



## Application Kit

### Document Required

PAN Card

Address Proof

Cancelled Cheque

Income Proof

Client Name : \_\_\_\_\_

Client Code (UCC) : \_\_\_\_\_

DP Client ID : \_\_\_\_\_

S.No.	Name of the Document	Brief Significance of the Document	Page No.
<b>Mandatory Documents as prescribed by SEBI &amp; Exchanges</b>			
1.	Account Opening Form	A. KYC form - Document captures the basic information about the constituent. B. Document captures the additional information about the constituent relevant to trading account.	A1 – A6
2.	Nomination Form	Nomination form for Demat and Trading Account.	A21
3.	Disclosure	Disclosure information for pro - account trading.	A7
4.	Tariff Sheet	Schedule of Demat charges – Document detailing the charges levied on the client for transacting in Demat account. Document detailing the rate/amount of brokerage and other charges levied on the client for trading on the stock exchange(s).	A7
5.	MITC	Most Important Terms and Conditions.	A8
<b>Rights &amp; Obligations, Risk Disclosure Document (RDD), Guidance note, Policies &amp; Procedures</b>			
1.	Rights and obligations (Trading)	Document stating the Right & 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).	B1 – B4
2.	Risk Disclosure Document (RDD)	Document detailing risks associated with dealing in the securities market.	B5 – B7
3.	Guidance note	Document detailing do's and don'ts for trading on exchange, for the education of the investors.	B8 – B9
4.	Policies and Procedures	Document describing significant policies and procedures of the stock broker.	B10 – B13
5.	Rights and obligations (DP)	Rights & Obligations of Beneficial owner and Depository Participant as prescribed by SEBI and Depository	B14 – B15
6.	Policies and Procedures (MTF)	Document describing significant policies and procedures of the stock broker related to Margin Trading Facility (MTF).	B18 – B20
7.	Dos & Don'ts for Demat Account	Dos & Don'ts for Demat Account of client in CDSL depository	B23
<b>Demat Account opening form and Voluntary Documents as provided by the Stock Broker</b>			
1.	DDPI	Demat debit and pledge instruction (DDPI)	A9
2.	Running A/c Authorisation	Authorisation by constituent to stock broker for maintaining fund and securities on running account basis.	A11
3.	Sanction of trading limit	Sanction of trading limit on the security of collaterals	A11
4.	Authority letter	1. Authorisation for adjustment of account between exchanges and segments. 2. Authorisation to Debit Demat Account operating charges. 3. Authorisation by constituent to stock broker for communicating information on financial products. 4. Authorization for verification of information from independent agency(ies) 5. Authorization for not Providing Conformation Slips	A12
5.	Alert through SMS and / or E-mail	Consent for receiving trade alert through SMS and / or E-mail	A12
6.	Authority Letter to Send Documents Electronically	Authorisation to send Contract Note, Statement of funds & Securities, Client registration documents etc. electronically.	A13
7.	Intraday / High Multiplier Facility	Facility to Client allowing leverage for intra-day trading on available margin/security/collateral	A13
8.	Additional Rights & Obligations	Additional Rights & Obligations for Commodity Account	A14
9.	Consent for MTF	Client consent for availing Margin Trading facility (MTF)	A15
10.	Mutual Fund Service System Facility	Terms & Conditions for availing Mutual Fund services of BSE STAR / NSE MFSS facility.	A15
11.	ECN Declaration	Declaration Electronic contract note [ECN]	A16
12.	FATCA & CRS Declaration	FATCA, CRS & Ultimate Beneficial Ownership (UBO) self certification form (Mandatory for Non-Individuals)	A17 -18
13.	Demat Account Opening Form (CDSL)	Demat Account opening Form – Document captures the basic and additional information about the constituent(s).	A19-20
14.	Declaration	1. Declaration for Providing SMS and E-mail Alerts to Investors by Stock Exchanges on Mobile and Email ID of Relative. 2. Declaration to be filled if the name on documents is different. 3. Declaration to be filled if client signature is mismatched from PAN Card and Bank	A22
15.	NACH Mandate	National Automated Clearing House (NACH) Mandate form for direct debit of Demat charges.	A23 – A24

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

**Important Instructions:**

- A) Fields marked with "\*" are mandatory fields.  
 B) Please fill the form in English and in BLOCK letters.  
 C) Please fill the date in DD-MM-YYYY format.  
 D) For particular section update, please tick(✓) in the box available before the section number and strike ffo the sections not required to be updated.

**STOXKART**  
 DISCOUNT BROKERAGE | POWERED BY **SMC**
**For office use only**

(To be filled by financial institution)

Application Type\*

☐ New☐ Update

KYC Number

(Mandatory for KYC update request)

Account Type\*

☐ Normal☐ Simplified (for low risk customers)☐ Small☐ **1. PERSONAL DETAILS**

	Prefix	First Name	Middle Name	Last Name
<input type="checkbox"/> 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	<input type="text"/>	
Residential Status*	<input type="checkbox"/> Resident Individual	<input type="checkbox"/> Non Resident Indian	<input type="checkbox"/> Person of Indian Origin	
	<input type="checkbox"/> Foreign National			
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 Categorised			

**PHOTO**  
  
☐ (1)

☐ **2. TICK IF APPLICABLE** ☐ RESIDENCE FOR TAX PURPOSES IN JURISDICTION(S) OUTSIDE INDIA

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

Country of Jurisdiction of Residence\*

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

Place / City of Birth\*  Country of Birth\*

☐ **3. PROOF OF IDENTITY (PoI)\***(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"/>		
<input type="checkbox"/> C- PAN Card	<input type="text"/>		
<input type="checkbox"/> D- Driving Licence	<input type="text"/>	Driving Licence Expiry Date	<input type="text"/>
<input type="checkbox"/> E- UID (Aadhaar)	<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"/>
<input type="checkbox"/> S- Simplified Measures Account - Document Type	<input type="text"/>	Identification Number	<input type="text"/>

**4. PROOF OF ADDRESS (PoA)\***☐ **4.1 CURRENT/PERMANENT/OVERSEAS ADDRESS DETAILS**(Certified copy of any one of the following Proof of Address [PoA] needs to be submitted)

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

Proof of Address\* ☐ Passport ☐ Driving Licence ☐ UID (Aadhaar)

☐ Voter Identity Card ☐ NREGA Job Card ☐ Others  please specify

☐ Simplified Measures Account - Document Type

**Address**

Line 1\*

Line 2

Line 3

District\*  Pin / Post Code\*  State / U.T  City / Town / Village\*  Country

☐ 4.2 CORRESPONDENCE / LOCAL ADDRESS DETAILS \*

☐ Same as Current / Permanent / Overseas Address details

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

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

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

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

☐ 5. CONTACT DETAILS (All communications will be sent on provided Mobile no. / Email-ID)

Tel. (Off)  -  Tel. (Res)  -  Mobile  -   
FAX  -  Email ID

☐ 6. DETAILS OF RELATED PERSON

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

Related Person Type\* ☐ Guardian of Minor ☐ Assignee ☐ Authorized Representative  
Prefix  First Name  Middle Name  Last Name   
Name\*   
(If KYC number and name are provided, below details of section 6 are optional)

PROOF OF IDENTITY [PoI] OF RELATED PERSON\*

☐ A- Passport Number  Passport Expiry Date   
☐ B- Voter ID Card   
☐ C- PAN Card   
☐ D- Driving Licence  Driving Licence Expiry Date   
☐ E- UID (Aadhaar)   
☐ F- NREGA Job Card   
☐ Z- Others (any document notified by the central government)  Identification Number   
☐ S- Simplified Measures Account - Document Type  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 consent to receiving information from Central KYC Registry through SMS/Email on the above registered number/email address.

Date :  -  -  Place :

(2)

9. ATTESTATION / FOR OFFICE USE ONLY

Documents Received ☐ Certified Copies

INSTITUTION DETAILS & KYC VERIFICATION CARRIED OUT BY

Name **MONEYWISE FINVEST LIMITED** Code **IN2924**  
Date  -  -   
Emp. Name   
Emp. Code   
Emp. Designation   
Emp. Branch

[Employee Signature]

<input type="checkbox"/> IN-PERSON VERIFICATION (IPV)
<input type="checkbox"/> DOCUMENTS VERIFIED WITH ORIGINALS
<input type="checkbox"/> CLIENT INTERVIEWED BY
Date: <input type="text"/>
Employee/Sub-Broker/AP Details:
Name: <input type="text"/>
Code: <input type="text"/>
Designation: <input type="text"/>
Signature: <input type="text"/>



Details of Promoters/ Partners/ Karta / Trustees and whole time directors forming a part of Know Your Client (KYC) Application Form

Name of Applicant \_\_\_\_\_ PAN of the Applicant \_\_\_\_\_

Sr. No.	PAN	Name	DIN (For Directors) / UID (For Others)	Residential / Registered Address	Relationship with Applicant (i.e. promoters, whole time directors etc.)	PEP/RPEP*	Photograph

(2)

Name & Signature of the Authorised Signatory(ies)

Date

d

d

/

m

m

/

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y

y

### TRADING & DEMAT ACCOUNT RELATED ADDITIONAL DETAILS

## BANK ACCOUNT DETAILS

(Through which transactions will generally be routed)

**Bank Name :**

Account No. :  Branch :

Address :

11 Digit RTGS / NEFT / IFS Code : 
 

0

     9 Digit MICR Code :

Account Type : ☐ Savings ☐ Current ☐ Others :

 Bank/MICR/IFSC proof submitted : ☐ Cancelled Cheque (with **Client Name** & A/c No. **pre-printed**)

☐ Bank Passbook\* (If hand written, then with stamp of Bank) ☐ Bank Verification Letter\* (with Rubber Stamp & Sign of Bank Manager)

☐ Bank Statement\* (Either on Bank Stationary or with rubber stamp & sign of Bank Manager)

*\*Documents should not be more than 3 months old*

## DEMAT ACCOUNT DETAILS

(Through which transactions will generally be routed)

1. Primary DP: DP ID: 1 2 0 1 9 1 0 0 BOID: | | | | | | | |

Name of Depository Participant : **S M C   G L O B A L   S E C U R I T I E S   L T D**

2. Secondary DP: DP ID: | | | | | | | | | | BOID: | | | | | | | | | |






Name of Depository Participant : | | | | | | | | | | | | | | | | | | | | | |

 Demat A/c Proof submitted : ☐ Client Master ☐ Transaction or Holding statement

(with Client Name, PAN, DP & Client ID)

## TRADING PREFERENCE

Please sign in the relevant boxes where you wish to trade. Please strike off the segment not chosen by you.

Exchanges	NSE & BSE			MCX, BSE & NSE
All Segments	Cash/ Mutual Fund	Future & Options (F&O)	Currency	Commodity Derivatives
(3a) 	(3b) 	(3c) 	(3d) 	(3e) 

If you do not wish to trade in any of segments/Mutual Fund, please mention here \_\_\_\_\_.

\*  If you wish to trade in derivatives (F&O/Currency/Commodity) segments, submit income proof (Mandatory)

## FACILITIES


**SMS and E-mail alerts from exchanges :** ☐ SMS Alert ☐ E-mail Alert ☐ Both ☐ None

 Please mention Mobile & E-mail ID in KYC form (Page A1 - Individual / A3 - Non-Individual)

**Whether you wish to receive Contract Note:** ☐ Electronic ☐ Physical<sup>#</sup>

**Whether you wish to receive Standard documents\*:** ☐ Electronic ☐ Physical<sup>#</sup>

\*Standard Documents –Rights & Obligations, Risk Disclosure Document, Guidance Note and Policies & Procedures      #Chargeable

 Please mention E-mail ID in KYC form (Page A1 - Individual / A3 - Non-Individual)

I/We wish to avail facility of internet trading / wireless technology : ☐ Yes ☐ No

## INCOME, EDUCATION & OTHER DETAILS

**Gross Annual Income Detail** ☐ Below 1 Lac ☐ 1 - 5 Lac ☐ 5 - 10 Lac ☐ Rs. 10 - 25 Lac ☐ 25 Lac - 1 Crore ☐ > 1 Crore

Net-worth in ₹. (\*Net worth should not be older than 1 year) as on (date) DDMM20YY (Mandatory for Non-Individual Client)

**Occupation** ☐ Private Sector Service ☐ Public Sector ☐ Government Service ☐ Business ☐ Professional ☐ Agriculturist  
☐ Retired ☐ Housewife ☐ Student ☐ Forex Dealer ☐ Other (Please Specify)

**Educational Details :** ☐ High School ☐ Graduate ☐ Post-Graduate ☐ Doctorate ☐ Professional Degree  
☐ Under High School ☐ Illiterate ☐ Other \_\_\_\_\_ (Please Specify)

<b>Client</b> <b>Category for</b> <b>Commodities</b> <b>Derivatives</b>	<input type="checkbox"/> Non-commercial participant (financial participant/ trader/ arbitrager)
	<input type="checkbox"/> Commercial participant (value chain participant/ exporter/importer/hedger)
	<input type="checkbox"/> Farmers/FPOs <input type="checkbox"/> Value Chain Participants (VCPs) <input type="checkbox"/> Other _____ (Please Specify) _____ <i>(Please select anyone. if not selected, default option will be 'Other'. In case of any change in category, inform us immediately in writing)</i>

**Please tick, if applicable** ☐ Politically Exposed Person ☐ Related to a Politically Exposed Person

**Is the entity involved providing any of the following services**

- For Foreign Exchange / Money Changer Services ☐ Yes ☐ No

- Gaming / Gambling / Lottery Services (e.g. casinos, betting syndicates) ☐ Yes ☐ No

- Money Lending / Pawning ☐ Yes ☐ No

**Any other information :**

## TRADING HISTORY

Trading Experience / Number of Years of Investment

☐ \_\_\_\_\_ Years in Equities    ☐ \_\_\_\_\_ Years in Derivatives    ☐ \_\_\_\_\_ Years in other Investment related fields    ☐ No Prior Experience

**Stock Profile :** ☐ Nil ☐ < 5 Lac ☐ Rs. 5 - 25 Lac ☐ Rs. 25 - 50 Lac ☐ Rs. 50 - 1 Crore ☐ Above 1 Crore

If you are dealing with any other stock broker, please provide following detail

Name of the stock broker																					
Name of AP (If any)																					
Client Code (UCC)																					
Exchange	<input type="checkbox"/> NSE	<input type="checkbox"/> BSE	<input type="checkbox"/> MCX	<input type="checkbox"/> NCDEX	<input type="checkbox"/> ICEX																

Details of disputes / dues pending from / to such stock broker / AP

 In case dealing with multiple stock brokers, please provide details of all. (Please Specify)

## 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 / authorised persons in charge of dealing in securities & commodities during last 3 years.

#### GOODS & SERVICE TAX (GST) DETAILS (if applicable)

If you are registered for GST, kindly provide copy of registration certificate

[illegible]

LIST OF FAMILY MEMBERS

For HUF Only

LIST OF FAMILY MEMBERS

For HUF Only

I, the Karta of HUF hereby declare that following are the members of the Hindu Undivided Family (HUF).

S.No.	Name of Coparcener/ Member	Gender	Date of Birth	Relationship with Karta	Whether Coparcener/ Mamber (please specify)	Signature
1						
2						
3						
4	Name of Minor					
5	Name of Minor					

Signature of Karta 



**DISCLOSURE**




Dear Client, This is to inform you that we do client based trading and pro-account trading in Equity & Commodity Exchanges.

For **MONEYWISE FINVEST LIMITED**

Authorised Signatory

**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 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 broker's designated website, if any.
4. I/We declare that Moneywise Finvest Limited, the brokers, has put me/us on notice that it is engaged in not only client based trading but also in pro-account trading.

	Sole / First Holder/ Authorised Signatory	Second Holder/ Authorised Signatory	Third Holder/ Authorised Signatory
Signature	(4) 	(1) 	(1) 
Date : <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Place :		

**Trading Account opening Charges**

Individual	Non-Individual
500	1000

**Equity Brokerage**




Equity Delivery	Rs. 20/- Flat
Equity Intraday	Rs. 20/- Flat
Equity Futures	Rs. 20/- Flat
Equity Options	Rs. 20/- Flat
Currency Future	Rs. 20/- Flat
Currency options	Rs. 20/- Flat
NRI - Equity Delivery and Future & Options	Cash ( NRE PIS ) – Rs 199 per trade
	Cash ( NRO ) – Rs 149 per trade
	F&O Trades – Rs 89 per trade
Clearing Charges - Equity Cash Segment	At Actual basis
Clearing Charges - Equity / Index / CDS Future (On Premium Value)	0.0004%
Clearing Charges - Equity / Index / CDS Options (On Premium Value)	0.0100%
Call & trade Services	Rs. 20/- per order placed through a dealer at STOKART

**Commodity Brokerage**

Commodity Futures	Rs. 20/- Flat
Commodity Options	Rs. 20/- Flat
Clearing Charges-Commodity Future (On Premium Value)	0.0010%
Clearing Charges-Commodity Options (On Premium Value)	0.0100%

**Note:** 1. Securities Transaction Tax (STT), Commodity Transaction Charges (CTT), Other Charges, GST, Stamp Duty & Other Statutory Charges will be levied separately as applicable from time to time. 2. Transaction charges will be levied extra as per Company policy as applicable from time to time. 3. The Company reserves the right to review brokerage, transaction charges and other charges after one year within limits set by SEBI, with sufficient prior notice. 4. Client opted to receive physical contract note will be charged Rs. 20/- per contract note plus courier charges in addition to the brokerage charged.

