

NAVKAR SHARE & STOCK BROKERS PVT. LTD.



Member : BOMBAY STOCK EXCHANGE LTD.
Segment : Capital Market, Equity Derivative [TM]
SEBI Reg. No. INZ000200531- Date : 14/09/2018
Segment : Currency Derivative [TM]
Exchange Registered Date : 17/11/2013

Member : NATIONAL STOCK EXCHANGE OF INDIA LTD.
Segment: Capital Market, Equity Derivative [TM], Currency Derivative [TM]
SEBI Reg. No. INZ000200531- Date : 14/09/2018

Member : CENTRAL DEPOSITORY SERVICES (INDIA) LIMITED
Sebi Reg. No. IN-DP-CDSL-172-2002 Date : 24/05/2000

Registered office address: 3, VIMLA, NR. OLD SHARDA MANDIR, ELLISBRIDGE,
AHMEDABAD-380006. Ph: 079-26460500
Fax : 079-26924040 Website: www.navkardirect.com

Correspondence office add : 201/A, Shivalik Corporate Park, B/h. IOC Petrol Pump,
Shivranjani, Satellite, Ahmedabad-380015.
Ph: 079-26922424 Fax :079-26924040
Website: www.navkardirect.com

Compliance officer name: Mr. Pradip Shah phone no. 079-26922424
Email id : pradip@navkardirect.com

CEO name : Mr. Pradip Shah phone no. 079-26922424
Email id : pradip@navkardirect.com

Clearing Member : GLOBE CAPITAL MARKET LTD
Segment : BSE AND NSE - Equity Derivative and Currency Derivative
SEBI REGISTRATION NO. INZ000177137

Registered Office : 609, Ansal Bhawan, 16 Kasturba Gandhi Marg,
New Delhi-110001

For any grievance/dispute please contact NAVKAR SHARE & STOCK BROKERS PVT. LTD. at the above address or email id- helpdesk@navkardirect.com and Phone no. 91-079-26922424.

In case not satisfied with the response, please contact the concerned exchange(s) at

BSE : Investor Services email id. : is@bseindia.com
Investor Services Telephone No. : 022 2272 8097

NSE : Investor Grievance Cell / Arbitration
Investor Services Email ID : ignse@nse.co.in
Investor Services Telephone No: 18002660058

ACCOUNT OPENING KIT

INDEX

| INDEX S. No. | Name of the Document | Brief Significance of the Document | Page No |
|--|--------------------------------|--|---------|
| MANDATORY DOCUMENTS AS PRESCRIBED BY SEBI & EXCHANGES | | | |
| 1 | Account Opening Form | A. KYC form - Document captures the basic information about the constituent and an instruction/check list. B. Document captures the additional information about the constituent relevant to trading account and an instruction/check list. | 1-9 |
| 2 | Rights and Obligations | Document stating the Rights & Obligations of stock broker/trading member, sub-broker and client for trading on exchanges (including additional rights & obligations in case of internet/ wireless technology based trading). | 10-15 |
| 3 | Risk Disclosure Document (RDD) | Document detailing risks associated with dealing in the securities market. | 16-19 |
| 4 | Guidance note | Document detailing do's and don'ts for trading on exchange, for the education of the investors. | 20-21 |
| 5 | Policies and Procedures | Document describing significant policies and procedures of the stock broker. | 22-23 |
| 6 | Tariff sheet | Document detailing the rate/amount of brokerage and other charges levied on the client for trading on the stock exchange(s) | 24 |
| VOLUNTARY DOCUMENTS AS PROVIDED BY THE STOCK BROKER | | | |
| 7 | Running Account Authorization | Document authorizing the member to maintain running account of client in stead of settlement wise accounting of funds and securities. | 25 |
| 8 | Confirmation & Noting | Document confirming consent & noting by client. | 26 |
| 9 | SMS Email Consent letter | Consent form for Receiving Trade alerts through SMS and / or Email | 27 |
| 10 | POA | POA for Pay-in of securities for the Purpose of settlement | 41-42 |
| DEMAT ACCOUNT OPEN DOCUMENTS | | | |
| 11 | Account Opening Form | Document captures the additional information about the constituent relevant to DEMAT account. | 28-33 |
| 12 | Rights and Obligations | Rights & Obligations of Beneficial Owner and Depository Participant as prescribed by SEBI and Depositories. | 34-37 |
| 13 | SMS Alerts from CDSL | Terms and Conditions-cum Registration / Modification form for receiving SMS Alerts from CDSL | 38-39 |
| 14 | Tariff sheet | DP Tariff sheet | 40 |
| 15 | Form for DIS issue | Option form for issue of DIS Booklet | 43 |
| 17 | BSDA declaration | Declaration for availing of BSDA facility | 44 |

Know Your Client (KYC)

Application Form (For Individuals only)

(Please fill the form in English and in BLOCK Letters)

Fields marked with "*" are mandatory fields

Application New

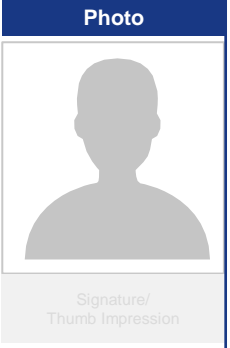
Type* Update KYC Number*

KYC Type* Normal (PAN is mandatory) PAN Exempt Investors (Refer instruction K)

1. Identity Details (Please refer instruction A at the end)

PAN Please enclose a duly attested copy of your PAN Card

| | Prefix | First Name | Middle Name | Last Name |
|--------------------------|--|--|--|----------------------|
| Name* (same as ID proof) | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| Maiden Name (If any*) | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| Father / Spouse Name* | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| Mother Name* | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| Date of Birth* | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| Gender* | <input type="checkbox"/> M- Male | <input type="checkbox"/> F- Female | <input type="checkbox"/> T-Transgender | |
| Marital Status* | <input type="checkbox"/> Married | <input type="checkbox"/> Unmarried | <input type="checkbox"/> Others | |
| Citizenship* | <input type="checkbox"/> IN- Indian | <input type="checkbox"/> Others – Country | Country Code <input type="text"/> | |
| Residential Status* | <input type="checkbox"/> Resident Individual | <input type="checkbox"/> Non Resident Indian | | |
| | <input type="checkbox"/> Foreign National | <input type="checkbox"/> Person of Indian Origin | | |
| Occupation Type* | <input type="checkbox"/> S-Service <input type="checkbox"/> Private Sector | <input type="checkbox"/> Public Sector | <input type="checkbox"/> Government Sector | |
| | <input type="checkbox"/> O-Others <input type="checkbox"/> Professional | <input type="checkbox"/> Self Employed | <input type="checkbox"/> Retired <input type="checkbox"/> Housewife <input type="checkbox"/> Student | |
| | <input type="checkbox"/> B-Business | <input type="checkbox"/> X-Not Categorized | | |



2. Proof of Identity (PoI)* (for PAN exempt Investor or if PAN card copy not provided) (Please refer instruction C & K at the end)

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

| | | | |
|--|----------------------|-----------------------------|----------------------|
| <input type="checkbox"/> A- Passport Number | <input type="text"/> | Passport Expiry Date | <input type="text"/> |
| <input type="checkbox"/> B- Voter ID Card | <input type="text"/> | Driving Licence Expiry Date | <input type="text"/> |
| <input type="checkbox"/> D- Driving Licence | <input type="text"/> | | |
| <input type="checkbox"/> E- Aadhaar Card | <input type="text"/> | | |
| <input type="checkbox"/> F- NREGA Job Card | <input type="text"/> | | |
| <input type="checkbox"/> Z- Others (any document notified by the central government) | <input type="text"/> | Identification Number | <input type="text"/> |

3. Proof of Address (PoA)*

3.1 Current / Permanent / Overseas Address Details (Please see instruction D at the end)

Address

Line 1*

Line 2

Line 3 City / Town / Village*

District* Zip / Post Code* State/UT Code as per Indian Motor Vehicle Act, 1988

State/UT* Country* Country Code as per ISO 3166

Address Type* Residential / Business Residential Business Registered Office Unspecified

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

Proof of Address*

| | | | |
|---|----------------------|-----------------------------|----------------------|
| <input type="checkbox"/> Passport Number | <input type="text"/> | Passport Expiry Date | <input type="text"/> |
| <input type="checkbox"/> Voter ID Card | <input type="text"/> | Driving Licence Expiry Date | <input type="text"/> |
| <input type="checkbox"/> Driving Licence | <input type="text"/> | | |
| <input type="checkbox"/> Aadhaar Card | <input type="text"/> | | |
| <input type="checkbox"/> NREGA Job Card | <input type="text"/> | | |
| <input type="checkbox"/> Others (any document notified by the central government) | <input type="text"/> | Identification Number | <input type="text"/> |

3.2 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', Submit relevant documentary proof)

Line 1*

Line 2

Line 3 City / Town / Village*

District* Zip / Post Code* State/UT Code as per Indian Motor Vehicle Act, 1988

State/UT* Country* Country Code as per ISO 3166

4. Contact Details (All communications will be sent on provided Mobile no. / Email-ID) (Please refer instruction F at the end)

Email ID

Mobile - Tel. (Off) - Tel. (Res) -

5. FATCA/CRS Information (Tick if Applicable) Residence for Tax Purposes in Jurisdiction(s) Outside India (Please refer instruction B at the end)

Additional Details Required* (Mandatory only if above option (5) is ticked)

Country of Jurisdiction of Residence* Country Code of Jurisdiction of Residence as per ISO 3166

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

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

Address

Line 1*

Line 2

Line 3 City / Town / Village*

District* Zip / Post Code* State/UT Code as per Indian Motor Vehicle Act, 1988

State/UT* Country* Country Code as per ISO 3166

6. Details of Related Person (Optional) (please refer instruction G at the end) (in case of additional related persons, please fill 'Annexure B1')

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

Related Person Type* Guardian of Minor Assignee Authorized Representative

Name* Prefix First Name Middle Name Last Name

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

Proof of Identity [PoI] of Related Person* (Please see instruction (H) at the end)

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

A- Passport Number Passport Expiry Date --

B- Voter ID Card

C- PAN Card

D- Driving Licence Driving Licence Expiry Date --

E- Aadhaar Card

F- NREGA Job Card

Z- Others (any document notified by the central government) Identification Number

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 declare that I am not making this application for the purpose of contravention of any Act, Rules, Regulations or any statute of legislation or any notifications/directions issued by any governmental or statutory authority from time to time.
- I hereby consent to receiving information from Central KYC Registry through SMS/Email on the above registered number/email address.

