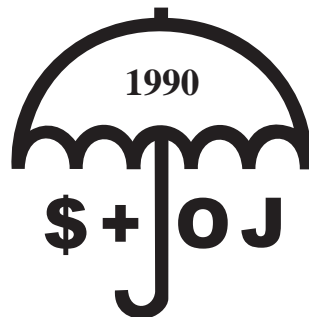


NAME

Unique Client Code

# Client Registration Documents



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&  
Prosperity,  
Invest/Insure  
thru OJ**

## **O. J. FINANCIAL SERVICES LTD.**

Member : NSE, BSE, MSE, DP : NSDL

**Group Concerns Member : NCDEX, MCX, INDIA INX, NSE IFSC**  
231, IJS Palace, 320, Delhi Gate Bazar, Asaf Ali Road, New Delhi-110002

**Ph : +91-11-49670000, 23250600 Fax : +91-11-23288332**

**E-mail : oj@ojfin.com Complaint Id : investserve@ojfin.com Website : www.ojfinancial.net**

**Documents Checklist ( For Individuals)**

- Passport Size Photograp (affix with sign across)
- Self attested copy of PAN Card
- Self attested copy of - Passport / DL / Voter ID/Aadhaar
- Cancelled Cheque
- Self attested copy of Demat client Master

**Additional Documents (For Derivative)**

- Self Attested copy of ITR / Form 16 / Salary Slip / Bank Statement of last 6 months.

**Documents Checklist (For Non- Individuals)**

- Passport size photograph of all the authorised Directors/Partners/ Trustees / Karta
- Self attested copy of PAN Card of the Entity and all the authorised Directors / Partners / Trustees / Karta
- Self attested copy of - Passport /DL / Voter ID all the authorised Directors / Partners / Trustees / Aadhaar of Karta
- Self attested copy of Bank Statement of of Company not more than 3 months old
- Last two years audited balance sheet
- Memorandum and Articles of Association
- Board Resolution
- Shareholding Pattern
- List of Directors /Partners / Trustees with father's name address and PAN/Aadhaar
- Copy of Income Tax Return for last 2 years
- Cancelled Cheque
- Self attested copy of Demat Client Master

**SERVICES OFFERED**

- |                |                           |                        |
|----------------|---------------------------|------------------------|
| ■ Equity       | ■ Derivative              | ■ Commodity            |
| ■ Currency     | ■ Depository              | ■ Insurance (Life+Gen) |
| ■ Mutual Funds | ■ FD, Bonds, Pref. Shares | ■ Post Office etc.     |

S. No.	Name of the Document	Brief Significance of the Document	Page No.
--------	----------------------	------------------------------------	----------

**MANDATORY DOCUMENTS AS PRESCRIBED BY SEBI EXCHANGES OF THE REGULATORS**

1.	Account Opening Form	A. KYC form - Individuals Basic Instructions Non Individuals/Legal Entity Basic Instructions Additional Instructions (Individuals/Non-Individuals) B. Trading account related details (for Individuals & Non-Individuals)	1 – 3 4 – 5 6 – 11 12 13 – 15 16 – 19
2.	Brokerage Structure	The rate/amount of Brokerage and other charges levied on the client for trading on the stock exchange(s).	20
3.	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).	21 – 24
4.	Risk Disclosure Document (RDD)	Document detailing risks associated with dealing in the securities market.	25 – 27
5.	Guidance note	Document detailing Do's and Don'ts for trading on exchange, for the education of the investors.	28 – 29
6.	Policies and Procedures	Document describing significant policies and procedures of the stock broker.	30 – 33

**VOLUNTARY DOCUMENTS AS PROVIDED BY THE STOCK BROKER**

7.	Various Voluntary Authorizations	For running A/c, pledge, Quarterly Settlement, ECN, adjustment between different segments, PRO A/c. trading, verbal order acceptance etc'.	34 – 35
8.	Proforma of Some Documents (if applicable)	1. Authority to specified persons by Board in case of Company. 2. Share Holding Pattern format 3. Authority to Managing Partner in case of Partnership Firm 4. Authority to Karta in case of HUF 5. Declaration by guardian in case of Minor's A/c. 6. Joint bank A/c. authorization 7. Joint DP A/c. authorization 8. Specimen for issue of DP client master 9. Comparison of photo and signature in PAN Card / POI 10. Mandate to debit charges in bank Account of client	36 – 43
9.	Acknowledgment		44

EXCHANGE	SEGMENT	SEBI REGISTRATION NO.
National Stock Exchange (NSE)	Cash	INB 230772831
	F&O	INF 230772831
	Currency Derivative	INE 230772831
Bombay Stock Exchange (BSE)	Cash	INZ 010003234
	F&O	INZ 010003234
Metropolitan Stock Exchange (MSE)	Cash	INB 260772836
	F&O	INF 260772836
	Currency Derivative	INE 260772836
National Securities Depository Ltd. (NSDL)	Depository Participant	IN-DP-NSDL-325-2009
India INX (IFSC)	All	INZ 000098434
NSE IFSC Limited	All	



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**REGD. OFFICE & CORRESPONDENCE ADDRESS :**  
231, IJS Palace, 320, Delhi Gate Bazar, Asaf Ali Road, New Delhi-110002  
Ph : +91-11-49670000, 23250600 Fax : +91-11-23288332  
E-mail : oj@ojfin.com  
**Website :** www.ojfinancial.net  
Complaint Id : investserve@ojfin.com

**Compliance Officer Details :**  
Name : Mr. Ram Pravesh Singh  
Phone No. : +91-11-49670000  
E-mail : oj@ojfin.com

**CEO Details :**  
Name : Mr. Arun Gupta  
Phone No. : +91-11-49670000  
E-mail : oj@ojfin.com, arun.gupta@ojfin.com

For any grievance / dispute please contact O.J. Financial Services Ltd. at the above address or email ID : investserve@ojfin.com and Phone No. +91-11-49670000  
In case not satisfied with the response, please contact the concerned exchange(s)/SEBI

Exchange / SEBI	Email ID	Phone
NSE	ignse@nse.co.in	91-22-26598190
BSE	iscdelhi@bseindia.com	91-11-41510481
MSE	investorcomplaints@msei.in	91-22-67319000
SEBI - Head Office	sebi@sebi.gov.in	022-26449000
- North Zone	sebinro@sebi.gov.in	011-23724001



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**KNOW YOUR CLIENT (KYC) APPLICATION FORM (FOR INDIVIDUAL)**

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

	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 (ISO 3166 Country Code <input type="text"/> )			
Residential Status*	<input type="checkbox"/> Resident Individual <input type="checkbox"/> NRI Repartriable <input type="checkbox"/> NRI Non-Repartriable <input type="checkbox"/> Foreign National <input type="checkbox"/> Person of Indian Origin			
Education Details	<input type="checkbox"/> Illitrate <input type="checkbox"/> Under High School <input type="checkbox"/> High School <input type="checkbox"/> Graduate <input type="checkbox"/> Post-Graduate <input type="checkbox"/> Doctorate <input type="checkbox"/> Professional Degrees <input type="checkbox"/> Others (Please specify)			
Occupation Type*	<input type="checkbox"/> S-Service ( <input type="checkbox"/> Private Sector <input type="checkbox"/> Public Sector <input type="checkbox"/> Govt. Sector) <input type="checkbox"/> B-Business <input type="checkbox"/> Forex Dealer <input type="checkbox"/> Agriculturist <input type="checkbox"/> Others (Please specify)..... <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)			