I/We have read the above given information and agree to pay the same. I/We authorize you to debit the trading account maintained with you for the account opening charges for trading account payable to you. Any such sum debited to my account shall be binding on me/us.

	Sole / First Holder/ Authorised Signatory	Second Holder/ Authorised Signatory	Third Holder/ Authorised Signatory
Signature	(5) 	(2) 	(2) 

## Most Important Terms and Conditions (MITC)

(For non-custodial settled trading accounts)

(Reference to SEBI Circular SEBI/HO/MIRSD/MIRSD-PoD-1/P/CIR/2023/180 Dt. November 13, 2023)

1. Your trading account has a "Unique Client Code" (UCC), different from your demat account number. Do not allow anyone (including your own stock broker, their representatives and dealers) to trade in your trading account on their own without taking specific instruction from you for your trades. Do not share your internet/ mobile trading login credentials with anyone else.
2. You are required to place collaterals as margins with the stock broker before you trade. The collateral can either be in the form of funds transfer into specified stock broker bank accounts or margin pledge of securities from your demat account. The bank accounts are listed on the stock broker website. Please do not transfer funds into any other account. The stock broker is not permitted to accept any cash from you.
3. The stock broker's Risk Management Policy provides details about how the trading limits will be given to you, and the tariff sheet provides the charges that the stock broker will levy on you.
4. All securities purchased by you will be transferred to your demat account within one working day of the payout. In case of securities purchased but not fully paid by you, the transfer of the same may be subject to limited period pledge i.e. seven trading days after the pay-out (CUSPA pledge) created in favor of the stock broker. You can view your demat account balances directly at the website of the Depositories after creating a login.
5. The stock broker is obligated to deposit all funds received from you with any of the Clearing Corporations duly allocated in your name. The stock broker is further mandated to return excess funds as per applicable norms to you at the time of quarterly/ monthly settlement. You can view the amounts allocated to you directly at the website of the Clearing Corporation(s).
6. You will get a contract note from the stock broker within 24 hours of the trade.
7. You may give a one-time Demat Debit and Pledge Instruction (DDPI) authority to your stock broker for limited access to your demat account, including transferring securities, which are sold in your account for pay-in.
8. The stock broker is expected to know your financial status and monitor your accounts accordingly. Do share all financial information (e.g. income, networth, etc.) with the stock broker as and when requested for. Kindly also keep your email Id and mobile phone details with the stock broker always updated.
9. In case of disputes with the stock broker, you can raise a grievance on the dedicated investor grievance ID of the stock broker. You can also approach the stock exchanges and/or SEBI directly.
10. Any assured/guaranteed/fixed returns schemes or any other schemes of similar nature are prohibited by law. You will not have any protection/recourse from SEBI/stock exchanges for participation in such schemes.

CLIENT SIGNATURE			
	First / Sole Holder	Second Holder	Third Holder
Sign of Client	(6)	(3) <input checked="" type="checkbox"/>	(3) <input checked="" type="checkbox"/>
Date :	Place :		













## DEMAT DEBIT AND PLEDGE INSTRUCTION (DDPI)

I/We agree to the terms and conditions of Demat Debit & Pledge Instructions (herein referred after to as DDPI) between the undersigned individual(s)/entities (hereinafter referred to as client(s)) and Moneywise Finvest Limited (hereinafter referred to as MFL) a company duly incorporated under the Companies Act, 1956 having Registered Office at 11/6B, Shanti Chamber, New Delhi-110005.

Whereas MFL is a SEBI registered Stock Broker & Depository Participant and is providing stock broking and depository participant services to their registered clients. Whereas MFL has the following Principal account /Clearing Member account / Early pay-in / Pool / Margin Pledge accounts /CMBP IDs to receive securities from the clients:

1201910000000093	BSE Principal CDSL	12090300 00000012	CDSL Client Securities Margin Pledge
1201910000000171	NSE Pool CDSL	12090300 00000027	CDSL Client Securities Margin Pledge
IN666909	BSE Pool NSDL	1100001100014914	NSE Early Payin
IN520567	NSE Pool NSDL	1100001000013363	BSE Early Payin
1201910100000412	BSE Pool CDSL	1201910000857777	Client securities Margin Funding
1201910100000372	NSE Pool	IN565576	NSDL NSE MF Redemption
IN620031	NSDL BSE MF Redemption		

Whereas, the Clients are desirous of availing various broking and depository participant services offered by MFL and for the purpose of facilitating the transactions and services in broking and/or depository account in a seamless manner, the Client(s) authorise MFL to execute instructions and perform severally the following acts by accessing the beneficial owner account(s) of Client(s):

S. No.	Purpose	Signature of Client
1.	Transfer of securities held in the beneficial owner accounts of the client towards Stock Exchange related deliveries / settlement obligations arising out of trades executed by clients on the Stock Exchange through the same stock broker	(7)  Signature of 1st / Sole Holder
		(4)  Signature of 2nd Holder
		(4)  Signature of 3rd Holder
2.	Pledging / re-pledging of securities in favour of trading member (TM) / clearing member (CM) for the purpose of meeting margin requirements of the clients in connection with the trades executed by the clients on the Stock Exchange.	(8)  Signature of 1st / Sole Holder
		(5)  Signature of 2nd Holder
		(5)  Signature of 3rd Holder
3.	Mutual Fund transactions being executed on Stock Exchange order entry platforms.	(9)  Signature of 1st / Sole Holder
		(6)  Signature of 2nd Holder
		(6)  Signature of 3rd Holder
4.	Tendering shares in open offers through Stock Exchange platforms.	(10)  Signature of 1st / Sole Holder
		(7)  Signature of 2nd Holder
		(7)  Signature of 3rd Holder

**This DDPI document is made on the date and place mentioned hereunder:**

Client Name			
Demat DP ID & Client ID		Trading Code	
Date	/ /20	Place	

**Signatures of all major co-parceners are required**

**For HUF Only (Mandatory)**

	Name of the major co-parceners	Signature
1		
2		
3		
4		
5		

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**AUTHORISATION WHEN A CLIENT WANTS TO MAINTAIN A RUNNING ACCOUNT**  
(As per SEBI Guidelines vide circular MIRSD/ SE /Cir-19/2009 Dt. December 3, 2009)

I/We confirm that I/We am/are desirous of regularly dealing in CM, F&O, CDS and Commodity segments of the stock exchange(s). I/We request you to maintain the account for funds, with you on a running account basis. I/we also request you to consider the balances in my/our running funds account for the purpose of margins/any other of my/our obligations due to you. I/We understand and agree that no interest will be payable to me/us on the amounts so retained by you.

I/We agree and empower/authorize you

- To act in your discretion of merging balances kept under various accounts held with the you, such as CM Trading Account, F&O Trading Account, Currency Trading Account, Commodity Trading Account, Online IPO / MF Account and MFSS etc., to nullify the debit in any of my/our other account held with you without taking any further instructions from me/us;
- To debit my/our trading account towards depository charges payable by me/us to the depository participant and make onward payment to the depository participant upon receipt of intimation from the depository participant;

I/We have the liberty to revoke this authorization at any time in writing with prospective effect. While settling the account you will be sending me/us a 'statement of account', containing an extract from the client ledger for funds. The statement shall also explain the retention of funds/stocks. Such periodic settlement of the running account shall not be necessary when (a) I start availing margin trading facility as per SEBI circulars; or (b) The margin provided by me to you is in the form of Bank Guarantee (BG)/Fixed Deposit Receipt (FDRs).

On actual settlement date you may retain the requisite funds towards such obligation along with funds required to meet margin obligations in all the segments across exchanges as permissible within regulatory provisions, calculated in the manner specified by respective Exchanges.


I will bring any discrepancy or dispute arising from the Statement of account so issued by you or the settlement made by you to your notice preferably within 7 working days from the date of receipt of funds / stocks or statement as the case may be.

I/We understand that, unless otherwise required to meet my obligations for margin or on settlement you shall transfer the funds/stocks lying with you in credit of my/our account within one working day and those lying with the Clearing Member or Clearing Corporation within three working days of my request for transfer.

My/Our preference for actual settlement of funds and stocks is at least:

☐ Once in a Calendar Quarter ☐ Once in a Calendar Month

**Please score out whatever not accepted/ not agreed with.**

(11)   
Signature of Client

Date : 

D	D	M	M	2	0	Y	Y
---	---	---	---	---	---	---	---

**SANCTION OF TRADING LIMIT ON THE SECURITY OF COLLATERALS**

I/we wish to avail and enjoy from time to time trading limits against security of my/our shares and securities in my/our Demat Account(s) with your DP. I/we understand that the limit to be sanctioned to me/us will be based on the value of the securities after hair-cut as applicable from time to time and will be in the sole discretion of MFL.

I/we undertake not to withdraw or otherwise dispose off any of the securities on which limit is granted and you shall be fully entitled to ignore or reject my/our debit/payment instructions in whole or in part so as to first provide for the security cover to my/our trades allowed by you. You shall be fully authorized to adjust any sale proceeds of securities in my/our trading account to first reduce the limit before returning to me/us.

All the dues in the trading account including those in respect of trades utilizing the limits granted to me/us shall be my/our liability and you shall be further entitled to exercise the Power of Attorney separately granted to you with all the powers therein, in respect of my DPA/c and Bank A/c in relation to my/our trading account, for the purpose of pay-in obligations and/or to liquidate debit balance and/or to meet margin or losses in respect of the trades in the said trading account.

I/We declare that the security shall be a continuing security and will be operative even though limit is utilized in part or not utilized or nothing or part is due in the trading account, unless on my/our request and in view of the overall position of my/our obligations and funds and other security, if any, the limit is reduced or the securities are released for the purposes of limit.

Signature of Client

(12) 

## AUTHORITY LETTER

With respect to the client - member relationship with you, we authorize you to do the following:

- 1) **Adjustment of account between exchanges and segments** : I/we hereby inform you that I have executed/intend to execute member-client relationship with you for trading on various Exchanges & segments. I/We request you to transfer, make adjustments and/or set off a part or whole of the stocks placed as margin and/or any surplus funds in any of the accounts maintained with you against the outstanding dues payable if any, by me/us to any of my/our account(s) maintained with you. You will have lien on the credit balance in any of my/our account for meeting the debit or obligations in progress in any other of my/our account. Any entries passed by you in accordance with this authorization will be binding on me/us.
- 2) **Authorization to debit Demat Account operating charges** : I/We opened/ have a Beneficiary account with SMC Global Securities Ltd. and I/we have a trading account with you for investment and trading purpose. It will be very difficult for me/us to issue separate cheques against your depository bills. Hence, I authorize you to debit the trading account for the debit charges payable to SMC Global Securities Ltd. Depository Participant for providing depository services. Any such sum debited to my/our account shall be binding on me/us.
- 3) **Authorization For Communication Of Financial Products** : I/We have opened an account with you and am/are interested in knowing about other financial products. I/We authorize you, your group companies and associates to keep me/us informed with any financial product which MFL, its group companies and associates presently issue, deal in, or distribute or may, from time to time, launch, issue, deal in or distribute; through E-mail, SMS, telephone, print media or otherwise. This is without legal obligation on you, your group companies and associates to so inform and you or they may, in their discretion, discontinue sending such information.
- 4) **Authorization for verification of information from independent agency(ies)** : I/We, do hereby certify that the information provided by me/us in this account opening form is true and correct in all respects and MFL is entitled to verify this directly or through any third party agent. I/We further acknowledge the MFL's right to seek any information from any other source in this regard. I/We do understand that all the information will form the basis of any facility that MFL may decide to grant me/us at its sole discretion. I/We consent and authorize MFL to share or generate subsequently any report through CIBIL or authorized agency/bureau.
- 5) **Authorization for not Providing Confirmation Slips** : I / We authorize you not to provide me / us Order Confirmation / Modification / Cancellation Slips and Trade Confirmation Slips to avoid unnecessary paper work. I / We shall get the required details from contract notes issued by you.

Please score out whatever not accepted/ not agreed with.

Signature of Client

(13) 

## CONSENT FOR RECEIVING TRADE ALERT THROUGH SMS AND / OR E-MAIL

I/We am/are aware that Exchanges provides SMS/email alerts to the clients of its member for trades executed on its platform. I/We hereby provide and confirm my/our mobile number and/or email address as stated in KYC form as updated from time to time for the purpose of receipt of SMS/email alerts.

- ☐ I/We want to receive transaction alerts in SMS as well as Email
- ☐ I/We want to receive transaction alerts only in SMS
- ☐ I/We want to receive transaction alerts only in Email

I/We agree to the terms and condition specified by the Exchange vide circular No. MCX/T&S/165/2012 dated April 26, 2012 and circulars/ clarifications issued by Exchange from time to time in this regard. I/We are/am also aware that this is an additional facility provided by the exchange and I/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.

Signature of Client

(14) 



## AUTHORISATION TO SEND CONTRACT NOTE, STATEMENT OF FUNDS & SECURITIES ETC. ELECTRONICALLY

I/we authorise you to issue the contract notes, statement of funds & stocks, circulars, amendments, Client Registration Documents and such other documents in electronic mode in lieu of physical mode on my E-mail ID as given in KYC form and updated from time to time.

Any change in the E-mail ID shall be communicated by me / us in writing to your customer care department or through secured login available on your website.

Further, to my /our authority to you to issue Contract Notes in digital format I/we authorise you not to provide me/us Order Confirmation / Modification / Cancellation Slips and Trade Confirmation Slips to avoid unnecessary paper work. I/We shall get the required details from the Contract Notes issued to us.

I/We authorize you to send periodic statements of funds and stocks & margin statement etc. in digital format at my Email address unless I/We request you in writing to send them in paper form.

I/We hereby acknowledge that all the documents as send above by MFL electronically will be considered as having delivered to me once the e-mail leaves the MFL e-mail server unless the same is rejected by client e-mail server and bounced mail notification is not received by MFL. I/We further agree that in the absence of communication from my/our end regarding non-receipt of documents through e-mail, or notification of any discrepancy within 2 days from the date of issuance of digital contract note through e-mail, MFL may construe that there is a deemed acknowledgement of the document(s) send to client electronically.

Signature of Client

(15) 

## INTRADAY / HIGH MULTIPLIER FACILITY

I/We are registered / registering with you as a 'Client' for availing your services and have/are executing various documents such as KYC (Know Your Client Form) etc. which establish the relationship between us and determine the inter se rights and liabilities between you and me/us.

I/We desire to avail the Intraday/High Multiplier Facility from you. I/We agree that the Facility availed by me/us will always be subject to KYC Documents executed by me/us, which terms and conditions shall always be read as part and parcel of this application and its terms and conditions as specified hereunder.

### TERMS AND CONDITIONS

- The details of the Facility as amended from time to time are / will be available on web site: [www.stoxkart.com](http://www.stoxkart.com). I/We agree that MFL may impose additional terms other than those specified herein and/or change the existing terms of Facilities and/or withdraw the same (or the Facility) for one or more Clients without prior notice and for this no claim shall lie against MFL.
- The Facility may be allowed only for selective contracts as displayed on the website.
- In Intraday/High Multiplier Facility, the Client will be allowed leverage for intra-day trading on available margin/security/collateral. The leverage available shall be liable to change as per MFL's risk management policy.
- The Client can be put under square off mode for the day if once his MTM loss reaches or crosses stipulated margin percentage of available margin and all positions of Clients are liable to be automatically squared off at once even if it happens before Auto Square off Time (as defined by MFL). MFL may prescribe / change stipulated margin percentage depending upon exchanges / regulatory requirements and/or changes in the market conditions etc.
- Client has the sole responsibility to monitor his positions throughout the day and take necessary/ appropriate actions, for which responsibility cannot be transferred to MFL. All open positions of Client, not squared off by Client prior to designated time will be taken control off by trading system. This designated time shall generally be during the last hour of the trading hour(s) on the exchange. After taking over control trading system may attempt for Automatic Square off at market rates. This shall be done by first cancelling all unexecuted pending orders and thereafter square off the executed orders by putting counter orders at market rate. The time upon which this square off attempt may be started by the trading system shall be the "Auto Square off Time". However there is no surety that square off by trading system will be successful partially/fully. This can happen due to various factors such as market volatility or connectivity related issues etc. Therefore Client should not leave square off of open positions on the trading system but to square off open positions by their own efforts.

### DECLARATION

I/We hereby declare that the decision to register / enroll under the Intraday/High Multiplier Facility and for making all trades thereby is/ shall be entirely mine/ours and I/we have neither been given nor have been in any way influenced by you/your officers with any financial or other advice regarding the suitability or profitability of availing the Intraday/High Multiplier Facility as stated above or making any trades thereby. I/We may suffer losses on account of square off/non-square off by MFL within or at the end of the day and I agree to bear such losses without protest or claim against MFL.