Date: -- Place:

[Signature / Thumb Impression]

Signature / Thumb Impression of Applicant

9. Attestation / For Office Use Only

Documents Received Certified Copies

KYC Verification Carried Out by (Refer Instruction I)

Date --

Emp. Name

Emp. Code

Emp. Designation

[Employee Signature]

Institution Details

Name

Code

Emp. Branch

[Institution Stamp]

In-Person Verification (IPV) Carried Out by (Refer Instruction J)

Date --

Emp. Name

Emp. Code

Emp. Designation

[Employee Signature]

Institution Details

Name

Code

Emp. Branch

[Institution Stamp]

Instructions/Guidelines for filling Individual KYC Application Form

General Instructions:

1. Self-Certification of documents is mandatory.
2. KYC number of applicant is mandatory for update/change of KYC details.
3. For particular section update, please tick (✓) in the box available before the section number and strike off the sections not required to be updated.
4. Copies of all documents that are submitted need to be compulsorily self-attested by the applicant 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 list mentioned under [I].
5. If any proof of identity or address is in a foreign language, then translation into English is required.
6. Name & address of the applicant mentioned on the KYC form, should match with the documentary proof submitted.
7. If correspondence & permanent addresses are different, then proofs for both have to be submitted.
8. Sole proprietor must make the application in his individual name & capacity.
9. For non-residents and foreign nationals, (allowed to trade subject to RBI and FEMA guidelines), copy of passport/PIOCard/OCICard and overseas address proof is mandatory.
10. In case of Merchant Navy NRI's, Mariner's declaration or certified copy of CDC (Continuous Discharge Certificate) is to be submitted.
11. 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.

A. Clarification / Guidelines on filling 'Identity Details' section

1. Name: Please state the name with Prefix (Mr/Mrs/Ms/Dr/etc.). The name should match the name as mentioned in the Proof of Identity submitted failing which the application is liable to be rejected.
2. Either father's name or spouse's name is to be mandatorily furnished. In case PAN is not available father's name is mandatory.

B. Clarification/Guidelines on filling details if applicant residence for tax purposes in jurisdiction(s) outside India

1. Tax identification Number (TIN): TIN need not be reported if it has not been issued by the jurisdiction. However, if the said jurisdiction has issued a high integrity number with an equivalent level of identification (a "Functional equivalent"), the same may be reported. Examples of that type of number for individual include, a social security/ insurance number, citizen/personal identification/services code/number, and resident registration number)

C. Clarification / Guidelines on filling 'Proof of Identity [Pol]' section, if PAN Card copy is not enclosed/For PAN exempt Investors

1. If driving license number or passport is provided as proof of identity then expiry date is to be mandatorily furnished.
2. Mention identification / reference number if 'Z – Others (any document notified by the central government)' is ticked.
3. Others – Identity card with applicant's photograph issued by any of the following: Central/ State Government 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.
4. Letter issued by a gazetted officer, with a duly attested photograph of the person.

D. Clarification / Guidelines on filling 'Proof of Address [PoA] section

1. PoA to be submitted only if the submitted Pol does not have an address or address as per Pol is invalid or not in force.
2. State / U.T Code and Pin / Post Code will not be mandatory for Overseas addresses.
3. Others includes – Utility bill which is not more than two months old of any service provider (electricity, telephone, post-paid mobile phone, piped gas, water bill); Bank account or Post Office savings bank account statement; Documents issued by Government departments of foreign jurisdictions and letter issued by Foreign Embassy or Mission in India; Identity card with applicant's photograph and address issued by any of the following: Central/ State Government 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.

E. Clarification / Guidelines on filling 'Proof of Address [PoA] - Correspondence / Local Address details' section

1. To be filled only in case the PoA is not the local address or address where the customer is currently residing. No separate PoA is required to be submitted.
2. In case of multiple correspondence / local addresses, Please fill 'Annexure A1'
3. Others includes – Utility bill which is not more than two months old of any service provider (electricity, telephone, post-paid mobile phone, piped gas, water bill); Bank account or Post Office savings bank account statement; Documents issued by Government departments of foreign jurisdictions and letter issued by Foreign Embassy or Mission in India; Identity card with applicant's photograph and address issued by any of the following: Central/ State Government 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.

F. Clarification / Guidelines on filling 'Contact details' section

1. Please mention two- digit country code and 10 digit mobile number (e.g. for Indian mobile number mention 91-9999999999).
2. Do not add '0' in the beginning of Mobile number.

G. Clarification / Guidelines on filling 'Related Person details' section

1. Provide KYC number of related person if available.

H. Clarification / Guidelines on filling 'Related Person details – Proof of Identity [Pol] of Related Person' section

1. Mention identification / reference number if 'Z- Others (any document notified by the central government)' is ticked.

I. List of people authorized to attest the documents after verification with the originals:

1. Authorised officials of Asset Management Companies (AMC).
2. Authorised officials of Registrar & Transfer Agent (R&T) acting on behalf of the AMC.
3. KYD compliant mutual fund distributors.
4. 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).
5. 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.
6. Government authorised officials who are empowered to issue Apostille Certificates.

J. List of people authorized to perform In Person Verification (IPV):

1. Authorised officials of Asset Management Companies (AMC).
2. Authorised officials of Registrar & Transfer Agent (R&T) acting on behalf of the AMC.
3. KYD compliant mutual fund distributors.
4. Manager of a Scheduled Commercial/Co-operative Bank or Multinational Foreign Banks (for investors investing directly).
5. In case of NRI applicants, a person permitted to attest documents, may also conduct the In Person Verification and confirm this in the KYC Form.

K. PAN Exempt Investor Category

1. Investments (including SIPs), in Mutual Fund schemes up to INR 50,000/- per investor per year per Mutual Fund.
2. Transactions undertaken on behalf of Central/State Government, by officials appointed by Courts, e.g., Official liquidator, Court receiver, etc.
3. Investors residing in the state of Sikkim.
4. UN entities/multilateral agencies exempt from paying taxes/filing tax returns in India.

List of Two-Digit state / U.T Codes as per Indian Motor Vehicle Act, 1988

| State / U.T | Code | State / U.T | Code | State / U.T | Code |
|------------------------|------|------------------|------|---------------|------|
| Andaman & Nicobar | AN | Himachal Pradesh | HP | Pondicherry | PY |
| Andhra Pradesh | AP | Jammu & Kashmir | JK | Punjab | PB |
| Arunachal Pradesh | AR | Jharkhand | JH | Rajasthan | RJ |
| Assam | AS | Karnataka | KA | Sikkim | SK |
| Bihar | BR | Kerala | KL | Tamil Nadu | TN |
| Chandigarh | CH | Lakshadweep | LD | Telangana | TS |
| Chattisgarh | CG | Madhya Pradesh | MP | Tripura | TR |
| Dadra and Nagar Haveli | DN | Maharashtra | MH | Uttar Pradesh | UP |
| Daman & Diu | DD | Manipur | MN | Uttarakhand | UA |
| Delhi | DL | Meghalaya | ML | West Bengal | WB |
| Goa | GA | Mizoram | MZ | Other | XX |
| Gujarat | GJ | Nagaland | NL | | |
| Haryana | HR | Orissa | OR | | |