Sign across the photo

Sign / thumb Impression

Gross Annual Income Details (Please Tick Any one)  
 Income Range (P.A.)  Below Rs. 1 Lac  Rs. 1-5 Lac  Rs. 5-10 Lac  Rs. 10-25 Lac  Rs. 25 Lac-1 Crore  Above 1 Crore

Net Worth as on ---- Lac Rs. .... (Net-worth should not be older than one year)

Nature of Business  
 (Products & Services Provided :   
 Name of Employer / Own Establishment   
 Office Address

City / Town / Village\*  District\*   
 Pin / Post Code\*  State / U.T. Code\*  ISO 3166 Country Code\*   
 Tel. (Off)  Tel. (Res)   
 FAX  Mobile   
 GSTIN :  Email ID

**2. TAX RESIDENCY**

Country of Tax Residency  India  Outside India  
 If outside India, Please specify the detail of all countries where you hold the Tax residency and it's TAX Identification Number & Type:-

S. No.	Country of Tax residency (see B-2)	ISO 3166 Country Code	Tax Payer Identification Number / Functional Equivalent	Identification Type (TIN or other, Please Specify)

I **reconfirm** that  
 I am tax resident only in India. I am neither US person nor tax resident in any country other than India.  
 I am US person.  
 I am tax resident in country other than India and I am not US person.

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

(Certified copy of **any one** of the following Proof of Identity (POI) needs to be submitted)

A- Passport Number  Passport Expiry Date ----  
 B- Voter ID Card   
 C- PAN Card





**ANNEXURE B1**

**1. DETAILS OF ADDITIONAL RELATED PERSON\*** (Please refer instruction **G** at the end)

Addition of Related Person     Deletion of Related Person

KYC Number of Related Person (if available\*)

Related Person Type\*     Guardian of Minor     Assignee     Authorized Representative

Name\*     Prefix     First Name     Middle Name     Last Name

(If KYC number and name are provided, below details of section 1 are optional)

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

A- Passport Number     Passport Expiry Date  DD -  MM -  YYYY

B- Voter ID Card

C- PAN Card

D- Driving Licence     Driving Licence Expiry Date  DD -  MM -  YYYY

E- UID (Aadhaar)

F- NREGA Job Card

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

Identification Number

S- Simplified Measures Account-Document Type code

Identification Number



**General Instructions:**

- 1 Fields marked with '\*\*' are mandatory fields.
- 2 Tick '✓' wherever applicable.
- 3 Self-Certification of documents is mandatory.
- 4 Please fill the form in English and in BLOCK Letters.
- 5 Please fill all dates in DD-MM-YYYY format.
- 6 Wherever state code and country code is to be furnished, the same should be the two-digit code as per Indian Motor Vehicle, 1988 and ISO 3166 country code respectively list of which is attached.
- 7 KYC number of applicant is mandatory for updation of KYC details.
- 8 For particular section update, please tick (✓) in the box available before the section number and strike off the sections not required to be updated.
- 9 In case of 'Small Account type' only personal details at section number 1 and 2, photograph, signature and self-certification required.

**A Clarification / Guidelines on filling 'Personal Details' section**

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

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

- 1 Tax identification Number (TIN): TIN need not be reported if it has not been issued by the jurisdiction. However, if the said jurisdiction has issued a high integrity number with an equivalent level of identification (a "Functional equivalent"), the same may be reported. Examples of that type of number for individual include, a social security/insurance number, citizen/personal identification/services code/number, and resident registration number)
2. To include all countries other than India where investor is Citizen/ Resident/ Green Card holder/ Tax resident in those respective countries.

**C Clarification / Guidelines on filling 'Proof of Identity [PoI]' section**

- 1 If driving license number or passport is provided as proof of identity then expiry date is to be mandatorily furnished.
- 2 Mention identification / reference number if 'Z- Others (any document notified by the central government)' is ticked.
- 3 In case of Simplified Measures Accounts for verifying the identity of the applicant, any one of the following documents can also be submitted and undernoted relevant code may be mentioned in point 3 (S).

<b>Document Code</b>	<b>Description</b>
01	Identity card with applicant's photograph issued by Central/ State Government Departments, Statutory/ Regulatory Authorities, Public Sector Undertakings, Scheduled Commercial Banks, and Public Financial Institutions.
02	Letter issued by a gazetted officer, with a duly attested photograph of the person.

**D Clarification / Guidelines on filling 'Proof of Address [PoA] - Current / Permanent / Overseas Address details' section**

- 1 PoA to be submitted only if the submitted PoI does not have an address or address as per PoI is invalid or not in force.
- 2 State / U.T Code and Pin / Post Code will not be mandatory for Overseas addresses.
- 3 In case of Simplified Measures Accounts for verifying the address of the applicant, any one of the following documents can also be submitted and undernoted relevant code may be mentioned in point 4.1.

<b>Document Code</b>	<b>Description</b>
01	Utility bill which is not more than two months old of any service provider (electricity, telephone, post-paid mobile phone, piped gas, water bill).
02	Property or Municipal Tax receipt.
03	Bank account or Post Office savings bank account statement.
04	Pension or family pension payment orders (PPOs) issued to retired employees by Government Departments or Public Sector Undertakings, if they contain the address.
05	Letter of allotment of accommodation from employer issued by State or Central Government departments, statutory or regulatory bodies, public sector undertakings, scheduled commercial banks, financial institutions and listed companies. Similarly, leave and license agreements with such employers allotting official accommodation.
06	Documents issued by Government departments of foreign jurisdictions and letter issued by Foreign Embassy or Mission in India.

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

- 1 To be filled only in case the PoA is not the local address or address where the customer is currently residing. No separate PoA is required to be submitted.
- 2 In case of multiple correspondence / local addresses, Please fill 'Annexure A1'

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

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

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

- 1 Provide KYC number of related person if available.

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

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

**List of two – digit state / U.T codes as per Indian Motor Vehicle Act, 1988**

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

**List of ISO 3166 two- digit Country Code**

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





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3.3 ADDRESS IN THE JURISDICTION WHERE ENTITY IS RESIDENT OUTSIDE INDIA FOR TAX PURPOSES\*

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

Address Type\* Residential / Business Residential Business Registered Office Unspecified
Proof of Address\* Certificate of Incorporation / Formation Registration Certificate

Address

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

We reconfirm that

We are tax resident only in India. We are neither US person nor tax resident in any country other than India.
We are US person. We are tax resident in country other than India and We are not US person.