I/We have read and accepted all terms and conditions specified herein above including those in paragraphs 1 to 5, their sub-paragraphs above and further declare that by clicking on submit button I / we agree to be bound by all of them.

Signature of Client

(16) 

## ADDITIONAL RIGHTS & OBLIGATIONS (COMMODITY)

1. The Member may set off outstanding in any of the Client's accounts against credits available or arising in any other accounts maintained with the Member irrespective of the fact that such credits in the accounts may pertain to transactions in any segment of the Exchange and/or against the value of cash margin or collateral shares provided to the Member by the Client.
2. The Member may keep all the securities / commodities which the Client may give to the Member in margin including the payout of commodities received, to use the commodities for meeting margin / other obligation in the exchanges in whatever manner which may include pledging of shares in favour of bank and / or taking loan against the same for meeting margin/ pay - in obligation on Client's behalf or for giving the same as margin to the Exchange.
3. Unless otherwise instructed the Member may retain Commodities in its Demat account for Client's margin/future obligations at the Exchanges.
4. Where the Client has relationship with the Member on more than one Commodity Exchange the Member will treat the relationship in all the commodity exchanges as co-extensive and may make transfer, make adjustments and/or set off a part or whole of the securities / Commodities placed as margin and/or any surplus funds in any of the account of the Client for any of the commodities exchanges against the outstanding dues payable, if any, by the Client in any of his account(s) maintained with Member. The Member shall have right of lien on the credit balance in any of account of the Client for dues against any other account of the Client. Any entries passed by the Member in accordance with this provision shall be binding on the Client.
5. Unless otherwise instructed in writing the Member may consider Client's telephonic instructions for order placing/order modification/order cancellation as a written instruction and give to the Client all the confirmation on telephone.
6. Trading of Commodities is in Electronic Mode, based on VSAT, leased line, ISDN, Modem and VPN, combination of technologies and computer systems to place and route orders. The Client understands that there exists a possibility of communication failure or system problems or slow or delayed response from system or trading halt, of any such other problem/glitch whereby not being able to establish access to the trading system/ network, which may be beyond your control and may result in delay in processing or note processing buy or sell Orders either in part or in full. The Client shall bear all consequences of such problems/ glitch and and shall not hold the Member responsible for it.
7. The Client confirms he will never sublet the trading terminal on any term of connectivity, from my place to any other place without the Member's prior written approval.
8. The Client agrees that if he fails to meet his funds pay-in obligation in respect of any one or more commodities purchased by him before the scheduled pay-in date, the Member shall be at liberty to sell the commodities received in pay-out, in proportion to the amount not received, after taking into account any amount lying to the Client's credit, by selling equivalent commodities at any time after the scheduled Pay-in time on the Exchange. If the Member does not sell the commodities within five trading days after the date of Pay-in for any reason whatsoever, such commodities shall be deemed to have been closed out at closing price declared by the exchange for the fifth trading day. The Client agrees that the loss, if any, on account of the close out shall be to his account.
9. The Client further agrees that if he fails to deliver any one or more commodities to the Member's pool account in respect of the commodities sold the Client before the pay-in date notified by the Exchange from time to time, such undischarged obligation(s) in relation to delivering any one or more commodities shall be deemed to have been closed out at the auction price or closing price, as may be debited to him in respect of the commodity for the respective settlement, to the extent traceable to him on his failure to deliver; otherwise the closing price on the date of pay-out in respect of the relevant commodities, declared by the Exchange. The Client acknowledges that the loss, if any, on account of the close out shall be debited to his account. The Client further agrees that if for any reason, schedule of pay-out is modified, the aforesaid shall be made applicable reckoning the actual date of pay-in and /or pay-out, as the case may be.
10. The Client agrees that if he fails to meet his funds pay-in obligation in respect of any one or more contracts purchased by him before the scheduled pay-in date, the Member shall be at liberty to square off any open position in the Client's account in proportion to the amount not received, after taking into account any amount lying to his credit, at any time after the scheduled Pay-in time on the Exchange. The Client agrees that the loss, if any, on account of the said squaring off shall be to the account of the Client. The Client acknowledges that the Member will make available the delivery against the Client's purchases only if there are no dues against the Client.

Any change in any of the above voluntary/non-mandatory clauses will have to be preceded by a notice of 15 days.

The Member and the Client understand that none of the above voluntary/non-mandatory clause is in contravention with the Rules/Business Rules/Notices/Circulars of Exchanges or SEBI. If any of the above clauses or part thereof is found to be or becomes in such contravention, it shall be of no effect to the extent of contravention.

Signature of Client

(17) 



## CONSENT FOR AVAILING MARGIN TRADING FACILITY (MTF)

I/We wish to avail the Margin Trading Facility (MTF) on the platform of National Stock Exchange of India Limited and BSE Limited as per the framework prescribed by SEBI vide its' circular No. CIR/MRD/DP/54/2017 dated Jun 13, 2017.

Further, I/We have read and understood "Rights and Obligation of Stock Brokers & Client for Margin Trading Facility (MTF)" as prescribed by NSE vide its Circular No. NSE/COMP/35260 dated June 30, 2017 and BSE vide its Circular No. 20170619-26 dated June 19, 2017.

I/We have read & understood the "Policies & Procedures for MTF" as specified by Moneywise Finvest Limited regarding terms and conditions of Margin Trading Facility, method of communication for confirmation of orders/trades, margin calls and calls for liquidation of collateral/security/positions etc and agreed to abide by the clauses mentioned therein all the times. Further, I/we will refer to MFL website from time to time for any updation w.r.t policies & procedures.

Signature of Client

(18) 

## MUTUAL FUND SERVICE SYSTEM FACILITY

I/We am/are registered as your client and have entered in the Trading Member and Client Relationship for the purpose of trading in the Capital Market segment of Bombay Stock Exchange Ltd./ National Stock Exchange of India Ltd. (Exchange).

I/We am/are interested in availing the BSE StAR MF/MFSS facility of the Exchange for the purpose of dealing in the units of Mutual Funds Schemes permitted to be dealt with on the BSE StAR MF/ MFSS of the Exchange.

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

I/We are willing to abide by the terms and conditions as mentioned in the Circular dated 24, November 2009 & 2, December, 2009 for NSE & BSE Respectively and as may be specified by the Exchanges from time to time in this regard.

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

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

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

### Details of terms & conditions for the Investor / Client for using New BSE StAR MF / MFSS facility

#### 1. Pre-requisites for becoming Investor / Client for the BSE StAR MF/MFSS facility

- 1.1. The client who is desirous of investing in units of mutual fund schemes through the New BSE StAR MF/MFSS.
- 1.2. The Client intends to execute his instruction for the subscription/redemption of units of Mutual Fund Schemes through the Participant of the New BSE StAR MF/MFSS.
- 1.3. The client has satisfied itself of the capacity of the Participant to deal in Mutual Fund units and wishes to execute its instruction through the Participant and the client shall from time to time continue to satisfy itself of such capability of the Participant before executing transacting through the Participant.
- 1.4. The Client has approached to the Participant with the application for availing the New BSE StAR MF/MFSS facility.
- 1.5. The client has submitted relevant KYC (Know Your Client) details to the Participants

#### 2. Terms and Conditions

- 2.1. The client shall be bound by circulars issued by BSE/NSEIL, Rules, Regulations and circulars issued there under by SEBI and relevant notifications of Government authorities as may be in force from time to time.
- 2.2. The client shall notify the Participant in writing if there is any change in the information in the 'client registration form' provided by the client to the Participant at the time registering as a client for participating in the New BSE StAR MF/MFSS or at any time thereafter.

- 2.3. The client shall submit to the Participant a completed application form in the manner prescribed format for the purpose of placing a subscription order with the Participant.
- 2.4. The client has read and understood the risks involved in investing in Mutual Fund Schemes.
- 2.5. The client shall be wholly responsible for all his investment decisions and instruction.
- 2.6. The client shall ensure continuous compliance with the requirements of the BSE, NSEIL, SEBI and AMFI.
- 2.7. The Client shall pay to the Participant fees and statutory levies as are prevailing from time to time and as they apply to the Client's account, transactions and to the services that Participant renders to the Client.
- 2.8. The client will furnish information to the Participant in writing, if any winding up petition or insolvency petition has been filed or any winding up or insolvency order or decree or award is passed against him or if any litigation which may have material bearing on his capacity has been filed against him.
- 2.9. In the event of non-performance of the obligation by the Participant, the client is not entitled to claim any compensation either from the Investor Protection Fund or from any fund of BSE or BOISL / NSEIL or NSCCL.
- 2.10. In case of any dispute between the Participants and the investors arising out of the BSE StAR MF Fund / MFSS facility, BSE and /or BOISL and NSEIL and / or NSCCL agrees to extend the necessary support for the speedy redressal of the disputes.

Signature of Client

(19) 

**MONEYWISE FINVEST LIMITED**

11/6B, Shanti Chamber, Pusa Road,  
New Delhi-110005

Dear Sir,

I, \_\_\_\_\_ a client with M/s. Moneywise Finvest Limited member of  
MCX Exchange undertake as follows:

I am aware that the Member has to provide physical contract note in respect of all the trades placed by me unless I myself want the same in the electronic form.

I am aware that the Member has to provide electronic contract note for my convenience on my request only.

Though the Member is required to deliver physical contract note, I find that it is inconvenient for me to receive physical contract notes. Therefore, I am voluntarily requesting for delivery of electronic contract note pertaining to all the trades carried out / ordered by me.

I have access to a computer and am a regular internet user, having sufficient knowledge of handling the email operations.

My email id is\* \_\_\_\_\_. This has been created by me and not by someone else.

I am aware that this declaration form should be in English or in any other Indian language known to me.

I am aware that non-receipt of bounced mail notification by the member shall amount to delivery of the contract note at the above e-mail ID.

[The above declaration and the guidelines on ECN given in the Annexure have been read and understood by me. I am aware of the risk involved in dispensing with the physical contract note, and do hereby take full responsibility for the same.]

(\* The email id must be written in Own handwriting of the client).

Name of Client : \_\_\_\_\_

PAN : \_\_\_\_\_

Unique Client Code : \_\_\_\_\_

Signature of Client (20) \_\_\_\_\_

Date : \_\_\_\_\_

Place : \_\_\_\_\_

For MFL use	
Verification of the client Signature done by	
Name	
Signature	_____
Date	

# FATCA, CRS & ULTIMATE BENEFICIAL OWNERSHIP (UBO) SELF CERTIFICATION FORM FOR NON-INDIVIDUALS

(Please consult your professional tax advisor for further guidance on FATCA & CRS classification)

FATCA & CRS Declaration			
Please tick the applicable tax resident declaration -			
1. Is "Entity" a tax resident of any country other than India <input type="checkbox"/> Yes <input type="checkbox"/> No (If yes, please provide country/ies in which the entity is a resident for tax purposes and the associated Tax ID number below.)			
Sr. No.	Country	Tax Identification Number*	Identification Type (TIN or Other*, please specify)
1.			
2.			
3.			
<small>* In case Tax Identification Number is not available, kindly provide its functional equivalent. In case TIN or its functional equivalent is not available, please provide Company Identification number or Global Entity Identification Number or GIIN, etc.</small>			
In case the Entity's Country of Incorporation / Tax residence is U.S. but Entity is not a Specified U.S. Person, mention Entity's exemption code here			

PART A (to be filled by Financial Institutions or Direct Reporting NFEs)	
1. We are a, Financial institution <input type="checkbox"/> (Refer Instruction 1 of Part C) or Direct reporting NFE <input type="checkbox"/> (Refer Instruction 3(vii) of Part C) (please tick as appropriate)	<b>GIIN</b> <span style="border: 1px solid black; display: inline-block; width: 300px; height: 1.2em; vertical-align: middle;"></span>  <b>Note:</b> If you do not have a GIIN but you are sponsored by another entity, please provide your sponsor's GIIN above and indicate your sponsor's name below  Name of sponsoring entity _____ _____  <input type="checkbox"/> <b>GIIN not available</b> (please tick as applicable)
	<input type="checkbox"/> <b>Applied for</b> <input type="checkbox"/> Not obtained – Non-participating FI <input type="checkbox"/> Not required to apply for - please specify 2 digits sub-category <span style="border: 1px solid black; display: inline-block; width: 40px; height: 1.2em; vertical-align: middle;"></span> (Refer Instruction 1 A of Part C)
PART B (please fill any one as appropriate "to be filled by NFEs other than Direct Reporting NFEs")	
1. Is the Entity a publicly traded company (that is, a company whose shares are regularly traded on an established securities market) (Refer Instruction 2a of Part C)	Yes <input type="checkbox"/> (If yes, please specify any one stock exchange on which the stock is regularly traded) Name of stock exchange _____
2. Is the Entity a related entity of a publicly traded company (a company whose shares are regularly traded on an established securities market) (Refer Instruction 2b of Part C)	Yes <input type="checkbox"/> (If yes, please specify name of the listed company and one stock exchange on which the stock is regularly traded) Name of listed company _____ Nature of relation: <input type="checkbox"/> Subsidiary of the Listed Company or <input type="checkbox"/> Controlled by a Listed Company Name of stock exchange _____
3. Is the Entity an active NFE (Refer Instruction 2c of Part C)	Yes <input type="checkbox"/> Nature of Business _____ Please specify the sub-category of Active NFE <input type="checkbox"/> (Mention code – refer instruction 2c of Part C)
4. Is the Entity a passive NFE (Refer Instruction 3(ii) of Part C)	Yes <input type="checkbox"/> Nature of Business _____

UBO Declaration (Mandatory for all entities except, a Publicly Traded Company or a related entity of Publicly Traded Company)	
<b>Category</b> (Please tick applicable category): <input type="checkbox"/> Unincorporated association / body of individuals <input type="checkbox"/> Others (please specify _____)	<input type="checkbox"/> Unlisted Company <input type="checkbox"/> Partnership Firm <input type="checkbox"/> Limited Liability Partnership Company <input type="checkbox"/> Public Charitable Trust <input type="checkbox"/> Religious Trust <input type="checkbox"/> Private Trust
Please list below the details of controlling person(s), confirming ALL countries of tax residency / permanent residency / citizenship and ALL Tax Identification Numbers for EACH controlling person(s). (Please attach additional sheets if necessary) Owner-documented FFI's should provide FFI Owner Reporting Statement and Auditor's Letter with required details (Refer 3(vi) of Part C)	

Details	UBO1	UBO2	UBO3
Name of UBO			
UBO Code (Refer Instruction 3(iv) (A) of Part (C))			
Country of Tax residency*			
PAN*			
Address	Zip <input type="text"/> State: <input type="text"/> Country: <input type="text"/>	Zip <input type="text"/> State: <input type="text"/> Country: <input type="text"/>	
Address Type	<input type="checkbox"/> Residence <input type="checkbox"/> Business <input type="checkbox"/> Registered Office	<input type="checkbox"/> Residence <input type="checkbox"/> Business <input type="checkbox"/> Registered Office	<input type="checkbox"/> Residence <input type="checkbox"/> Business <input type="checkbox"/> Registered Office
Tax ID <sup>§</sup>			
Tax ID Type			
City of Birth			
Country of Birth			
Occupation Type	<input type="checkbox"/> Service <input type="checkbox"/> Business <input type="checkbox"/> Others <input type="text"/>	<input type="checkbox"/> Service <input type="checkbox"/> Business <input type="checkbox"/> Others <input type="text"/>	<input type="checkbox"/> Service <input type="checkbox"/> Business <input type="checkbox"/> Others <input type="text"/>
Nationality			
Father's Name			
Gender	<input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Others	<input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Others	<input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Others
Date of Birth	DD/MM/YYYY	DD/MM/YYYY	DD/MM/YYYY
Percentage of Holding (%) <sup>§</sup>			

\* To include US, where controlling person is a US citizen or green card holder

#If UBO is KYC compliant, KYC proof to be enclosed. Else PAN or any other valid identity proof must be attached. Position / Designation like Director / Settlor of Trust / Protector of Trust to be specified wherever applicable.

%In case Tax Identification Number is not available, kindly provide functional equivalent

\$Attach valid documentary proof like Shareholding pattern duly self attested by Authorized Signatory / Company Secretary

### FATCA - CRS Terms and Conditions

The Central Board of Direct Taxes has notified Rules 114F to 114H, as part of the Income-tax Rules, 1962, which require Indian financial institutions to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all our unit holders. In relevant cases, information will have to be reported to tax authorities/ appointed agencies. Towards compliance, we may also be required to provide information to any institutions such as withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto.

Should there be any change in any information provided by you, please ensure you advise us promptly, i.e., within 30 days.

Please note that you may receive more than one request for information if you have multiple relationships with us or our group entities. Therefore, it is important that you respond to our request, even if you believe you have already supplied any previously requested information.

