be in accordance with the rates provided by CDSL.
- Financial Year i.e. April 01 to March 31 will be considered for Annual Maintenance Charges. Transaction Charges will payable monthly. Charges quoted are for services listed. Any service not quoted will be charged separately.
- All instruction for transfer must be received at the designated office(s) of DP at least 24 hours before the execution date or the pay-in deadline. Any instruction receive beyond the specified time limit would be executed on best effort basis and DP won't be responsible for any kind of failure or non-execution of those trades.
- Non-payment of bills within time limit will attract penal interest of 18% per annum of the bill is not paid after 1month of the due date the DP Account will be suspended temporarily till the bill is paid.
- Incase of Corporate Account CDSL Annual maintenance charge of Rs. 500 (Pro-rata) will be charged.

First/Sole Holder	Second Holder	Third Holder
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For Office Use Only

Client Categorizations (Based on declaration of the Financial portfolio of client)

Tick whichever applicable

Categories	High	Low	Medium	Special

OPTION FORM FOR ISSUE OF DIS BOOKLET

Date	D	D	M	M	Y	Y	Y	Y
------	---	---	---	---	---	---	---	---

DP ID										Client ID						
First Holder Name																
Second Holder Name																
Third Holder Name																

To,
Sunidhi Securities & Finance Ltd.
 Kalpataru Inspire, Unit1, 8th Floor,
 Opp. Grand Hyatt Hotel, Santacruz (East),
 Mumbai - 400 055

Dear Sir / Madam,

I / We hereby state that: [Select one of the options given below]

OPTION 1:

I / We require you to issue Delivery Instruction Slip (DIS) booklet to me / us immediately on opening my / our CDSL account though I / we have issued a Power of Attorney (POA) / executed PMS _____ (name of the attorney / Clearing Member / PMS manager) for executing delivery agreement in favour of / with instructions for setting stock exchange trades [settlement related transactions] effected through such Clearing Member / by PMS manager.

Yours faithfully

	First Holder Name	Second Holder Name	Third Holder Name
Name			
Signature			

OR

OPTION 2:

I / We do not require the Delivery Instruction Slip (DIS) for the time being, since I / We have issued a POA / executed PMS agreement in favour of / with _____ (name of the attorney / Clearing Member / PMS manager) for executing delivery instructions for setting stock exchange trades [settlement related transactions] effected through such Clearing Member / by PMS manager. However, the Delivery Instruction Slip (DIS) booklet should be issued to me / us immediately on my / our request at any later date.

Yours faithfully

	First Holder Name	Second Holder Name	Third Holder Name
Name			
Signature			

----- (Please Tear Here) -----

Acknowledgement Receipt

Received OPTION FORM FOR ISSUE / NON ISSUE OF DIS BOOKLET from :

DP ID										Client ID						
First Holder Name																
Second Holder Name																
Third Holder Name																

Depository Participant Seal and Signature



Sunidhi

Securities & Finance Limited

National Stock Exchange of India Limited Member code: 06764

SEBI Regn. No.: INZ000169235

Bombay Stock Exchange Limited Member code : 291

SEBI Regn. No.: INZ000169235

Metropolitan Stock Exchange of India Ltd. Member code : 1005

SEBI Regn. No.: INZ000169235

Registered & Correspondence office address :

Kalpataru Inspire, Unit1, 8th Floor, Opp. Grand Hyatt Hotel, Santacruz (East), Mumbai - 400 055
India. Tel. : (+91-22) 66771777 / 33222777 / Fax : (+91-22) 66771775 ♦ Web Site : www.sunidhi.com

Compliance officer Name : Mahesh Desai : Tel. : (+91-22) 66771777 / 33222777 / Fax : (+91-22) 66771775
Email : maheshdesai@sunidhi.com

For any grievance/dispute please contact stock broker **Sunidhi Securities & Finance Limited** at the above address or
Email Id : complaints.redressal@sunidhi.com and Tel. : 91-(+91-22) 66771777 / 33222777 / Fax : (+91-22) 66771775
In case not satisfied with the response, please contact the concerned exchange(s) at

NSE : Email Id : ignse@nse.co.in Tel : 022-26598190

BSE : Email Id : is@bseindia.com Tel : 022-22728097

MSEI : Email Id : investorcomplaints@msei.in Tel : 91-22-6112-9143

CDSL : Email Id : complaints@cdslindia.com Tel : 022-22728658

Documents Forming part and parcel of KYC kit

- Rights and Obligations
- Risk Disclosure Document
- Guidance Note -Do's and Dont's
- Investor Charter for Stock Brokers
- PMLA Information
- Operational Business Policies
- Instructions / Check List

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

as prescribed by SEBI and Stock Exchanges

Mandatory

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.

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

Mandatory

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 derivative 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:-

1. BASIC RISKS:

1.1 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.

1.2 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.

1.2.1 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.

1.3 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.

1.4 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.

1.4.1 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.

1.4.2 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.

1.4.3 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.

1.5 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.

1.6 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.

1.7 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.

1.7.1 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.

1.7.2 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.

1.8 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:

- 1. 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:

1. 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:

1. 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

Mandatory

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.exchange.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 give 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.

Investor Charter – Stock Brokers

VISION

To follow highest standards of ethics and compliances while facilitating the trading by clients in securities in a fair and transparent manner, so as to contribute in creation of wealth for investors.

MISSION

- i) To provide high quality and dependable service through innovation, capacity enhancement and use of technology.
- ii) To establish and maintain a relationship of trust and ethics with the investors.
- iii) To observe highest standard of compliances and transparency.
- iv) To always keep 'protection of investors' interest' as goal while providing service.