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

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

5. DETAILS OF RELATED PERSON\* (In case of additional related person, please fill 'Annexure B2') (Please refer instruction G at the end)

Addition of Related Person Deletion of Related Person Update Related Person details

KYC Number of Related Person (If available)

if KYC number is available, only 'Related Person Type' and 'Name' is mandatory

Related Person Type\* Director Promoter Karta Trustee Partner Authorised Signatory
Court Appointed Official Beneficiary

5.1. PERSONAL DETAILS\* (Please refer instruction G-I at the end)

Name\* (Same as ID proof) Prefix First Name Middle Name Last Name
Maiden Name (If any\*)
Father / Spouse Name\*
Mother Name\*
Date of Birth\* Gender\* M-Male F- Female T-Transgender
Marital Status\* Married Unmarried Others Nationally\* IN-Indian Others (ISO 3166 Country Code)
Residential Status\* Resident Individual Non Resident Indian Foreign National Person of Indian Origin
Occupation Type\* S-Service (Private Sector Public Sector Govt. Sector)
O-Others (Professional Self Employed Retired Housewife Student)
B-Business Forex Dealer Agriculturist Others (Please specify)

5.2. TICK IF APPLICABLE RESIDENT FOR TAX PURPOSES IN JURISDICTION(S) OUTSIDE INDIA (Please refer instruction G-II at the end)

Additional Details Required\* (Mandatory only if section 5.2 is ticked) ISO 3166 Country Code of Jurisdiction of Residence\*
Tax Identification Number or equivalent (if issued by jurisdiction)\*
Place / City of Birth ISO 3166 Country Code of Birth\*

5.3. PROOF OF IDENTITY (POI) (Please refer instruction G-III at the end)

(Certified copy of any one of the following Proof of Identity (POI) needs to be submitted)

A- Passport Number Passport Expiry Date
B- Voter ID Card
C- PAN Card





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**ANNEXURE A2**

**1 MULTIPLE CORRESPONDENCE / LOCAL ADDRESS DETAILS\***

(Certified copy of **any one** of the proof of address (POA) needs to be submitted (Please instruction **E** at the end)

Same as current / permanent / Overseas address details

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

Proof of Address\*  Certificate of Incorporation / Formation  Registration Certificate

**Address**

Line 1\*

Line 2

Line 3

City / Town / Village\*

State / U.T. Code\*

Pin / Post Code\*

ISO 3166 Country Code\*

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

Tel. (Off)     Tel. (Res)

FAX     Mobile

Email ID

**ANNEXURE B2**

**1 DETAILS OF ADDITIONAL RELATED PERSON\*** (Please refer instruction **G** at the end)

Addition of Related Person  Deletion of Related Person  Update Related Person details

KYC Number of Related Person (If available\*)

Related Person Type\*  Director  Promoter  Karta  Trustee  Partner  Authorised Signatory

Court Appointed Official  Beneficiary

**1.1. PERSONAL DETAILS\*** (Please refer instruction **G-I** at the end)

Name\* (Same as ID proof) 

Prefix	First Name	Middle Name	Last Name
<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"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
----------------------	----------------------	----------------------	----------------------	----------------------	----------------------	----------------------	----------------------

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

Marital Status\*  Married  Unmarried  Others Nationally\*  IN-Indian  Others (ISO 3166 Country Code )

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

Occupation Type\*  S-Service( Private Sector  Public Sector  Govt. Sector )

O-Others ( Professional  Self Employed  Retired  Housewife  Student)

B-Business  Forex Dealer  Agriculturist  Others (Please specify).....

**1.2. TICK IF APPLICABLE** (RESIDENCE FOR TAX PURPOSE IN JURISDICTION(S) OUTSIDE INDIA) (Please refer instruction **G-II** at the end)

Additional Details Required\* (if applicant is resident outside India for tax purpose)

ISO 3166 Country Code of Jurisdiction of Residence\*

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

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

**1.3 PROOF OF IDENTITY (POI)\*** (Please refer instruction **G-III** at the end)

(Certified copy of **any one** of the following Proof of Identity (POI) needs to be submitted)

A- Passport Number

Passport Expiry Date 

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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B- Voter ID Card

C- PAN Card









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**YOUR CLIENT (KYC) APPLICATION FOR NON-INDIVIDUALS**

(Details of Individual Promoters / Wholetime Director / 2 Directors / Partners / Karta / Trustee)

Name				
Designation				
Pan No.				
Aadhaar				
DIN (if applicable)				
Residence Address				
Cell No.				
E-mail				
Proof of Identity (POI) Submitted				
Proof of Address (POA) Submitted				
Signature with Stamp				

Latest Photograph with Signature across the Photograph	Latest Photograph with Signature across the Photograph	Latest Photograph with Signature across the Photograph	Latest Photograph with Signature across the Photograph
---	---	---	---

Name and Signature of the Authorised Signatory(s)	Date
---	------

**General Instructions:**

- 1 Fields marked with ‘\*’ are mandatory.
- 2 Tick (✓) wherever applicable.
- 3 Please fill the form in English and in BLOCK letters.
- 4 Please fill all dates in DD-MM-YYYY format.
- 5 Wherever state code and country code is to be furnished, the same should be the two-digit code as per Indian Motor Vehicle, 1988 and ISO 3166 country code respectively list of which is attached.
- 6 KYC number of applicant is mandatory for update application.
- 7 For particular section update, please tick (✓) in the box available before the section number and strike off the sections not required to be updated.

**A Clarification / Guidelines for filling ‘Account Holder’ type section**

**US Reportable**

- F1 - Owner-Documented FI with specified US owner(s)
- F2 - Passive Non-Financial Entity with substantial US owner(s)
- F3 - Non-Participating FFI
- F4 - Specified US Person
- F5 - Direct Reporting NFFE
- XX - Not Applicable

**Other Reportable**

- C1 - Passive Non-Financial Entity with-one or more controlling person that is a Reportable Person
- C2 - Other Reportable Person
- C3 - Passive Non-Financial Entity that is a CRS Reportable
- XX - Not Applicable

**B Clarification / Guidelines for filling ‘Nature of Business / Entity Constitution’ type section**

**Entity Constitution Type:**

- |  |  |
|--|--|
| <ul style="list-style-type: none"> <li>A - Sole Proprietorship</li> <li>B - Partnership Firm</li> <li>C - HUF</li> <li>D - Private Limited Company</li> <li>E - Public Limited Company</li> <li>F - Society</li> <li>G - Association of Persons (AOP) / Body of Individuals (BOI)</li> </ul> | <ul style="list-style-type: none"> <li>H - Trust</li> <li>I - Liquidator</li> <li>J - Limited Liability Partnership</li> <li>K - Artificial Juridical Person</li> <li>Z - Others</li> <li>X - Not Categorized</li> </ul> |
|--|--|

**C Clarification / Guidelines for filling ‘Entity Details’ section**

**Identification Type:**

- T-TIN
- C- Company Identification Number
- G- US GIIN
- E- Global Entity Identification Number (EIN)
- O- Other

**D Clarification / Guidelines for filling ‘Proof of Identity [PoI]’ section**

- 1 One certified copy of the mentioned Proof of Identity [PoI] needs to be submitted.

**E Clarification / Guidelines for filling ‘Proof of Address [PoA]’ section**

- 1 State / U.T Code and Pin / Post Code will not be mandatory for Overseas addresses.
- 2 In case of multiple correspondence / local addresses, please fill ‘Annexure A2’

**F Clarification / Guidelines for filling ‘Contact Details’ section**

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

**G Clarification / Guidelines for filling ‘Related Person Details’ section**

**I Personal Details**

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

**II Resident outside India for tax purposes**

- 1 Jurisdiction(s) of Residence: It may be mentioned that since US taxes the global income of its citizen, every US citizen of whatever nationality, is also a resident for tax purpose in USA.
- 2 **Tax Identification Number (TIN):** TIN need not be reported if it has not been issued by the jurisdiction. However, if the said jurisdiction has issued a high integrity number with an equivalent level of identification (“Functional equivalent”), the same may be reported. Examples of that type of number for individual include, a social security/insurance number, citizen/personal identification/services code/number, and resident registration number)

**III Proof of Identity [PoI]**

- 1 If driving license number or passport is provided as PoI then expiry date is to be mandatorily furnished.
- 2 Mention identification / reference number if ‘Z- Others (any document notified by the central government)’ is ticked.