List of ISO 3166 Two-Digit Country Code

| Country | Country Code | Country | Country Code | Country | Country Code | Country | Country Code |
|---------------------------------------|--------------|--|--------------|--|--------------|--|--------------|
| Afghanistan | AF | Dominican Republic | DO | Libya | LY | Saint Pierre and Miquelon | PM |
| Aland Islands | AX | Ecuador | EC | Liechtenstein | LI | Saint Vincent and the Grenadines | VC |
| Albania | AL | Egypt | EG | Lithuania | LT | Samoa | WS |
| Algeria | DZ | El Salvador | SV | Luxembourg | LU | San Marino | SM |
| American Samoa | AS | Equatorial Guinea | GQ | Macao | MO | Sao Tome and Principe | ST |
| Andorra | AD | Eritrea | ER | Macedonia, the former Yugoslav Republic of | MK | Saudi Arabia | SA |
| Angola | AO | Estonia | EE | Madagascar | MG | Senegal | SN |
| Anguilla | AI | Ethiopia | ET | Malawi | MW | Serbia | RS |
| Antarctica | AQ | Falkland Islands (Malvinas) | FK | Malaysia | MY | Seychelles | SC |
| Antigua and Barbuda | AG | Faroe Islands | FO | Maldives | MV | Sierra Leone | SL |
| Argentina | AR | Fiji | FJ | Mali | ML | Singapore | SG |
| Armenia | AM | Finland | FI | Malta | MT | Sint Maarten (Dutch part) | SX |
| Aruba | AW | France | FR | Marshall Islands | MH | Slovakia | SK |
| Australia | AU | French Guiana | GF | Martinique | MQ | Slovenia | SI |
| Austria | AT | French Polynesia | PF | Mauritania | MR | Solomon Islands | SB |
| Azerbaijan | AZ | French Southern Territories | TF | Mauritius | MU | Somalia | SO |
| Bahamas | BS | Gabon | GA | Mayotte | YT | South Africa | ZA |
| Bahrain | BH | Gambia | GM | Mexico | MX | South Georgia and the South Sandwich Islands | GS |
| Bangladesh | BD | Georgia | GE | Micronesia, Federated States of | FM | South Sudan | SS |
| Barbados | BB | Germany | DE | Moldova, Republic of | MD | Spain | ES |
| Belarus | BY | Ghana | GH | Monaco | MC | Sri Lanka | LK |
| Belgium | BE | Gibraltar | GI | Mongolia | MN | Sudan | SD |
| Belize | BZ | Greece | GR | Montenegro | ME | Suriname | SR |
| Benin | BJ | Greenland | GL | Montserrat | MS | Svalbard and Jan Mayen | SJ |
| Bermuda | BM | Grenada | GD | Morocco | MA | Swaziland | SZ |
| Bhutan | BT | Guadeloupe | GP | Mozambique | MZ | Sweden | SE |
| Bolivia, Plurinational State of | BO | Guam | GU | Myanmar | MM | Switzerland | CH |
| Bonaire, Sint Eustatius and Saba | BQ | Guatemala | GT | Namibia | NA | Syrian Arab Republic | SY |
| Bosnia and Herzegovina | BA | Guernsey | GG | Nauru | NR | Taiwan, Province of China | TW |
| Botswana | BW | Guinea | GN | Nepal | NP | Tajikistan | TJ |
| Bouvet Island | BV | Guinea-Bissau | GW | Netherlands | NL | Tanzania, United Republic of | TZ |
| Brazil | BR | Guyana | GY | New Caledonia | NC | Thailand | TH |
| British Indian Ocean Territory | IO | Haiti | HT | New Zealand | NZ | Timor-Leste | TL |
| Brunei Darussalam | BN | Heard Island and McDonald Islands | HM | Nicaragua | NI | Togo | TG |
| Bulgaria | BG | Holy See (Vatican City State) | VA | Niger | NE | Tokelau | TK |
| Burkina Faso | BF | Honduras | HN | Nigeria | NG | Tonga | TO |
| Burundi | BI | Hong Kong | HK | Niue | NU | Trinidad and Tobago | TT |
| Cabo Verde | CV | Hungary | HU | Norfolk Island | NF | Tunisia | TN |
| Cambodia | KH | Iceland | IS | Northern Mariana Islands | MP | Turkey | TR |
| Cameroon | CM | India | IN | Norway | NO | Turkmenistan | TM |
| Canada | CA | Indonesia | ID | Oman | OM | Turks and Caicos Islands | TC |
| Cayman Islands | KY | Iran, Islamic Republic of | IR | Pakistan | PK | Tuvalu | TV |
| Central African Republic | CF | Iraq | IQ | Palau | PW | Uganda | UG |
| Chad | TD | Ireland | IE | Palestine, State of | PS | Ukraine | UA |
| Chile | CL | Isle of Man | IM | Panama | PA | United Arab Emirates | AE |
| China | CN | Israel | IL | Papua New Guinea | PG | United Kingdom | GB |
| Christmas Island | CX | Italy | IT | Paraguay | PY | United States | US |
| Cocos (Keeling) Islands | CC | Jamaica | JM | Peru | PE | United States Minor Outlying Islands | UM |
| Colombia | CO | Japan | JP | Philippines | PH | Uruguay | UY |
| Comoros | KM | Jersey | JE | Pitcairn | PN | Uzbekistan | UZ |
| Congo | CG | Jordan | JO | Poland | PL | Vanuatu | VU |
| Congo, the Democratic Republic of the | CD | Kazakhstan | KZ | Portugal | PT | Venezuela, Bolivarian Republic of | VE |
| Cook Islands | CK | Kenya | KE | Puerto Rico | PR | Viet Nam | VN |
| Costa Rica | CR | Kiribati | KI | Qatar | QA | Virgin Islands, British | VG |
| Cote d'Ivoire | CI | Korea, Democratic People's Republic of | KP | Reunion | RE | Virgin Islands, U.S. | VI |
| Croatia | HR | Korea, Republic of | KR | Romania | RO | Wallis and Futuna | WF |
| Cuba | CU | Kuwait | KW | Russian Federation | RU | Western Sahara | EH |
| Curacao | CW | Kyrgyzstan | KG | Rwanda | RW | Yemen | YE |
| Cyprus | CY | Lao People's Democratic Republic | LA | Saint Barthelemy | BL | Zambia | ZM |
| Czech Republic | CZ | Latvia | LV | Saint Helena, Ascension and Tristan da Cunha | SH | Zimbabwe | ZW |
| Denmark | DK | Lebanon | LB | Saint Kitts and Nevis | KN | | |
| Djibouti | DJ | Lesotho | LS | Saint Lucia | LC | | |
| Dominica | DM | Liberia | LR | Saint Martin (French part) | MF | | |

Annexure A1 – Addition/Modification/Change of Address – Correspondence/Local Address

Fields marked with "*" are mandatory fields.
Please fill the form in English and in BLOCK letters.

| | | |
|--|---|---|
| For office use only <small>(To be filled by financial institution)</small> | Application Type* <input type="checkbox"/> New <input type="checkbox"/> Update/Change | |
| | KYC Number <input style="width:50px;" type="text"/> | <i>(Mandatory for KYC update request)</i> |

1. Correspondence / Local Address Details (Please see instruction E at the end) Enclose relevant documentary proof

Same as Current / Permanent / Overseas Address details

| | | | |
|-----------|--|------------------------|--|
| Line 1* | <input style="width:100%;" type="text"/> | | |
| Line 2 | <input style="width:100%;" type="text"/> | | |
| Line 3 | <input style="width:100%;" type="text"/> | City / Town / Village* | <input style="width:100%;" type="text"/> |
| District* | <input style="width:100%;" type="text"/> | Zip / Post Code* | <input style="width:100%;" type="text"/> |
| | | State/UT Code | <input style="width:100%;" type="text"/> as per Indian Motor Vehicle Act, 1988 |
| State/UT | <input style="width:100%;" type="text"/> | Country* | <input style="width:100%;" type="text"/> Country Code <input style="width:100%;" type="text"/> as per ISO 3166 |

2. Contact Details (All communications will be sent on provided Mobile no. / Email-ID) (Please refer instruction F at the end)

| | |
|----------|---|
| Email ID | <input style="width:100%;" type="text"/> |
| Mobile | <input style="width:100%;" type="text"/> |
| | Tel. (Off) <input style="width:100%;" type="text"/> Tel. (Res) <input style="width:100%;" type="text"/> |
| Fax | <input style="width:100%;" type="text"/> |

3. 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 declare that I am not making this application for the purpose of contravention of any Act, Rules, Regulations or any statute of legislation or any notifications/directions issued by any governmental or statutory authority from time to time.
- I hereby consent to receiving information from Central KYC Registry through SMS/Email on the above registered number/email address.

| |
|---|
| [Signature / Thumb Impression] |
| Signature / Thumb Impression of Applicant |

Date: - - Place:

Annexure B1 – Addition/Deletion of Related Persons

Fields marked with "*" are mandatory fields.
Please fill the form in English and in BLOCK letters.

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

Application Type* New Update/Change
KYC Number (Mandatory for KYC update request)

1. Details of Related Person (In case of additional related persons, please fill 'Annexure B1') (please refer instruction **G** at the end)

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

Related Person Type* Guardian of Minor Assignee Authorized Representative
Name* Prefix First Name Middle Name Last Name

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

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- Aadhaar Card
 F- NREGA Job Card
 Z- Others (any document notified by the central government) Identification Number

2. 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 declare that I am not making this application for the purpose of contravention of any Act, Rules, Regulations or any statute of legislation or any notifications/directions issued by any governmental or statutory authority from time to time.
- I hereby consent to receiving information from Central KYC Registry through SMS/Email on the above registered number/email address.