Services provided to Investors

- Execution of trades on behalf of investors.
- Issuance of Contract Notes.
- Issuance of intimations regarding margin due payments.
- Facilitate execution of early pay-in obligation instructions.
- Settlement of client's funds.
- Intimation of securities held in Client Unpaid Securities Account (CUSA) Account.
- Issuance of retention statement of funds.
- Risk management systems to mitigate operational and market risk.
- Facilitate client profile changes in the system as instructed by the client.
- Information sharing with the client w.r.t. exchange circulars.
- Redressal of Investor's grievances.

Rights of Investors

- **Ask** for and receive information from a firm about the work history and background of the person handling your account, as well as information about the firm itself.
- **Receive** complete information about the risks, obligations, and costs of any investment before investing.
- **Receive** recommendations consistent with your financial needs and investment objectives.
- **Receive** a copy of all completed account forms and agreements.
- **Receive** account statements that are accurate and understandable.
- **Understand** the terms and conditions of transactions you undertake.
- **Access** your funds in a timely manner and receive information about any restrictions or limitations on access.

- **Receive** complete information about maintenance or service charges, transaction or redemption fees, and penalties.
- **Discuss** your grievances with compliance officer of the firm and receive prompt attention to and fair consideration of your concerns.

Various activities of Stock Brokers with timelines

S.No.	Activities	Expected Timelines
1.	KYC entered into KRA System and CKYCR	10 days of account opening
2.	Client Onboarding	Immediate, but not later than one week
3.	Order execution	Immediate on receipt of order, but not later than the same day
4.	Allocation of Unique Client Code	Before trading
5.	Copy of duly completed Client Registration Documents to clients	7 days from the date of upload of Unique Client Code to the Exchange by the trading member
6.	Issuance of contract notes	24 hours of execution of trades
7.	Collection of upfront margin from client	Before initiation of trade
8.	Issuance of intimations regarding other margin due payments	At the end of the T day
9.	Settlement of client funds	30 days / 90 days for running account settlement (RAS) as per the preference of client. If consent not given for RAS – within 24 hours of pay-out
10.	'Statement of Accounts' for Funds, Securities and Commodities	Weekly basis (Within four trading days of following week)
11.	Issuance of retention statement of funds/commodities	5 days from the date of settlement
12.	Issuance of Annual Global Statement	30 days from the end of the financial year
13.	Investor grievances redressal	30 days from the receipt of the complaint

DOs and DON'Ts for Investors

DOs	DON'Ts
<ol style="list-style-type: none"> 1. Read all documents and conditions being agreed before signing the account opening form. 2. Receive a copy of KYC, copy of account opening documents and Unique Client Code. 3. Read the product / operational framework / timelines related to various Trading and Clearing & Settlement processes. 	<ol style="list-style-type: none"> 1. Do not deal with unregistered stock broker. 2. Do not forget to strike off blanks in your account opening and KYC. 3. Do not submit an incomplete account opening and KYC form.

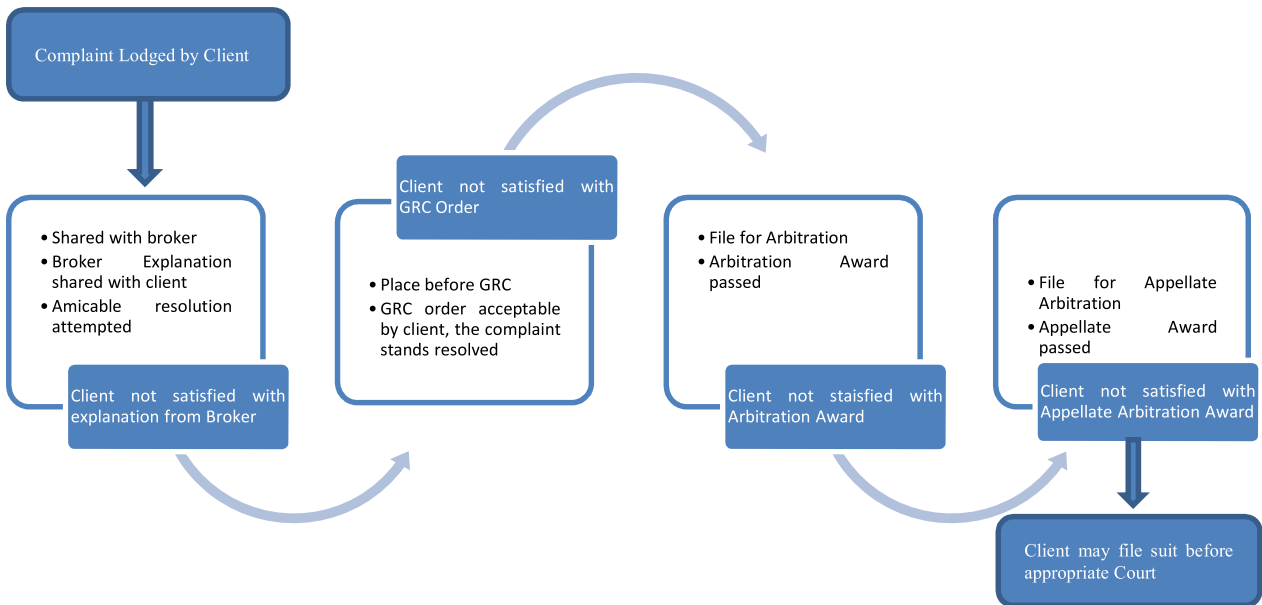
<ol style="list-style-type: none"> 4. Receive all information about brokerage, fees and other charges levied. 5. Register your mobile number and email ID in your trading, demat and bank accounts to get regular alerts on your transactions. 6. If executed, receive a copy of Power of Attorney. However, Power of Attorney is not a mandatory requirement as per SEBI / Stock Exchanges. Before granting Power of Attorney, carefully examine the scope and implications of powers being granted. 7. Receive contract notes for trades executed, showing transaction price, brokerage, GST and STT etc. as applicable, separately, within 24 hours of execution of trades. 8. Receive funds and securities / commodities on time within 24 hours from pay-out. 9. Verify details of trades, contract notes and statement of account and approach relevant authority for any discrepancies. Verify trade details on the Exchange websites from the trade verification facility provided by the Exchanges. 10. Receive statement of accounts periodically. If opted for running account settlement, account has to be settled by the stock broker as per the option given by the client (30 or 90 days). 11. In case of any grievances, approach stock broker or Stock Exchange or SEBI for getting the same resolved within prescribed timelines. 	<ol style="list-style-type: none"> 4. Do not forget to inform any change in information linked to trading account and obtain confirmation of updation in the system. 5. Do not transfer funds, for the purposes of trading to anyone other than a stock broker. No payment should be made in name of employee of stock broker. 6. Do not ignore any emails / SMSs received with regards to trades done, from the Stock Exchange and raise a concern, if discrepancy is observed. 7. Do not opt for digital contracts, if not familiar with computers. 8. Do not share trading password. 9. Do not fall prey to fixed / guaranteed returns schemes. 10. Do not fall prey to fraudsters sending emails and SMSs luring to trade in stocks / securities promising huge profits. 11. Do not follow herd mentality for investments. Seek expert and professional advice for your investments.
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Grievance Redressal Mechanism