**IV Proof of Address [PoA]**

- 1 PoA to be submitted only if the submitted PoI does not have an address or address as per PoI is invalid or not in force.
- 2 State / U.T Code and Pin / Post Code will not be mandatory for Overseas addresses.

**H Clarification / Guidelines for filling ‘Details of Controlling Person’ section**

**I Personal Details**

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

**II Proof of Identity [PoI]**

- 1 If driving license number or passport is provided as PoI then expiry date is to be mandatorily furnished.
- 2 Mention identification / reference number if ‘Z- Others (any document notified by the central government)’ is ticked.

**III Proof of Address [PoA]**

- 1 PoA to be submitted only if the submitted PoI does not have an address or address as per PoI is invalid or not in force.
- 2 State / U.T Code and Pin / Post Code will not be mandatory for Overseas addresses.

## ADDITIONAL INSTRUCTIONS/CHECK LIST FOR FILLING KYC FORM - Individual & Non-Individual

### 1. IMPORTANT POINTS:

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

### 2. Proof of Identity (POI): - List of documents admissible as Proof of Identity:

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

### 3. Proof of Address (POA): - List of documents admissible as Proof of Address:

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

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

### 4. Exemptions/clarifications to PAN

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

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

**5. List of people authorized to attest the documents:**

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

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

Types of entity	Documentary requirements	Tick(■)
Individuals	<ul style="list-style-type: none"> <li>• <b>Photo, Pan, Proof of Identity, (POI), Proof of Address (POA)</b></li> </ul>	
Corporate	<ul style="list-style-type: none"> <li>• Copy of the <b>balance sheets</b> for the last 2 financial years (to be submitted <b>every year</b>).</li> </ul>	
	<ul style="list-style-type: none"> <li>• Copy of latest <b>share holding pattern</b> including list of all those holding control, either directly or indirectly, in the company in terms of SEBI takeover Regulations, duly certified by the company secretary/Whole time director/MD (to be submitted <b>every year</b>).</li> </ul>	
	<ul style="list-style-type: none"> <li>• Photograph, POI, POA, PAN and DIN numbers of <b>whole time directors/two directors</b> in charge of day to day operations.</li> </ul>	
	<ul style="list-style-type: none"> <li>• Photograph, POI, POA, PAN of individual <b>promoters</b> holding control - either directly or indirectly.</li> </ul>	
	<ul style="list-style-type: none"> <li>• Copies of the <b>Memorandum</b> and Articles of Association and certificate of incorporation.</li> </ul>	
	<ul style="list-style-type: none"> <li>• Copy of the <b>Board Resolution</b> for investment in securities market.</li> </ul>	
	<ul style="list-style-type: none"> <li>• <b>Authorised signatories list</b> with specimen signatures.</li> </ul>	
Partnership firm	<ul style="list-style-type: none"> <li>• Copy of the <b>balance sheets</b> for the last 2 financial years (to be submitted every year).</li> </ul>	
	<ul style="list-style-type: none"> <li>• Certificate of <b>registration</b> (for registered partnership firms only).</li> </ul>	
	<ul style="list-style-type: none"> <li>• Copy of <b>partnership deed</b>.</li> </ul>	
	<ul style="list-style-type: none"> <li>• <b>Authorised signatories list</b> with specimen signatures.</li> </ul>	
	<ul style="list-style-type: none"> <li>• Photograph, POI, POA, PAN of <b>Partners</b>.</li> </ul>	
Trust	<ul style="list-style-type: none"> <li>• Copy of the <b>balance sheets</b> for the last 2 financial years (to be submitted every year).</li> </ul>	
	<ul style="list-style-type: none"> <li>• Certificate of <b>registration</b> (for registered trust only).</li> </ul>	
	<ul style="list-style-type: none"> <li>• Copy of Trust <b>deed</b>.</li> </ul>	
	<ul style="list-style-type: none"> <li>• <b>List of trustees</b> certified by managing trustees / CA.</li> </ul>	
	<ul style="list-style-type: none"> <li>• Photograph, POI, POA, PAN of <b>Trustees</b>.</li> </ul>	
HUF	<ul style="list-style-type: none"> <li>• <b>PAN</b> of HUF.</li> </ul>	
	<ul style="list-style-type: none"> <li>• Deed of declaration of HUF/ <b>List of coparceners</b>.</li> </ul>	
	<ul style="list-style-type: none"> <li>• Bank pass-book/<b>bank statement</b> in the name of HUF.</li> </ul>	
	<ul style="list-style-type: none"> <li>• Photograph, POI, POA, <b>PAN of Karta</b>.</li> </ul>	
Unincorporated association or a body of individuals	<ul style="list-style-type: none"> <li>• <b>Proof of Existence</b>/Constitution document.</li> </ul>	
	<ul style="list-style-type: none"> <li>• <b>Resolution</b> of the managing body &amp; Power of Attorney granted to transact business on its behalf.</li> </ul>	
	<ul style="list-style-type: none"> <li>• <b>Authorized signatories list</b> with specimen signatures.</li> </ul>	
Banks/Institutional Investors	<ul style="list-style-type: none"> <li>• Copy of the constitution/registration or annual report/<b>balance sheet</b> for the last 2 financial years.</li> </ul>	
	<ul style="list-style-type: none"> <li>• <b>Authorized signatories list</b> with specimen signatures.</li> </ul>	
Foreign Institutional Investors (FII)	<ul style="list-style-type: none"> <li>• Copy of <b>SEBI registration</b> certificate.</li> </ul>	
	<ul style="list-style-type: none"> <li>• <b>Authorized signatories list</b> with specimen signatures.</li> </ul>	
Army/ Government Bodies	<ul style="list-style-type: none"> <li>• <b>Self-certification</b> on letterhead.</li> </ul>	
	<ul style="list-style-type: none"> <li>• <b>Authorized signatories list</b> with specimen signatures.</li> </ul>	
Registered Society	<ul style="list-style-type: none"> <li>• Copy of <b>Registration Certificate</b> under Societies Registration Act.</li> </ul>	
	<ul style="list-style-type: none"> <li>• List of <b>Managing Committee members</b>.</li> </ul>	
	<ul style="list-style-type: none"> <li>• Committee <b>resolution</b> for persons authorised to act as authorised signatories with specimen signatures.</li> </ul>	
	<ul style="list-style-type: none"> <li>• True copy of <b>Society Rules</b> and Bye Laws certified by the Chairman/Secretary.</li> </ul>	

