



ZUARI FINSERV PRIVATE LIMITED

(Formerly known as Horizonview Developers Pvt. Ltd.)

Customer Registration Form

Received at Branch:...../...../.....

Received at H.O.:...../...../.....



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UCC		Account Opening Date	
Client ID		Code	
Name			
Branch			
Relationship Manager			

PAYMENT DETAILS

Amount		Cash/Cheque		Cheque No.							
Drawn On		Date								Scheme	<input type="checkbox"/> Normal <input type="checkbox"/> Security Deposit <input type="checkbox"/> One Time Deposit
Bank Details											
Checked By								Verified By			

CONTACT DETAIL FOR INVESTOR GRIEVANCES

For any grievance/dispute please contact at the above address or mail us at email id- grievance@adventz.zuarimoney.com or contact us on 011-46474000 / 1800 123 1212 (Toll Free). In case not satisfied with the response, please contact the concerned exchange(s)/depository at :

Exchange/Depository Name	E-mail ID	Phone No.
National Stock Exchange of India Ltd.	ignse@nse.co.in	022-26598190 / 1800 266 0058
Bombay Stock Exchange Ltd.	is@bseindia.com	022-22728097
NSDL	relations@nsdl.co.in	022-24994200
CDSL	complaints@cdslindia.com	1800 200 5533

You can also login your grievance with SEBI at <http://scores.gov.in>. For any queries, feedback or assistance, please contact SEBI office on Toll Free Helpline at 1800 22 7575/1800 266 7575.

DECLARATION FOR PRO TRADING

We Zuari Finserv Private Limited, hereby inform all our clients that besides trading on behalf of our clients, we also do Proprietary Trading in our own account.

Note :

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

ACKNOWLEDGEMENT

ZUARI FINSERV PRIVATE LIMITED

I/We hereby acknowledge the receipt of duly executed copy of Account Opening Form, Rights and Obligations, RDD, Policies & Procedures, Schedule of Service Charges and All Other Documents as executed by me/us for trading & depository account.

Trading Code _____ Client ID : _____

Signature(s) of Client

<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Sole / First Holder	Second Holder	Third Holder
Name(s) of Client		
Sole / First Holder	Second Holder	Third Holder
Date	Date	Date



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ZUARI FINSERV PRIVATE LIMITED

(Formerly known as Horizonview Developers Pvt. Ltd.)

SEBI REGN NO.:
NSE Cash, F&O & Currency-INZ000162134
BSE Cash, F&O & Currency-INZ000162134

DATE
14 March, 2018
14 March, 2018

Registered Office Jaikisaan Bhawan, Zuarinagar, Goa-403 726 (India)	Corporate Office Plot No. 2, Zamrudpur Community Centre, Kailash Colony Extension, New Delhi-110048 Phone: +91-11-46474000/30483800 Fax : +91-11-41608276 • E-mail : wecare@adventz.zuarimoney.com • Website: www.zuarimoney.com
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Compliance Officer Name : Mr. Krishan Kant Phone No. : +91-11-46474000 E-mail Id : complianceofficer@adventz.zuarimoney.com	Director Name : Mr. Vijay Kathuria Phone No. : +91-11-46474000 E-mail Id : vijaykathuria@adventz.zuarimoney.com
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Trading Member Details :

For any grievance/dispute, please contact Zuari Finserv Private Limited at the given address or in a mail at grievance@adventz.zuarimoney.com or call at 011-46474000 / 1800 123 1212 (Toll Free). In case of non satisfactory response, please contact the concerned exchange(s) at.

Exchange Name National Stock Exchange of India Ltd. Bombay Stock Exchange Ltd.	E-mail ID ignse@nse.co.in is@bseindia.com	Phone No. 1800 266 0058 022-22728097 / 1800 22 6663
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ACCOUNT OPENING KIT INDEX OF DOCUMENTS

S. No.	Name of Document	Brief Significance of the Document	Page No.
MANDATORY DOCUMENTS AS PRESCRIBED BY SEBI, DEPOSITORY & EXCHANGES			
1.	Account Opening Form	A. KYC Form - Part I Documents captures the basis about the constituent & an instruction/checklist (to be sent KRA).	1 to 6
		B. C KYC Form	7 to 12
		C. Self Declaration Form - FATCA & CRS - Individual	13 to 14
		D. KYC Form - Part II Documents captures the basis about the constituent relevant to trading account & Demat account.	15 to 20
2.	Rights and Obligation	Document Stating the Right & Obligations of stock broker/trading members, sub-broker & client for trading on exchanges (Including additional right & obligation in case of internet/wireless technology based trading).	21 to 24
3.	Risk Disclosure Document (RDD)	Document detailing risk associated with dealing in the security market.	25 to 27
4.	Guidance Note	Document detailing do's & don'ts for trading on exchange, for the education of the investors.	28
5.	Policies & Procedures	Document describing significant policies & procedures of the stock broker.	29 to 31
6.	Tariff Sheet	Document detailing the rate/amount of brokerage & other charges levied on the client for trading on the stock exchange(s).	32
VOLUNTARY DOCUMENTS AS PROVIDED BY THE DEPOSITORY PARTICIPANT AND STOCK BROKER			
7.	NSE-MFSS Facility	Online Mutual Fund Facility	33
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9.	Disclosure Information	Information Documents	34
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12.	Declaration for delivering trade confirmations via SMS	Communication through SMS	37
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14.	Ghoshna in Hindi (घोषणा)	Declaration	37
15.	Declaration by Karta & Co-Parceners for HUF Accounts	Declaration	38
16.	Request Letter for Statements	Request letter for DP statements on E-mails	39
17.	Right & Obligations	Right & Obligations documents of Beneficial owner & Depository Participant	40 to 41
18.	Schedule of Charges for DP Services	Schedule of Charges for DP Services	42 to 43
19.	Email & Mobile Declaration	Format of Request - For Common Email & Mobile Number	44
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22.	ECS Mandate Form	Electronic Clearing Service (debit Clearing) Mandate Form	49 to 50
23.	e-Insurance Account (eIA) Opening Form	e-Insurance Account (eIA) Opening Form	51 to 54

* Rights and Obligations, Risk Disclosure Document (RDD), Policies and Procedures are the part and parcel of the standard account opening form, all the clauses mentioned in the annexure are acceptable and applicable to constituent and trading member. For your reference you may download the same, intimation will be sent separately if there is any changes in the clauses.