Level 1 – Approach the Stock Broker at the designated Investor Grievance e-mail ID of the stock broker. The Stock Broker will strive to redress the grievance immediately, but not later than 30 days of the receipt of the grievance.

Level 2 – Approach the Stock Exchange using the grievance mechanism mentioned at the website of the respective exchange.

Complaints Resolution Process at Stock Exchange explained graphically:



Timelines for complaint resolution process at Stock Exchanges against stock brokers

S. No.	Type of Activity	Timelines for activity
1.	Receipt of Complaint	Day of complaint (C Day).
2.	Additional information sought from the investor, if any, and provisionally forwarded to stock broker.	C + 7 Working days.
3.	Registration of the complaint and forwarding to the stock broker.	C+8 Working Days i.e. T day.
4.	Amicable Resolution.	T+15 Working Days.
5.	Refer to Grievance Redressal Committee (GRC), in case of no amicable resolution.	T+16 Working Days.
6.	Complete resolution process post GRC.	T + 30 Working Days.
7.	In case where the GRC Member requires additional information, GRC order shall be completed within.	T + 45 Working Days.
8.	Implementation of GRC Order.	On receipt of GRC Order, if the order is in favour of the investor, debit the funds of the stock broker. Order for debit is issued immediately or as per the directions given in GRC order.
9.	In case the stock broker is aggrieved by the GRC order, will provide intention to avail arbitration	Within 7 days from receipt of order

S. No.	Type of Activity	Timelines for activity
10.	If intention from stock broker is received and the GRC order amount is upto Rs.20 lakhs	Investor is eligible for interim relief from Investor Protection Fund (IPF).The interim relief will be 50% of the GRC order amount or Rs.2 lakhs whichever is less. The same shall be provided after obtaining an Undertaking from the investor.
11.	Stock Broker shall file for arbitration	Within 6 months from the date of GRC recommendation
12.	In case the stock broker does not file for arbitration within 6 months	The GRC order amount shall be released to the investor after adjusting the amount released as interim relief, if any.

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

Default of TM/CM

Following steps are carried out by Stock Exchange for benefit of investor, in case stock broker defaults:

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

Following information is available on Stock Exchange website for information of investors:

- Norms for eligibility of claims for compensation from IPF.
- Claim form for lodging claim against defaulter stock broker.
- FAQ on processing of investors' claims against Defaulter stock broker.
- Provision to check online status of client's claim.

Level 3 – The complaint not redressed at Stock Broker / Stock Exchange level, may be lodged with SEBI on SCORES (a web based centralized grievance redressal system of SEBI) @ <https://scores.gov.in/scores/Welcome.html>

INFORMATION ON PREVENTION OF MONEY LAUNDERING ACT 2002. (PMLA)

- ❖ Due to the tightened security and increased vigilance in the wake of threats emanating from increasing terrorism, any failure on our part to discharge our duties cast on us under the applicable laws or we becoming an instrumental or a part of the chain in certain transaction, even if unknowingly or ignorantly, may land us in trouble.
- ❖ There is an Act called **Prevention of Money Laundering Act 2002. (PMLA)**
- ❖ The purpose of this act is to prevent the financing of terrorism and to prevent laundering of money i.e. to legalize or officialize or canalise the money generated from illegal activities like drug trafficking, organized crimes, hawala rackets and other serious crimes.
- ❖ This act is a part of the Global measures being taken by all the countries under the initiatives of UN agencies.
- ❖ It is applicable to all SEBI Registered brokers/sub-brokers and other financial institution who are dealing in any kind of financial assets.
- ❖ It is an obligation of the entities to whom this Act is applicable, to report certain kind of transactions routed through them to FINANCIAL INTELLIGENCE UNIT, a department specially set up to administer this Act under the Ministry of Finance.
- ❖ The transactions which are supposed to be reported are cash transactions above rupees ten lakhs or series of cash transactions below ten lakhs but aggregating to above ten lakhs in a month or its equivalent in any foreign currency and the transactions which may not be in cash but suspicious in nature.
- ❖ Any such above types of transaction, though not executed but attempted and failed are also required to be reported.
- ❖ The suspicious transaction can be related to the transaction under the circumstances such as;
- ❖ Clients whose identity verification seems difficult or clients that appear not to cooperate
 - ❖ Asset management services for clients where the source of the funds is not clear or not in keeping with clients apparent standing /business activity;
 - ❖ Clients based in high risk jurisdictions;
 - ❖ Substantial increases in business without apparent cause;
 - ❖ Clients transferring large sums of money to or from overseas locations with instructions for payment in cash;
 - ❖ Attempted transfer of investment proceeds to apparently unrelated third parties;
 - ❖ Businesses undertaken by offshore banks/financial services,
 - ❖ Businesses reported to be in the nature of export/import of small items.
 - ❖ Unusual transactions by Clients of Special Categories (CSCs)