[Signature / Thumb Impression]
Signature / Thumb Impression of Applicant

Date: -- Place:

3. Attestation / For Office Use Only

Documents Received Certified Copies

KYC Verification Carried Out by
Date --
Emp. Name Emp.
Code
Emp. Designation
Emp. Branch
[Employee Signature]

Institution Details
Name
Code
[Institution Stamp]

Annexure – 3
TRADING ACCOUNT RELATED DETAILS
For Individuals & Non-individuals

A. BANK ACCOUNT(S) DETAILS

| Bank Name | Branch Address | Bank account no. | Account Type: Saving/Current/ Others-In case of NRI/NRE/NRO | MICR Number | IFSC code |
|-----------|----------------|------------------|--|-------------|-----------|
| | | | | | |
| | | | | | |

B. DEPOSITORY ACCOUNT(S) DETAILS

| Depository Participant Name | Depository Name (NSDL/CDSL) | Beneficiary name | DP ID | Beneficiary ID (BO ID) |
|-----------------------------|-----------------------------|------------------|-------|------------------------|
| | | | | |
| | | | | |

C. TRADING PREFERENCES

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

| Name of the Exchange | Segments | | |
|----------------------|----------|----|----------|
| | CASH | FO | CURRENCY |
| BSE | | | |
| NSE | | | |

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.

| | | | | | | | | | |
|---|--------------------------------|---|----------------------------|---|------------------------|----------------------------|---|---|---|
| Other Details Gross Annual Income Details | Income Range per annum: | | | | | | | | |
| | Up to Rs.1,00,000 | | Rs 1,00,000 to Rs 5,00,000 | | | Rs 5,00,000 to ` 10,00,000 | | | |
| | Rs 10,00,000 to Rs 25,00,000 | | | | More than Rs 25,00,000 | | | | |
| | Net worth as on (Date) | D | D | M | M | Y | Y | Y | Y |
| [Net worth should not be older than 1 year] | | | | | | | | | |

Whether you wish to receive R&O, RDD and Do's & Don'ts in * Physical * Electronic

D. 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:

E. DEALINGS THROUGH SUB-BROKERS AND OTHER STOCK BROKERS

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

Sub-broker's Name: SEBI Registration number:

Registered office address:

Ph: Fax: Website:

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:

F. ADDITIONAL DETAILS

Whether you wish to receive physical contract note or Electronic Contract Note (ECN) (please specify):

Specify your Email id, if applicable:

Whether you wish to avail of the facility of internet trading/ wireless technology (please specify):

Number of years of Investment/Trading Experience:

In case of non-individuals, name, designation, PAN, UID, signature, residential address and photographs of persons authorized to deal in securities on behalf of company/firm/others:

▪ Any other information:
.....

G. INTRODUCER DETAILS (optional)

Name of the Introducer:
(Surname) (Name) (Middle Name)

Status of the Introducer: Sub-broker / Remisier /Authorized Person /Existing Client / Others,

please specify..... Address and phone no. of the Introducer:

.....Signature of the Introducer:

H. 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:

Address and phone no. of the Nominee:

If Nominee is a minor, details of guardian:

Name of guardian: Address and phone no. of Guardian:

.....Signature of guardian

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

Name -----

Name -----

Signature -----

Signature -----

Address -----

Address -----

DECLARATION

1. 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.

2. 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.

3. 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.

Place -----

(-----)

Date -----

Signature of Client/ (all) Authorized Signatory (ies)

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 non-mandatory documents would be duly intimated to the clients. I/We also undertake that any change in the 'Rights and Obligations' and RDD would be made available on my/our website, if any, for the information of the clients.

.....
Signature of the Authorised Signatory

Date

Seal/Stamp of the stock broker

Annexure – 4

RIGHTS AND OBLIGATIONS OF STOCK BROKERS, SUB-BROKERS AND CLIENTS as prescribed by SEBI and Stock Exchanges

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

CLIENT INFORMATION

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

MARGINS

11. The client shall pay applicable initial margins, withholding margins, special margins or such other margins as are considered necessary by the stock broker or the Exchange or as may be directed by SEBI from time to time as applicable to the segment(s) in which the client trades. The stock broker is permitted in its sole and absolute discretion to collect additional margins (even though not required by the Exchange, Clearing House/Clearing Corporation or SEBI) and the client shall be obliged to pay such margins within the stipulated time.

12. The client understands that payment of margins by the client does not necessarily imply complete satisfaction of all dues. In spite of consistently having paid margins, the client may, on the settlement of its trade, be obliged to pay (or entitled to receive) such further sums as the contract may dictate/require.

TRANSACTIONS AND SETTLEMENTS

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

BROKERAGE

18. The Client shall pay to the stock broker brokerage and statutory levies as are prevailing from time to time and as they apply to the Client's account, transactions and to the services that stock broker renders to the Client. The stock broker shall not charge brokerage more than the maximum brokerage permissible as per the rules, regulations and bye-laws of the relevant stock exchanges and/or rules and regulations of SEBI.

LIQUIDATION AND CLOSE OUT OF POSITION

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

entity/partnership/proprietary firm or any other artificial legal entity, then the name(s) of Director(s)/Promoter(s)/Partner(s)/Proprietor as the case may be, shall also be communicated by the stock broker to the relevant Exchange(s).

DISPUTE RESOLUTION

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

TERMINATION OF RELATIONSHIP

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

ADDITIONAL RIGHTS AND OBLIGATIONS

30. The stock broker shall ensure due protection to the client regarding client's rights to dividends, rights or bonus shares, etc. in respect of transactions routed through it and it shall not do anything which is likely to harm the interest of the client with whom and for whom they may have had transactions in securities.
31. The stock broker and client shall reconcile and settle their accounts from time to time as per the Rules, Regulations, Bye Laws, Circulars, Notices and Guidelines issued by SEBI and the relevant Exchanges where the trade is executed.

32. The stock broker shall issue a contract note to his constituents for trades executed in such format as may be prescribed by the Exchange from time to time containing records of all transactions including details of order number, trade number, trade time, trade price, trade quantity, details of the derivatives contract, client code, brokerage, all charges levied etc. and with all other relevant details as required therein to be filled in and issued in such manner and within such time as prescribed by the Exchange. The stock broker shall send contract notes to the investors within one working day of the execution of the trades in hard copy and/or in electronic form using digital signature.
33. The stock broker shall make pay out of funds or delivery of securities, as the case may be, to the Client within one working day of receipt of the payout from the relevant Exchange where the trade is executed unless otherwise specified by the client and subject to such terms and conditions as may be prescribed by the relevant Exchange from time to time where the trade is executed.
34. The stock broker shall send a complete 'Statement of Accounts' for both funds and securities in respect of each of its clients in such periodicity and format within such time, as may be prescribed by the relevant Exchange, from time to time, where the trade is executed. The Statement shall also state that the client shall report errors, if any, in the Statement within such time as may be prescribed by the relevant Exchange from time to time where the trade was executed, from the receipt thereof to the Stock broker.
35. The stock broker shall send daily margin statements to the clients. Daily Margin statement should include, inter-alia, details of collateral deposited, collateral utilized and collateral status (available balance/due from client) with break up in terms of cash, Fixed Deposit Receipts (FDRs), Bank Guarantee and securities.
36. The Client shall ensure that it has the required legal capacity to, and is authorized to, enter into the relationship with stock broker and is capable of performing his obligations and undertakings hereunder. All actions required to be taken to ensure compliance of all the transactions, which the Client may enter into shall be completed by the Client prior to such transaction being entered into.

ELECTRONIC CONTRACT NOTES (ECN)

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

Annexure – 5

RISK DISCLOSURE DOCUMENT FOR CAPITAL MARKET AND DERIVATIVES SEGMENTS

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

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

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

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

Annexure-6

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

BEFORE YOU BEGIN TO TRADE

1. Ensure that you deal with and through only SEBI registered intermediaries. You may check their SEBI registration certificate number from the list available on the Stock exchanges www.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.

Dealing with Policy and Procedures

1. Refusal to Take Orders

The Client undertakes and agrees that member, may, as a risk containment measure, at any time, at its sole discretion, and without prior notice, prohibits, restricts or refuse the clients' ability to place order or trade in penny stocks or such other stocks/contracts, as specified by Member, through the Member. The Client waives any and all claims for loss or damage arising directly or indirectly from any such refusal.

2. Exposure Limits

The client agrees and confirms to abide by the exposure limits, if any, set by Member or by the exchange or Clearing Corporation or SEBI from time to time.

The Stock Broker/ Trading Member may from time to time, at its sole discretion, impose and vary limits on the orders that the client place (including but not limited to exposure limits, turnover limits, limits as to number, value and / or kind of securities / contracts in respect of which buy or sell orders can be placed etc.) The client is aware and agree that the stock broker/ trading Member may need to vary or reduce the limits or impose new limits urgently on the basis of Member's risk perception and other factors considered relevant by Member and Stock Broker/ Trading Member may be unable to inform to the client of such variation, reduction, imposition in advance. The client agrees that the Stock Broker/ Trading Member shall not be responsible for such variation, reduction and imposition of limits.

3. Brokerage Rate

The Client confirms and agrees that the brokerage shall be paid in the manner intimated by the Member to the client from time to time, including as a percentage of the value of the trade or as a flat fees or otherwise, together with the service tax as may be applicable from time to time on the same.

The Client hereby agrees to the brokerage slabs/rates, as mentioned in this document, which do not exceed the maximum limits prescribed by the SEBI/Stock Exchanges.

4. Delayed Payment Charges

The client understands and agrees that applicability of delayed payment charge by either party is solely at the discretion of the Stock Broker.

Without prejudice to margin funding guidelines issued by SEBI, any amounts which are overdue from a client toward settlement obligation or margin obligation either in cash segment and/or derivative segment, may attract delayed payment charges at the rate of 21.99 % per annum or part thereof or such other rate as may be determined by the stock broker.

In case client has not opted for running account maintenance, any amount which are overdue from a stock broker towards settlement pay out after meeting all pending settlement / margin obligations or dues, may attract delayed payment charges at the rate of 21.99 % per annum or part thereof or such other rate as may be determined by the stock broker.

In case client has opted for running account maintenance, any amount which are overdue from a stock broker towards the available undisputed credit balance in client ledger after meeting settlement and/or margin obligation and making provision for next 5 trading day settlement and / or margin obligation, calculated in the manner specified by the exchanges or amount as demanded by client, in writing, out of available ledger balance, whichever is less, may attract delayed payment charges at the rate of 21.99 % per annum or part thereof or such other rate as may be determined by the stock broker.