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



ZUARI FINSERV PRIVATE LIMITED

Registered Office : Jaikisaan Bhawan, Zuarinagar, Goa-403 726 (India)
 Corporate Office : Plot No. 2, Zamrudpur Community Centre, Kailash Colony Extension, New Delhi-110048
 E-mail: wecare@adventz.zuarimoney.com • Website: www.zuarimoney.com

Photograph

Please affix your recent
 passport size photograph

Signature Across photograph

Please fill this form in ENGLISH and in BLOCK LETTERS

A. IDENTITY DETAILS															
1.	Name of the Applicant														
2.	Father's /Husband's Name														
3.	a) Gender	<input type="checkbox"/> Male	<input type="checkbox"/> Female	b) Marital Status	<input type="checkbox"/> Single	<input type="checkbox"/> Married	c) Date of Birth	D	D	M	M	Y	Y	Y	Y
4.	a) Nationality <input type="checkbox"/> Indian <input type="checkbox"/> Others (Please specify _____)														
	b) Status <input type="checkbox"/> Resident Individual <input type="checkbox"/> Non Resident <input type="checkbox"/> Foreign National														
5.	a) PAN					b) Aadhaar Number, if any									
6.	Specify the proof of identity submitted <input type="checkbox"/> PAN Card <input type="checkbox"/> Any other (Please specify _____)														

B. ADDRESS DETAILS												
1.	Residence/Correspondence Address		<input type="checkbox"/> Correspondence Address				<input type="checkbox"/> Residence Address					
	City/Town/Village											
	State											
	PIN Code											
	Country											
2.	Specify the proof of address submitted for Residence/correspondence address											
3.	Contact Details		Tel. (off.)			Tel. (Res.)			Fax No			
	Mobile No.			E-mail ID								
4.	Permanent Address <small>(If different from above. Mandatory for Non-Resident Applicant to specify overseas address)</small>		City/Town/Village				PIN Code					
	State		Country									

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

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

FOR OFFICE USE ONLY																																							
S No.	Particulars																																						
1	<input type="checkbox"/> Originals verified and Self-Attested Documents copies received																																						
2	In-Person-Verification (IPV) details:																																						
	a) Name of the person doing IPV																																						
	b) Designation																																						
	c) Name of Organization																																						
	Zuari Finserv Private Ltd.																																						
	d) Signature																																						
	e) Date																																						
	D				D				M				M				Y				Y				Y				Y										
Name & Signature of the Authorised Signatory of ZUARI FINSERV PRIVATE LIMITED								Seal/Stamp of the Zuari Finserv Private Ltd.																															
Date								D				D				M				M				Y				Y				Y				Y			

A. IMPORTANT POINTS

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

B. Proof of Identity (POI)

List of documents admissible as Proof of Identity:

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

C. Proof of Address (POA)

List of documents admissible as Proof Address:

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

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

D. Exemptions/Clarifications to PAN

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

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

E. List of people authorized to attest the documents:

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

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



ZUARI FINSERV PRIVATE LIMITED

Registered Office : Jaikisaan Bhawan, Zuarinagar, Goa-403 726 (India)
Corporate Office : Plot No. 2, Zamrudpur Community Centre, Kailash Colony Extension, New Delhi-110048
E-mail: wecare@adventz.zuarimoney.com • Website: www.zuarimoney.com

Please fill this form in ENGLISH and in BLOCK LETTERS

A. IDENTITY DETAILS																		
1.	Name of the Applicant																	
2.	Date of Incorporation	D	D	M	M	Y	Y	Y	Y	Place of incorporation								
3.	Date of commencement of business	D	D	M	M	Y	Y	Y	Y									
4.	a) PAN									b) Registration No. (e.g. CIN)								
5.	Status (please tick any one)	<input type="checkbox"/> Private Limited Co. <input type="checkbox"/> Bank <input type="checkbox"/> Partnership <input type="checkbox"/> Public Ltd. Co. <input type="checkbox"/> Government Body <input type="checkbox"/> FI <input type="checkbox"/> Body Corporate <input type="checkbox"/> Non Government Organization <input type="checkbox"/> FII <input type="checkbox"/> Trust <input type="checkbox"/> Defense Establishment <input type="checkbox"/> HUF <input type="checkbox"/> Charities <input type="checkbox"/> Society <input type="checkbox"/> AOP <input type="checkbox"/> NGO's <input type="checkbox"/> LLP <input type="checkbox"/> BOI <input type="checkbox"/> Others (please specify) _____																
B. ADDRESS DETAILS																		
1.	Correspondence Address																	
		City/Town/Village						PIN Code										
		State				Country												
2.	Specify the proof of address submitted for correspondence address																	
3.	Contact Details	Tel. (Off)				Tel. (Res.)				Fax No.								
		Mobile No.				E-mail ID												
4.	Registered Address (if different from above)	City/Town/Village						PIN Code										
		State				Country												
C. OTHER DETAILS																		
1.	Name, PAN, residential address and photographs of Promoters/Partners/Karta/Trustees and whole time directors								If Space is insufficient, enclose these details separately (illustrative format inclosed)									
2.	DIN of whole time directors																	
3.	Aadhaar Number of Promoters/Partners/Karta																	
D. DECLARATION																		
I/We hereby declare that the details furnished above are true and correct to the best of my/our knowledge and belief and I/we undertake to inform you of any changes therein, immediately. In case any of the above information is found to be false or untrue or misrepresenting, I am/we are aware that I/we may be held liable for it.								Name & Signature of the Authorised Signatory(ies)		✓								
								Date		D	D	M	M	Y	Y	Y	Y	
FOR OFFICE USE ONLY																		
S No.	Particulars																	
1	<input type="checkbox"/> Originals verified and Self-Attested Documents copies received																	
2	In-Person-Verification (IPV) details:																	
	a)	Name of the person doing IPV																
	b)	Designation																
	c)	Name of Organization										Zuari Finserv Private Ltd.						
	d)	Signature																
e)	Date										D	D	M	M	Y	Y	Y	Y
Name & Signature of the Authorised Signatory of Zuari Finserv Private Limited								Seal/Stamp of the Zuari Finserv Private Ltd.										
Date								D	D	M	M	Y	Y	Y	Y			

INSTRUCTIONS / CHECKLIST FOR FILLING KYC FORM

A. IMPORTANT POINTS

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

B. Proof of Identity (POI): List of documents admissible as Proof of Identity:

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

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

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

D. Exemptions/Clarifications to PAN (*Sufficient documentary evidence in support of such claims to be collected.)

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

to the intermediary.