CLIENTS OF SPECIAL CATEGORIES MAY INCLUDE;

- ❖ NRI / HNI / Trust / Charities / NGO / Organizations receiving donations
- ❖ Companies having close family shareholdings or beneficial ownership

- ❖ Politically Exposed Persons
- ❖ Companies offering foreign exchange offerings
- ❖ Clients in high risk countries
- ❖ Non face to face clients
- ❖ Clients with dubious reputation as per public information available
- ❖ No trading or demat account can be opened in the name of entity whose name is listed on the banned entity list being maintained at United Nation's website at [http:// www.un.org /sc/committees /1267/ consolist.shtml](http://www.un.org/sc/committees/1267/consolist.shtml).
- ❖ While opening the new accounts all the prescribed procedures of KYC and Client Identifications should strictly be followed in the context of ensuring the compliance under this act.
- ❖ All the records of transactions and client identifications must be preserved in a manner which can be promptly retrieved and reported to the authorities in the specified format.
- ❖ This is the highlights of the requirements under the Act. Subbrokers / Authorised Persons / Remissers are advised to go through the SEBI's master circular at [http://www.sebi.gov.in /circulars/ 201/ master Circular/pdf](http://www.sebi.gov.in/circulars/201/masterCircular/pdf). for details information and understanding and also to visit the website of FIU-IND at <http://fiuindia.gov.in>
- ❖ The end clients are advised to co-operate with us by providing the additional information / documents, if asked for during the course of your dealings with us to ensure the compliance requirements under this Act.
- ❖ As a responsible citizen, it is our statutory as well as moral duty to be vigilant and to refrain from temptation of easy monetary gains, by knowingly or unknowingly supporting the people who are involved in the activities which are endangering our freedom and causing damage to the nation and to us as well.
- ❖ For any further clarifications or information on the subject, principal Officer may be contacted.

GENERAL POLICIES & PROCEDURES

Mandatory

Refusal of orders for penny stocks : The Trading member shall be at a liberty to refuse, without assigning any reason, any or all orders for purchase or sale of penny stocks as notified by the respective Exchange and such discretion of the Trading member shall be binding on the client.

Setting up client's exposure limits: The Trading member shall, without assigning any reason, have the authority to set exposure limits for any or all trades for the client on consideration that it may deem appropriate. The Trading member shall have the sole right to vary/modify the exposure limits as it may deem fit.

Applicable brokerage rate : The Trading Member is entitled to charge brokerage within the limits imposed by exchange which at present is as under :

- (a) For Cash Market Segment : The maximum brokerage chargeable in relation to trades effected in the securities admitted to dealings on the Capital Market segment of the Exchange shall be 2.5% of the contract price exclusive of statutory levies .It is hereby further clarified that where the sale/purchase value of a share is Rs. 10/- or less, a maximum brokerage of 25 paise per share may be collected.
- (b) For option contracts : Brokerage for option contracts shall be charged on premium amount at which the option contract was bought or sold and not on the strike price of the option contract.

It is hereby further clarified that brokerage on options contracts shall not exceed 2.5% of the premium amount of Rs. 100/- (per lot) which is higher.

Imposition of penalty / delayed payment: The Trading member shall have the right to impose a penalty/delayed payment charges, without assigning any reason, in the event of non payment of any or all dues by the client, whether, towards settlement dues, margin requirement, statutory obligations, etc. The Trading member may impose a penalty/delayed payment charges of 18% p.a. on shortages from the actual payment due or at after such time as it may in its discretion deem fit.

The client agrees that Trading member may impose fines/penalties for any orders/trades/deals/ actions of the client which are contrary to this agreement/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. Further where the trading member has to pay any fine or bear punishment from any authority in connection with / as a consequence of/in relation to any of the orders/trades/deals/actions of the clients, the same shall be borne by the client. Further the trading member may keep the margin deposit of its constituents in bank deposits and no interest will be payable to the constituent for the same.

Right to sell client's securities or close client's positions: The Trading member shall be at a liberty to sell client's securities and or close client's position without giving notice or intimation or, without assigning any reason, to the client in the event of non payment of any or all dues by the client, whether, towards settlement dues, margin requirements, statutory obligations, etc. However, the Trading member shall limit such sale of client's securities / close client's position to the extent of the shortfall therein.

Shortages in obligations arising out of internal netting of trades: In the event of shortages in obligations and internal netting of trades, the Trading member shall as per the procedure settle the account of client for shortages. The detail procedure is as under :

- ❖ Internal netting of trades means one client has failed to give the delivery of the securities sold by him, which has resulted into short delivery to other client (s) of Trading member.
- ❖ The securities delivered short are purchased from market on **(T+3) day (where 'T' is the trading day)** which is the **Auction Day** on Exchange, and the purchase consideration (inclusive of all statutory taxes & levies) plus 3% of the acquisition cost as penalty is debited to the short delivering seller client.
- ❖ If securities cannot be purchased from market due to any force-majeure or any other reason on **(T+3) day** or Auction Day then the same will be purchased from the market on **(T+4) day** or next day of Auction Day on Exchange and the purchase consideration (inclusive of all statutory taxes & levies) plus 3% of the acquisition cost as penalty is debit to the short delivering seller client. In case if securities could not able to bought on T+4 day or next day of Auction also then the short delivering seller client is debited at the closing rate on T+4 day or next day of Auction on Exchange plus 3% as penalty

Further positions by clients: The Trading member shall be at a liberty to prohibit the client from taking any further positions and / or close existing outstanding position of client in the event of non payment of margin money or any other amounts due by the client or on account of issues that the Trading member may deem appropriate and necessary whether relating to Trading Member's perception of risk and of management policy or otherwise.