If you have any questions about your tax residency, please contact your tax advisor. If any controlling person of the entity is a US citizen or resident or green card holder, please include United States in the foreign country information field along with the US Tax Identification Number.

It is mandatory to supply a TIN or functional equivalent if the country in which you are tax resident issues such identifiers. If no TIN is yet available or has not yet been issued, please provide an explanation and attach this to the form.

#### Certification

I/We have read and understood the information requirements and the Terms and Conditions mentioned in this Form (read along with the FATCA & CRS Instructions) and hereby confirm that the information provided by me/us on this Form is true, correct and complete. I/We hereby agree and confirm to inform MFL for any modification to this information promptly. I/We further agree to abide by the provisions of the Scheme related documents inter alia provisions on 'Foreign Account Tax Compliance Act (FATCA) and Common Reporting Standards (CRS) on Automatic Exchange of Information (AEOI)'.

	First Authorised Signatory	Second Authorised Signatory	Third Authorised Signatory
Designation			
Signature	(21)	(8)	(8)

## DEMAT ACCOUNT OPENING FORM - CDSL

### SMC Global Securities Limited

9B, Netaji Subhash Marg, Daryaganj, New Delhi – 110 002

DPID - 12019100 SEBI Registration - IN-DP-130-2015

### TYPE OF ACCOUNT (Please ✓ whichever is applicable)

STATUS	SUB-STATUS			
<input type="checkbox"/> Individual	<input type="checkbox"/> Individual Resident	<input type="checkbox"/> Individual HUF / AOP	<input type="checkbox"/> Minor	<input type="checkbox"/> Other <small>(Please Specify)</small>
<input type="checkbox"/> Foreign National	<input type="checkbox"/> Foreign National <input type="checkbox"/> Foreign National - Depository Receipts			
<input type="checkbox"/> Non - Individual	<input type="checkbox"/> Body Corporate	<input type="checkbox"/> Trust	<input type="checkbox"/> OCB	<input type="checkbox"/> Bank <input type="checkbox"/> Other <small>(Please Specify)</small> <span style="float: right;">To be filled by the DP</span>

In case of Sole Proprietor / Partnership Firm / Unregistered Trust, Demat account should be opened in the name of Proprietor / Partners / Trustees.

### ACCOUNT HOLDERS DETAILS

Name of sole/1st Holder (Mr. / Ms. / M/s.) :  PAN :

Name of 2nd Holder (Mr. / Ms. / M/s.) :  PAN :

Name of 3rd Holder (Mr. / Ms. / M/s.) :  PAN :

Provide KYC Application Form for all Joint Holders (Download additional KYC form from [www.smctradeonline.com/download.aspx](http://www.smctradeonline.com/download.aspx))

Name\* :

\*Name of the Sole Proprietor / Partnership Firm / Unregistered Trust should be mentioned above.

Nationality : ☐ Indian ☐ Other (Please Specify)

### DETAILS OF GUARDIAN

In case the account holder is minor

Name of Guardian (Mr. / Mrs / Ms.) :

Relationship :  PAN :  P

### BANK ACCOUNT DETAILS

(Through which transactions will generally be routed)

Bank Name :

Account No. :  Branch :

Address :

11 Digit RTGS / NEFT / IFS Code :  0  9 Digit MICR Code :

Account Type : ☐ Savings ☐ Current ☐ OTHERS :  (Please Specify)

Pay-Out Option : ☐ As Per Group ☐ Cheque ☐ Online Transfer / NEFT / RTGS

☐ Bank/MICR/IFSC proof submitted : ☐ Cancelled Cheque (with **Client Name** & A/c No. **pre-printed**)

☐ Bank Passbook\* (If hand written, then with stamp of Bank) ☐ Bank Verification Letter\* (with Rubber Stamp & Sign of Bank Manager)

☐ Bank Statement\* (Either on Bank Stationary or with rubber stamp & sign of Bank Manager)

\*Documents should not be more than 3 months old

### ADDITIONAL DETAILS

Account statement requirement ☐ As per SEBI Regulation ☐ Monthly ☐ Fortnightly ☐ Weekly ☐ Daily

I/We instruct the DP to receive each and every credit in my / our account ☒ Yes ☐ No

I/We wish to receive dividend/interest directly into my/our Bank A/c through ECS  
(If not marked, the default option would be 'Yes'. ECS is mandatory for locations notified by SEBI from time to time.) ☐ Yes ☐ No

I/We request you to send Electronic Transaction-Cum-Holding Statement through E-mail ☐ Yes ☐ No

Please mention E-mail ID in KYC form (Page A1-Individual / A3-Non-Individual)

SMS Alert Facility on Mobile Number as given in KYC Form ☐ Yes ☐ No

Refer to T&C given in Annexure 'CDSL SMS Alert facility' on our website under download section.  
(Mandatory, If you have given PoA. If POA is not granted and you do not wish to avail of this facility, cancel this option)

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, default option will be 'No')

☐ Yes

☐ No

I/We would like to share the E-mail ID with the RTA.

☐ Yes

☐ No

I/We would like to receive the annual report (If not marked, default option will be 'Physical')

☐ Physical

☐ Electronic

☐ Both

Mode of Operation

☐ Jointly

☐ Any of the holders or survivors

To register for easi, please visit website [www.cdslindia.com](http://www.cdslindia.com) [easi allows a BO to view his ISIN balances, transactions and value of the portfolio online.]

#### Option for DIS Booklet

☐ **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 Moneywise Finvest Limited (name of the attorney / Clearing Member / PMS manager) for executing delivery instructions for setting stock exchange trades [settlement related transactions] effected through such Clearing Member / by PMS manager.

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 Moneywise Finvest Limited (name of the attorney / Clearing Member / PMS manager) for executing delivery instructions for setting stock exchange trades [settlement related transactions] effected through such Clearing Member / by PMS manager. However, the Delivery Instruction Slip (DIS) booklet should be issued to me / us immediately on my / our request at any later date.

### DECLARATION

I/We have received and read the Rights & 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. I / We request to open a Depository Account in my / our name as per the above details.

CLIENT SIGNATURE			
	First / Sole Holder	Second Holder	Third Holder
Sign of Client	(22)	(9)	(9)
Date :	<div> <div>D</div> <div>D</div> <div>M</div> <div>M</div> <div>2</div> <div>0</div> <div>Y</div> <div>Y</div> </div>		
Place :			

#### Charges for Depository Services

Annual Maintenance Charges (Individual)	Rs. 300/-
Annual Maintenance Charges (Non-Individual)	Rs. 1000/-
Transaction Charges (Market)	Rs. 10/- per transaction plus Depository Charges Rs. 5/-
Transaction Charges (Off market/Inter depository)	0.03% or Rs. 25/- whichever is higher
Pledge (Creation/closer/Confirmation/Invocation)	Rs. 20/- per transaction plus Depository Charges at actual
Margin Pledge Charges	Rs. 30/- per transaction
Dematerialisation Charges	Rs. 150/- per certificate
Rematerialisation Charges	Rs. 150/- per certificate plus depository charges at actual
Repurchase/Redemption Charges	Rs. 25/- per transaction plus depository charges at actual
Demat Rejection charges	Rs. 35/- per certificate
Securities Lending & Borrowing Charges	Rs. 25/- per transaction plus depository charges
Failed / Rejected Transaction Charges	Rs. 50/- per transaction
Adhoc / Non-periodic statement charges	Rs. 50/- per request plus courier charges at actual. Rs. 500/- for foreign address
DIS Booklet Charges	Rs. 50/- (for 5 Leaf Booklet)
Modification Charges	Rs. 50/- per modification
Cheque Bounce Charges	At actual

**Note:** 1.GST will be levied separately as applicable from time to time. 2.The Company reserves the right to review charges after one year with sufficient prior notice. 3.AMC for Basic Service Demat Account (BSDA) eligible clients: Value of Holdings in the Demat A/c Up to Rs. 4 Lakhs – AMC Nil, Value of Holdings in the Demat A/c More than Rs. 4 lakhs but up to Rs. 10 lakhs - AMC Rs 100, Value of Holdings in the Demat A/c More than Rs. 10 lakhs - Regular AMC will be levied.

I/We have read the above given Tariff Sheet and agree to pay the same.

CLIENT SIGNATURE			
	First / Sole Holder	Second Holder	Third Holder
Sign of Client	(23)	(10)	(10)



**NOMINATION FORM**
**FOR INDIVIDUAL ONLY**
**Nomination Details**

I/We wish to make a nomination. [As per details given below] I/We wish to make a nomination and do hereby nominate the following person(s) who shall receive all the assets held in my / our account in the event of my / our death.

Nomination can be made upto three nominees in the account.		Details of 1 <sup>st</sup> Nominee	Details of 2 <sup>nd</sup> Nominee	Details of 3 <sup>rd</sup> Nominee
1	Name of the nominee(s) (Mr./Ms.)			
2	Share of each Nominee Equally <input type="checkbox"/> [If not equally, specify %]	%	%	%
Any odd lot after division shall be transferred to the first nominee mentioned in the form.				
3	Relationship With the Applicant (If Any)			
4	Address of Nominee(s) City / Place: State & Country: PIN Code			
5	Mobile/Telephone No. of nominee(s)			
6	Email ID of nominee(s)			
7	Nominee Identification details – [Please tick any one of following and provide details of same] <input type="checkbox"/> Photograph & Signature <input type="checkbox"/> PAN <input type="checkbox"/> Aadhaar <input type="checkbox"/> Saving Bank account no. <input type="checkbox"/> Proof of Identity <input type="checkbox"/> Demat Account ID			
Sr. Nos. 8-14 should be filled only if nominee(s) is a minor:				
8	Date of Birth (in case of minor nominee(s))			
9	Name of Guardian (Mr./Ms.) {in case of minor nominee(s)}			
10	Address of Guardian(s) City / Place: State & Country: PIN Code			
11	Mobile/Telephone no. of Guardian			
12	Email ID of Guardian			
13	Relationship of Guardian with nominee			
14	Guardian Identification details – [Please tick any one of following and provide details of same] <input type="checkbox"/> Photograph & Signature <input type="checkbox"/> PAN <input type="checkbox"/> Aadhaar <input type="checkbox"/> Saving Bank account no. <input type="checkbox"/> Proof of Identity <input type="checkbox"/> Demat Account ID			

**CLIENT SIGNATURE \***

	First / Sole Holder	Second Holder	Third Holder
Sign of Client	(24)	(11)	(11)
Date :	<div> <div>D</div> <div>D</div> <div>M</div> <div>M</div> <div>2</div> <div>0</div> <div>Y</div> <div>Y</div> </div> Place :		

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

**DECLARATION FORM FOR OPTING OUT OF NOMINATION**
**FOR INDIVIDUAL ONLY**

I / We hereby confirm that I / We do not wish to appoint any nominee(s) in my / our trading / demat account and understand the issues involved in non-appointment of nominee(s) and further are aware that in case of death of all the account holder(s), my / our legal heirs would need to submit all the requisite documents / information for claiming of assets held in my / our trading / demat account, which may also include documents issued by Court or other such competent authority, based on the value of assets held in the trading / demat account.




NAME AND SIGNATURE OF HOLDER(S)*			
	First / Sole Holder	Second Holder	Third Holder
Name			
Sign of Client	(25)	(12)	(12)
Date :	<div> <div>D</div> <div>D</div> <div>M</div> <div>M</div> <div>2</div> <div>0</div> <div>Y</div> <div>Y</div> </div> Place :		

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

**DECLARATION FOR PROVIDING SMS/E-MAIL ALERTS AND OTHER REPORTS ON RELATIVE EMAIL/MOBILE**

I hereby declare that the Mobile Number and/or Email ID given in the account opening form are of my relative. He / She already has a account with Moneywise Finvest Limited and/or SMC Global Securities Limited under the below mentioned PAN or UCC.

"I request you to please accept his/her mobile number and/or E-mail ID for the purpose of sending SMS/Email alerts/ ECN and/or any other reports by the Stock Exchange/Depository/SMC/MFL to me."

	First / Sole Holder	Second Holder	Third Holder
Relationship with the person whose Mobile /E-mail Id is provided	<input type="checkbox"/> Spouse <input type="checkbox"/> Dependent parent <input type="checkbox"/> Dependent child <input type="checkbox"/> Karta/Authorized Signatory	<input type="checkbox"/> Spouse <input type="checkbox"/> Dependent parent <input type="checkbox"/> Dependent child <input type="checkbox"/> Karta/Authorized Signatory	<input type="checkbox"/> Spouse <input type="checkbox"/> Dependent parent <input type="checkbox"/> Dependent child <input type="checkbox"/> Karta/Authorized Signatory
PAN/UCC/Demat of relative			
Signature of Client			

**DECLARATION FOR NAME MISMATCH**  
(To be filled if the name on documents is different)

This is to bring to your notice that my name is spelt differently in my Identity proof, Address proof and Bank proof. Please find below the names as spelt in respective proofs:

Name as per PAN CARD \_\_\_\_\_

Name as per Address Proof \_\_\_\_\_

Name as per Bank Proof \_\_\_\_\_

I hereby confirm that all the said names belong to me. I hereby state and confirm that what is stated above is true and correct information.

I agree to indemnify and keep MFL indemnified at all times from and against all costs, charges, damages, penalties (including reasonable attorney fees) suffered and/or incurred by MFL for any act done or omitted to be done on the above declaration.

  
Signature of Client

**DECLARATION FOR SIGNATURE MISMATCH**  
(To be filled if client's signature is mismatched from PAN Card and Bank)

This is to bring into your notice that my signature on PAN Card / Bank and account opening form are as follows:

Signature as per Bank

Signature as per Account  
Opening Form

Signature as per PAN Card

I hereby confirm that all the above signatures are mine. I hereby state and confirm that what is stated above is true and correct information.

I agree to indemnify and keep MFL indemnified at all times from and against all costs, charges, damages, penalties (including reasonable attorney fees) suffered and/or incurred by MFL for any act done or omitted to be done on the above declaration.

Name of the Applicant : \_\_\_\_\_



UMRN<sup>1</sup>  Date<sup>2</sup>

(tick ✓)<sup>7</sup> Sponsor Bank Code<sup>3</sup>  Utility Code<sup>4</sup>

CREATE ☒ I/We hereby authorize<sup>5</sup>  to debit (tick ✓)<sup>6</sup>

MODIFY ☐ Bank Account Number<sup>8</sup>

CANCEL ☐ With Bank<sup>9</sup>  IFSC<sup>10</sup>  or MICR<sup>11</sup>

an amount of Rupees<sup>12</sup>  (Name of Customers Bank)<sup>13</sup> ₹

14 FREQUENCY ☐ Mthly ☐ Qtly ☐ H-Yrly ☐ Yrly ☒ as & when presented 15 DEBIT TYPE ☐ Fixed Amount ☒ Maximum Amount

Reference-1<sup>16</sup>  Phone No<sup>18</sup>

Reference-2<sup>17</sup>  Email ID<sup>19</sup>

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

20 PERIOD From  To  Or ☒ Until Cancelled

(26)  Signature of the account holder (13) ☒ Signature of the account holder (13) ☒ Signature of the account holder

Name of the account holder Name of the account holder Name of the account holder

This is to confirm that the declaration has been carefully read, understood & made by me/us. I am authorizing the User entity/Corporate to debit my account, based on the instructions as agreed and signed by me.  
I have understood that I am authorized to cancel/amend this mandate by appropriately communicating the cancellation/amendment request to the User entity/corporate or the bank where I have authorized debit.

MANDATE INSTRUCTION (Refer Instruction over leaf before filling)

UMRN<sup>1</sup>  Date<sup>2</sup>

(tick ✓)<sup>7</sup> Sponsor Bank Code<sup>3</sup>  Utility Code<sup>4</sup>

CREATE ☒ I/We hereby authorize<sup>5</sup>  to debit (tick ✓)<sup>6</sup>

MODIFY ☐ Bank Account Number<sup>8</sup>

CANCEL ☐ With Bank<sup>9</sup>  IFSC<sup>10</sup>  or MICR<sup>11</sup>

an amount of Rupees<sup>12</sup>  (Name of Customers Bank)<sup>13</sup> ₹

14 FREQUENCY ☐ Mthly ☐ Qtly ☐ H-Yrly ☐ Yrly ☒ as & when presented 15 DEBIT TYPE ☐ Fixed Amount ☒ Maximum Amount

Reference-1<sup>16</sup>  Phone No<sup>18</sup>

Reference-2<sup>17</sup>  Email ID<sup>19</sup>

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

20 PERIOD From  To  Or ☒ Until Cancelled

(27)  Signature of the account holder (14) ☒ Signature of the account holder (14) ☒ Signature of the account holder

Name of the account holder Name of the account holder Name of the account holder

This is to confirm that the declaration has been carefully read, understood & made by me/us. I am authorizing the User entity/Corporate to debit my account, based on the instructions as agreed and signed by me.  
I have understood that I am authorized to cancel/amend this mandate by appropriately communicating the cancellation/amendment request to the User entity/corporate or the bank where I have authorized debit.