5. Liquidation/close-out of positions:

Without prejudice to the member's other rights (including the right to refer a matter to arbitration), the Member shall be entitled to liquidate / close out all or any of the Client's positions for non-payment of margins or settlement obligation ~~without giving prior notice~~. Any and all losses and financial charges on account of such liquidation / closing-out shall be charged to and borne by the Client. Client further agrees that member shall have right to sell securities held in the client Beneficiary Account / his own Demat account under this agreement due to non payment of margins or settlement obligation. Client agrees that the choice of specific securities to be sold shall be solely at the member's discretion.

6. Internal Shortage

- I. In case of purchase of securities by the Client, at times Member may be unable to deliver the securities to the said purchaser on the pay out day due to non receipt of the said securities from another Client of Member who has sold the securities against the said purchase transaction. In such cases, member may buy the shares from the market on T + 1 day or on settlement day and deliver the same to the client or he may give close out at the rate as determined by the member.

II Close out in case of internal Shortages:

The Client hereby agrees that if he/she/it has short delivered any securities against his/her/its pay-in-obligation which resulted into internal shortage (i.e. buy position of another client of Member and could not be auctioned in the market), Member may at its sole discretion buy such short delivered shares from market and debit the purchase price along with internal auction charges (which may be ranging from 5% to 20% above the purchase price) to his account. Further, at times member may not able to buy the shares from the market, in such case, close out shall be debited to his account at the rate which is in the range of 5% to 20% above the purchase price on auction day or such other price which member may consider reasonable.

III. Gain / Loss arising out of (I) & (II)

Any gain arising out of above transaction shall not be passed on the either party and the same shall be credited to Internal Auction Charges. Corporate Action gain shall be passed on to the buyer. Any loss arising out of above transaction, including corporate action losses shall be born by the short seller.

7. Restrictions/Prohibition to take further position or closing existing position

The Member may, in its sole discretion, not allow taking further position to the client or may close the existing position of a client due to any restrictions in relation to volume of trading / outstanding business or margins stipulated by the exchange, clearing corporation/ clearing house and/or the Member and / or any other extraordinary event warranting such restrictions. The Client waives any and all claims for loss or damage arising directly or indirectly from any such restrictions.

8. Suspension / Closure at the client's request

The Client may suspend or close his/her/its trading account temporarily by giving written request to the member. Such temporary closing or suspending of trading account will not affect the rights and obligation incurred prior to such suspension or closure. Any request for temporary suspension or closure shall not be processed by the member unless all the dues are paid by the client.

9. Deregistering the Client

The Member may, at its sole discretion, deregister clients' account to protect his interest which might include (but not limited to)

- i. Member is compelled to by law;
- ii. Client has not used account for a significant period of time;
- iii. Member has reasons to believe that account is being used for fraudulent purposes.
- iv. Any other reason which member thinks reasonable for deregistering the account.

The Client waives any and all claims for loss or damages arising directly or indirectly from such deregistering. The deregistering will not affect any liability of the Client resulting directly or indirectly from any transactions made at any time before such deregistering.

10. Policy for in active Clients

In case client has not used his account for a period exceeding 6 months but not later than 2 years across the exchanges, then his account shall be freeze for further trades and the said account shall be re-activated only after client gives account reactivation request , in writing, along with the proofs, if any, required. Further if client has not used his account for more than 2 years, his account shall be deregistered and his account shall be re-activated only after proper recording of reason for such non use, either orally or in writing, and after taking all the required proof.

I/we have read and understand the above policies & procedures and shall abide by the same. Further I/ We know that this policy has been adopted by the trading member at the given time and may have been revised over time. Latest version of the policy is available at the trading member's website www.navkardirect.com.

TARIFF SHEET

A. Brokerages

Cash Segment

| | Same day 1 side | | Same day 2 side | | Delivery | | Auction |
|---|-----------------|---|-----------------|---|----------|---|---------|
| | Min | % | Min | % | Min | % | % |
| CASH | | | | | | | |
| Minimum Brokerage Rs. 20/-per Contract-Subject to maximum permissible brokerage limit | | | | | | | |

Derivative Segment

| | Same day 1 side | | | Same day 2 side | | | Any day Side | | |
|---------------------------|-----------------|---|------------|-----------------|---|------------|--------------|---|---------|
| | Min | % | Per Lot | Min | % | Per lot | Min | % | Per Lot |
| FUTURE | | | | | | | | | |
| OPTION | | | | | | | | | |
| Minimum Brokerage per lot | | | Future Rs. | | | Option Rs. | | | |

Currency Derivative Segment

| | Same day 1 side | | | Same day 2 side | | | Any day Side | | |
|---------------------------|-----------------|---|------------|-----------------|---|------------|--------------|---|---------|
| | Min | % | Per Lot | Min | % | Per lot | Min | % | Per Lot |
| Currency Future | | | | | | | | | |
| Currency Option | | | | | | | | | |
| Minimum Brokerage per lot | | | Future Rs. | | | Option Rs. | | | |

B. Statutory Levies/Charges

Following statutory levies shall be levied as applicable from to time.

- i. Security Transaction Tax
- ii. Stamp Duty
- iii. GST
- iv. Any other charge levied by Central/State Government

C. Regulatory Levies/Charges

- i. Exchange Transaction Charge
- ii. Clearing Charges
- iii. SEBI Turnover Fees
- iv. Any other charges levied by Stock Exchange/Clearing Corporation/SEBI

D. Penalty

Penalties levied by the Exchange, SEBI and other authorities due to act of client are recovered from the clients. Such penalty may include, Short Margin Penalty, Code Modification Penalty, etc.

E. Other Charges

- i. Minimum Contract Charges @ Rs. 20/- per contract - Subject to maximum permissible brokerage limit.
- ii. Inter settlement, adjustment & beneficiary payout charges Rs. 18/- per Instruction.
- iii. Delayed payment penalty @ 21.99% per annum or part thereof or such other rate as may be determined by the stock broker.
- iv. Cheque return charges Rs. 200/- or 1% of Cheque amount whichever is higher.
- v. KRA/CKYC Charges
- vi. Applicable statutory charges will be charged extra on all above charge.

Client Signature : _____

RUNNING ACCOUNT AUTHORIZATION

I/We hereby authorize(s) the MEMBER to maintain a running account, instead of settlement to settlement clearance of funds / securities due to me/us.

The payout of funds / securities may be retained by the MEMBER and no interest shall be payable, by the MEMBER on such securities / funds so retained.

I/We also authorize(s) the MEMBER to consider the funds/securities so retained by the MEMBER towards collateral margin for allowing enhanced gross exposure to me/us.

I/We agree(s) that the MEMBER shall not be liable for any claim for loss of profit, or for any consequential, incidental, special or exemplary damages, caused by retention of such securities / funds under this document or otherwise.

On written request of the CLIENT the MEMBER may release funds/securities to him, if sufficient margins in respect of his trading, across the Stock Exchange(s) and across the segments of the stock exchange(s) are available with the MEMBER, within one working day of the request if the same are lying with him and within three working days from the request if the same are lying with the Clearing Member/Clearing Corporation.

Notwithstanding anything contained in this authorization, the actual settlement of funds and securities shall be done by members as per my preference given hereunder. Such actual settlement shall be done as per SEBI and exchange directives. There shall be no inter-client adjustments for the purpose of settlement of the 'running account'.

Account Settlement Preference : Monthly Quarterly

To avoid the administrative/operational difficulties in setting my/our account, I/We request you to retain an amount of up to 10,000/- (Rupees Ten Thousand Only) (net amount across segment and across stock exchanges) as per SEBI and Exchange directives.

This authorization may be revoked at any time by me/us by giving written notice to the member.

Client Code:

Client Name:

Date of Authorization:

Client Signature:

(To be signed by client himself and not by any authorised person on his behalf or holder of the Power of Attorney)

CONFIRMATION OF NOTING

We confirm that we have made note of the following:

1. That you trade in your OWN/PRO account.
2. That your investor grievance email ID is helpdesk@navkardirect.com
3. That I have read all the mandatory and voluntary terms and conditions and do consent for the same.
4. That we have to furnish I update Financial Details every year to the Member as per SEBI / PMLA requirements.
5. That I/We have read/understood the Anti Money Laundering, Policy & Procedure and I know that the same is made available on your website www.navkardirect.com
6. That I/We agree/s that I/We am/are responsible for clearing out my debit ledger balance to NIL at least once in a Calendar Quarter/Month.
7. Receiving Documents as part of Account Opening Kit:

I / We wish to receive the following documents in Physical Form / Electronic Form. I know that the same is made available on your website www.navkardirect.com - Online Trading and also in VERNACULAR LANGUAGE. Download same from BSE Website Link : http://www.bseindia.com/investors/client_regislanguages.aspx?expandable=3 or NSE website Link : https://www.nseindia.com/membership/content/conplinc_trading_mem.htm

1. Rights & Obligations of stock broker, sub-broker and client for trading on exchanges (including additional rights & obligations in case of internet/wireless technology based trading)
2. Uniform Risk Disclosure Documents (for all segments/ exchanges).
3. Guidance Note detailing Do's and Don't for trading on stock exchanges.

That any Voluntary terms and conditions which is in violation of exchange/SEBI rules and regulations and circular issued from time to time shall become null and void.