Temporary suspending or closing a client's account at the client's request : The client may request the Trading member to temporarily suspend his account, Trading member may do so subject to client accepting/adhering to conditions imposed by Trading member including but not limited to settlement of account and . or other obligation.

De-registering a client : Not withstanding anything to the contrary stated in the agreement, trading member shall, be entitled to terminate the agreement with immediate effect in any of the following circumstances:

- (1) 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 :
- (2) If there is any commencement of a legal process against the Client under any law in force
- (3) Trading member can withhold the payouts of client and suspend his trading account due to his surveillance action requiring client suspension :
- (4) On the death/lunacy or other disability of the Client;
- (5) 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;
- (6) Of 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;
- (7) If the Client being a partnership firm, has any steps taken by the Client and / or its partners for dissolution of the partnership;
- (8) If the Client have taken or suffered to be taken any action for its reorganization , liquidation or dissolution ;
- (9) If the Client has made ant material misrepresentation of facts, including but not limited in relation to Security Offered by the Client;
- (10) If there is reasonable apprehension that the Client is unable to pay its debts or the Client has admitted its inability to pay its debts, as they become payable.
- (11) If the Client suffers any adverse material change in his/her/its financial position or defaults in any other agreement with Trading member;
- (12) If the Client is in breach of any terms, condition or covenant of this Agreement;
- (13) If any covenant or warranty of the Client is incorrect or untrue in any material respect;··

Non Active Client Account : Any account where there have been no transactions for a continuous period of 12 months shall be deemed to be a Non Active Client Account at the end of the quarter after expiry of the said 12 months. Amount, If any, lying to the credit of such non Active Client Account shall be refunded to the client within 30 days of the Account being categorized as Non Active. However, in the event of there being any debit balance in the Account, the client shall be obliged to settle the amount forthwith failing which, any shares to the credit of the account shall be retained / sold by trading member and appropriated against the amount due.

It will be the prerogative of the trading member to re-activate a Non Active Client Account if the Client so desires.

However, not withstanding any termination of the agreement, all transactions made under/pursuant to this agreement shall be subject to all the terms and conditions of this agreement and parties to this agreement submit to exclusive jurisdiction of court in Mumbai.

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 of this document under any circumstances what so ever. These General Policies & Procedures may be amended/changed unilaterally by the Trading member, provided the change is informed to me/us through any one or more means or method of communication.

INSTRUCTIONS/CHECK LIST FOR FILLING KYC FORM

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.
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.
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 apostilled 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.

F. In case of Non-Individuals, additional documents to be obtained from non-individuals, over & above the POI & POA, as mentioned below:

Types of entity	Documentary requirements
Corporate	<ul style="list-style-type: none"> • 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.
Partnership firm	<ul style="list-style-type: none"> • Copy of the balance sheets for the last 2 financial years (to be submitted every year). • Certificate of registration (for registered partnership firms only). • Copy of partnership deed. • Authorised signatories list with specimen signatures. • Photograph, POI, POA, PAN of Partners.
Trust	<ul style="list-style-type: none"> • Copy of the balance sheets for the last 2 financial years (to be submitted every year). • Certificate of registration (for registered trust only). • Copy of Trust deed. • List of trustees certified by managing trustees/CA. • Photograph, POI, POA, PAN of Trustees.
HUF	<ul style="list-style-type: none"> • PAN of HUF. • Deed of declaration of HUF/ List of coparceners. • Bank pass-book/bank statement in the name of HUF. • Photograph, POI, POA, PAN of Karta.
Unincorporated association or a body of individuals	<ul style="list-style-type: none"> • Proof of Existence/Constitution document. • Resolution of the managing body & Power of Attorney granted to transact business on its behalf. • Authorized signatories list with specimen signatures.
Banks/Institutional Investors	<ul style="list-style-type: none"> • Copy of the constitution/registration or annual report/balance sheet for the last 2 financial years. • Authorized signatories list with specimen signatures.
Foreign Institutional Investors (FII)	<ul style="list-style-type: none"> • Copy of SEBI registration certificate. • Authorized signatories list with specimen signatures.
Army/ Government Bodies	<ul style="list-style-type: none"> • Self-certification on letterhead. • Authorized signatories list with specimen signatures.
Registered Society	<ul style="list-style-type: none"> • Copy of Registration Certificate under Societies Registration Act. • List of Managing Committee members. • Committee resolution for persons authorised to act as authorised signatories with specimen signatures. • True copy of Society Rules and Bye Laws certified by the Chairman/Secretary.