MANDATE INSTRUCTION (Refer Instruction over leaf before filling)

**NACH/ECS/AUTO DEBIT  
MANDATE INSTRUCTION FORM**

UMRN<sup>1</sup>  Date<sup>2</sup>

Utility Code<sup>3</sup>  4 ☒ Create ☐ Modify ☐ Cancel

Sponsor Bank Code<sup>5</sup>  I/We hereby authorize<sup>6</sup>  ICCL

to debit (tick ✓)<sup>7</sup>  Bank a/c number<sup>8</sup>

with Bank<sup>9</sup>  IFSC/MICR<sup>10</sup>

an amount of Rupees<sup>11</sup>  ₹

DEBIT TYPE<sup>13</sup> ☐ Fixed Amount ☒ Maximum Amount FREQUENCY<sup>14</sup> ☐ Monthly ☐ Quarterly ☐ Half Yearly ☐ Yearly ☒ As & when presented

Reference 1<sup>15</sup>  Reference 2<sup>16</sup>

1) I agree for the debit of mandate processing charges by the bank whom I am authorizing to debit my account as per latest schedule of charges of the bank. 2) This is to confirm that the declaration has been carefully read, understood & made by me/us. I am authorizing the user entity/ Corporate to debit my account, based on the instructions as agreed and signed by me. 3) I have understood that I am authorised to cancel/amend this mandate by appropriately communicating the cancellation / amendment request to the User entity / Corporate or the bank where I have authorized the debit.

From<sup>17</sup>

To

Maximum period of validity of this mandate is 40 years only

Maximum period of validity of this  
mandate is 40 years only

(28)  Signature of the account holder (15) ☒ Signature of the account holder (15) ☒ Signature of the account holder

Phone No.:<sup>18</sup>  1. Name of the account holder 2. Name of the account holder 3. Name of the account holder

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Instructions to fill Mandate:

---

- |   |  |
|---|--|
| 1. UMRN-To be left blank  | 12. Amount in words  |
| 2. Date in DD/MM/YYYY format  | 13. Amount in figures  |
| 3. Sponsor Bank IFSC code - YES80000001 - already printed   | 14. Frequency at which the debit should happen   |
| 4. Utility Code: Unique code of the entity to whom mandate is being given - To be provided by the entity. | 15. Whether the amount is fixed or variable  |
| 5. Name of the entity to whom the mandate is being given  | 16. Reference-1 : Any details requested by the entity to whom mandate is being given   |
| 6. Account type - SB/CA/CC/SB-NRE/SB-NRO/OTHER  | 17. Reference - 2 : Any details requested by the entity to whom mandate is being given |
| 7. Tick - Select your appropriate Action  | 18. Your phone number  |
| a. Create - For New Mandate   | 19. Your email id  |
| b. Modify - For Changes/Amendment on existing mandate   | 20. Period for which the debit mandate is valid  |
| c. Cancel - For cancelling the existing registered Mandate  | a. Start date  |
| 8. Your Bank Account Number for debiting the amount   | b. End Date  |
| 9. Name of your bank and branch   | c. Or until cancelled  |
| 10. Your Bank branch IFSC code OR   | 21. Signatures of the account holder   |
| 11. Your Bank branch MICR code  | 22. Name of the account holder   |
- 

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Instructions to fill Mandate:

---

- |   |  |
|---|--|
| 1. UMRN-To be left blank  | 12. Amount in words  |
| 2. Date in DD/MM/YYYY format  | 13. Amount in figures  |
| 3. Sponsor Bank IFSC code - YES80000001 - already printed   | 14. Frequency at which the debit should happen   |
| 4. Utility Code: Unique code of the entity to whom mandate is being given - To be provided by the entity. | 15. Whether the amount is fixed or variable  |
| 5. Name of the entity to whom the mandate is being given  | 16. Reference-1 : Any details requested by the entity to whom mandate is being given   |
| 6. Account type - SB/CA/CC/SB-NRE/SB-NRO/OTHER  | 17. Reference - 2 : Any details requested by the entity to whom mandate is being given |
| 7. Tick - Select your appropriate Action  | 18. Your phone number  |
| a. Create - For New Mandate   | 19. Your email id  |
| b. Modify - For Changes/Amendment on existing mandate   | 20. Period for which the debit mandate is valid  |
| c. Cancel - For cancelling the existing registered Mandate  | a. Start date  |
| 8. Your Bank Account Number for debiting the amount   | b. End Date  |
| 9. Name of your bank and branch   | c. Or until cancelled  |
| 10. Your Bank branch IFSC code OR   | 21. Signatures of the account holder   |
| 11. Your Bank branch MICR code  | 22. Name of the account holder   |
- 

---

Instructions to fill Mandate:

---

- |   |  |
|---|--|
| 1. UMRN-To be left blank  | 11. Amount in words  |
| 2. Date in DD/MM/YYYY format  | 12. Amount in figures  |
| 3. Utility Code: Unique code of the entity to whom mandate is being given - To be provided by the entity. | 13. Whether the amount is fixed or variable  |
| 4. Tick - Select your appropriate Action  | 14. Frequency at which the debit should happen   |
| a. Create - For New Mandate   | 15. Reference-1 : Any details requested by the entity to whom mandate is being given   |
| b. Modify - For Changes/Amendment on existing mandate   | 16. Reference - 2 : Any details requested by the entity to whom mandate is being given |
| c. Cancel - For cancelling the existing registered Mandate  | 17. Period for which the debit mandate is valid  |
| 5. Sponsor Bank IFSC code - YES80000001 - already printed   | a. Start date  |
| 6. Name of the entity to whom the mandate is being given  | b. End Date  |
| 7. Account type - SB/CA/CC/SB-NRE/SB-NRO/OTHER  | c. Or until cancelled  |
| 8. Your Bank Account Number for debiting the amount   | 18. Your phone number  |
| 9. Name of your bank and branch   | 19. Signatures of the account holder   |
| 10. Your Bank branch IFSC Or MICR code  | 20. Name of the account holder   |
-

**FOR OFFICE USE ONLY**UCC : 

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.

**FOR & ON BEHALF OF MONEYWISE FINVEST LIMITED**Name : 

Signature :

Signature of the Authorised Signatory

Date : 

(Seal / Stamp of Moneywise Finvest Limited)

**FOR BRANCH PURPOSE ONLY**

	Name	Employee/BDR Code	Signature
Introducer / BDR			
Relationship Manager			
Dealer			

**BROKERAGE APPROVAL (if required)**Name of Approving Officer : Designation :  Branch / Location : Date : Signature of Branch Head /  
Zonal Head / Director**CHEQUE DETAILS**

	Towards	Amount	Cheque No.	Date	Bank Name and Branch
<input type="checkbox"/> Y <input type="checkbox"/> N	Account opening Fee (For Trading Account)				
<input type="checkbox"/> Y <input type="checkbox"/> N	Margin Amount				

<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	VERIFICATION CALL TO CLIENT		
CVL	NDML	DOTEX	CAMS	KARVY	Date	Time	Remarks
<input type="checkbox"/> NEW KRA KYC							
<input type="checkbox"/> MODIFY KRA KYC WITH DOCUMENTS							
<input type="checkbox"/> MODIFY KRA KYC WITHOUT DOCUMENTS							

Activity	Name
Form Verified by	
Data punched by (2520)	
Data punched by (2522)	
Code generated by (378)	
DP Verified by	
Brokerage punched by	



**MONEYWISE FINVEST LIMITED (CIN : U67100UP2009FLC088874)**

**Registered & Corporate Office:** 11/6B, Shanti Chamber, Pusa Road, New Delhi - 110005  
• Tel +91-11-30111000. Email: [stoxkart@stoxkart.com](mailto:stoxkart@stoxkart.com)

Moneywise Finvest Limited: NSE: EQ, FO, CDS, COM, DEBT (Member ID 90161) | BSE: EQ, FO, CDS, COM, DEBT (Member ID 6690 | MCX: COM (Member ID 56325) | SEBI Reg. No. INZ000196835

## DOCKET-B

### INDEX

S.No.	Name of the Document	Brief Significance of the Document	Page No.
1.	Rights and obligations	Document stating the Right & 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).	B1 – B4
2.	Risk Disclosure Document (RDD)	Document detailing risks associated with dealing in the securities & Commodities market.	B5 – B10
3.	Guidance note	Document detailing do's and don'ts for trading on exchange, for the education of the investors.	B11 – B12
4.	Policies and Procedures	Document describing significant policies and procedures of the stock broker.	B13 – B17
5.	Policies and Procedures (MTF)	Document describing significant policies and procedures of the stock broker related to Margin Trading Facility (MTF).	B18 – B20
6.	Rights and Obligations of beneficial owner and DP	Rights and Obligations of beneficial owner and Depository Participant as prescribed by SEBI and Depositories	B21 – B22
7.	Dos & Don't's for Demat Account	Dos & Don't's for Demat Account of client in CDSL depository	B23



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

### **(As prescribed by SEBI and Stock Exchanges)**

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

#### **CLIENT INFORMATION**

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

#### **MARGINS**

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

#### **TRANSACTIONS AND SETTLEMENTS**

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

#### **BROKERAGE**

18. The Client shall pay to the stock broker brokerage and statutory levies as are prevailing from time to time and as they apply



to the Client's account, transactions and to the services that stock broker renders to the Client. The stock broker shall not charge brokerage more than the maximum brokerage permissible as per the rules, regulations and bye-laws of the relevant stock exchanges and/or rules and regulations of SEBI.

#### **LIQUIDATION AND CLOSE OUT OF POSITION**

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

#### **DISPUTE RESOLUTION**

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

#### **TERMINATION OF RELATIONSHIP**

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

#### **ADDITIONAL RIGHTS AND OBLIGATIONS**

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



34. The stock broker shall send a complete 'Statement of Accounts' for both funds and securities in respect of each of its clients in such periodicity and format within such time, as may be prescribed by the relevant Exchange, from time to time, where the trade is executed. The Statement shall also state that the client shall report errors, if any, in the Statement within such time as may be prescribed by the relevant Exchange from time to time where the trade was executed, from the receipt thereof to the Stock broker.
35. The stock broker shall send daily margin statements to the clients. Daily Margin statement should include, inter-alia, details of collateral deposited, collateral utilized and collateral status (available balance/due from client) with break up in terms of cash, Fixed Deposit Receipts (FDRs), Bank Guarantee and securities.
36. The Client shall ensure that it has the required legal capacity to, and is authorized to, enter into the relationship with stock broker and is capable of performing his obligations and undertakings hereunder. All actions required to be taken to ensure compliance of all the transactions, which the Client may enter into shall be completed by the Client prior to such transaction being entered into.

#### **ELECTRONIC CONTRACT NOTES (ECN)**

37. In case, client opts to receive the contract note in electronic form, he shall provide an appropriate e-mail id to the stock broker. The client shall communicate to the stock broker any change in the email-id through a physical letter. If the client has opted for internet trading, the request for change of email id may be made through the secured access by way of client specific user id and password.
38. The stock broker shall ensure that all ECNs sent through the e-mail shall be digitally signed, encrypted, non-tamper able and in compliance with the provisions of the IT Act, 2000. In case, ECN is sent through e-mail as an attachment, the attached file shall also be secured with the digital signature, encrypted and non-tamperable.
39. The client shall note that non-receipt of bounced mail notification by the stock broker shall amount to delivery of the contract note at the e-mail ID of the client.
40. The stock broker shall retain ECN and acknowledgement of the e-mail in a soft and non-tamperable form in the manner prescribed by the exchange in compliance with the provisions of the IT Act, 2000 and as per the extant rules/regulations/circulars/guidelines issued by SEBI/Stock Exchanges from time to time. The proof of delivery i.e., log report generated by the system at the time of sending the contract notes shall be maintained by the stock broker for the specified period under the extant regulations of SEBI/stock exchanges. The log report shall provide the details of the contract notes that are not delivered to the client/e-mails rejected or bounced back. The stock broker shall take all possible steps to ensure receipt of notification of bounced mails by him at all times within the stipulated time period under the extant regulations of SEBI/stock exchanges.
41. The stock broker shall continue to send contract notes in the physical mode to such clients who do not opt to receive the contract notes in the electronic form. Wherever the ECNs have not been delivered to the client or has been rejected (bouncing of mails) by the e-mail ID of the client, the stock broker shall send a physical contract note to the client within the stipulated time under the extant regulations of SEBI/stock exchanges and maintain the proof of delivery of such physical contract notes.
42. In addition to the e-mail communication of the ECNs to the client, the stock broker shall simultaneously publish the ECN on his designated web-site, if any, in a secured way and enable relevant access to the clients and for this purpose, shall allot a unique user name and password to the client, with an option to the client to save the contract note electronically and/or take a print out of the same.

#### **LAW AND JURISDICTION**

43. In addition to the specific rights set out in this document, the stock broker, sub-broker and the client shall be entitled to exercise any other rights which the stock broker or the client may have under the Rules, Bye-laws and Regulations of the Exchanges in which the client chooses to trade and circulars/notices issued thereunder or Rules and Regulations of SEBI.
44. The provisions of this document shall always be subject to Government notifications, any rules, regulations, guidelines and circulars/notices issued by SEBI and Rules, Regulations and Bye laws of the relevant stock exchanges, where the trade is executed, that may be in force from time to time.
45. The stock broker and the client shall abide by any award passed by the Arbitrator(s) under the Arbitration and Conciliation Act, 1996. However, there is also a provision of appeal within the stock exchanges, if either party is not satisfied with the arbitration award.
46. Words and expressions which are used in this document but which are not defined herein shall, unless the context otherwise requires, have the same meaning as assigned thereto in the Rules, Byelaws and Regulations and circulars/notices issued thereunder of the Exchanges/SEBI.
47. All additional voluntary clauses/document added by the stock broker should not be in contravention with rules/regulations/notices/circulars of Exchanges/SEBI. Any changes in such voluntary clauses/document(s) need to be preceded by a notice of 15 days. Any changes in the rights and obligations which are specified by Exchanges/SEBI shall also be brought to the notice of the clients.
48. If the rights and obligations of the parties hereto are altered by virtue of change in Rules and regulations of SEBI or Bye-laws, Rules and Regulations of the relevant stock Exchanges where the trade is executed, such changes shall be deemed to have been incorporated herein in modification of the rights and obligations of the parties mentioned in this document.

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

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

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.

The Exchange does not expressly or impliedly, guarantee nor make any representation concerning the completeness, the adequacy or accuracy of this disclosure documents nor has the Exchange endorsed or passed any merits of participating in the Commodity Derivatives trading. This brief statement does not disclose all of the risks and other significant aspects of trading. You should, therefore, study derivatives trading carefully before becoming involved in it.

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

You must know and appreciate that investment in commodity futures contracts/ derivatives or other instruments traded on the Commodity Exchange(s), 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 the Exchange and suffer adverse consequences or loss, you shall be solely responsible for the same and the Exchange shall not be responsible, in any manner whatsoever, for the same and it will not be open for you to take the plea that no adequate disclosure regarding the risks involved was made or that you were not explained the full risk involved by the concerned member. The Client 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 commodity derivatives being traded on the Exchange.

It must be clearly understood by you that your dealings on the Exchange through a member shall be subject to your fulfilling certain formalities set out by the member, which may, inter alia, include your filing the know your client form and are subject to Rules, Byelaws and Business Rules of the Exchange guidelines prescribed by SEBI from time to time and circulars as may be issued by the Exchange from time to time.

The Exchange 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 member of the Exchange and/ or third party based on any information contained in this document. Any information contained in this document must not be construed as business advice/investment 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, you should be aware of or must get acquainted with the following:-

**1. Basic Risks involved in the trading of Commodity Futures Contracts and other Commodity Derivatives Instruments on the Exchange.**

**i. Risk of Higher Volatility**

Volatility refers to the dynamic changes in price that commodity derivative contracts undergo when trading activity continues on the Commodity Exchange. Generally, higher the volatility of a commodity derivatives contract, greater is its price swings. There may be normally greater volatility in thinly traded commodity derivatives contracts than in actively traded commodities/ 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 real losses.

**ii. Risk of Lower Liquidity**

- a. Liquidity refers to the ability of market participants to buy and/ or sell commodity derivative contract expeditiously at a competitive price and with minimal price difference. Generally, it is assumed that more the number 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 commodity derivatives contracts swiftly and with minimal price difference and as a result, investors are more likely to pay or receive a competitive price for commodity derivative contracts purchased or sold. There may be a risk of lower liquidity in some commodity derivative contracts as compared to active commodity derivative 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.
- b. Buying/ Selling without intention of giving and/ or taking delivery of certain commodities may also result into losses, because in such a situation, commodity derivative contracts may have to be squared-off at a low/ high prices, compared to the expected price levels, so as not to have any obligation to deliver/ receive such commodities.

**iii. Risk of Wider Spreads**

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

#### iv. Risk-reducing orders

- a. Most of the Exchanges have a facility for investors to place "limit orders", "stop loss orders" etc. Placing of such 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.
- b. 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 commodity derivatives contract.
- c. A "limit" order will be executed only at the "limit" price specified for the order or a better price. However, while the client received price protection, there is a possibility that the order may not be executed at all.
- d. A stop loss order is generally placed "away" from the current price of a commodity derivatives contract, and such order gets activated if and when the 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 contract approaches 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 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.