E. List of people authorized to attest the documents:

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

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

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

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

Name of Applicant										
PAN of the Applicant										

1.	Name											Photograph		
	Relationship with Applicant (i.e. promoters, whole time directors etc.)													
	PAN													
	DIN of Whole time directors/Aadhaar No. of Promoters/Partners/Karta													
	Residential / Registered Address													
		City/Town/Village						PIN						
		State						Country						

2.	Name											Photograph		
	Relationship with Applicant (i.e. promoters, whole time directors etc.)													
	PAN													
	DIN of Whole time directors/Aadhaar No. of Promoters/Partners/Karta													
	Residential / Registered Address													
		City/Town/Village						PIN						
		State						Country						

3.	Name											Photograph		
	Relationship with Applicant (i.e. promoters, whole time directors etc.)													
	PAN													
	DIN of Whole time directors/Aadhaar No. of Promoters/Partners/Karta													
	Residential / Registered Address													
		City/Town/Village						PIN						
		State						Country						

4.	Name											Photograph		
	Relationship with Applicant (i.e. promoters, whole time directors etc.)													
	PAN													
	DIN of Whole time directors/Aadhaar No. of Promoters/Partners/Karta													
	Residential / Registered Address													
		City/Town/Village						PIN						
		State						Country						

Name & Signature of the Authorised Signatory(ies)	✓										
		Date	D	D	M	M	Y	Y	Y	Y	

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

Name of Applicant										
PAN of the Applicant										

5.	Name											Photograph		
	Relationship with Applicant (i.e. promoters, whole time directors etc.)													
	PAN													
	DIN of Whole time directors/Aadhaar No. of Promoters/Partners/Karta													
	Residential / Registered Address													
		City/Town/Village						PIN						
		State						Country						

6.	Name											Photograph		
	Relationship with Applicant (i.e. promoters, whole time directors etc.)													
	PAN													
	DIN of Whole time directors/Aadhaar No. of Promoters/Partners/Karta													
	Residential / Registered Address													
		City/Town/Village						PIN						
		State						Country						

7.	Name											Photograph		
	Relationship with Applicant (i.e. promoters, whole time directors etc.)													
	PAN													
	DIN of Whole time directors/Aadhaar No. of Promoters/Partners/Karta													
	Residential / Registered Address													
		City/Town/Village						PIN						
		State						Country						

8.	Name											Photograph		
	Relationship with Applicant (i.e. promoters, whole time directors etc.)													
	PAN													
	DIN of Whole time directors/Aadhaar No. of Promoters/Partners/Karta													
	Residential / Registered Address													
		City/Town/Village						PIN						
		State						Country						

Name & Signature of the Authorised Signatory(ies)	✓										
		Date	D	D	M	M	Y	Y	Y	Y	



Important Instructions:

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



For office use only

(To be filled by financial institution)

Application Type* New Update

KYC Number (Mandatory for KYC update request)

Account Type* Normal Simplified (for low risk customers) Small

I. 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"/> Non Resident Indian		
	<input type="checkbox"/> Foreign National	<input type="checkbox"/> Person of Indian Origin		
Occupation Type*	<input type="checkbox"/> S-Service (<input type="checkbox"/> Private Sector	<input type="checkbox"/> Public Sector	<input type="checkbox"/> Government Sector	
	<input type="checkbox"/> O-Others (<input type="checkbox"/> Professional	<input type="checkbox"/> Self Employed	<input type="checkbox"/> Retired <input type="checkbox"/> Housewife <input type="checkbox"/> Student)	
	<input type="checkbox"/> B-Business			
	<input type="checkbox"/> X- Not Categorised			

PHOTO

Signature / Thumb Impression

2. TICK IF APPLICABLE

RESIDENCE FOR TAX PURPOSES IN JURISDICTION(S) OUTSIDE INDIA (Please refer instruction B at the end)

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

ISO 3166 Country Code of Jurisdiction of Residence*

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

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

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

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

<input type="checkbox"/> A- Passport Number	<input type="text"/>	Passport Expiry Date	<input type="text"/>
<input type="checkbox"/> B- Voter ID Card	<input type="text"/>		
<input type="checkbox"/> C- PAN Card	<input type="text"/>		
<input type="checkbox"/> D- Driving Licence	<input type="text"/>	Driving Licence Expiry Date	<input type="text"/>
<input type="checkbox"/> E- UID (Aadhaar)	<input type="text"/>		
<input type="checkbox"/> F- NREGA Job Card	<input type="text"/>		
<input type="checkbox"/> Z- Others (any document notified by the central government)	<input type="text"/>	Identification Number	<input type="text"/>
<input type="checkbox"/> S- Simplified Measures Account - Document Type code	<input type="text"/>	Identification Number	<input type="text"/>

4. PROOF OF ADDRESS (PoA)*

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

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

Address Type*	<input type="checkbox"/> Residential / Business	<input type="checkbox"/> Residential	<input type="checkbox"/> Business	<input type="checkbox"/> Registered Office	<input type="checkbox"/> Unspecified
Proof of Address*	<input type="checkbox"/> Passport	<input type="checkbox"/> Driving Licence	<input type="checkbox"/> UID (Aadhaar)	<input type="checkbox"/> Others <input type="text"/>	
	<input type="checkbox"/> Voter Identity Card	<input type="checkbox"/> NREGA Job Card	<input type="checkbox"/> Others <input type="text"/>		
	<input type="checkbox"/> Simplified Measures Account - Document Type code	<input type="text"/>			