Sunidhi

Securities & Finance Limited

CDSL DP ID : 12023500 SEBI Regn. No. IN-DP-CDSL-114-2000

Registered & Correspondence office address :

Kalpataru Inspire, Unit1, 8th Floor, Opp. Grand Hyatt Hotel, Santacruz (East), Mumbai - 400 055
India. Tel. : (+91-22) 66771777 / 33222777 / Fax : (+91-22) 66771775 ♦ Web Site : www.sunidhi.com

Compliance officer Name : Mahesh Desai : Tel. : (+91-22) 66771777 / 33222777 / Fax : (+91-22) 66771775
Email : maheshdesai@sunidhi.com

For any grievance/dispute please contact stock broker Sunidhi Securities & Finance Limited at the above address or
Email Id : complaints.redressal@sunidhi.com and Tel. : (+91-22) 66771777 / 33222777 / Fax : (+91-22) 66771775
In case not satisfied with the response, please contact the concerned Depository at
CDSL : Email Id : complaints@cDSLindia.com Tel : 1800-22-5533

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 charge 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. The 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 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 from 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 in the 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 Accounts, 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 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 in 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.
22. 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 form, 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 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 applicable 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.

INVESTOR CHARTER FOR DEPOSITORIES AND DEPOSITORY PARTICIPANTS

Annexure A

1. Vision

Towards making Indian Securities Market - Transparent, Efficient, & Investor friendly by providing safe, reliable, transparent and trusted record keeping platform for investors to hold and transfer securities in dematerialized form.

2. Mission

- To hold securities of investors in dematerialised form and facilitate its transfer, while ensuring safekeeping of securities and protecting interest of investors.
- To provide timely and accurate information to investors with regard to their holding and transfer of securities held by them.
- To provide the highest standards of investor education, investor awareness and timely services so as to enhance Investor Protection and create awareness about Investor Rights.

3. Details of business transacted by the Depository and Depository Participant (DP)

A Depository is an organization which holds securities of investors in electronic form. Depositories provide services to various market participants - Exchanges, Clearing Corporations, Depository Participants (Dps), Issuers and Investors in both primary as well as secondary markets. The depository carries out its activities through its agents which are known as Depository Participants (DP). Details available on the link <https://nsdl.co.in/dpsch.php> / <https://www.cdslindia.com/DP/dplist.aspx>

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

(1) Basic Services

Sr. No.	Brief about the Activity / Service	Expected Timelines for processing by the DP after receipt of proper documents
1	Dematerialization of securities	7 days
2	Rematerialization of securities	7 days
3	Mutual Fund Conversion / Destatementization	5 days
4	Re-conversion / Restatementisation of Mutual fund units	7 days
5	Transmission of securities	7 days
6	Registering pledge request	15 days
7	Closure of demat account	30 days
8	Settlement Instruction	Depositories to accept physical DIS for pay-in of securities upto 4 p.m and DIS in electronic form upto 6 p.m on T+1 day

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

Sr. No.	Type of Activity /Service	Brief about the Activity / Service
1	Value Added Services	<p>Depositories also provide value added services such as</p> <p>a) Basic Services Demat Account (BSDA)¹: The facility of BSDA with limited services for eligible individuals was introduced with the objective of achieving wider financial inclusion and to encourage holding of demat accounts. No Annual Maintenance Charges (AMC) shall be levied, if the value of securities holding is upto ₹50,000. For value of holdings between ₹50,001 - ₹2,00,000, AMC not exceeding ₹100 is chargeable. In case of debt securities, there are no AMC charges for holding value upto ₹1,00,000 and a maximum of ₹100 as AMC is chargeable for value of holdings between ₹1,00,001 and ₹2,00,000.</p> <p>b) Transposition cum Dematerialisation: Client can get securities dematerialised in the same account if the names appearing on the certificates match with the names in which the account has been opened but are in a different order. The same may be done by submitting the security certificates along with the Transposition Form and Demat Request Form.</p> <p>c) Linkages with Clearing System: For actual delivery of securities to the clearing system from the selling brokers and delivery of securities from the clearing system to the buying broker.</p> <p>d) Distribution of cash and non-cash corporate benefits (Bonus, Rights, IPOs etc.)</p>
2	Consolidated Account statement (CAS)	CAS is issued 10 days from the end of the month (if there were transactions in the previous month) or half yearly (if no transactions).
3	Digitalization of services provided by the depositories	<p>Depositories offer below technology solutions and e-facilities to their demat account holders through DPs:</p> <p>a) E-account Opening: Account opening through digital mode, popularly known as "On-line Account opening", wherein investor intending to open the demat</p>

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Sr. No.	Type of Activity /Service	Brief about the Activity / Service
		<p>account can visit DP website, fill in the required information, submit the required documents, conduct video IPV and demat account gets opened without visiting DPs office. https://ekyc.sunidhi.com/signup</p> <p>b) Online instructions for execution: internet-enabled services like Speed-e (NSDL) & Easiest (CDSL) empower a demat account holder in managing his/her securities 'anytime-anywhere' in an efficient and convenient manner and submit instructions online without the need to use paper. These facilities allows Beneficial Owner (BO) to submit transfer instructions and pledge instructions including margin pledge from their demat account. The instruction facilities are also available on mobile applications through android, windows and IOS platforms.</p> <p>CDSL Easiest Link https://web.cdslindia.com/myeasi/Registration/EasiestRegistration</p> <p>c) e-DIS / Demat Gateway: Investors can give instructions for transfer of securities through e-DIS apart from physical DIS. Here, for on-market transfer of securities, investors need to provide settlement number along with the ISIN and quantity of securities being authorized for transfer. Client shall be required to authorize each e-DIS valid for a single settlement number / settlement date, by way of OTP and PIN/password, both generated at Depositories end. Necessary risk containment measures are being adopted by Depositories in this regard.</p> <p>d) e-CAS facility: Consolidated Account Statements are available online and could also be accessed through mobile app to facilitate the investors to view their holdings in demat form.</p>

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Sr. No.	Type of Activity /Service	Brief about the Activity / Service
		<p>https://www.cdslindia.com/CAS/LoginCA.S.aspx</p> <p>e) Miscellaneous services: Transaction alerts through SMS, e-locker facilities, chatbots for instantaneously responding to investor queries etc. have also been developed.</p> <p>https://www.cdslindia.com/index.html</p>