Thank you,

(Signature of the Client)

CONSENT FORM FOR RECEIVING TRADE ALERTS THROUGH SMS AND/ OR E-MAIL

To,
NAVKAR SHARE & STOCK BROKERS PVT. LTD.
Member : BSE-NSE-MCX-SX
201/A, Shivalik Corporate Park,
B/h. IOC Petrol Pump,
Shivranjani, Satellite,
Ahmedabad-380015

Date :

Dear Sir,

I/ we, _____, a Client with NAVKAR SHARE & STOCK BROKERS PVT LTD., Member BSE, NSE & MCX-SX undertake as follows:

- I/ We are aware that BOMBAY STOCK EXCHANGE LTD (BSE) / National Stock Exchange of India Ltd. (NSE) / MCX STOCK E XCHANGE LTD. (MCX-SX) provides the details of the trades executed on its trading platform to the concerned clients/ constituents through SMS and E-mail alerts.
- I/ We are aware that the Member has to provide the trade details through SMS/ E-mail alerts for my convenience at my request only.
- I/ We hereby confirm that I/ we wish to receive the trade alerts through:
 - a. SMS:
 - b. E-mail:
 - c. SMS and E-mail:
- The alerts should be sent on
 - a. Mobile Number:
 - b. Email Address: _____

I/ we hereby agree to the terms and conditions specified by the Exchange circulars/ clarifications issued by the Exchange from time to time in this regard. We are also aware that this is an additional facility provided by the Exchange and we shall not solely rely or use such data for any purpose and, Exchange shall not be liable for any direct or indirect loss of any nature because of providing this additional facility.

Client Name : _____

Client Signature : _____

Unique Client Code : _____

PAN : _____

Additional KYC Form for Opening a Demat Account

For Individuals 5

NAVKAR SHARE & STOCK BROKERS PVT. LTD.

201-A, Shivalik Corporate Park, B/h. IOC Petrol Pump, Shivranjani, Satellite, Ahmedabad-380015

DP ID : 26800 DP SEBI REG. NO. IN-DP-CDSL-172-2002

(To be filled by the Depository Participant)

| | | | | | | | | | | | | | | | | | |
|---------------------------|---|------|---|---|---|---|---|---|-----------|---|---|--|--|--|--|--|--|
| Application No. | | Date | D | D | M | M | Y | Y | Y | Y | | | | | | | |
| DP Internal Reference No. | | | | | | | | | | | | | | | | | |
| DP ID | 1 | 2 | 0 | 2 | 6 | 8 | 0 | 0 | Client ID | 0 | 0 | | | | | | |

(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:-

Holders Details

| | | | | | | | | | | | | | | | | | | |
|----------------------------|-----|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|
| Sole / First Holder's Name | PAN | | | | | | | | | | | | | | | | | |
| | UID | | | | | | | | | | | | | | | | | |
| Second Holder's Name | PAN | | | | | | | | | | | | | | | | | |
| | UID | | | | | | | | | | | | | | | | | |
| Third Holder's Name | PAN | | | | | | | | | | | | | | | | | |
| | UID | | | | | | | | | | | | | | | | | |

| | |
|------------------------|-------|
| Na me * | _____ |
| | _____ |
| | _____ |

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

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] <input type="checkbox"/> Yes <input type="checkbox"/> No |
| I / We would like to instruct the DP to accept all the pledge instructions in my /our account without any other further instruction from my/our end (If not marked, the default option would be 'No') | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| Account Statement Requirement | <input type="checkbox"/> As per SEBI Regulation <input type="checkbox"/> Daily <input type="checkbox"/> Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly |
| I / We request you to send Electronic Transaction-cum-Holding Statement at the email ID _____ | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| I / We would like to share the email ID with the RTA | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| I / We would like to receive the Annual Report Both Physical and Electronic (Tick the applicable box. If not marked the default option would be in Physical) | <input type="checkbox"/> Physical / <input type="checkbox"/> Electronic / <input type="checkbox"/> |

| | |
|--|--|
| 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] | <input type="checkbox"/> Yes <input type="checkbox"/> No |
|--|--|

Bank Details [Dividend Bank Details]

| | | | | | | | | | | |
|-------------------------------|--|--|--|--|--|--|--|--|--|--|
| Bank Code (9 digit MICR code) | | | | | | | | | | |
| IFS Code (11 character) | | | | | | | | | | |
| Account number | | | | | | | | | | |
| Account type | <input type="checkbox"/> Saving <input type="checkbox"/> Current <input type="checkbox"/> 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 options (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 ` 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 | Rs |
| <i>[Net worth should not be older than 1 year]</i> | | | | | | | | | |
| Occupation | <input type="checkbox"/> Private / Public Sector <input type="checkbox"/> Govt. Service <input type="checkbox"/> Business <input type="checkbox"/> Professional <input type="checkbox"/> Agriculture <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) | | | | | | | | |
| 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 this facility, cancel this option). | | | | | | | | | | |
|---|---|-------------------------------|------------------------|----------------------|-------------------------------|--|--|--|--|--|--|
| Transactions 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%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: center;">Stock Exchange Name/ID</th> <th style="text-align: center;">Clearing Member Name</th> <th style="text-align: center;">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 Exchange Name/ID | Clearing Member Name | Clearing Member ID (Optional) | | | | | | |
| Stock Exchange Name/ID | Clearing Member Name | Clearing Member ID (Optional) | | | | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| Easi | To register for easi , please visit our website www.cdslindia.com . Easi allows a BO to view his ISIN balances, transactions and value of the portfolio online. | | | | | | | | | | |

Nomination Details

| | |
|------------------------------------|--------------|
| | |
| Nomination Registration No. | Dated |

I /We the sole holder / Joint holders / Guardian (in case of minor) hereby declare that:

I/We **do not wish to nominate any one for this demat account.**

I/We **nominate** the following persons_who is/are entitled to receive security balances lying in my/our account, particulars where_of are given below, in the event of my / our death.

| <u>Nomination Details</u> | <u>Nominee 1</u> | <u>Nominee 2</u> | <u>Nominee 3</u> |
|---|------------------|------------------|------------------|
| <u>Nominee Name :</u> <u>*First Name:</u> | | | |
| <u>Middle Name:</u> | | | |
| <u>*Last Name</u> | | | |
| <u>Nomination Details</u> | <u>Nominee 1</u> | <u>Nominee 2</u> | <u>Nominee 3</u> |
| <u>*Address:</u> | | | |
| <u>*City</u> | | | |
| <u>*State</u> | | | |
| <u>*Pin</u> | | | |
| <u>*Country</u> | | | |
| <u>Telephone No.</u> | | | |
| <u>FAX No.</u> | | | |
| <u>PAN No.</u> | | | |
| <u>UID</u> | | | |
| <u>Email ID</u> | | | |
| <u>*Relationship with the BO:</u> | | | |
| <u>Date of birth (mandatory if Nominee is a minor) dd-mm-yyyy</u> | | | |

| | | | |
|---|--------------------------|--------------------------|--------------------------|
| <u>Name of the Guardian of Nominee (if nominee is a minor)</u> *First Name: *Middle Name: *Last Name | | | |
| <u>*Address of the guardian of nominee:</u> | | | |
| <u>*City</u> | | | |
| <u>*State</u> | | | |
| <u>*Country</u> | | | |
| <u>*PIN</u> | | | |
| <u>Age</u> | | | |
| <u>Telephone</u> | | | |
| <u>Fax No.</u> | | | |
| <u>Email ID</u> | | | |
| <u>*Relationship of the Guardian with the Nominee</u> | | | |
| *Percentage of allocation of securities | | | |
| *Fractional allocation of the securities if any [please tick the respective nominee, (any one) if tick not marked default will be first nominee] | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

Note : The nominee residual securities: incase of multiple nominees, please choose any one nominee who will be credited with residual securities remaining after distribution of securities as per percentage of allocation. If you fail to choose one such nominee, then

[the first nominee will be marked as nominee entitled for residual shares, if any.](#)

*** Marked is Mandatory field**

This nomination shall supersede any prior nomination made by me / us and also any testamentary document executed by me / us.

Note: [One](#) witness shall attest signature(s) / thumb impression(s)

| Details of the Witness | |
|------------------------|--|
| First Witness | |
| Name of witness | |
| Address of witness | |
| Signature of witness | |

I / We have received and read the Rights and Obligations document and terms & conditions and agree to abide by and be bound by the same and by the Bye Laws as are in force from time to time. I / We declare that the particulars given by me/us above are true and to the best of my/our knowledge as on the date of making this application. I/We agree and undertake to intimate the DP any change(s) in the details / Particulars mentioned by me / us in this form. I/We further agree that any false / misleading information given by me / us or suppression of any material information will render my account liable for termination and suitable action.

| | First/Sole Holder or Guardian (in case of Minor) | Second Holder | Third Holder |
|------------|--|---------------|--------------|
| Name | | | |
| Signatures | | | |

(Signatures should be preferably in [blue ink](#)).

===== (Please Tear Here) =====

Acknowledgement Receipt

Application No.:

Date:

We hereby acknowledge the receipt of the Account Opening Application Form:

| | |
|---------------------------------|--|
| Name of the Sole / First Holder | |
| Name of Second Holder | |
| Name of Third Holder | |

Depository Participant Seal and Signature

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.
 2. Where the loss due to the negligence of the participant under Clause (1) above, is indemnified by the depository, the depository shall have the right to recover the same from such participant.

Freezing/ Defreezing of accounts

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

Redressal of Investor grievance

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

Authorized representative

25. If the Beneficial Owner is a body corporate or a legal entity, it shall, along with the account opening 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.