Address

Line 1*

Line 2

Line 3

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

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

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

Line 1*

Line 2

Line 3

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

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

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

Line 1*

Line 2

Line 3

State* ZIP / Post Code* City / Town / Village* ISO 3166 Country Code*

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

T Tel. (Res) Mobile

FAX Email ID

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

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

Related Person Type* Guardian of Minor Assignee Authorized Representative

Name* Prefix First Name Middle Name Last Name

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

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

A- Passport Number Passport Expiry Date

B- Voter ID Card

C- PAN Card

D- Driving Licence Driving Licence Expiry Date

E- UID (Aadhaar)

F- NREGA Job Card

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


S- Simplified Measures Account - Document Type code Identification Number

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

8. APPLICANT DECLARATION

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

Date : Place :



9. ATTESTATION / FOR OFFICE USE ONLY

Documents Received Certified Copies

KYC VERIFICATION CARRIED OUT BY		INSTITUTION DETAILS	
Date	<input type="text"/>	Name	Z U A R I F I N S E R V P V T L T D
Emp. Name	<input type="text"/>	Code	<input type="text"/>
Emp. Code	<input type="text"/>	<div style="border: 1px solid black; height: 80px; width: 100%; text-align: center; vertical-align: middle;">[Institution Stamp]</div>	
Emp. Designation	<input type="text"/>		
Emp. Branch	<input type="text"/>		
<div style="border: 1px solid black; height: 40px; width: 100%; text-align: center; vertical-align: middle;">[Employee Signature]</div>			

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 available at the end.
- 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)

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).

Document Code	Description
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.

Document Code	Description
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 AI**’

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	Yamato	YU
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		



Important Instructions:

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



For Office use only

(To be filled by financial institution)

Application Type* New Update

KYC Number

(Mandatory for KYC update request)

1. CORRESPONDENCE / LOCAL ADDRESS DETAILS (Please see instruction E at the end)

Same as Current / Permanent / Overseas Address details

Line 1*

Line 2

Line 3

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

2. CONTACT DETAILS (All communications will be sent on provided Mobile No. / Email-ID) (Please see instruction F at the end)

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

FAX - Email ID

3. APPLICANT DECLARATION

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

Date : - -

Place :



Signature / Thumb Impression of Applicant



Important Instructions:

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



For Office use only

(To be filled by financial institution)

Application Type* New Update

KYC Number (Mandatory for KYC update request)

I. DETAILS OF RELATED PERSON (Please see 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 I are optional)

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

A- Passport Number Passport Expiry Date

B- Voter ID Card

C- PAN Card

D- Driving Licence Driving Licence Expiry Date

E- UID (Aadhaar)

F- NREGA Job Card

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

S- Simplified Measures Account - Document Type code

Identification Number

Identification Number

2. APPLICANT DECLARATION

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



Signature / Thumb Impression of Applicant

Date : Place :

3. ATTESTATION / FOR OFFICE USE ONLY

Documents Received Certified Copies

KYC VERIFICATION CARRIED OUT BY

Date

Emp. Name

Emp. Code

Emp. Designation

Emp. Branch

[Employee Signature]

INSTITUTION DETAILS

Name

Code

[Institution Stamp]

Background

- India has joined the Multilateral Competent Authority Agreement (MCAA) on Automatic Exchange of Financial Information (AEOI) on June 3, 2015 and has agreed to certain global standards on automatic exchange of information, known as Common Reporting Standards (CRS). Further, the Government of India (GoI) signed an Inter-Government Agreement (IGA) with United States of America (USA) on July 9, 2015 to improve international tax compliance and to implement Foreign Account Tax Compliance Act (FATCA) in India.
- To implement the CRS on AEOI and also the IGA with USA, the GOI has made necessary amendments in Section 285BA of the Income-tax Act, 1961 and notified Rules 114 F to 114H in the Income-tax Rules, 1962 vide amendment dated August 7, 2015. These Rules are available on: <http://incometaxindia.gov.in>
- SEBI has issued a circular dated August 26, 2015 advising all registered intermediaries to implement FATCA and CRS as per above mentioned Rules.

We do understand that the information mentioned above is technical in nature and hence we advise you to consult your financial or tax advisor for more details

DEMAT ACCOUNT NUMBER							
TRADING ACCOUNT NO							
Category	First Holder		Second Holder		Third Holder		
Name							
Maiden Name [if any]							
Father's Name [mandatory if PAN not provided]							
Spouse's Name							
Gender	<input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Others <input type="checkbox"/> Transgender		<input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Others <input type="checkbox"/> Transgender		<input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Others <input type="checkbox"/> Transgender		
Nationality	<input type="checkbox"/> Indian <input type="checkbox"/> Other _____ (Please specify the name of country)		<input type="checkbox"/> Indian <input type="checkbox"/> Other _____ (Please specify the name of country)		<input type="checkbox"/> Indian <input type="checkbox"/> Other _____ (Please specify the name of country)		
Occupation Type	<input type="checkbox"/> Service [pls specify] <input type="checkbox"/> – Private Sector <input type="checkbox"/> – Public Sector <input type="checkbox"/> – Govt. Sector <input type="checkbox"/> Business <input type="checkbox"/> Others [pls specify] <input type="checkbox"/> – Professional <input type="checkbox"/> – Self Employed <input type="checkbox"/> – Retired <input type="checkbox"/> – Housewife <input type="checkbox"/> – Student <input type="checkbox"/> Not Categorized		<input type="checkbox"/> Service [pls specify] <input type="checkbox"/> – Private Sector <input type="checkbox"/> – Public Sector <input type="checkbox"/> – Govt. Sector <input type="checkbox"/> Business <input type="checkbox"/> Others [pls specify] <input type="checkbox"/> – Professional <input type="checkbox"/> – Self Employed <input type="checkbox"/> – Retired <input type="checkbox"/> – Housewife <input type="checkbox"/> – Student <input type="checkbox"/> Not Categorized		<input type="checkbox"/> Service [pls specify] <input type="checkbox"/> – Private Sector <input type="checkbox"/> – Public Sector <input type="checkbox"/> – Govt. Sector <input type="checkbox"/> Business <input type="checkbox"/> Others [pls specify] <input type="checkbox"/> – Professional <input type="checkbox"/> – Self Employed <input type="checkbox"/> – Retired <input type="checkbox"/> – Housewife <input type="checkbox"/> – Student <input type="checkbox"/> Not Categorized		
PAN							
Place / City of Birth							
Country of Birth							
Marital Status	<input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Others		<input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Others		<input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Others		