#### v. Risk of News Announcements

- a. Traders/Manufacturers make news announcements that may impact the price of the commodities and/or commodity derivatives contracts. These announcements 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 commodity/ commodity derivatives contract.

#### vi. Risk of Rumours

- a. Rumours about the price of a commodity at times float in the market through word of mouth, newspaper, websites or news agencies, etc., the investors should be wary of and should desist from acting on rumours.

#### vii. System Risk

- a. 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.
- b. 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 execution of order and its confirmation.
- c. 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 commodity due to any action on account of unusual trading activity or price hitting circuit filters or for any other reason.

#### viii. System/ Network Congestion

- a. Trading on the Exchange is in electronic mode, based on satellite/ leased line 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 the control of 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 Futures Commodity Derivatives are concerned, please note and get yourself acquainted with the following additional features:-

#### 2.1 Effect of "Leverage" or "Gearing":

- a. The amount of margin is small relative to the value of the commodity derivatives contract so the transactions are 'leveraged' or 'geared'. Commodity Derivatives trading, which is conducted with a relatively small amount of margin, provides the possibility of great profit or loss in comparison with the principal investment amount. But transactions in commodity derivatives carry a high degree of risk. You should therefore completely understand the following statements before actually trading in commodity derivatives contracts and also trade with caution while taking into account one's circumstances, financial resources, etc.
- b. Trading in Futures Commodity Derivatives involves daily settlement of all positions. Every day the open positions are marked to market based on the closing price. If the closing price has moved against you, you will be required to deposit the amount of loss (notional) resulting from such movement. This margin will have to be paid within a stipulated time frame, generally before

commencement of trading on the next day.

- c. If you fail to deposit the additional margin by the deadline or if an outstanding debt occurs in your account, the Member of the Exchange may liquidate/square-up a part of or the whole position. In this case, you will be liable for any losses incurred due to such square-up/ Close Outs.
- d. Under certain market conditions, an Investor may find it difficult or impossible to execute the 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.
- e. Steps, such as, changes in the margin rate, increase in the cash margin rate etc. may be adopted in order to maintain market stability. These new measures may be applied to the existing open interests. In such conditions, you will be required to put up additional margins or reduce your positions.
- f. You must ask your Member of the Exchange to provide the full details of the commodity derivatives contracts you plan to trade i.e. the contract specifications and the associated obligations.

### **3. TRADING THROUGH WIRELESS TECHNOLOGY OR ANY OTHER TECHNOLOGY:**

Any additional provisions defining the features, risks, responsibilities, obligations and liabilities associated with commodities trading through wireless technology or any other technology should be brought to the notice of the client by the member.

### **4. General**

#### **i. Deposited cash and property:**

You should familiarize yourself with the protections accorded to the money or other property you deposit particularly in the event of a firm become insolvent or bankrupt. The extent to which you may recover your money or property may be governed by specific legislation or local rules. In some jurisdictions, property, which has been specifically identifiable as your own, will be pro-rated in the same manner as cash for purposes of distribution in the event of a shortfall. In case of any dispute with the Member of the Exchange, the same shall be subject to arbitration as per the Rules, Bye-laws and Business Rules of the Exchange.

#### **ii. Commission and other charges:**

Before you begin to trade, you should obtain a clear explanation of all commissions, fees and other charges for which you will be liable. These charges will affect your net profit (if any) or increase your loss.

#### **iii. For rights and obligations of the Members/Authorised Persons/ clients, please refer to Annexure 3**

#### **iv. The term 'Constituent' shall mean and include a Client, a Customer or an Investor, who deals with a member for the purpose of trading in the commodity derivatives through the mechanism provided by the Exchange.**

#### **v. The term 'member' shall mean and include a Trading Member or a Member/Broker, who has been admitted as such by the Exchange and got a registration certificate from SEBI.**



**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](http://www.exchange.com) and SEBI website [www.sebi.gov.in](http://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, 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 may maintain a running account for you subject to the following conditions:
  - a) Such authorization from you shall be dated, signed by you only and contains the clause that you may revoke the same at any time.
  - b) The actual settlement of funds and securities shall be done by the stock broker, at least once in a calendar quarter or month, depending on your preference. While settling the account, the stock broker shall send to you a 'statement of accounts' containing an extract from the client ledger for funds and an extract from the register of securities displaying all the receipts/deliveries of funds and securities. The statement shall also explain the retention of funds and securities and the details of the pledged shares, if any.
  - c) On the date of settlement, the stock broker may retain the requisite securities/funds towards outstanding obligations and may also retain the funds expected to be required to meet derivatives margin obligations for next 5 trading days, calculated in the manner specified by the exchanges. In respect of cash market transactions, the stock broker may retain entire pay-in obligation of funds and securities due from clients as on date of settlement and for next day's business, he may retain funds/securities/margin to the extent of value of transactions executed on the day of such settlement in the cash market.
  - d) You need to bring any dispute arising from the statement of account or settlement so made to the notice of the stock broker in writing preferably within 7 (seven) working days from the date of receipt of funds/securities or statement, as the case may be. In case of dispute, refer the matter in writing to the Investors Grievance Cell of the relevant Stock exchanges without delay.

14. In case you have not opted for maintaining running account and pay-out of funds/securities is not received on the next working day of the receipt of payout from the exchanges, please refer the matter to the stock broker. In case there is dispute, ensure that you lodge a complaint in writing immediately with the Investors Grievance Cell of the relevant Stock exchange.
15. Please register your mobile number and email id with the stock broker, to receive trade confirmation alerts/ details of the transactions through SMS or email, by the end of the trading day, from the stock exchanges.

#### **IN CASE OF TERMINATION OF TRADING MEMBERSHIP**

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

#### **DISPUTES/ COMPLAINTS**

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

## **Penny Stocks**

Clients may note that all the stocks and securities listed on the Stock Exchange are not actively traded. In other words, there are no readily available sellers or buyers in some securities and/or there are not sufficient trades or volumes from which the market price may be arrived at with some reliability. Such stocks are called 'illiquid securities' or 'Penny stocks'. They are comparatively more vulnerable to market manipulation and / price rigging. The spread, i.e., the difference between the offer price and bid price is usually wide and their purchase or sale at a given time may be difficult and in any case uncertain. Exchanges bring out monthly list of such securities based on the volume during the last calendar month.

We do not encourage trading in penny stocks. We may impose higher margin percentage and/or fix small exposure limits in respect of Penny Stocks and not permit the client to concentrate in such stocks. We may impose further restrictions as to Penny Stocks through the RMS policy. Client's instructions for trading in illiquid securities may be rejected without assigning any reason.

## **Setting up Client's Exposure Limit**

We may impose and vary limits (including exposure limits, turnover limits, margin limits, securities/commodities wise limits in respect of which orders can be placed etc.) on the orders that the client can place through us. We may vary or reduce the limits or impose new limits on the basis of the risk perception and other factors considered relevant by us and not limited to the limits as per the Exchange / SEBI directions. We may subject any order placed by the client to review before its entry into the trading system and may refuse to execute/allow execution of any order due to but not limited to the reason of lack of Margin/securities or the order exceeding limits set by our surveillance/Exchange/SEBI and any other reason which may be deemed appropriate in the circumstances. The losses, if any, on account of such refusal or due to delay caused by such refusal or due to delay caused by such review shall be borne exclusively by the client.

We have margin based RMS System in which, total deposit (excluding over-concentration value of the securities/commodities) of the client is uploaded in the trading system and the client may take exposure on the basis of applicable margin for the intended security/commodity as per the VAR based margining system of the Stock Exchange and margin defined by the company on security/commodity wise Risk perception. Client may take the benefit of "credit for sale" i.e., benefit of shares held in margin by selling the same by selecting delivery option through order entry window in Capital Market trading system, whereby the value of the shares sold will be added with the value of deposit and on the basis of aggregate, client may take exposure. In case of exposure taken on the basis of shares margin, the payment is required to be made before the pay-in date otherwise it will be liable to square off any time due to shortage of margin. Further, in the derivative segments, if some special margin is imposed by exchange, the same must be met on the same day before closing of trading otherwise position of the client will be liable to square off due to shortage of margin.

In the sole discretion of the Company, a client may be allowed to trade beyond exposure limit or the limit may be increased. A client having availed such indulgence shall not be heard to complain about his trades only on this account and shall meet the margin shortfall at the earliest without waiting for reminder. The golden rule is Limit your exposure so as to limit your risk to your means.

## **Brokerage Rate**

We do not charge any brokerage in excess of the rate(s) provided by the SEBI / Exchange. The agreed rates of brokerage are part of this book-let and the clients are advised to fully satisfy themselves about the same before signing. The brokerage is charges on both Buy & Sell, except otherwise indicated in the schedule of brokerage. Brokerage rates may be changed from time to time but shall not be increased without prior 15 (fifteen) days' notice. Only Head Office and concerned Zonal Head are competent to reduce the rates of brokerage and no employee or officer at Branches is authorized to do so. Any reduction in rate should not be taken as effective unless reflected in the contract notes.

## **Client Ledger Debit Balance**

Clients are required and expected to meet their fund obligations immediately, when due, as per SEBI / Exchange requirements and ensure that their ledger account will always be in credit. If there is debit balance in their client ledger account at any time after posting of all obligations, we may levy interest on such debit balance at a rate upto 24% per annum calculated on daily basis during the continuation of any debit balance.

We do not pay interest on the clients' funds received towards margin. In exceptional cases, considering the amount of margin, its utilization and the client's past history, we may agree to deduct the interest on debit balance from the interest on any part of the unutilized margin at such rate as determined from time to time but not exceeding the rate of interest on debit balance.

## **Penalties**

We may impose reasonable penalties for bouncing of cheques, bad deliveries, non-delivery, auction on failure of payment, non-payment of margin money, excess margin or any trades, actions or omissions contrary to the Rules, Regulations and Byelaws of the SEBI or Exchange, to discourage such violations and recover the same from the Client's Account directly.

Where the Company has to pay or suffer any penalty from any authority as a consequence of / in relation to / in connection with any orders/ instructions/ trades/ deals or actions of a client, the same shall be borne by the client.

## **Right of Sale of client's securities or closing the client's open position without giving notice**

We do not believe in selling clients' securities or closing out their positions without sufficient notice to them. On the other hand, we expect our esteemed clients to be regular and punctual in meeting their fund obligations. The requirement of margin and the value of any security given/treated as Margin varies and multiplies with market volatility.

Higher is the margin deficit, shorter would be the time to make it up. However, in case the available margin falls below the given percentage, informed in advance, we reserve the right to sell a client's securities or to close out his all or some open positions without notice to prevent escalation of risk. The client may, however, have no grievance if MFL does not take such action and waits for the client's margin/response.

We would have the discretion to square off the position of Client/s in following circumstances:

- (a) In case of Margin Trades, if the open position is neither squared off nor converted to Delivery by Client/s within the stipulated time or where Mark to Market Loss on the open position has reached the stipulated percentage of the margins placed with us.
- (b) In all other cases where the margin or security placed by the Client falls short of the requirement or where the limits given to the Client have been breached or where the Client has defaulted on his existing obligation within the stipulated time.

All the losses based on actual executed prices, brokerage, charges and penalties levied by the Exchange relating to the Square off shall be borne by the client.

#### **Shortages in obligations (arising out of internal netting of trades or otherwise)**

Where a client fails to meet his securities pay-in obligations as due for any settlement and auction is not made by the Exchange because of reasons like internal netting of trades, then either auction takes place in the exchange or if the delivery is client to client, then the client's account is debited for such short delivery at "valuation price or the average of auction rate", whichever is higher. The buyer client shall be credited with the same amount as debited to seller client. In case, no auction price is available in a particular instance, the above mentioned debit/credit shall take place at closing price on the auction day plus 10% and trading day to auction day high price, whichever is higher. If the buyer-client requires delivery of the said shares, he is advised to buy the same next day from the market on his own.

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

In the terms of the provisions of the Bye-Laws and Business Rules of the Exchanges, no netting of commodity delivery is permissible at Member level, hence no policy is required w.r.t Shortages in obligations arising out of internal netting of delivery trades.

#### **Conditions under which a client may not be allowed to take further position or his existing position may be closed**

Subject to a client's KYC verification and his meeting initial margin and other margin requirements, a client may take positions. However, he may not be allowed to take further position and/or the open positions may be squared off by us under any of the following circumstances:

- a. SEBI or Exchange imposing restrictions on further exposures in cases of extreme volatility in the market or in a security/commodity or group of securities/commodities or the client's margin falling short due to volatility or otherwise.
- b. Client or the Broker exceeding or touching exposure limits set by the Exchange in the particular security/commodity.
- c. Reasonable doubt as to bona fide of the transaction or identity of the client in the light of the financial status and objectives as disclosed in the KYC form.
- d. Reasonable doubt as to the transaction being cross trade, circular trade, fraudulent practice or connected with price manipulation or market rigging.
- e. SEBI or other competent authority issuing a debarment order against the client from buying, selling or dealing in securities/commodities, unless the order is vacated.

#### **Temporary Suspension or Closing of Account at Client's Request**

The client may, at times, like to suspend his account for some time due to reasons like – illness, holidaying or pilgrimage. MFL may note the instruction to suspend the transactions in an account on receipt of a written request by the client. However, the client will be responsible for all his positions till that time and shall make arrangements for due discharge of his obligations in respect of such transactions.

A suspended account may be made active by another instruction in writing by the client.

The client, subject to his meeting all obligations regarding pending positions, may seek closure of his account by a letter in writing duly signed by him. Such request shall be effective from the time it has been noted in MFL's computer system and the client shall be liable to meet all his obligations.

The request for suspension, re-activation or closure of account should be made by the client and not by his Power of Attorney Holder (POA). The Company may also withhold any payouts of client or suspend his trading account due to any surveillance action or judicial/regulatory direction or in the circumstances it would be reasonable to do so.

#### **De-registering a Client**

MFL may de-register a client in any of the following events:

- a. Death of a client who is a natural person;
- b. Liquidation or winding up of a client who is a corporate;
- c. Insolvency or bankruptcy of the client;
- d. The client being debarred from dealing in securities/commodities by an order of SEBI, other Regulatory Authority or Court;
- e. The client is convicted of fraud or other offence in relation to securities/commodities and the said conviction is not stayed by that authority or court or superior thereto.

The client, to the reasonable belief of MFL, has defaulted in payment of its debts to any other financial institution or intermediary, or admitted its inability or is unable to pay its debts as they become payable.

De-registering of a client will not absolve him from his obligations for transactions at the time of de-registration.

## **Policy for Inactive Accounts**

Inactive clients are more vulnerable to fraud or manipulation and the clients are advised to be careful not to let their account to be inactive. An inactive account is such account wherein no trades have been carried out since last 12 (Twelve) months across all Exchanges. Such client shall be marked as 'inactive' in the Back office as well as in the UCC database of all the respective exchanges. Any further trading by such client shall be allowed only after undertaking sufficient due diligence and obtaining the updated information related to KYC from the concerned Client.

## **Payment Gateway**

The Payment Gateway facility, when provided, shall depend upon the working of the Payment Gateway owned/controlled by the concerned bank/service provider. The Member shall not be responsible for any delay, defect or discontinuity of service of any Payment Gateway.

## **Orders & Limits**

The Clients' instructions are recorded by the Member. Such record shall be admissible as evidence and binding. However, any transaction or instruction shall not be nonbinding merely because no recording is made / maintained / kept / provided.

The Member may subject any order placed by Client to manual review and entry, which may cause delays in processing of the order or may result in rejection of such order.

The Member may reject any order for reasons including, but not limited to, non-availability of funds in the Client's trading account, non-availability of securities/commodities in the Client's Demat Account, insufficiency of margin, suspension of trades by the concerned Exchange or application of circuit breaker.

The Member may, in its wisdom, permit execution of orders in spite of insufficiency of margin or in excess of trading limits. The trades, when executed, shall bind the Client and the Client shall provide such sums as may be required, to meet his liability under such trade.

## **Authority by Client**

Any and all instructions issued by an authorized representative of the client shall be binding on the client in accordance with the letter authorizing the said representative to deal on behalf of the client. All authentication of the authority of a client to instruct the Member to deal on behalf of the client shall be determined by the terms in this regard mentioned in the authorization document.

## **Clients' Online Access to Reports**

The online clients are provided User ID and Internet Access to see their accounts online. Off-line clients may be given Back Office Access Code to see their accounts and up-to-date positions. All offline clients are also provided User ID and password through which they can access various back office reports, account information and other useful information anytime. The clients are advised to make full use of the facility and report, discrepancy, if any, in their account at the earliest.