Terms And Conditions-cum-Registration / Modification Form for receiving SMS Alerts from CDSL

Definitions:

In these Terms and Conditions the terms shall have following meaning unless indicated otherwise:

1. "Depository" means Central Depository Services (India) Limited a company incorporated in India under the Companies Act 1956 and having its registered office at 17th Floor, P.J. Towers, Dalal Street, Fort, Mumbai 400001 and all its branch offices and includes its successors and assigns.
2. 'DP' means Depository Participant of CDSL. The term covers all types of DPs who are allowed to open demat accounts for investors.
3. 'BO' means an entity that has opened a demat account with the depository. The term covers all types of demat accounts, which can be opened with a depository as specified by the depository from time to time.
4. SMS means "Short Messaging Service"
5. "Alerts" means a customized SMS sent to the BO over the said mobile phone number.
6. "Service Provider" means a cellular service provider(s) with whom the depository has entered / will be entering into an arrangement for providing the SMS alerts to the BO.
7. "Service" means the service of providing SMS alerts to the BO on best effort basis as per these terms and conditions.

Availability:

1. The service will be provided to the BO at his / her request and at the discretion of the depository. The service will be available to those accountholders who have provided their mobile numbers to the depository through their DP. The services may be discontinued for a specific period / indefinite period, with or without issuing any prior notice for the purpose of security reasons or system maintenance or for such other reasons as may be warranted. The depository may also discontinue the service at any time without giving prior notice for any reason whatsoever.
2. The service is currently available to the BOs who are residing in India.
3. The alerts will be provided to the BOs only if they remain within the range of the service provider's service area or within the range forming part of the roaming network of the service provider.
4. In case of joint accounts and non-individual accounts the service will be available, only to one mobile number i.e. to the mobile number as submitted at the time of registration / modification.
5. The BO is responsible for promptly intimating to the depository in the prescribed manner any change in mobile number, or loss of handset, on which the BO wants to receive the alerts from the depository. In case of change in mobile number not intimated to the depository, the SMS alerts will continue to be sent to the last registered mobile phone number. The BO agrees to indemnify the depository for any loss or damage suffered by it on account of SMS alerts sent on such mobile number.

Receiving Alerts:

1. The depository shall send the alerts to the mobile phone number provided by the BO while registering for the service or to any such number replaced and informed by the BO from time to time. Upon such registration / change, the depository shall make every effort to update the change in mobile number within a reasonable period of time. The depository shall not be responsible for any event of delay or loss of message in this regard.
2. The BO acknowledges that the alerts will be received only if the mobile phone is in 'ON' and in a mode to receive the SMS. If the mobile phone is in 'Off' mode i.e. unable to receive the alerts then the BO may not get / get after delay any alerts sent during such period.
3. The BO also acknowledges that the readability, accuracy and timeliness of providing the service depend on many factors including the infrastructure, connectivity of the service provider. The depository shall not be responsible for any non-delivery, delayed delivery or distortion of the alert in any way whatsoever.
4. The BO further acknowledges that the service provided to him is an additional facility provided for his convenience and is susceptible to error, omission and/ or inaccuracy. In case the BO observes any error in the information provided in the alert, the BO shall inform the depository and/ or the DP immediately in writing and the depository will make best possible efforts to rectify the error as early as possible. The BO shall not hold the depository liable for any loss, damages, etc. that may be incurred/ suffered by the BO on account of opting to avail SMS alerts facility.
5. The BO authorizes the depository to send any message such as promotional, greeting or any other message that the depository may consider appropriate, to the BO. The BO agrees to an ongoing confirmation for use of name, email address and mobile number for marketing offers between CDSL and any other entity.
6. **The BO agrees to inform the depository and DP in writing of any unauthorized debit to his BO account/ unauthorized transfer of securities from his BO account, immediately, which may come to his knowledge on receiving SMS alerts. The BO may send an email to CDSL at complaints@cdslindia.com. The BO is advised not to inform the service provider about any such unauthorized debit to/ transfer of securities from his BO account by sending a SMS back to the service provider as there is no reverse communication between the service provider and the depository.**
7. The information sent as an alert on the mobile phone number shall be deemed to have been received by the BO and the depository shall not be under any obligation to confirm the authenticity of the person(s) receiving the alert.
8. The depository will make best efforts to provide the service. The BO cannot hold the depository liable for non-availability of the service in any manner whatsoever.
9. If the BO finds that the information such as mobile number etc., has been changed with out proper authorization, the BO should immediately inform the DP in writing.

Fees:

Depository reserves the right to charge such fees from time to time as it deems fit for providing this service to the BO.

Disclaimer:

The depository shall make reasonable efforts to ensure that the BO's personal information is kept confidential. The depository does not warranty the confidentiality or security of the SMS alerts transmitted through a service provider. Further, the depository makes no warranty or representation of any kind in relation to the system and the network or their function or their performance or for any loss or damage whenever and howsoever suffered or incurred by the BO or by any person resulting from or in connection with availing of SMS alerts facility. The Depository gives no warranty with respect to the quality of the service provided by the service provider. The Depository will not be liable for any unauthorized use or access to the information and/ or SMS alert sent on the mobile phone number of the BO or for fraudulent, duplicate or erroneous use/ misuse of such information by any third person.

Liability and Indemnity:

The Depository shall not be liable for any breach of confidentiality by the service provider or by any third person due to unauthorized access to the information meant for the BO. In consideration of the depository providing the service, the BO agrees to indemnify and keep safe, harmless and indemnified the depository and its officials from any damages, claims, demands, proceedings, loss, cost, charges and expenses whatsoever which a depository may at any time incur, sustain, suffer or be put to as a consequence of or arising out of interference with or misuse, improper or fraudulent use of the service by the BO.

Amendments:

The depository may amend the terms and conditions at any time with or without giving any prior notice to the BOs. Any such amendments shall be binding on the BOs who are already registered as user of this service.

Governing Law and Jurisdiction:

Providing the Service as outlined above shall be governed by the laws of India and will be subject to the exclusive jurisdiction of the courts in Mumbai.

I/We wish to avail the SMS Alerts facility provided by the depository on my/our mobile number provided in the registration form subject to the terms and conditions mentioned below. **I/ We consent to CDSL providing to the service provider such information pertaining to account/transactions in my/our account as is necessary for the purposes of generating SMS Alerts by service provider, to be sent to the said mobile number.**

I/We have read and understood the terms and conditions mentioned above and agree to abide by them and any amendments thereto made by the depository from time to time. I/ we further undertake to pay fee/ charges as may be levied by the depository from time to time.

I / We further understand that the SMS alerts would be sent for a maximum four ISINs at a time. If more than four debits take place, the BOs would be required to take up the matter with their DP.

I/We am/ are aware that mere acceptance of the registration form does not imply in any way that the request has been accepted by the depository for providing the service.

I/We provide the following information for the purpose of **REGISTRATION / MODIFICATION** (Please cancel out what is not applicable).

BOID

| | | | | | | | | | | | | | | | | | | | |
|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|
| | | | | | | | | | | | | | | | | | | | |
|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|

(Please write your 8 digit DPID) (Please write your 8 digit Client ID)

Sole / First Holder's Name : _____

Second Holder's Name : _____

Third Holder's Name : _____

Mobile Number on which messages are to be sent

| | | | | | | | | | | | | | | | | | | | |
|-----|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|
| +91 | | | | | | | | | | | | | | | | | | | |
|-----|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|

(Please write only the mobile number without prefixing country code or zero)

The mobile number is registered in the name of: _____

Email ID: _____
 (Please write only ONE valid email ID on which communication; if any, is to be sent)

Signatures Sole / First Holder Second holder Third Holder
 Place: _____ Date: _____

NAVKAR SHARE & STOCK BROKERS PVT. LTD.

Regi. Office : 3, Vimla, Old Sharda Mandir, Ellisbridge, Ahmedabad-380006
Corporate Office : 201/A Shivalik corporate Park, B/h IOC Petrol Pump, Shivranjani, Satellite,
Ahmedabad-380 015 Ph. : (079) 26922424 Email Id : helpdesk@navkardirect.com



DP - CDSL

TARIFF FOR DP SERVICES w.e.f. 01/05/2017

| Sr.No. | DESCRIPTION | SCHEMES |
|--------|---|---|
| 1. | Account opening charges | NIL |
| 2. | Agreement & Form Charges | NIL |
| 3. | Advance Annual Maintenance charges (other than Corporate) Corporate Account | Rs. 300/- Rs. 1200/- |
| 4. | Off-Market / Market-Buy | Nil |
| 5. | Off-Market / Market-Sale (NAVKAR DP) Off-market/ Market-sale to Other Depository transfer | Rs.18/- Per Txn. Rs.30/- or 0.05% of the Market value Per Txn. (whichever is higher) |
| 6. | Inter Depository Sale | Rs. 30/- or 0.05% of the Market value Per Txn. (Whichever is higher) |
| 7. | Same Day Pay-in [Late fees] | Rs.50/- Per Txn. |
| 8. | Custodian Charges | Nil |
| 9. | Demat Charges | Rs.100/- Postage + Rs.5/- Per Certificate |
| 10. | Remat Charges | Rs.100/- Request + Rs.15/- Per Certificate |
| 11. | Pledge Charges (a) Creation (b) Closure (c) Invocation | Rs. 50/- per Txn Rs. 50/- per Txn Rs. 100/- per Txn |
| 12. | On Demand : Additional Holding / Transaction Client Master Modification Request On request Client Master Copy KRA Charges – Per Pan | Rs. 5/- per page, subject to minimum Rs.10/- Rs. 60/- & For Address Modification, additional Courier Charges Rs. 60/- Rs. 50/- Rs. 50/- |
| 13. | Delivery Instruction Slip | Rs. 10/- per Slip [Min. 4 slips will be issued] |
| 14. | Account Closing Charges | NIL |

SPECIAL FEATURES

- **Easi & Easiest facilities** are available for Beneficiary Owners for viewing, downloading and printing their holding and transaction details through Internet, which is registered through CDSL website www.cdslindia.com. For more information & registration contact nearest NAVKAR branch.
- Same day Transfer of Securities.
- Transaction Statement and Holding Statement on Monthly basis, Quarterly basis as per CDSL norms.