Address Type [for address mentioned in the account opening form]	<input type="checkbox"/> Residential or Business <input type="checkbox"/> Residential <input type="checkbox"/> Business <input type="checkbox"/> Registered Office <input type="checkbox"/> Unspecified	<input type="checkbox"/> Residential or Business <input type="checkbox"/> Residential <input type="checkbox"/> Business <input type="checkbox"/> Registered Office <input type="checkbox"/> Unspecified	<input type="checkbox"/> Residential or Business <input type="checkbox"/> Residential <input type="checkbox"/> Business <input type="checkbox"/> Registered Office <input type="checkbox"/> Unspecified	
Country/countries of tax residency	Tax Identification Number (TIN)/ functional equivalent number	TIN / functional equivalent Issuing Country	Documents provided (copy of certificate of tax residence or copy of TIN or others)	Date upto which the documentary evidence is valid

Remarks if any

DETAILS OF RELATED PERSON [In case of addition/deletion of related persons please provide the following information]

Related Person Type <input type="checkbox"/> Guardian of Minor <input type="checkbox"/> Nominee <input type="checkbox"/> Assignee <input type="checkbox"/> Authorised Representative <input type="checkbox"/> Beneficial Owner <input type="checkbox"/> Beneficiary	Name of the Related Person : _____ Document submitted as proof of identity of the related person : _____ * [refer below for the type of document to be submitted]
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*Certified copy of any one of the following Proof of Identity needs to be submitted:

A. Passport Number B. Voter ID Card C. PAN Card D. Driving License E. UID [Aadhar] F. NREGA Job Card G. Other [any documents notified by Central Government]

Declaration and Undertakings

The Customer/account holder certifies that:

- The information provided in the Form is in accordance with Section 285BA of the Income Tax Act, 1961 read with Rules 114F to 114H of the Income-tax Rules, 1962.
- The information provided by me/us in the Form, its supporting Annexures as well as in the documentary evidence provided by me/us are, to the best of our knowledge and belief, true, correct and complete and that I/we have not withheld any material information that may affect the assessment/categorization of the account as a Reportable account or otherwise.
- I/We permit/authorise the Company to collect, store, communicate and process information relating to the Account and all transactions therein, by the Company and any of its affiliates wherever situated including sharing, transfer and disclosure between them and to the authorities in and/or outside India of any confidential information for compliance with any law or regulation whether domestic or foreign.
- I / We undertake the responsibility to declare and disclose within 30 days from the date of change, any changes that may take place in the information provided in the Form, its supporting Annexures as well as in the documentary evidence provided by us or if any certification becomes incorrect and to provide fresh self certification alongwith documentary evidence.
- I / We also agree that our failure to disclose any material fact known to us, now or in future, may invalidate our application and the Company would be within its right to put restrictions in the operations of my/our account or close it or report to any regulator and/or any authority designated by the Government of India (GOI) /Reserve Bank of India for the purpose or take any other action as may be deemed appropriate by the Company if the deficiency is not remedied by us within the stipulated period.
- I / We hereby accept and acknowledge that the Company shall have the right and authority to carry out investigations from the information available in public domain for confirming the information provided by me /us to the Company.
- It shall be my responsibility / our responsibilities to educate myself / ourselves and to comply at all times with all relevant laws relating to reporting under Section 285BA of the Act read with the Rules thereunder.
- I/We also agree to furnish such information and/or documents as the Company may require from time to time on account of any change in law either in India or abroad in the subject matter herein.
- I/We shall indemnify the Company for any loss that may arise to the Company on account of providing incorrect or incomplete information.



Signature of First Holder



Signature of Second Holder



Signature of Third Holder

Date : _____

Place : _____

PART-II TRADING & DEPOSITORY ACCOUNT RELATED DETAILS

FOR INDIVIDUALS & NON-INDIVIDUALS



ZUARI FINSERV PRIVATE LIMITED DP ID : IN301055

Registered Office : Jaikisaan Bhawan, Zuarinagar, Goa-403 726 (India)

Corporate Office : Plot No. 2, Zamrudpur Community Centre, Kailash Colony Extension, New Delhi-110048

E-mail: wecare@adventz.zuarimoney.com • Website: www.zuarimoney.com

CLIENT ID

Unique Client Code (UCC)

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

(Please fill all the details in CAPITAL LETTERS only)

DETAILS OF ACCOUNT HOLDER(S)

Account Holders	Sole/First Holder Name	Second Holder Name	Third Holder Name
Name			
PAN			
Occupation (please tick any one & give brief details)	<input type="checkbox"/> Private Sector	<input type="checkbox"/> Agriculturist	<input type="checkbox"/> Private Sector
	<input type="checkbox"/> Public Sector	<input type="checkbox"/> Retired	<input type="checkbox"/> Public Sector
	<input type="checkbox"/> Government Service	<input type="checkbox"/> Housewife	<input type="checkbox"/> Government Service
	<input type="checkbox"/> Business	<input type="checkbox"/> Student	<input type="checkbox"/> Business
	<input type="checkbox"/> Professional	<input type="checkbox"/> Other (please specify) _____	<input type="checkbox"/> Professional
Brief Details:			

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

Name		PAN	
------	--	-----	--

TYPE OF ACCOUNT

FOR INDIVIDUAL

<input type="checkbox"/> Ordinary Resident	<input type="checkbox"/> NRI-Repatriable	<input type="checkbox"/> NRI-Non Repatriable	<input type="checkbox"/> Qualified Foreign Investor	<input type="checkbox"/> Foreign National	<input type="checkbox"/> Promoter	<input type="checkbox"/> Margin	<input type="checkbox"/> Others _____
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TYPE OF ACCOUNT

FOR NON-INDIVIDUAL

<input type="checkbox"/> Body Corporate	<input type="checkbox"/> FI	<input type="checkbox"/> FII	<input type="checkbox"/> Qualified Foreign Investor	<input type="checkbox"/> Mutual Fund	<input type="checkbox"/> Trust	<input type="checkbox"/> Bank	<input type="checkbox"/> CM	<input type="checkbox"/> HUF	<input type="checkbox"/> Others _____
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Gross Annual Income Details