Checklist	Tick (✓)
<b>7.1. Additional documents in case of trading in derivatives segments - illustrative list:</b> (In respect of other clients, documents as per risk management policy of the stock broker need to be provided by the client from time to time)	
(a) Copy of ITR Acknowledgement	
(b) In case of salary income - Salary Slip, Copy of Form 16	
(c) Copy of Demat account holding statement.	
(d) Copy of Annual Accounts	
(e) Net worth certificate	
(f) Bank account statement for last 6 months	
(g) Any other relevant documents substantiating ownership of assets	
(h) Self declaration with relevant supporting documents.	
<b>7.2. Copy of cancelled cheque leaf/ pass book/bank statement specifying name of the constituent, MICR Code or/and IFSC Code of the bank should be submitted.</b>	
<b>7.3. Demat Client Master or recent holding statement issued by DP bearing name of the client.</b>	
<b>7.4. For individuals:</b>	
(a) Stock broker has an option of doing 'in-person' verification through web camera at the branch office of the stock broker/sub-broker's office.	
(b) In case of non-resident clients, employees at the stock broker's local office, overseas can do in-person' verification. Further, considering the infeasibility of carrying out 'In-person' verification of the non-resident clients by the stock broker's staff, attestation of KYC documents by Notary Public, Court, Magistrate, Judge, Local Banker, Indian Embassy / Consulate General in the country where the client resides may be permitted.	
<b>7.5. For non-individuals:</b>	
(a) Form need to be initialized by all the authorized signatories.	
(b) Copy of Board Resolution or declaration (on the letterhead) naming the persons authorized to deal in securities on behalf of company/firm/others and their specimen signatures.	



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**TRADING ACCOUNT RELATED DETAILS**  
(For Individuals & Non-Individuals)

**BANK ACCOUNT DETAILS** (Through which transactions will generally be routed)

**Primary Bank Details :**

Bank Name :

Account No. :  Branch :

Address :

Pin Code :

MICR Code of Branch :  IFS Code :

Account Type :  Savings  Current  NRE/NRO  OTHERS :  (Please Specify)

**Secondary Bank Details (if any) :**

Bank Name :

Account No. :  Branch :

Address :

Pin Code :

MICR Code of Branch :  IFS Code :

Account Type :  Savings  Current  NRE/NRO  OTHERS :  (Please Specify)

**DEPOSITORY ACCOUNT DETAILS** (Through which transactions will generally be routed.)

Depository Name :  CDSL  NSDL

Name of Depository Participant :

Beneficiary Name :

DP ID :  Beneficiary ID (BOID) :

**TRADING PREFERENCE**

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

	EXCHANGE	SEGMENT	SIGNATURE
<input checked="" type="checkbox"/>	National Stock Exchange (NSE)	Cash	
<input checked="" type="checkbox"/>		F&O	
<input checked="" type="checkbox"/>		Currency Derivative	
<input checked="" type="checkbox"/>	Bombay Stock Exchange (BSE)	Cash	
<input checked="" type="checkbox"/>		F&O	
<input checked="" type="checkbox"/>	Metropolitan Stock Exchange (MSE)	Cash	
<input checked="" type="checkbox"/>		F&O	
		Currency Derivative	

**PAST ACTIONS**

Details of any action / proceedings initiated / pending / taken by SEBI / Stock Exchange / any other authority or police against the applicant / constituent or its partners / promoters / whole time directors / authorised persons in charge of dealing in securities

(Please Specify)

**DEALING THROUGH SUB-BROKERS AND OTHER STOCK BROKERS**

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

Name of the sub-broker	
Sub-broker SEBI Registration No.	
Sub-Broker's Address	
Sub-Broker's Phone/Fax No.	
Sub-Broker's Website	

■ **Whether dealing with any other stock broker / sub-broker (In case dealing with multiple stock brokers / sub-brokers, please provide details of all)**

Name of the stock broker	
Name of Sub-Broker (If any)	
Client Code (UCC)	
Exchange	

Details of disputes / dues pending from / to such stock broker / sub-broker

(Please Specify)

**ADDITIONAL DETAILS**

■ **Whether you wish to receive :**  Physical Contract Note  Electronic Contract Note (ECN)

E-mail (If Applicable) :

■ **Whether you wish to avail of the facility of internet trading / wireless technology :**  Yes  No

■ **Trading Experience / Number of Years of Investment**

No Prior Investment Experience  \_\_\_ Years in Equities  \_\_\_ Years in Derivatives

\_\_\_ Years in other Investment related fields

■ **In case of Non-Individual, Name, Designation, PAN, UID, Signature, Residential Address and Photographs of persons authorised to deal in securities of behalf of the company / Firm / others.**

Please provide the details in Annexure as per format attached

■ **Any other information :**

**DETAIL OF INTRODUCER (OPTIONAL)**

Introduced by :  Existing Client  Sub-Broker  Remisier  Authorised Person  Others (Please Specify)

Name of Introducer :

Address :

City :

Pin :  State :  Country :

Phone :

Signature of the Introducer :

**Details of Persons authorised to deal in securities on behalf of Company / Firm / other**

Name				
Designation				
Pan No.				
Aadhaar				
DIN (if applicable)				
Residence Address				
Cell No.				
E-mail				
Proof of Identity (POI) Submitted				
Proof of Address (POA) Submitted				
Signature with Stamp				

Latest Photograph with Signature across the Photograph	Latest Photograph with Signature across the Photograph	Latest Photograph with Signature across the Photograph	Latest Photograph with Signature across the Photograph
---	---	---	---



**NOMINATION FORM**

(FOR INDIVIDUAL ONLY)

I/We wish to nominate     I / We do not wish to nominate

[Strike off which is not applicable]

**Nominee Details**

Name of Nominee : Mr. / Ms. / Mrs. :

PAN of Nominee :     Date of Birth : --

Relationship with the Nominee :

Address of Nominee :

City :  Pin :

State :  Ph. :

**If Nominee is minor, details of Guardian :**

Name of Guardian : Mr. / Mrs. :

Address of Guardian :

Pin :  State :  Country :

Phone(with STD Code) :  -  Mobile :

Signature of Nominee / Guardian :

**Name & Address Of Witness (only in Case Of Nomination)**

1 s t w i t n e s s

2 n d w i t n e s s

**DECLARATION**

1. I/We hereby declare that the details furnished above are true and correct to the best of my/our knowledge and belief and I/We undertake to inform you of any changes therein, immediately. In case any of the above information is found to be false or untrue or misleading or misrepresenting, I am/we are aware that I/We may be held liable for it.
2. I/We confirm having read/been explained and understood the contents of the document on policy and procedures of the stock broker and the tariff sheet.
3. I/We further confirm having read and understood the contents of the 'Rights and Obligations' document(s) and 'Risk Disclosure Document'. I/We do hereby agree to be bound by such provisions as outlined in these documents. I/We have also been informed that the standard set of documents has been displayed for Information on stock broker's designated website, if any.