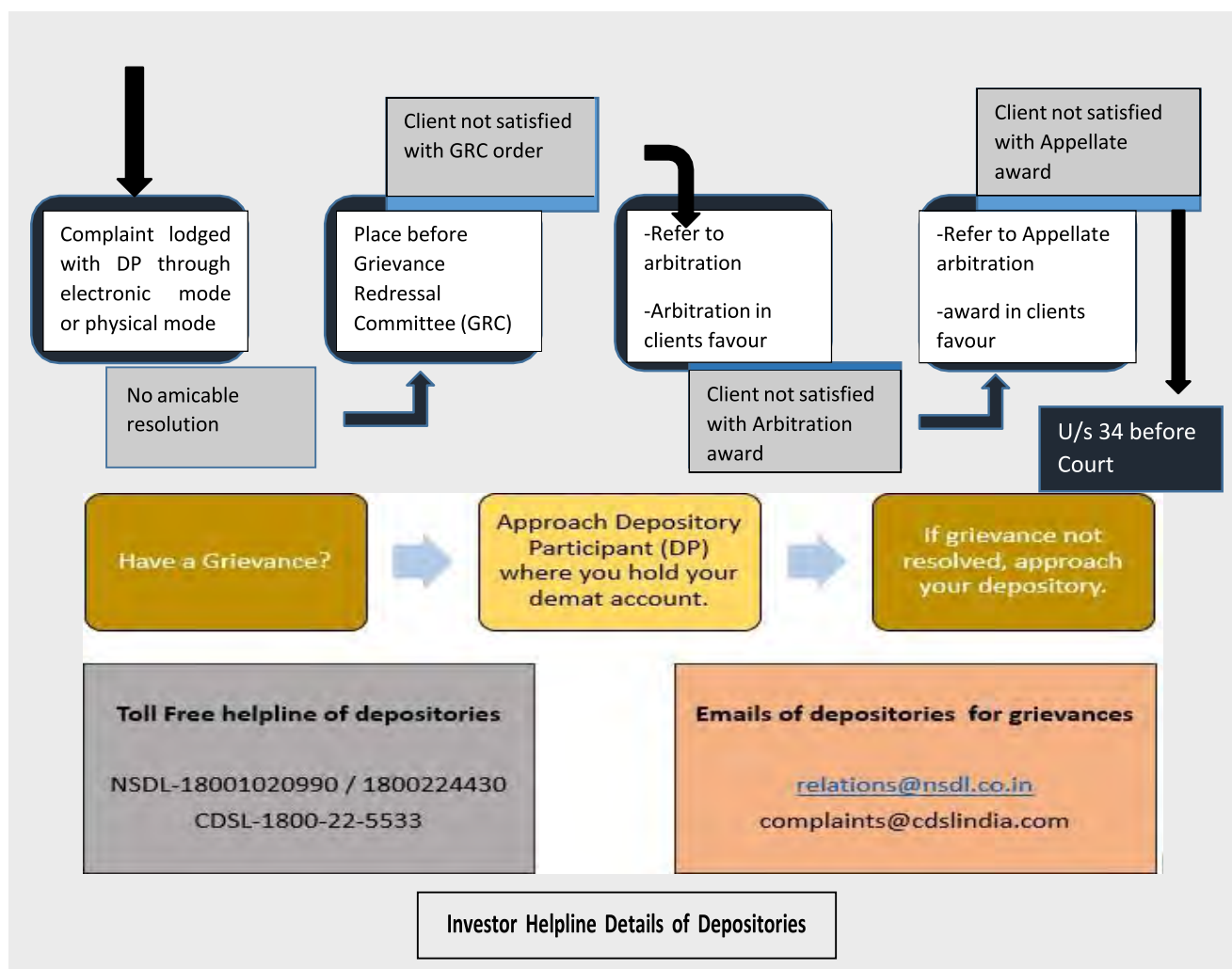
5. Details of Grievance Redressal Mechanism

(1) The Process of investor grievance redressal

1	Investor Complaint / Grievances	<p>Investor can lodge complaint/ grievance against the Depository/DP in the following ways:</p> <p>a) Electronic mode</p> <p>(i) SCORES (a web based centralized grievance redressal system of SEBI) https://www.scores.gov.in/scores/Welcome.html</p> <p>(ii) Respective Depository's web portal dedicated for the filing of compliant https://www.epass.nsd.com/complaints/websitecomplaints.aspx https://www.cdslindia.com/Footer/grievances.aspx</p> <p>(iii) Emails to designated email IDs of Depository: complaints@cdslindia.com</p> <p>The complaints/ grievances lodged directly with the Depository shall be resolved within 30 days.</p>
2	Investor Grievance Redressal Committee of Depository	<p>If no amicable resolution is arrived, then the Investor has the option to refer the complaint/ grievance to the Grievance Redressal Committee (GRC) of the Depository. Upon receipt of reference, the GRC will endeavor to resolve the complaint/ grievance by hearing the parties, and examining the necessary information and documents.</p>
3	Arbitration proceedings	<p>The Investor may also avail the arbitration mechanism set out in the Byelaws and Business Rules/Operating Instructions of the Depository in relation to any grievance, or dispute relating to depository services. The arbitration reference shall be concluded by way of issue of an arbitral award within 4 months from the date of appointment of arbitrator(s).</p>

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(2) For the Multi-level complaint resolution mechanism available at the Depositories