FOR INDIVIDUAL

Income Range Per Annum (please tick one)				
<input type="checkbox"/> Below ₹ 1Lac	<input type="checkbox"/> ₹ 1 - 5 Lac	<input type="checkbox"/> ₹ 5 - 10 Lac	<input type="checkbox"/> ₹ 10 - 25 Lac	<input type="checkbox"/> More than ₹ 25 Lac

Gross Annual Income Details

FOR NON-INDIVIDUAL

Income Range Per Annum (please tick one)												
<input type="checkbox"/> Below ₹ 20 Lac	<input type="checkbox"/> ₹ 20 - 50 Lac	<input type="checkbox"/> ₹ 50 Lac - 1 Crore	<input type="checkbox"/> Above ₹ 1 Crore									
Networth Amount (₹) _____ as on <table border="1" style="display: inline-table; vertical-align: middle;"> <tr> <td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td> </tr> </table> (Networth should not be older than 1 year)					D	D	M	M	Y	Y	Y	Y
D	D	M	M	Y	Y	Y	Y					

Note: In case of any change in gross annual income for individual / non-individual, please inform accordingly.

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

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

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

✓

Signature of Client

BANK ACCOUNT(S) DETAILS

Sr.	Bank Name	Branch Address & Pin Code	Type of Bank Account / A/c No.	MICR Code										
1.			<input type="checkbox"/> Saving <input type="checkbox"/> Current <input type="checkbox"/> Others _____ No. _____	<table border="1" style="display: inline-table; vertical-align: middle;"><tr><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td></tr></table> IFSC Code _____										
1.			<input type="checkbox"/> Saving <input type="checkbox"/> Current <input type="checkbox"/> Others _____ No. _____	<table border="1" style="display: inline-table; vertical-align: middle;"><tr><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td></tr></table> IFSC Code _____										

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

Please tick, if applicable: Politically Exposed Person (PEP) Related to a Politically Exposed Person (PEP)**STANDING INSTRUCTIONS**

I/We authorise you to receive credits automatically into my/our account (If you do not wish to authorise for credit kindly tick at 'No')	<input type="checkbox"/> Yes <input type="checkbox"/> No
Account to be operated through Power of Attorney (POA)	<input type="checkbox"/> Yes <input type="checkbox"/> No
SMS Alert Facility [Mandatory if you are giving Power of Attorney (POA). Ensure that the mobile no. is provided in the KYC application form]	
First/Sole Holder <input type="checkbox"/> YES <input type="checkbox"/> NO	Second Holder <input type="checkbox"/> YES <input type="checkbox"/> NO
Third Holder <input type="checkbox"/> YES <input type="checkbox"/> NO	
Mode of receiving Statement of Account (tick any one)	<input type="checkbox"/> Physical form <input type="checkbox"/> Electronic form (Read note 4 & ensure that Email ID is provide in KYC Form)
Address for communication / Corporate Benefits (Default option is Local Address) <input type="checkbox"/> Local / Permanent Address <input type="checkbox"/> Correspondence Address / Foreign Address	
Mode of Operation <input type="checkbox"/> Anyone Singly <input type="checkbox"/> Jointly <input type="checkbox"/> As per Board Resolution <input type="checkbox"/> Others (Pl. Specify) _____	
Receive Annual Reports, AGM notices & other communications from issuers & RTAs in Physical Form <input type="checkbox"/> YES <input type="checkbox"/> NO	

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

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

TRADING/DEMAT PREFERENCES

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

Exchanges	Segments					
NSE	Cash	<input checked="" type="checkbox"/> (4a)	F&O	<input checked="" type="checkbox"/> (4b)	Currency	<input checked="" type="checkbox"/> (4c)
BSE	Cash	<input checked="" type="checkbox"/> (4d)	F&O	<input checked="" type="checkbox"/> (4e)		
MCX-SX	Currency	<input checked="" type="checkbox"/> (4f)	USE Currency	<input checked="" type="checkbox"/> (4c)	DP - NSDL	<input checked="" type="checkbox"/> (4g)

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

DEPOSITORY ACCOUNT(S) DETAILS

S.No.	Name of Depository	DP ID	Client ID	DP Name
1.	<input type="checkbox"/> NSDL <input type="checkbox"/> CDSL			
2.	<input type="checkbox"/> NSDL <input type="checkbox"/> CDSL			

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

PAST ACTIONS

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

DEALINGS THROUGH SUB-BROKERS AND OTHER STOCK BROKERS

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

Sub-broker's Name		SEBI Regn. No.				
Registered Office Address	City/Town/Village				PIN Code	
	State			Country		
	Phone	Fax	Website			
Whether dealing with any other stock broker/sub-broker (in case dealing with multiple stock brokers/sub-brokers, provide details of all)						
Name of Stock Broker						
Name of Sub-broker (if any)						
Registered Office Address	City/Town/Village				PIN Code	
	State			Country		
	Client Code	Exchange				
Details of disputes/dues pending from/to such stock broker/sub-broker						

ADDITIONAL DETAILS

Whether you wish to receive physical contract note or Electronic Contract Note (ECN)		<input type="checkbox"/> Physical Contract Note	<input type="checkbox"/> Electronic Contract Note
Specify your Email id, if applicable _____		E-mail Alert Facility <input type="checkbox"/> Yes <input type="checkbox"/> No	
Whether you wish to avail of the facility of internet trading/ wireless technology		<input type="checkbox"/> Yes <input type="checkbox"/> No	Please specify _____
Number of years of Investment/Trading Experience Years			
In case of non-individuals, name, designation, PAN, UID, signature, residential address and photographs of persons authorized to deal in securities on behalf of <input type="checkbox"/> Company <input type="checkbox"/> Firm <input type="checkbox"/> Others _____			
Mode of Receiving "Rights and Obligations" documents (Tick any One)		<input type="checkbox"/> Physical Form	<input type="checkbox"/> Electronic Form
Any other information _____			

GUARDIAN DETAILS (where sole holder is a minor) :

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

Guardian Name						
Relationship of guardian with minor					PAN	

Nomination Option

<input type="checkbox"/> I/We wish to make a nomination. [As per details given below]	<input type="checkbox"/> I/We do not wish to make a nomination. [Strike off the nomination details below]
---	---