Name of Authorised Signatory(s) :

(1)  Signature :

Date : -- Place :

**BROKERAGE STRUCTURE (Capital Market Segment)**

		Percentage	
Trading Account	Percentage	Minimum Rs.	
1. Square off same day .....Each Side	<input type="text"/>	<input type="text"/>	Transaction Charges (SEBI and Exchange) Jobbing <input type="text"/> Delivery <input type="text"/>
2. Delivery	<input type="text"/>	<input type="text"/>	GST on Brokerage & Transaction Charges Jobbing <input type="text"/> Delivery <input type="text"/>
			Stamp Duty Jobbing <input type="text"/> Delivery <input type="text"/>
			Security Transaction Tax Jobbing <input type="text"/> Delivery <input type="text"/>

**BROKERAGE STRUCTURE (F&O Segment)**

		Percentage	
Futures	Percentage	Minimum Rs.	
..... Each Side	<input type="text"/>	<input type="text"/>	Transaction Charges (SEBI and Exchange) <input type="text"/>
Option Brokerage (on premium)	%, Per Lot	Minimum	GST on Brokerage & Transaction Charges <input type="text"/>
..... Each Side	<input type="text"/>	<input type="text"/>	Stamp Duty <input type="text"/>
			Security Transaction Tax <input type="text"/>

**BROKERAGE STRUCTURE (Currency Derivative)**

		Percentage	
Futures	Percentage	Minimum Rs.	
..... Each Side	<input type="text"/>	<input type="text"/>	Transaction Charges (SEBI and Exchange) <input type="text"/>
Option Brokerage (on premium)	%, Per Lot	Minimum Rs.	GST on Brokerage & Transaction Charges <input type="text"/>
..... Each Side	<input type="text"/>	<input type="text"/>	Stamp Duty <input type="text"/>
			Security Transaction Tax <input type="text"/>

I/We have understood that brokerage will be charged not exceeding above rates. Other charges like transaction charges (exchange & SEBI) GST, STT, stamp duty and any other similar levy will be charged extra at applicable rates.  
In case of any upward revision in brokerage rate, 30 day's notice would be given by sending speed post / e-mail.

(7)  Signature :

**FOR OFFICE USE ONLY**

**BROKERAGE APPROVAL**

Name of Approving Officer :

Designation :

Date :

**ACCOUNT OPENING CHEQUE DETAILS**

A/c opening charges (Rs.) :  Cheque No. :

Bank Name :

Branch :

**MARGIN CHEQUE DETAILS**

Margin (Rs.) :  Cheque No. :

Bank Name :

Branch :

**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) **cancel(s) 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 Right and obligation of the parties** mentioned in this document.

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

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

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

## RISK DISCLOSURE DOCUMENT FOR CAPITAL MARKET AND DERIVATIVES SEGMENTS

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

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

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

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

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

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

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

### 1. BASIC RISKS:

#### 1.1 Risk of Higher Volatility:

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

#### 1.2 Risk of Lower Liquidity:

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

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

#### 1.3 Risk of Wider Spreads:

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

#### 1.4 Risk-reducing orders:

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

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

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

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

## **1.5 Risk of News Announcements:**

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

## **1.6 Risk of Rumors:**

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

## **1.7 System Risk:**

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

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

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

## **1.8 System/Network Congestion:**

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

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

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

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

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

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

**B.** If you fail to deposit the additional amount by the deadline or if an outstanding debt occurs in your account, **the stock broker may liquidate a part of or the whole position** or substitute securities. In this case, you will be liable for any losses incurred due to such close-outs.



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

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

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

## 2.2 Currency specific risks:

1. **The profit or loss** in transactions in foreign currency-denominated contracts, whether they are traded in your own or another jurisdiction, will be affected by fluctuations in currency rates where there is a need to convert from the currency denomination of the contract to another currency.
2. Under certain market conditions, you may find it difficult or **impossible to liquidate a position**. This can occur, for example when a currency is deregulated or fixed trading bands are widened.
3. Currency prices are **highly volatile**. Price movements for currencies are influenced by, among other things: changing supplydemand 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.

## **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.

**1. 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.

**2. Setting up Client's Exposure Limit**

We may impose and vary limits (including exposure limits, turnover limits, margin limits, securities 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) 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 as per the VAR based margining system of the Stock Exchange and margin defined by the company on their scrip 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 the 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.

**3. 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 30 (thirty) days' notice. Only Head Office is 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.

**4. Delay Payment Charges and Penalties**

Clients are required and expected to meet their fund obligations immediately, when due, as per SEBI / Exchange requirements and not make us use our funds to meet their fund obligation. For the clients who do not pay on time your broker has to pay or the client has to suffer penalties by the Exchange. So as to be compensated in such an eventuality, we may levy Delay Payment Charges on the amounts, not exceeding the debit balance in the ledger, for the period of delay at a rate upto 24% per annum calculated on daily basis for the period of delay.

We do not pay interest on the clients' funds received towards margin.

We may impose reasonable penalties for bouncing of cheques, bad deliveries, non-delivery, auction on failure of payment, nonpayment 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.

**5. 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 the member 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.

#### **6. 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.

#### **7. 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 or group of securities 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 scrip.
- c. reasonable doubt as to bonafide of the transaction or identity of the client in the light of the financial status and objectives 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, unless the order is vacated.

#### **8. 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. O J account manager 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 the members 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.

#### **9. De-registering a Client**

The member 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 by an order of SEBI, other Regulatory Authority or Court;
- e. The client is convicted of fraud or other offence in relation to securities and the said conviction is not stayed by that authority or court or superior thereto.

- f. The account being inactive has not been got reactivated within two years of inactivation.
- g. The client, to the reasonable belief of the member, 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.

#### **10. Policy for Inactive Accounts**

Inactive accounts are more vulnerable to fraud or manipulation and the clients are advised to be careful not to allow their accounts to be inactive. An inactive account is one in which there is no operation during the last twelve calendar months. Such accounts may be marked as "inactive" in the Back Office without any request by the client. Transaction in an "inactive account" will be permitted after strict diligence.

#### **11. 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.

#### **12. Orders & Limits**

The Clients' instructions are usually recorded by the Member. Such record shall be admissible as evidence and binding. However, any transaction or instruction shall be 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 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 inspite 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.

#### **13. 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 on the web-site.

#### **14. 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 upto-date positions. All offline clients are also provided User ID and password through which they can any time access various back office reports, account information and other useful information. The clients are advised to make full use of the facility and report, discrepancy, if any, in their account at the earliest.

#### **15. Auto Square Off**

The Member has a policy of 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.

#### **16. 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.

#### **17. Margins**

The Member determines the market value of securities 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 scrips accepted for margin. Clients should monitor the market value of such securities 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 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.

#### **18. Maintenance Of Trading Account**

**Money 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 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 materialise 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.

#### **19. Corporate Benefits On Securities Held On Behalf Of Client**

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.

#### **20. 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.

#### **21. 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.

#### **O. J. FINANCIAL SERVICES LTD.**

Compliance Officer,  
231, IJS Palace, 320, Delhi Gate Bazar  
Asaf Ali Road, New Delhi 110002  
E-mail : oj@ojfin.com

## Voluntary Document

To  
**O.J. FINANCIAL SERVICES LTD.**  
(Member: NSE, BSE & MSE)  
231, IJS Palace, 320 Delhi Gate Bazar, Asaf Ali Road, New Delhi- 1 10002.