NOTES :-

- Annual Maintenance Charges are to be paid in advance.
- In case of delays in the payment of charges within the due date, the demat account will be frozen for all operation till such time all dues are cleared.
- All instruction for market Transfer must be received at least 24 hours before the execution date. Late instruction would be accepted at the account holder's sole risk and responsibility.
- Any services not mentioned above will be charged separately.
- We resume the rights to change the service charges with 30 days prior notice.
- **Service tax as applicable will be charged extra on all above services.**

DECLARATION

I declare and abide myself from the above charge schedule and respective terms and conditions relating to the account.

HOLDERS SIGNATURE

1. _____ 2. _____ 3. _____

POA FOR PAY-IN OF SECURITIES FOR THE PURPOSE OF SETTLEMENT

TO ALL TO WHOM THESE PRESENTS SHALL COME I _____,

_____ (name of the BO), India,
Indian inhabitant SEND GREETINGS.

Whereas I hold a Beneficiary account no. _____ (BO-ID)
with Central Depository Services (India) Limited, through **NAVKAR SHARE & STOCK BROKERS PVT. LTD.** bearing DP-ID **12026800**.

And Whereas I am an investor engaged in buying and selling of securities through **NAVKAR SHARE & STOCK BROKERS PVT. LTD.**, a member of **Bombay Stock Exchange Ltd.**, bearing SEBI registration no. **INB 011099430** & a member of **National Stock Exchange of India Ltd.**, bearing SEBI registration No. **INB231099434** Client Code : _____.

And Whereas due to exigency and paucity of time, I am desirous of appointing an agent/attorney to operate the aforesaid beneficiary account on my behalf for a limited purpose in the manner hereinafter appearing:

NOW KNOW WE ALL AND THESE PRESENTS WITNESSTH THAT I THE ABOVENAMED DO HEREBY NOMINATE, CONSTITUTE/ AND APPOINT **NAVKAR SHARE & STOCK BROKERS PVT. LTD.** as my true and lawful attorney (hereinafter referred to as the attorney) for me and on my behalf and in my name to do instruct the aforesaid Depository Participant to debit securities and/or to transfer securities from the aforesaid account for the purpose of delivering the same to the clearing house of the recognized stock exchange toward any segment in respect of securities sold by me through them and/or transfer the securities towards exchange related margin obligations. I also authorize Navkar Share & Stock Brokers Pvt Ltd to accept and give effect to any corporate benefits accrued on my securities into my BO account.

I/We hereby authorize the **NAVKAR SHARE & STOCK BROKERS PVT. LTD.** to transfer securities from the aforesaid account to the below mentioned accounts for the purpose specified herein.

| Sr. No. | Exchange Name | Account Number | Purpose |
|---------|---------------|--|--------------------|
| 1 | BSE | 11000010 00014084 | EARLY PAYIN |
| 2 | BSE | 12026800 00000033 | PRINCIPAL ACCOUNT |
| 3 | BSE | CM BP ID : IN601113 / CL ID : 11178876 – DP ID IN300126 | NSDL CM POOL A/C |
| 4 | BSE | 12026800 00018604 | BSE MARGIN ACCOUNT |
| 5 | NSE | 11000011 00016487 | EARLY PAYIN |
| 6 | NSE | 12026800 00042608 | PRINCIPAL ACCOUNT |
| 7 | NSE | CM BP ID : IN514066 / CL ID : 11208037 - DP ID : IN300126 | NSDL CM POOL A/C. |
| 8 | NSE | DP ID:IN301549 /CL ID:14870378 | NSE MARGIN ACCOUNT |
| 9 | NSE | DP ID:IN300095 /CL ID:11487625 | NSE MARGIN ACCOUNT |

1. _____

2. _____

3. _____

This authority is restricted to the margin obligations and/or pay-in obligations arising out of the transactions of sale effected by me through **NAVKAR SHARE & STOCK BROKERS PVT. LTD.** and I ratify the instructions given by the aforesaid Clearing Member to the Depository Participant named hereinabove in the manner specified herein.

Navkar Share & Stock Brokers Pvt. Ltd. shall return the securities that may have been received by them erroneously or those securities that was not entitled to receive from the clients.

I further authorize Navkar Share & Stock Brokers Pvt. Ltd. to send consolidated summary of scrip-wise buy and sell positions taken with average rates to me by way of SMS / email on a daily basis.

I further agree and confirm that the powers and authorities conferred by this Power of Attorney shall continue until I have given to the Depository Participant in writing to the contrary.

SIGNED AND DELIVERED)
By the within named Beneficial Owner)

1. X

2. X

3. X
_____)
[Name of Beneficial owners] **[Signature of Beneficial owners]**

IN THE PRESENCE OF)

[Name & Address of Witness]

[Signature of Witness]

I Accept ,
NAVKAR SHARE & STOCK BROKERS PVT. LTD.
3, Vimla, Nr. Old Sharda Mandir Rd,
Ellisbridge, Ahmedabad-380 006

For, Navkar Share & Stock Brokers Pvt. Ltd.

Director

DATE :

PLACE :

OPTION FORM FOR ISSUE OF DIS BOOKLET

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

| | | | | | | | | | | | | | | | | | |
|--------------------|---|---|---|---|---|---|---|---|-----------|--|--|--|--|--|--|--|--|
| Dp Id | 1 | 2 | 0 | 2 | 6 | 8 | 0 | 0 | Client Id | | | | | | | | |
| First Holder Name | | | | | | | | | | | | | | | | | |
| Second Holder Name | | | | | | | | | | | | | | | | | |
| Third Holder Name | | | | | | | | | | | | | | | | | |

To,
NAVKAR SHARES AND STOCK BROKERS PVT. LTD.
201/A , Shivalik Corporate Park, B/h IOC Petrol Pump,
Shivranjani, Satellite , Ahmedabad – 380015.

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 agreement in favour of / with **Navkar Share and Stock Brokers Pvt Ltd.**(name of the attorney / Clearing Member) for executing delivery instructions for setting stock exchange trades [settlement related transactions] effected through such Clearing Member / by PMS manager.

Yours faithfully

| | First/Sole Holder | Second Joint Holder | Third Joint Holder |
|------------|-------------------|---------------------|--------------------|
| Name | | | |
| Signatures | | | |

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 **Navkar Share and Stock Brokers Pvt Ltd.** (name of the attorney / Clearing Member) 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/Sole Holder | Second Joint Holder | Third Joint Holder |
|------------|-------------------|---------------------|--------------------|
| Name | | | |
| Signatures | | | |

Declaration for availing of Basic Services Demat Account (BSDA) facility

- I / We wish to avail the BSDA facility for the new account for which we have submitted my / our account opening form
- I / We do not wish to avail the BSDA facility for the new account for which we have submitted my / our account opening form
- I / We wish to avail the BSDA facility for my / our below mentioned demat account number

| | | | | | | | | | | | | | | | | |
|-------------------|----------|----------|----------|----------|----------|----------|----------|----------|------------------|--|--|--|--|--|--|--|
| DP ID | 1 | 2 | 0 | 2 | 6 | 8 | 0 | 0 | CLIENT ID | | | | | | | |
| Name | | | | | | | | | | | | | | | | |
| PAN | | | | | | | | | | | | | | | | |
| Sole/First Holder | | | | | | | | | | | | | | | | |
| Second Holder | | | | | | | | | | | | | | | | |
| Third Holder | | | | | | | | | | | | | | | | |

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

I, the first / Sole holder also hereby declare that I do not have / propose to have any other demat account across depositories as a first / sole holder.

Consolidated Account Statement Confirmation

Consolidated Account Statement (CAS) for all securities assets

| | | | |
|-----------|-----------------------------|---|--|
| 1. | EMAIL STATEMENT FLAG | YES: <input type="checkbox"/> NO: <input type="checkbox"/> E-Mail Id: _____ | IF EMAIL STATEMENT FLAG IS Y, FIRST HOLDER EMAIL IS MANDATORY BY DEFAULT IT WILL BE 'N' |
| 2. | CAS MODE | NO: <input type="checkbox"/> PH: <input type="checkbox"/> | NO: CAS NOT REQUIRED PH: PHYSICAL CAS REQUIRED BY DEFAULT IT WILL BE 'PH' |
| 3. | MENTAL DISABILITY | YES: <input type="checkbox"/> NO: <input type="checkbox"/> | IF MENTAL DISABILITY IS Y, GUARDIAN DETAILS IS MANDATORY BY DEFAULT IT WILL BE 'N' |

Details of Guardian:

| | | | |
|----------------------------|--------------------------|----------------------------|---------------------------|
| Full Name of Guardian | | | |
| Address | | | |
| City | | State | |
| Country | | Pin Code | |
| Telephone No. | | Fax No. | |
| E- Mail Id | | | |
| Relationship with Guardian | | | |
| | First/Sole Holder | Second Joint Holder | Third Joint Holder |
| Name | | | |
| Signatures | | | |

Place: _____

Date: _____