## **Auto Square Off**

The Member may auto square-off (without separate authority from Client) the Clients' positions in the following circumstances:

- (a) In case of Margin Trades, if the open buy position is neither squared off nor converted to Delivery by Client/s within the stipulated time.
- (b) In case of Margin Trades, if the open sell position is neither squared off nor converted to Delivery by Client/s within the stipulated time.
- (c) In case of Margin Trades, where Mark to Market Loss on the open position has reached the stipulated % of the margins placed with us.
- (d) In all other cases where the margin or security placed by the Client/s falls short of the requirement or where the limits given to the Client/s have been breached or where the Client/s have defaulted on their existing obligation

The actual execution of square off can happen at a price different from the trade bound, due to execution time lag and any loss based on actual execution price shall be borne by the Client. In case the Auto Square off does not take place due to certain reasons like price band, etc. then the Member may convert the open positions to Delivery. If the conversion also fails due to non-availability/ shortage of Demat shares, then for the open sale position, the Client/s will have to face auction or close out as per the rules of the concerned Exchange. Consequently, client/s will be responsible for any resulting losses and all associated costs including penalty levied by the Exchange. If the conversion also fails due to insufficient funds/no funds, then for the open buy position, the shares will not be delivered to the client/s and the Member will liquidate the shares anytime and the Client/s will be liable for any resulting losses and all associated costs incurred by the member.

Client has the sole responsibility to monitor his positions throughout the day and take necessary /appropriate actions, for which responsibility cannot be transferred to MFL.

## **Cancellation or Modification of orders**

Cancellation or modification of an order pursuant to the client's request in that behalf is not guaranteed. The order will be cancelled or modified only if the clients request for cancellation and modification is received and the order is successfully cancelled or modified before it is executed. Market orders are subject to immediate execution wherever possible. The client should not presume an order having been executed, cancelled or modified until a confirmation from the Member is received by the client. However due to technical or other factors the confirmation may not be immediately transmitted to or received by the client and such a delay should not entitle the client to presume that the order has not been executed, cancelled or modified unless and until the Member has so confirmed in writing.

## **Margins**

The Member determines the market value of securities/commodities placed / deemed as margin after applying an appropriate hair-cut which may, in accordance with its risk perception, be higher than that prescribed by the Exchange. Further, the Member fixes from time



to time concentration limits on value of individual security/commodity accepted for margin. Clients should monitor the market value of such securities/commodities on a continuous basis and to replenish any shortfall in the value of the margin consequent to a fall in the market value of such securities/commodities whether or not the member intimates such shortfall.

The Member shall communicate / advise the method of calculation of margin or the security requirement as rate (s) or perception (s) of dealing and the Client should self monitor their dealings, margin deposits and margin requirements and provide, the required / deficit margin/security as required from time to time, forthwith whether or not any margin call or separate communication to that effect is sent by the Member and/or received by a client. The clients should ascertain the adequacy of margin / security in acceptable form and manner beforehand prior to making any trade / order / deal, to ensure that the margin / security is adequate at all times during an open position and to make up forthwith in acceptable form and manner any deficiency or shortfall therein. If a client's order is executed and/or maintained despite shortfall in margin / security the client shall be responsible for all orders including orders executed without sufficient / non-available margin / security required by the Member / Exchange / SEBI and shall make up the shortfall suo motu at the earliest.

The Member is entitled to consider any sum or money or security lying to the credit of the client as margin received.

#### Policy for Value at Risk (VaR) Margin for Equity Segment

- If the MFL VaR margin as per company policy is less than 60%, position may be squared off without prior intimation to the client.
- If the debit amount is more than 25 lacs, if payment is not cleared up to T+2 then, position may be squared off without prior intimation to the client
- If the debit amount is less than 25 lacs and the payment is not cleared within 5 days then position may be squared off without prior intimation to the client.

#### Policy for Value at Risk (VaR) Margin for Commodity Segment

- If the MFL VaR margin as per company policy is less than 70%, position may be squared off without prior intimation to the client.
- If the debit amount is not cleared within 5 days then position may be squared off without prior intimation to the

#### Maintenance Of Trading Account

**Funds pay-in to Member:** The client shall ensure that all payments due to the Member will be made within the specified time and in the event of any delay, the Member may refuse, at their discretion, to carry out transactions or closeout the position and the costs/losses if any, thereof shall be borne solely and completely by the client. All payments made to the Member shall be from the Bank account of the client and shall not to be from any third party.

**Securities/Commodities pay in to Member:** All delivery to be effected to the Member for a trade, must be made minimum one day before the pay-in date. Losses, if any, that may accrue in the event of default in completing the delivery on the exchange by the Member as a result of any delay in the delivery by the client, shall be borne solely and completely by the client. Losses for the purposes of this clause shall include auction debits/penalty charges, if any incurred as a result of non delivery of securities on the settlement date on the exchange. No third party shares will be sold through the Member nor third party payment should be made to Member and client will be solely responsible for any violation. If the client anticipates availability of securities for pay in through pay out of earlier settlements or borrowings or otherwise, which does not materialize prior to the time fixed for the same for any reason whatsoever, all losses to the client for such shortage (including auction, square off or closing out) shall be solely to the client's account and the client shall not hold the Member responsible in any manner or form.

**Securities/Commodities shortages in pay-in and pay-out:** The Client shall be bound by the guidelines, including the rules pertaining to the adjustment of shortages in the client's position in securities transacted on behalf of the client, by the Member, In case of internal shortage of securities, any entry passed to the account of client in accordance with practice consistently followed by the Member across all its clients shall be binding on the client. Further in case of shortage of securities/commodities, the Member may borrow shares on behalf of the client and debit the charges for the same to the client's account mentioned with the Member.

#### Corporate Benefits on Securities held with Member.

Member will pass to the clients whatever corporate benefits are received from the companies directly like dividends and bonus shares, for other corporate benefits/actions like Rights issues/Open offers etc. where shareholders are required to apply to the company, it is the Client's responsibility to track announcements of such corporate benefits and then apply to the member/company if Client so desires. Member shall not be liable for any real/notional loss suffered by the Client, if a client fails to apply for such corporate benefits in time for the shares held by the Member on behalf of the Client.

#### Lien/Set-off

All funds of the client in the bank account with designated bank shall be subject to lien for the discharge of any or all payments to the Member from the client. All securities/commodities in the demat account opened in terms of the agreement with the depository participant, shall be subject to lien for the discharge of any or all payments due to the Member or to the depository participant from the client and may be held by the Member as a security against default by the client in respect of the services already availed of by the client. The Member has authority to block securities/commodities against pending order or pledge securities/commodities in favour of the Member against any of his dues. The Member shall have the right of set-off amongst all trading account maintained by the client with the Member.

#### Return of Excess Securities

This is with reference to SEBI Circular CIR/HO/MIRSD/DOP/CIR/P/2019/75 dated June 20, 2019 and FAQ issued by the Exchanges on the said Circular, Client may transfer the securities in "Client Collateral Account"/"Collateral Account" towards the margin obligations. Excess securities of the clients, if any, held in "Client Collateral/Collateral" account shall be released to clients along with their funds'

settlement (i.e. once in every 30/90 days) after making necessary retention in accordance with NSE circular NSE/INSP/36889 dated 02-Feb-2018

**Liquidation of Securities in case of Non-fulfilment of client's funds obligation**

In compliance with SEBI Circular CIR/HO/MIRSD/DOP/CIR/P/2019/75 dated June 20, 2019 and FAQ issued by the Exchanges on the said Circular, if the client is not able to fulfill Funds Obligations, then the unpaid securities shall be transferred to "client unpaid securities account" either to be disposed-off within 5 trading days from the date of pay-out or may be transferred to client's demat account as per the Risk Management (RMS) Policy of the "MFL".

**Payment terms**

As per the SEBI Circular CIR/HO/MIRSD/DOP/CIR/P/2019/75 dated June 20, 2019 and FAQ issued by the Exchanges on the said Circular, The client is required to fulfill the pay-in obligations on or before T+2 day. If the client fails to meet its funds pay-in obligation on T+2 day, then the securities shall be liquidated within 5 days from the Pay-out date or returned to the client as per the RMS policy of the MFL. Profit/loss on the liquidation of the unpaid securities, if any, shall be transferred to/adjusted from the respective client account. The losses, if any, incurred due to liquidation of the unpaid securities shall be adjusted from the other collaterals of the client deposited with MFL.

**Indemnity**

The Member should be indemnified by the client in case of any action initiated against the Member by any party not privy to this contract, and it shall be the duty of the client to bear out of their funds, all costs, losses and expenses which any such Member may incur or become liable to pay, by reason of any event in the course of the use of the said services of the client.

**Notices to The Member**

All communications by, from or on behalf of client to the Member should be addressed to its Customer Care Department at the following destinations and may be sent by hand delivery, post, courier or electronic mail.

**MONEYWISE FINVEST LIMITED**

11/6B, Shanti Chamber,  
Pusa Road, New Delhi 110005  
E-mail : [contact@stoxkart.com](mailto:contact@stoxkart.com)



**Policy and procedures for provide facility of Voluntary freezing/ blocking the online access of the trading account to the client on account of suspicious activity.**

**1. INTRODUCTION**

In order to enhance the ease of doing business and ease of doing investments for investors and to enhance protection of investors from suspicious activities; SEBI, has vide its circular ref. No. SEBI/HO/MIRSD/POD-1/P/CIR/2024/4 dated January 12, 2024 has mandated that a framework shall be laid down by stock exchanges for Trading Members to provide the facility of voluntary freezing/blocking the online access of the trading account to their clients. Accordingly, stock exchanges have issued circulars providing a framework for trading members for the facility of voluntary freezing/blocking the online access of the trading account for clients.

In accordance with the above, Trading Members are required to frame a policy in line with the exchange prescribed framework, which shall be part of the trading member's Risk Management Policy and shall be displayed on its website along with the process and mode(s) through which the client can place the request to freeze / block & unfreeze / unblock the trading account along with the timelines that will be followed by the trading members for the same.

**2. SCOPE AND APPLICABILITY**

A. Moneywise Finvest Ltd. (**STOXKART**/the company), being a Trading Member providing Internet Based Trading/ Mobile Trading/ other online access for trading, is required to make available to the clients at least two modes as prescribed by the exchanges through which the client may request for voluntary freezing/ blocking the online access of trading account if any suspicious activity is observed in the trading account.

B. The policy shall be applicable with effect from July 01, 2024.

C. The policy shall be provided to new on boarded clients as part of account opening kit with effect from applicable date, July 01, 2024.

D. It shall be communicated to all existing clients via email or any other suitable mechanism which can be preserved by July 01, 2024. In case, communication gets bounced /undelivered, the same shall be communicated through alternate channels to such clients. Other suitable mechanism may include physical delivery/SMS/electronic instant messaging services after adhering with the safeguards prescribed on Issuance of Electronic Contract Notes (ECN) through SMS/electronic instant messaging services.

**3. Mode of receipt of request for freezing/blocking the trading A/c:**

Following modes shall be provided by the Company for receipt of request for freezing/blocking the clients trading A/c:

A. An e-mail ID **stoptrade@stoxkart.com** to be provided to the clients for making request for voluntary freezing/ blocking of the online access of the clients' trading account.

B. A dedicated **IVR/ telecalling Line 011-71333733** to be is provided to clients to place request for voluntary freezing/ blocking of the online access of the clients' trading account.

#### **4. Procedure to be followed on receipt of request for freezing/blocking the trading A/c.:**

On receipt of request from clients through any of the prescribed modes of communications; for freezing/blocking of the online access of the trading account from the client:

- a. Company shall validate that the request is received from a registered client and issue an acknowledgement for the same.
- b. Company shall freeze/block the online access of the client's trading account and simultaneously cancel all the pending orders of the said client.

To validate that the request for freezing/blocking of the online access of the trading account is received from the respective client; company shall verify, whether request is received from the registered e-mail Id / mobile number of the client

- c. The timelines for freezing/ blocking of the online access of the clients' trading account is as under:

Scenario	Timelines for issuing acknowledgement as well as freezing / blocking of the online access of the trading account.
Request received during the trading hours and within 15 minutes before the start of trading.	Within 15 minutes
Request received after the trading hours and 15 minutes before the start of trading.	Before the start of next trading session

d. Post freezing/blocking the client's trading account, company shall send a communication on the registered mobile number and registered e-mail ID of the client, stating that the online access to the trading account has been frozen/blocked and all the pending orders in the client's trading account, if any, have been cancelled along with the process of re-enablement for getting the online access to the trading account.

e. Company shall also communicate / provide the details of open positions of client (if any) along-with contract expiry information within one hour from the freezing/blocking of the trading account.

f. Company shall maintain the appropriate records/logs including, but not limited to, request received to freeze/block the online access of trading account, confirmation given for freezing/blocking of the online access of the trading account and cancellation of pending orders, if any, sent to the clients.

g. In case of failure of in freezing/ blocking the online access within the prescribed timelines, there is a risk that company may be held responsible for any trades executed from the time of receipt of such request till such time the online access is blocked / frozen.

#### **5. Re-enabling the client for online access of the trading account: -**

Company shall re-enable the online access of trading account after carrying out necessary due diligence including validating the client request and unfreezing / unblocking the online access of the trading account.

#### **6. Clarification for clients:**

1. Freezing/blocking is only for the online access to the client's trading account, and there shall be no restrictions on the Risk Management activities of company.

2. The request for freezing/ blocking does not constitute request for marking client Unique Client Code (UCC) as inactive in the records of respective Exchanges.

#### **7. Record Management:**

1. Company shall maintain a verifiable record of communication of this policy to all existing clients and obtain a confirmation of providing a copy of this policy from all new on boarded clients with effect from July 1, 2024

2. Company shall maintain a verifiable record of all such requests received for freezing/ blocking of online access to trading account received from clients as per record management guidelines prescribed by the exchanges/regulator.

#### **8. Reporting of freezing / blocking of the online access of the clients trading account:**

The data relating to freezing / blocking of the online access of the clients trading account shall be reported as per compliance requirement prescribed by SEBI / Exchanges, if any.

# **POLICY FOR HANDLING GOOD TILL DATE ORDERS**

**Version 1.0**

**MONEYWISE FINVEST LIMITED**

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## **Policy for Handling Good Till Date Orders**

### **1. Background :**

Exchanges vide its circular NSE/INSP/62528 dated June 21, 2024 and 20240622-2 dated June 22, 2024 pertaining to 'Policy on Handling of Good Till Cancelled Orders offered by Members to Clients' mandated trading members to formulate a policy in case they offer "Good Till Cancelled" / "Good Till Triggered" orders or orders of Good Till Date.

### **2. Scope:**

The Exchanges have stated that the policy shall include –

- Details of Good Till Cancelled/Good Till Triggered/orders of similar type provided by member including its validity.
- Manner of handling of such orders in case of corporate actions (e.g. cancellation, price reset, retaining, etc. for the unexecuted orders).
- Provide timeline within which the member shall intimate their clients about details of upcoming corporate actions applicable for such unexecuted orders of clients, which shall not be later than one day prior to the ex-date of the corporate action.

### **3. Details of Good Till Cancelled/Good Till Triggered/orders–**

a. Moneywise Finvest Limited ("**STOXKART**") enables its clients to place "Good Till Date" (GTD) orders.

b. GTD is a order facility through which a client can place buy and sell limit orders in Equity Segment (Delivery) shares, for which the order instruction is valid. The period selected by the client shall be within the maximum validity date defined by STOXKART. Since client has the right to define validity date ("order validity date"), this order type is called as Good Till Date (GTD) order.

c. All existing and new clients of STOXKART who are eligible to trade in Equity Cash product & Derivatives can avail GTD facility for order placement.

d. The facility of placing a GTD order is available in Equity Delivery product only. It is not available for other products like Margin, Spot, etc. As and when, GTD orders are introduced in new segments the same shall be displayed through the STOXKART website and subsequently updated in the policy.

e. Client can specify disclosed quantity while placing cash orders with GTD order validity.