### Sub : Voluntary Authorisations - Share Transactions

Dear Sirs,

**FURTHER** to my/our request for registration as a client with you, I/we state as under:-

- 1. I/WE HAVE BEEN INFORMED THAT THESE AUTHORISATIONS ARE VOLUNTARY & NOT MANDATORY. I/WE AM/ARE GIVING AUTHORISATIONS MENTIONED BELOW TO YOU VOLUNTARILY.**
2. I/we explicitly authorize you to maintain a 'running' account of my/our dealings with you. I/we have the liberty to revoke this authorization at any time in writing with prospective effect.
3. I/we authorize you to retain my/our credit balance (Funds/Shares) lying with you and adjust the same against my/our margin and/or my/our future transactions with you. Accordingly, you may please treat our credit balances as 'on account' or as margin and you are hereby authorized to utilize the said funds/shares for the said purpose or keep it with you in trust for me/us. I/We agree that any credit balance. (Funds/Shares) will not attract any interest. I/We will be giving you instructions as and when credit balances (Funds/Shares) are required to be returned by you to me/us.
4. I/we undertake to provide when called upon to do so forthwith from time to time a Margin Deposit and/or furnish additional Margin as required under the Rules and Regulations of the Stock Exchanges and/or as specified by the Trading Member in respect of business done by me/us.
5. In case of my/our dealing in more than one stock exchange or in different segments of the same stock exchange, you may kindly facilitate me/us by adjusting the amount/shares lying to my/our credit in one stock exchange/segment with the debit (amount/shares) arising out of my/our transaction (pay-in/margin) in another stock exchange/segment.
6. I/we also allow you to adjust my/our credit balance (funds/shares) with you against debit balance (funds/shares) of undersigned / our family members/sister concerns/group entities with you. You are also authorized to adjust my/our credit balances (Funds/Shares) with you against debit balance (Fund)/Shares) of undersigned /our family members / our sister concern / group entities with your sister concerns / group entities.
7. I/we authorize you to keep all the securities which I/we give you for meeting my/our margin/payin obligation. You may, inter alia, pledge my/our securities to Stock Exchange/Clearing Corporation/Clearing Member/Banks towards margin/collateral for meeting my/our margin/payin obligation.
8. It is fully understood that you will not transfer security due to me/us in the event of non-payment/short payment by me/us.
9. You are authorized to sell my/our securities lying with you in case there is undischarged obligation on my/our part on any day.
10. This is to confirm that you have informed me/us that you do own/proprietary trading also. We authorize you to do our voice recording.
11. Further, I/We hereby undertake to indemnify you against any claim made by any person for reasons related to delivery of shares given to you on account to my/our sale transactions, whether from depository accounts maintained jointly with another person or through some other depository account.

(8)  Signature :

Signature of the applicant



12. You may send/dispatch my/our contract notes/other documents through e-mail on my/our designated e-mail address. It is understood that I/We will not hold you responsible under any circumstances in the event of an e-mail/s which you send gets bounced due to any reason such as mail box being full, inactive account or due to any technical reason beyond your control. I/We will completely rely on the log reports of your dispatching software as a conclusive proof of dispatch of email to me/us and will not dispute the same. In case of any query, I/We shall intimate you within 24 hours thereof at your designated e-mail Id. In the event of my/our changing the e-mail address, I/We will inform the same in writing by Registered Post.
13. You may debit us all for expenses incurred by you on our A/c like account opening charges, DD charges. inter settlement DP Charges.
14. I/We hereby authorise you not to provide order confirmation/modification/cancellation slips & trade confirmation slip to avoid unnecessary paper work. I/We further request you to consider my/our telephonic instruction for order/modification/cancellation as a written instruction.
15. This is to confirm that I/We am/are dealing on my/our behalf only & not on behalf of any other person.
16. DIVIDEND etc. received by you on my/our stocks with you may be credited in my/our running account with you as and when reconciled by you within same accounting year.
17. We shall keep you updated about about our financial and other information.
18. I/We request you to settle my/our fund and securities account as per clause 13(c) of guidance Note :  
 Once in a calendar quarter    Once in a calendar month
19. I/We shall be responsible for all trading done by me/us in NOW ie Trading in NSE through internet.
20. I/We do hereby declare that I/We have not been involved in any terrorist activity and I/We have not been declared as defaulter or my/our name is not appearing in defaulter database as per SEBI / Various exchanges / Regulatory Bodies/CIBIL (Credit Information Bureau of India Ltd) etc.
21. Above instructions on my/our behalf may be treated as **Standing Instructions** till revoked in writing with prospective effect. I/We hereby indemnify and would keep you indemnified for all possible losses arising out of the above authorization from me/us.
- 22.

Yours faithfully,  
Name  
UCC

(9)  Signature :

Signature of the applicant

(DOCUMENT IF APPLICABLE)

**BOARD RESOLUTION**  
(ON COMPANY' S LETTER HEAD)

COPY OF THE RESOLUTION PASSED AT THE BOARD MEETING HELD ON \_\_\_\_\_ AT THE REGISTERED OFFICE OF THE COMPANY

RESOLVED that purchase/sale of shares or derivatives on behalf of the Company in National Stock Exchange / BSE / MSE be done through M/s O.J. Financial Services Ltd., (Member NSE / BSE / MSE) For this Client Trading account be opened with M/s. O.J. Financial Services Ltd., in CM, F&O and Currency segment of NSE / BSE / MSE / .....

Further RESOLVED that Shri \_\_\_\_\_ and/or Shri \_\_\_\_\_ of the Company, jointly or any one of them, are singly authorized on behalf of the Company for opening Trading Accounts with M/s. O.J. Financial Services Ltd.

Further RESOLVED that the said authorized persons are also authorized singly to sign any & all documents/ agreements in this regard from time to time and are singly authorised to purchase or sell shares/Derivarties in NSE / BSE / MSE. They are further singly authorised/to file/withdraw any paper/document etc & make statements which will be binding on the Company.

Further RESOLVED that the above resolution be communicated to M/s. O.J. Financial Services Ltd. and shall remain in force until the same is cancelled or modified by the Board of Directors, by another resolution that is communicated to M/s O.J. Financial Services Ltd.

S. No	Name	Designation	Signature with stamp
_____	_____	_____	⊗ _____
_____	_____	_____	⊗ _____
_____	_____	_____	⊗ _____

Cetified True Copy

For \_\_\_\_\_

(\_\_\_\_\_)

Director.

**DETAIL OF SHARE HOLDING IN CASE OF CORPORATES (DOCUMENT IF APPLICABLE)**

**M/s. O. J. FINANCIAL SERVICES LTD.**

231, IJS Palace, 320 Delhi Gate Bazar  
Asaf Ali Road, New Delhi-110002

We are giving below the detail of Share-Holding of \_\_\_\_\_ -

(Name of the company)

as on \_\_\_\_\_ (Date)

Sr. No.	Name of the Share-Holder	Number of Shares held	Value of Shares held	% of Share holding
	More than 1%			
	=			
	Less than 1%			
	Total			

(Please attach separate sheet, if required)

We also undertake to inform the changes, if any, in the share holding of the company to you from time to time.