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

Sr. No.	Type of Activity /Service	Brief about the Activity / Service
1	<ul style="list-style-type: none"> Depositories to terminate the participation in case a participant no longer meets the eligibility criteria and/or any other grounds as mentioned in the bye laws like suspension of trading member by the Stock Exchanges. Participant surrenders the participation by its own wish. 	<p>Client will have a right to transfer all its securities to any other Participant of its choice without any charges for the transfer within 30 days from the date of intimation by way of letter/email.</p>

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7. Dos and Don'ts for Investors

Sr. No.	Guidance
1	Always deal with a SEBI registered Depository Participant for opening a demat account.
2	Read all the documents carefully before signing them.
3	Before granting Power of attorney to operate your demat account to an intermediary like Stock Broker, Portfolio Management Services (PMS) etc., carefully examine the scope and implications of powers being granted.
4	Always make payments to registered intermediary using banking channels. No payment should be made in name of employee of intermediary.
5	<p>Accept the Delivery Instruction Slip (DIS) book from your DP only (preprinted with a serial number along with your Client ID) and keep it in safe custody and do not sign or issue blank or partially filled DIS slips.</p> <p>Always mention the details like ISIN, number of securities accurately. In case of any queries, please contact your DP or broker and it should be signed by all demat account holders.</p> <p>Strike out any blank space on the slip and Cancellations or corrections on the DIS should be initialed or signed by all the account holder(s).</p> <p>Do not leave your instruction slip book with anyone else.</p> <p>Do not sign blank DIS as it is equivalent to a bearer cheque.</p>
6	Inform any change in your Personal Information (for example address or Bank Account details, email ID, Mobile number) linked to your demat account in the prescribed format and obtain confirmation of updation in system
7	Mention your Mobile Number and email ID in account opening form to receive SMS alerts and regular updates directly from depository.
8	Always ensure that the mobile number and email ID linked to your demat account are the same as provided at the time of account opening/updation.
9	Do not share password of your online trading and demat account with anyone.
10	Do not share One Time Password (OTP) received from banks, brokers, etc. These are meant to be used by you only.
11	Do not share login credentials of e-facilities provided by the depositories such as e-DIS/demat gateway, SPEED-e/easiest etc. with anyone else.
12	Demat is mandatory for any transfer of securities of Listed public limited companies with few exceptions.
13	If you have any grievance in respect of your demat account, please write to designated email IDs of depositories or you may lodge the same with SEBI online at https://scores.gov.in/scores/Welcome.html
14	Keep a record of documents signed, DIS issued and account statements
15	As Investors you are required to verify the transaction statement carefully for all debits and credits in your account. In case of any unauthorized debit or credit, inform the DP or your respective Depository.
16	Appoint a nominee to facilitate your heirs in obtaining the securities in your demat account, on completion of the necessary procedures.
17	Register for Depository's internet based facility or download mobile app of the depository to monitor your holdings.

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Sr. No.	Guidance
18	Ensure that, both, your holding and transaction statements are received periodically as instructed to your DP. You are entitled to receive a transaction statement every month if you have any transactions.
19	Do not follow herd mentality for investments. Seek expert and professional advice for your investments
20	Beware of assured/fixed returns.

8. Rights of Investors

- Receive a copy of KYC, copy of account opening documents.
- No minimum balance is required to be maintained in a demat account.
- No charges are payable for opening of demat accounts.
- If executed, receive a copy of Power of Attorney. However, Power of Attorney is not a mandatory requirement as per SEBI / Stock Exchanges. You have the right to revoke any authorization given at any time.
- You can open more than one demat account in the same name with single DP/multiple Dps.
- Receive statement of accounts periodically. In case of any discrepancies in statements, take up the same with the DP immediately. If the DP does not respond, take up the matter with the Depositories.
- Pledge and /or any other interest or encumbrance can be created on demat holdings.
- Right to give standing instructions with regard to the crediting of securities in demat account.
- Investor can exercise its right to freeze/defreeze his/her demat account or specific securities / specific quantity of securities in the account, maintained with the DP.
- In case of any grievances, Investor has right to approach Participant or Depository or SEBI for getting the same resolved within prescribed timelines.
- Every eligible investor shareholder has a right to cast its vote on various resolutions proposed by the companies for which Depositories have developed an internet based 'e-Voting' platform.
- Receive information about charges and fees. Any charges/tariff agreed upon shall not increase unless a notice in writing of not less than thirty days is given to the Investor.

8. Responsibilities of Investors

- Deal with a SEBI registered DP for opening demat account, KYC and Depository activities.
- Provide complete documents for account opening and KYC (Know Your Client). Fill all the required details in Account Opening Form / KYC form in own handwriting and cancel out the blanks.
- Read all documents and conditions being agreed before signing the account opening form.
- Accept the Delivery Instruction Slip (DIS) book from DP only (preprinted with a serial number along with client ID) and keep it in safe custody and do not sign or issue blank or partially filled DIS.
- Always mention the details like ISIN, number of securities accurately.
- Inform any change in information linked to demat account and obtain confirmation of updation in the system.
- Regularly verify balances and demat statement and reconcile with trades /transactions.
- Appoint nominee(s) to facilitate heirs in obtaining the securities in their demat account.
- Do not fall prey to fraudsters sending emails and SMSs luring to trade in stocks / securities promising huge profits.

CDSL WEB LINK Investor Charter -<https://www.cdslindia.com/Investors/Investorcharter.html>
NSDL WEB LINK Investor Charter- <https://nsdl.co.in/downloadables/pdf/InvestorCharter.pdf>



Sunidhi

Securities & Finance Limited

Registered & Correspondence office address :

Kalpataru Inspire, Unit1, 8th Floor, Opp. Grand Hyatt Hotel, Santacruz (East), Mumbai - 400 055
India. Tel. : (+91-22) 66771777 / 33222777 / Fax : (+91-22) 66771775 ♦ Web Site : www.sunidhi.com