- f. GTD orders can only be placed by specifying a limit price. GTD orders cannot be placed at market price.
- g. If a GTD order is not executed for the entire quantity, STOXKART is authorised to place fresh orders for the unexecuted quantity for the client on the subsequent trading days till the entire quantity is executed or till the validity expires, whichever is earlier. This feature permits the client to specify the number of days during which the client intends to place the orders.
- h. GTD orders can be placed during the pre-open session for all scrips, however only orders in scrips that are pre-open enabled would be sent to exchange during the pre-open session. Orders in all other scrips not enabled for pre-open session would be treated as overnight orders and sent to exchange during normal trading session.
- i. Client shall ensure that necessary collaterals/stocks are available to place GTD orders in their account for the unexecuted quantity of the order.
- j. "Order Validity Date" means the date entered by the client while placing GTD orders. This date shall be equal to or less than the maximum validity date defined by STOXKART which would appear as the default "Order Validity Date". Client can choose the GTD order validity date as less than or equal to the maximum validity date defined by STOXKART. Client shall not be allowed to place orders with GTD validity beyond maximum defined validity date.
- k. In case the GTD order validity date falls on a non trading day, the order is expired by STOXKART on the last trading day which falls prior to such order valid date which is a non trading day. Post the expiry, the status of GTD order is updated as Expired (Closed).
- l. Once a client has placed a GTD order, STOXKART will place orders for the unexecuted quantity of the GTD order for all the days during the validity period or till the quantity is fully executed or cancelled or rejected due to any reason. Client may login only to check the status of such orders.
- m. For the unexecuted quantity orders shall be placed daily as overnight orders during the validity period, i.e. until the order validity date is less than or equal to the next trade date provided such GTD order remains unexecuted and is not cancelled, nor rejected due to any reason. The orders would be placed on these dates provided they are trading days.
- n. All securities in BSE & NSE are eligible for the placing GTD order.
- o. Orders with GTD validity can be placed both during the market hours as well as post market hours.
- p. GTD orders can be placed over Call N Trade.
- q. Client can place maximum 5 GTD orders for a particular scrip and in all a client can place maximum 30 GTD orders across all eligible scrips`.



r. Clients can modify the quantity or limit price of a GTD orders Clients can modify the order only when the order is in 'Ordered status' (during market hours) or 'Requested status' (after market hours). “GTD Blocked” orders cannot be modified but can only be cancelled.

s. All unexecuted GTD orders can be cancelled both for the day as well as permanently.

t. The Brokerage rates and applicable charges are same for normal transactions and GTD orders. Further, GTD orders shall be settled in the same manner as normal equity/derivative market transactions.

u. Stop loss orders can also be placed with GTD validity but post 9:15.

#### **4. Handling of GTD orders in case of corporate actions:**

Post Corporate Action, GTD orders will be validated against DPR (Daily Price Range) set by the exchange. Before revalidating the order for next trading day (post corporate action), system will check for circuit limits and daily price range and would validate orders only within the circuit limit and daily price ranges.

The orders which would get failed in circuit check and daily price range for next day pumping would be kept in system in “GTD Book” status for retry on subsequent trading day.

#### **5. Updating Clients of upcoming Corporate Actions:**

All upcoming corporate actions including dividend, bonus, split, etc. shall be intimated to clients having unexecuted GTD orders atleast one day prior to the ex-date of the corporate action.

Clients shall review their GTD orders pro actively whenever there may be impact of corporate action on their order/s. It would be the onus of the client to take appropriate action to modify/cancel orders accordingly.

#### **6. Policy Communication:**

The said policy shall be made part of the Account Opening Form/Kit under heading “Policy on Handling of Good Till Date Orders of Client” of Policy and Procedures document and shall also be displayed on the STOXKART website.

#### **7. Policy Review:**

The said policy shall be reviewed on an annual basis.

MONEYWISE FINVEST LIMITED (MFL), member of National Stock Exchange of India Limited (NSE), BSE Limited (BSE) and Metropolitan Stock Exchange of India Limited (MSEI) is eligible to provide Margin Trading Facility (MTF) in NSE and BSE to its clients in accordance with prescribed guidelines, rules and circulars issued by SEBI / Stock Exchanges from time to time. The Rights & Obligations / Terms & Conditions for MTF prescribed hereunder form part of account opening form, shall be read in conjunction with the rights and obligations as prescribed under SEBI circular no. CIR/ MIRSD/ 16/ 2011 dated August 22, 2011, SEBI Circular No. CIR/MRD/DP/54/2017 Dated June 13, 2017 and the Rules, Regulations, Bye laws, Rights and Obligations, Guidelines, circulars issued by respective Stock Exchanges from time to time.

**A. The Client undertakes, authorizes, confirms and agrees to/that:**

1. Avail MTF in accordance with the terms and conditions of MTF offered by MFL.
2. MFL at all times shall have the liberty to exercise its right in its sole discretion to determine the extent to which the MTF to be made available to the Client.
3. The Initial Margin payable shall be in the form of cash, cash equivalent, or Group I Equity securities with appropriate hair cut.
4. If the transaction is entered under MTF, there will not be any further confirmation that it is margin trading transaction other than contract note or statement sent on T+1 day in case client confirms MTF trade after issuance of contract note.
5. MFL shall have discretion to allocate available securities/funds as collateral against MTF.
6. MFL shall not be bound to grant MTF to the Client (which decision shall be at the sole and exclusive discretion of MFL) and MFL shall not be required to provide any reasons thereof nor shall MFL be liable for any damages (whether direct or consequential or whether financial or non-financial) to the Client by reason of MFL's refusal to grant MTF to the Client.
7. Client includes Individual, Company, Partnership Firm, Trust, Hindu Undivided Family, Association of Persons and Body of Individuals etc.
8. The terms / conditions / Obligations of the Client as amended from time to time shall be irrevocable and shall not be revoked by the death/dissolution/ winding up of the Client.
9. MFL to retain and / or pledge the securities and its corporate benefits, if any, with MFL utilized for availing MTF till the amount due in respect of the said transaction including the dues to MFL is paid in full by the Client.
10. MFL to hold and / or to appropriate the credit lying in the Client account and/or any unutilized/ unpledged shares/ securities lying in demat account along with all other demat accounts / Mutual Funds / IPO account of the Client towards the repayment of the outstanding dues thereof under MTF.
11. Treat the securities available in demat account/s linked to the trading account of the Client as margin towards the MTF availed.
12. MFL may release/ unpledge / transfer the securities utilized for MTF within 5 working days from the date of clearing the dues to MFL.

**Rights of the Client**

1. Free to take the delivery of the securities at any time from its MTF account to normal trading account by repaying the amount that was paid by MFL to the Exchange towards securities after paying all dues.
2. May change the securities collateral offered for MTF at any time so long as the securities so offered are approved for MTF by MFL.

**Obligations of the Client**

1. Transaction/s to be considered for exposure to MTF shall be informed to MFL in writing or in any other irrefutable mode of communication not later than T+1 day, else the same shall be considered under normal trading facility.
2. By agreeing to avail MTF with MFL, client is deemed to have authorized MFL to retain and/or pledge the securities provided as collateral or purchased under the MTF till the amount due in respect of the said transaction including the dues to MFL is paid in full by the client.

**B. MFL undertakes, authorizes, confirms and agrees to/that:**

1. MFL shall monitor and review on a continuous basis the client's positions with regard to MTF.
2. Additional exposure over debit balance (arising out of trade executed under normal trading facility), beyond fifth trading day reckoned from pay-in date, may be granted under MTF to the extent the Client is eligible and subject to availability of required margin. In such event, MFL in its discretion may identify the eligible/excess securities available with the client and mark as collateral towards MTF. All credit arising out of sale transaction under MTF shall be first adjusted towards the debit under normal trading facility, if any and subject to adequate margin being maintained for the outstanding MTF debit.

**Rights of MFL**

1. MFL and client may agree between themselves the terms and condition including commercial terms if any before commencement of MTF.
2. MFL may set up its own risk management policy that will be applicable to the transactions done under the MTF. MFL may make amendments there to at any time but give effect to such policy after the amendments are duly communicated to the clients registered under the MTF.

3. MFL has a right to retain and/or pledge the securities provided as collateral or the securities bought by the client under the MTF.
4. MFL may liquidate the securities if the client fails to meet the margin call made by MFL as mutually agreed of liquidation terms but not exceeding 5 working days from the day of margin call.

#### **Obligations of MFL**

1. MFL shall not use the funds and securities of one client to provide MTF to another client, even on the authority of the client.
2. The Securities deposited as collateral for availing MTF (Collaterals) and the Securities purchased under the MTF (Funded Securities) shall be identifiable separately and no comingling shall be permitted for the purpose of computing funding amount.
3. The daily margin statements sent by MFL to the client shall identify the margin/collateral for Margin Trading separately.
4. In case the client determines to convert a normal trade into MTF after the issuance of contract note, MFL shall issue appropriate records to communicate to the Client, the change in status of transaction from Normal to Margin trading and should include information like the original contract number and the margin statement and the changed data.
5. MFL when makes a 'margin call' to the client, shall clearly indicate the additional / deficient margin to be made good.
6. Whenever securities are liquidated by MFL, the contract note issued for such margin call related transactions shall carry an asterisk or identifier that the transaction has arisen out of margin call.
7. MFL shall close/terminate the account of the client forthwith upon receipt of request from the client subject to the condition that the client has paid the dues under MTF.
8. The Client may opt to terminate the MTF in the event of MFL committing any breach of any terms or conditions herein or for any other reason.

#### **Mode of Communication**

1. Accept all types communications including consent to the Terms and Conditions, order / trade confirmation, revision in margin, margin calls / decision to liquidate the position / security / collateral, Margin statements, margin policies on haircuts / VAR margin, Risk management policies, Rights & obligations, allowable exposure, specific Security exposure etc herein through email / SMS from his email id / mobile number registered with MFL or by online mode by logging-in on the website of MFL in a secured manner or by physical mode, based on client's preference.
2. Any communication done with any of the aforesaid means shall be deemed to have been received by the client.

#### **Eligible Securities & Margin Required for MTF:**

1. Securities specified under "MTF Approved Category List" by MFL from time to time which must be a part of 'Group I security' as per Exchanges /SEBI shall be eligible for MTF. MFL reserves the right to include or exclude any Securities from its "MTF Approved Category List" as per the discretion of Risk Management Committee without any prior intimation.
2. MFL reserves the right to transfer any of the trades done in the normal market in the "MTF Approved Category List" to MTF trades at its discretion.
3. The client shall deposit the following initial margin, in order to avail MTF:

<b>Category of Stock</b>	<b>Applicable Margin</b>
Group I stocks available for trading in the F & O Segment	VaR + 3 times of applicable ELM or MFL MTF VaR (whichever is higher)
Group I stocks other than F&O stocks	VaR + 5 times of applicable ELM or MFL MTF VaR (whichever is higher)

4. The Initial Margin payable by the client shall be in the form of cash, cash equivalent, or Group I Equity securities with appropriate hair cut. Where the margin is made available by way of securities, MFL is empowered to decline its acceptance of any securities as margin and/or to accept it at such reduced value as MFL may deem fit by applying haircuts or by valuing it by marking it to market or by any other method as MFL may deem fit in its absolute discretion.
5. Applicable Margin on the securities purchased i.e. "Funded Securities" under MTF shall be computed by grossing applicable margin i.e. minimum initial margin plus maintenance margin, if any, on each security and accordingly shortage shall be computed by deducting available margin from gross margin. Collateral shares at MFL Collateral VaR and Funded Shares at MFL MTF VaR shall be marked to market daily for the purpose of computing the margin/shortage of margin.
6. MFL at its sole and absolute discretion may increase / revise the limit of initial margin and maintenance margin, minimum transaction amount from time to time, subject to SEBI / Exchange / MFL requirements in this respect. The Client shall abide by such revision, and where there is an upward revision of such margin amount, the client agrees to make up the revised margin immediately, not later than 3 working days from the day of margin call, failing which MFL may exercise its discretion / right to liquidate the Collaterals and / or Funded Securities immediately.
7. The Client shall maintain the Maintenance Margin (70% of the Initial Margin) with MFL at all the times.

#### **Margin Call**

1. If the Client is intimated about the Margin shortage through any of the mutually agreed mode of communication, then the client shall make good such deficiency in the amount of margin placed with MFL. Margin call will be made if Margin available falls below 70 % of the margin required.

## **Liquidation / Squaring-off of MTF Collaterals / Funded Securities by MFL**

MTF Collaterals / Funded Securities of client may be liquidated / squared off immediately in case of any of the following situations/conditions, without any further notice / intimation and all the losses and financial charges on account of such liquidation shall be charged and borne by the client:

1. If the value of the Collaterals / Margin deposited by client with MFL to purchase Securities under MTF (Funded Securities), falls below the 60 % of the margin required;
2. If the shortage of the Maintenance margin (70 % of Margin required) continued for 3 trading days;
3. If the client fails to meet the margin call and margin shortage continued for 5 trading days from the day of margin call.
4. If any instrument for payment of Margin Money / Monies is / are dishonoured;
5. If the Client violates/breaches any provision of this Arrangement or provides any incorrect or misleading information;
6. If the Client has voluntarily or compulsorily become the subject of any proceedings under any bankruptcy or insolvency law or winding up or liquidation proceedings or has a receiver or liquidator appointed in respect of itself or its assets or makes an application or refers itself to any authority for being declared as a "sick company", relief undertaking, bankrupt or insolvent or seeking financial reconstruction or any other like scheme (by whatever name called) or is dissolved or there is a change in the constitution whether on account of the admission of a new partner or the retirement, death or insolvency of any partner or otherwise;
7. The death, lunacy or other disability of the Client;
8. If there is reasonable apprehension that the Client is unable to pay its outstanding dues or has admitted its inability to pay its dues, as they become payable;
9. If the Client is convicted under any criminal law in force;
10. If any Asset or any Security is seized or made subject to any distress, execution, attachment, injunction or other process order or proceeding or is detained or taken into custody for any reason;
11. Default under any other arrangement or facility with any Stock Broker is made by the Client;
12. There exists any other circumstance, which in the sole opinion of MFL, is prejudicial to the interests of MFL;
13. Order passed by any regulatory, courts, statutory bodies etc.

### **Charges**

1. Brokerage, Statutory Charges and Other Charges will be charged as mutually agreed between the client & MFL within the prescribed limits as specified by SEBI / Exchanges.
2. All outstanding dues under MTF shall carry Interest upto 0.07% per day unless mutually agreed otherwise.
3. The dues, wherever mentioned herein, includes but not limited to outstanding balances, interest, statutory taxes, duties, charges, penalties etc in respect of MTF availed by the Client.

### **Settlement of MTF Account**

1. Margin Trading Accounts where there was no transaction for 90 days shall be settled immediately provided there are no dues outstanding in the MTF account. Debit balance, if any, in the normal trading account shall be first adjusted against the MTF account and the remaining amount shall be paid to the Client.
2. Client's balances in any other segment / exchange can be adjusted / recovered against dues in MTF account.

### **Dispute Resolution**

1. Client shall lodge protest or disagreement with any transaction done under MTF within 24 hours from the date of receipt of such document / statements / contract notes/ any other communications.
2. Any disputes arising between the client and MFL in connection with the MTF shall be resolved through the investor grievance redressal mechanism and/or arbitration mechanism of the stock exchanges as in the case of normal trades.

### **Termination of Relationship**

1. Client may close / terminate the MTF account at any time after paying the dues.
2. The margin trading arrangement between MFL and the client shall be terminated; if the Stock Exchange, for any reason, withdraws the MTF provided to MFL or MFL surrenders the facility or MFL ceases to be a member of the stock exchange.
3. The MTF facility may be withdrawn by MFL, in the event of client committing any breach of any terms or conditions therein or at any time after due intimation to client allowing such time to liquidate the MTF position as per the agreed liquidation terms without assigning any reason. Similarly, client may opt to terminate the MTF in the event of MFL committing any breach of any terms or conditions therein or for any other reason.
4. In the event of termination of this arrangement, the client shall forthwith settle the dues of MFL. MFL shall be entitled to immediately adjust the Margin Amount against the dues of the client, and the client hereby authorizes MFL to make such adjustment.
5. After such adjustment, if any further amount is due from the client to MFL, the client shall settle the same forthwith. Upon full settlement of all the dues of the client to MFL, MFL shall release the balance amount to the client.
6. If the client opts to terminate the MTF, MFL shall forthwith return to the client all the collaterals provided and funded securities retained on payment of all the dues by clients.

## 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.



**Dos –**

1. Register your email ID in your demat account by approaching your Depository Participant. You will receive email alerts for all transactions in your demat account.
2. Register your mobile number for CDSL's free of cost SMS Alert facility - SMART and obtain alerts on your mobile for any debit transaction or credits due to corporate action or demographic changes in your demat account.
3. Register for 'easi', CDSL's free of cost internet based facility to access your demat account and check the details of your holdings and/or transactions, anytime anywhere. You can easily register for easi by accessing the link - <https://web.cdslindia.com/myeasi/home/login>
4. Ensure that your holding and transaction statements are received periodically. You are entitled to receive a transaction statement every month if you have any transactions and once every six months if there have been no transactions in your account.
5. Check your demat account statement on receipt. In case you notice any unauthorized debits or credits, contact your Depository Participant. If not satisfied with the response, contact CDSL. You may email to [complaints@cdslindia.com](mailto:complaints@cdslindia.com)
6. Accept the Delivery Instruction Slip (DIS) book from your DP only if each slip has been pre-printed with a serial number along with your demat account number and keep it in safe custody.
7. Before granting Power of Attorney (PoA) to operate your demat account to anyone, carefully examine the scope & implications of powers being granted
8. POA is not mandatory for opening a demat account.
9. Update change in details like email id, mobile number, address etc. immediately.
10. The demat account has a nomination facility and it is advisable to appoint a nominee, especially in case of sole account holders.

**Don'ts –**

1. Do not leave your DIS book with anyone else
2. Do not sign blank DIS as it is equivalent to a bearer cheque
3. Avoid over-writing, cancellations, misspellings, changing of the name and quantity of securities on DIS
4. Do not share your easi / easiest login id and password with any other person



**MONEYWISE FINVEST LIMITED (CIN : U67100UP2009FLC088874)**

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