⊗ Signature : \_\_\_\_\_  
Signature of the Client With rubber stamp

38 Date : |D|D|M|M|Y|Y|Y|Y|

Place : | | | | | | | | |

**AUTHORITY LETTER IN FAVOUR OF MANAGING PARTNER/(S) (DOCUMENT IF APPLICABLE)**

(To be obtained on Letterhead of Partnership Firm)

To  
**O. J. FINANCIAL SERVICES LTD.**  
231, IJS Palace, 320 Delhi Gate Bazar  
Asaf Ali Road, New Delhi-110002

Dear Sir,

We the partner of M/s \_\_\_\_\_ a partnership firm, having its office at \_\_\_\_\_

city \_\_\_\_\_ state \_\_\_\_\_ hereby authorize Mr./Ms \_\_\_\_\_ or Mr./Ms \_\_\_\_\_ to open a securities trading account in Capital Market segment, F&O segment & CD segment on behalf of the firm with you for sale and purchase of shares/debentures/derivative instruments in Capital market segment(CM) and or Futures and Options segments (F&O) or CD segment or any other segment that may be introduced by NSE / BSE / MSE- in future. He/She/They is/are authorized on behalf of the firm to deal in equities, derivarties, debentures, debt products and you are hereby authorized to honor all instruction oral or written, given on behalf of the firm by him/her/them. He/They is/are authorized to sell, purchases, transfer, endorse, negotiate documents and/ or/otherwise deal through you on behalf of the firm. He/She/They is/are also authorized to sign, execute and submit such applications, undertaking, agreements and other requisite documents, writings and deeds as may be deemed necessary or expedient to open account & give effect to this purpose.

However any partner/authorized signatory can issue cheques from bank account(s) in your favour for credit to Share trading account of the firm with you even though his/their signatures may not be available with you. These cheques may either be from the account of partnership firm or from individual account, the said amount so given shall be solely/exclusively for the account of the firm maintained with you.

We also recognize that a beneficiary account can not be opened with a Depository Participant in the name of the partnership firm as per Depository regulations. To facilitate the operation of the above trading account with you and for the purpose of completing the securities transfer obligations, pursuant to the trading operations, we authorize you to recognize the beneficiary account no. \_\_\_\_\_ with Depository having DP ID \_\_\_\_\_ opened as a singly/jointly in the name of Managing partner/partners of the firm.

We agree that the obligations of shares purchased and/or sold by the firm will be handled and completed thought transfers to/from the above mentioned account. We recognize and accept transfers made by you to the beneficiary account as complete discharge of obligations by you in respect of trades executed in the above trading account of the firm.

Thanking you,

Your Truly

Name Address

Signature of Partner

Signature of Partner

Signature of Partner

Signature of Partner

(Signatures of all the Partners with the rubber stamp required)



(DOCUMENT IF APPLICABLE)

To  
**O. J. FINANCIAL SERVICES LTD.**  
231, IJS Palace, 320 Delhi Gate Bazar  
Asaf Ali Road, New Delhi-110002

**Sub : Joint Bank Account Authorisation**

Dear Sir,

This is in connection with operation of Bank A/c No. \_\_\_\_\_ in (Name of the Bank) \_\_\_\_\_ maintained jointly with (Name of your Client) \_\_\_\_\_ and matters incidental there to.

Kindly be informed that I, hereby authorise him to purchase shares and make payment from the afore said joint A/c. Further, you may deliver shares against purchase made by making payment from above-said Bank A/c to his DP A/c

Kindly to the needful and oblige.

Thanking you.

Signature \_\_\_\_\_

Name of Joint Holder \_\_\_\_\_

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(DOCUMENT IF APPLICABLE)

To  
**O. J. FINANCIAL SERVICES LTD.**  
231, IJS Palace, 320 Delhi Gate Bazar  
Asaf Ali Road, New Delhi-110002

**Sub : Joint DP Account Authorisation**

Dear Sir,

This is in connection with operation of Demat A/c with \_\_\_\_\_ (Name of the Depository Participant) having DP ID No. \_\_\_\_\_ & Client ID \_\_\_\_\_ maintained jointly with (Name of your Client) \_\_\_\_\_ and matter incidental there to.

Kindly be informed that, I hereby authorise him to sell shares lying in the said joint account through his/ her trading maintained with you, Further, you may issue cheques for the sale proceeds of shares lying in our joint DP account in his favour.

Kindly do the needful and oblige.

Thanking you,

Signature \_\_\_\_\_

Name of Joint Holder \_\_\_\_\_

**ISSUE OF CLIENT MASTER WITH LOGO (DOCUMENT IF APPLICABLE)**

The Manager

Date :

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Dear Sir,

I/We have one Demat Account in name & style of \_\_\_\_\_ vide client ID \_\_\_\_\_ with you.

I/We request you to please issue **Client Master with logo** to bearer of this letter whose signature are attested below.

Your early action is requested.

⊗ Signature :

Thanking you,

above signature of

Mr. \_\_\_\_\_ attested

Yours Faithfully

⊗ Signature :

⊗ Signature :

Name \_\_\_\_\_

Add \_\_\_\_\_

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**COMPARISON OF PHOTO AND SIGNATURE IN PAN CARD/POI**

To  
**O. J. FINANCIAL SERVICES LTD.**  
231, IJS Palace, 320 Delhi Gate Bazar  
Asaf Ali Road, New Delhi-110002

Sir,  
My photo and signature in this KYC form may differ with my photo and signature in PAN Card/Proof of Identity. Difference in my photo and signature in this KYC form as compared to PAN Card/POI in due to passage of time. This is to certify that Photo/signature in PAN Card/POI and in this KYC form are mine only.

Yours faithfully

\_\_\_\_\_  
Name



UMRN

Date

Tick

Sponsor Bank Code

Utility Code

CREATE

I/We hereby authorize

to debit (tick )

MODIFY

Bank a/c number

CANCEL

with Bank  IFSC  or MICR

an amount of Rupees  ₹

FREQUENCY  Mthly  Qtly  H-Yrly  Yrly  As & when presented DEBIT TYPE  Fixed Amount  Maximum Amount

Reference 1  Phone No.

Reference 2  Email ID

I agree for the debit of Mandate processing charges by the Bank whom I am authorizing to debit my account as per latest Schedule of charges of the Bank.

PERIOD

From

To

Or  Until Cancelled

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

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

• This is to confirm that the declaration has been carefully read, understood and made by me/us. I am authorising the user entity/corporate to debit my account.
• 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.
I/We hereby declare that the above information is true and correct and that the mobile number listed above is registered in my/our name(s) and/or is the number that I/we use in the ordinary course. I/We hereby declare that, irrespective of my/our registration of the above mobile in the provider customer preference register, or in any similar register maintained under applicable laws, now or subsequent to the date hereof, I/We consent to the Bank communicating to me/us about the transactions carried out in my/our aforesaid account(s).









Back Cover Inner

## OUR PRODUCTS & SERVICES

Shares (NSE, BSE, MSE)

F&O (--do--)

Currencies (--do--)

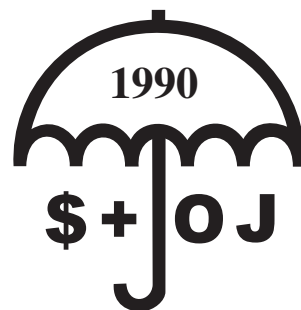
Commodities (MCX, NCDEX)

Depository (NSDL)

On Line / Mobile Trading

Technical Analysis

Institutional Desk



**For Safety & Prosperity,  
Invest/Insure thru OJ**

**Insurance – Life**  
– Medclaim  
– General.\*

**Mutual Funds**

**IPOs**

**Bonds – Tax Free**  
– Taxable

**Pref. Shares**

**Fixed Deposits**

**Post Office**

**Govt. Securities**

- **P&M, Office, Household, Vehicle, Fire, Theft, Foreign Air Travel, Marine, Doctors, Jewellery, Professionals etc.**

## **Invest/ Insure thru OJ**