NOMINATION DETAILS

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

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

7	Nominee Identification details : [Please tick any one of following and provide details of same] <input type="checkbox"/> Photograph & Signature	Photograph of 1st nominee <i>Signature of Nominee across photograph</i>	Photograph of 2nd nominee <i>Signature of Nominee across photograph</i>	Photograph of 3rd nominee <i>Signature of Nominee across photograph</i>
		Signature	Signature	Signature
	<input type="checkbox"/> PAN			
	<input type="checkbox"/> Aadhaar			
	<input type="checkbox"/> Saving Bank Account No.			
	<input type="checkbox"/> Proof of Identity <input type="checkbox"/> Demat Account ID			
Sr. Nos. 8-14 should be filled only if nominee(s) is a minor:				
8	Date of Birth {in case of minor nominee(s)}	D D M M Y Y Y Y	D D M M Y Y Y Y	D D M M Y Y Y Y
9	Name of Guardian (Mr./Mrs.) {in case of minor nominee(s)}			
10	Address of Nominee(s)			
		PIN Code		
11	Mobile/Telephone No. of Guardian			
12	Email ID of Guardian			
13	Relationship of Guardian with Nominee			
14	Guardian Identification details : [Please tick any one of following and provide details of same] <input type="checkbox"/> Photograph & Signature	Photograph of 1st Guardian <i>Signature of Guardian across photograph</i>	Photograph of 2nd Guardian <i>Signature of Guardian across photograph</i>	Photograph of 3rd Guardian <i>Signature of Guardian across photograph</i>
		Signature	Signature	Signature
	<input type="checkbox"/> PAN			
	<input type="checkbox"/> Aadhaar			
	<input type="checkbox"/> Saving Bank Account No.			
	<input type="checkbox"/> Proof of Identity <input type="checkbox"/> Demat Account ID			
Name(s) of Holder(s)				Signature(s) of holder
Sole/ First Holder				✓
Second Holder (Mr./Ms.)				✓
Third Holder (Mr./Ms.)				✓

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

Notes:

- The nomination can be made only by individuals holding beneficiary owner accounts on their own behalf singly or jointly. Non- individuals including society, trust, body corporate and partnership firm, karta of Hindu Undivided Family, holder of power of attorney cannot nominate. If the account is held jointly, all joint holders will sign the nomination form.
- A minor can be nominated. In that event, the name and address of the Guardian of the minor nominee shall be provided by the beneficial owner.
- The Nominee(s) shall not be a trust, society, body corporate, partnership firm, karta of Hindu Undivided Family or a power of Attorney holder. A non-resident Indian can be a Nominee, subject to the exchange controls in force, from time to time.
- Nomination in respect of the beneficiary owner account stands rescinded upon closure of the beneficiary owner account. Similarly, the nomination in respect of the securities shall stand terminated upon transfer of the securities.
- Transfer of securities in favour of a Nominee(s) shall be valid discharge by the depository and the Participant against the legal heir.
- The cancellation of nomination can be made by individuals only holding beneficiary owner accounts on their own behalf singly or jointly by the same persons who made the original nomination. Non-individuals including society, trust, body corporate and partnership firm, karta of Hindu Undivided Family, holder of power of attorney cannot cancel the nomination. If the beneficiary owner account is held jointly, all joint holders will sign the cancellation form.
- On cancellation of the nomination, the nomination shall stand rescinded and the depository shall not be under any obligation to transfer the securities in favour of the Nominee(s).
- Nomination can be made upto three nominees in a demat account. In case of multiple nominees, the Client must specify the percentage of share for each nominee that shall total upto hundred percent. In the event of the beneficiary owner not indicating any percentage of allocation/share for each of the nominees, the default option shall be to settle the claims equally amongst all the nominees.
- On request of Substitution of existing nominees by the beneficial owner, the earlier nomination shall stand rescinded. Hence, details of nominees as mentioned in the FORM IO at the time of substitution will be considered. Therefore, please mention the complete details of all the nominees.
- Copy of any proof of identity must be accompanied by original for verification or duly attested by any entity authorized for attesting the documents, as provided in Annexure D.
- Savings bank account details shall only be considered if the account is maintained with the same participant.
- DP ID and client ID shall be provided where demat details is required to be provided.

INTRODUCER DETAILS (Optional)

Name of the Introducer									
Status of the Introducer <input type="checkbox"/> Sub-broker <input type="checkbox"/> Remisier <input type="checkbox"/> Authorized Person <input type="checkbox"/> Existing Client <input type="checkbox"/> Others, please specify									
Address of Introducer									
City/Town/Village							PIN Code		
State					Country				
Phone No.					Signature of the Introducer				
Client Code/Client ID (if Existing Client)									

SIGNATURES OF ALL HOLDERS

DECLARATION

Signature of Sole/ First Holder/ Guardian/Karta/ Auth. Signatory	✓
Signature of Second Holder / Auth. Signatory	✓
Signature of Third Holder / Auth. Signatory	✓

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

Place : _____ Date _____

NOTE

1. All communication shall be sent at the address of the Sole/ First holder only.
2. Thumb impressions and signatures other than English or Hindi or any of the other language not contained in the 8th Schedule of the Constitution of India must be attested by a Magistrate or a Notary Public or a Special Executive Magistrate.
3. Strike off whichever is not applicable.
4. For receiving Statement of account in electronic form:
 - I. Client must insure the confidentiality of the password of the Email account
 - II. Client must promptly inform the participant if the Email address has changed.
 - III. Client may opt to terminate this facility by giving 10 days prior notice. similarly, participant may also terminate this facility by giving 10 days prior notice.

FOR OFFICE USE ONLY

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

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

BROKERAGE

18. The Client shall pay to the stock broker brokerage and statutory levies as

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

LIQUIDATION AND CLOSE OUT OF POSITION

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

DISPUTE RESOLUTION

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

TERMINATION OF RELATIONSHIP

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

ADDITIONAL RIGHTS AND OBLIGATIONS

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

as may be prescribed by the relevant Exchange from time to time where the trade is executed.

34. The stock broker shall send a complete 'Statement of Accounts' for both funds and securities in respect of each of its clients in such periodicity and format within such time, as may be prescribed by the relevant Exchange, from time to time, where the trade is executed. The Statement shall also state that the client shall report errors, if any, in the Statement within such time as may be prescribed by the relevant Exchange from time to time where the trade was executed, from the receipt thereof to the Stock broker.
35. The stock broker shall send daily margin statements to the clients. Daily Margin statement should include, inter-alia, details of collateral deposited, collateral utilized and collateral status (available balance /due from client) with break up in terms of cash, Fixed Deposit (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 email 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 there to in the Rules, Byelaws and Regulations and circulars/notices issued thereunder of the Exchanges/SEBI. All additional voluntary clauses/document added by the stock.
47. Broker should not be in contravention with rules/regulations/notices/circulars of Exchanges/SEBI. Any changes in such voluntary clauses/document(s) need to be preceded by a notice of 15 days. Any changes in the rights and obligations which are specified by Exchanges/SEBI shall also be brought to the notice of the clients.
48. If the rights and obligations of the parties hereto are altered by virtue of change in Rules and Regulations of SEBI or Bye-laws, Rules and Regulations of the relevant stock Exchanges where the trade is executed, such changes shall be deemed to have been incorporated herein in modification of the rights and obligations of the parties mentioned in this document.

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

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

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

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

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

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

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

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

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

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

I. BASIC RISKS:

I.1 Risk of Higher Volatility

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

I.2 Risk of Lower Liquidity

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

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

I.3 Risk of Wider Spreads

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

I.4 Risk-Reducing Orders

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

I.4.1 A "market" order will be executed promptly, subject to availability of orders on opposite side, without regard to price and that, while the customer may receive a prompt execution of a "market" order, the

execution may be at available prices of outstanding orders, which satisfy the order quantity, on price time priority. It may be understood that these prices may be significantly different from the last traded price or the best price in that security / derivatives contract.

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

1.5 Risk of News Announcements

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

1.6 Risk of Rumors

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

1.7 System Risk

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

- 1.7.1 During periods of volatility, on account of market participants continuously modifying their order quantity or prices or placing fresh orders, there may be delays in order execution and its confirmations.
- 1.7.2 Under certain market conditions, it may be difficult or impossible to liquidate a position in the market at a reasonable price or at all, when there are no outstanding orders either on the buy side or the sell side, or if trading is halted in a security / derivatives contract due to any action on account of unusual trading activity or security / derivatives contract hitting circuit filters or for any other reason.

1.8 System/Network Congestion:

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

2. AS FAR AS DERIVATIVES SEGMENTS ARE CONCERNED, PLEASE NOTE AND GET YOURSELF ACQUAINTED WITH THE FOLLOWING ADDITIONAL FEATURES:-

2.1 Effect of "Leverage" or "Gearing":

In the derivatives market, the amount of margin is small relative to the value of the derivatives contract so the transactions are 'leveraged' or 'geared'. Derivatives trading, which is conducted with a relatively small amount of margin, provides the possibility of great profit or loss in comparison with the margin amount. But transactions in derivatives carry a high degree of risk. You should therefore completely understand the following statements before actually trading in derivatives and also trade with caution while taking into account one's circumstances, financial resources, etc. If the prices move against you, you may lose a part of or whole margin amount in a relatively short period of time. Moreover, the loss may exceed the original margin amount.

- A. Futures trading involve daily settlement of all positions. Every day the open positions are marked to market based on the closing level of the index / derivatives contract. If the contract has moved against you, you will be required to deposit the amount of loss (notional) resulting from such movement. This amount will have to be paid within a stipulated time frame, generally before commencement of trading on next day.
- B. If you fail to deposit the additional amount by the deadline or if an outstanding debt occurs in your account, the stock broker may liquidate a part of or the whole position or substitute securities. In this case, you will be liable for any losses incurred due to such close-outs.
- C. Under certain market conditions, an investor may find it difficult or impossible to execute transactions. For example, this situation can occur due to factors such as illiquidity i.e. when there are insufficient bids or offers or suspension of trading due to price limit or circuit breakers etc.
- D. In order to maintain market stability, the following steps may be

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

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

2.2 Currency Specific Risks:

1. The profit or loss in transactions in foreign currency denominated contracts, whether they are traded in your own or another jurisdiction, will be affected by fluctuations in currency rates where there is a need to convert from the currency denomination of the contract to another currency.
2. Under certain market conditions, you may find it difficult or impossible to liquidate a position. This can occur, for example when a currency is deregulated or fixed trading bands are widened.
3. Currency prices are highly volatile. Price movements for currencies are influenced by, among other things: changing supply-demand relationships; trade, fiscal, monetary, exchange control programs and policies of governments; foreign political and economic events and policies; changes in national and international interest rates and inflation; currency devaluation; and sentiment of the market place. None of these factors can be controlled by any individual advisor and no assurance can be given that an advisor's advice will result in profitable trades for a participating customer or that a customer will not incur losses from such events.

2.3 Risk of Option Holders:

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

authority to restrict the exercise of options at certain times in specified circumstances.

2.4 Risks of Option Writers:

1. If the price movement of the underlying is not in the anticipated direction, the option writer runs the risks of losing substantial amount.
2. The risk of being an option writer may be reduced by the purchase of other options on the same underlying interest and thereby assuming a spread position or by acquiring other types of hedging positions in the options markets or other markets. However, even where the writer has assumed a spread or other hedging position, the risks may still be significant. A spread position is not necessarily less risky than a simple 'long' or 'short' position.
3. Transactions that involve buying and writing multiple options in combination, or buying or writing options in combination with buying or selling short the underlying interests, present additional risks to investors. Combination transactions, such as option spreads, are more complex than buying or writing a single option. And it should be further noted that, as in any area of investing, a complexity not well understood is, in itself, a risk factor. While this is not to suggest that combination strategies should not be considered, it is advisable, as is the case with all investments in options, to consult with someone who is experienced and knowledgeable with respect to the risks and potential rewards of combination transactions under various market circumstances.

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

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

4. GENERAL

- 4.1 The term 'constituent' shall mean and include a client, a customer or an investor, who deals with a stock broker for the purpose of acquiring and/or selling of securities / derivatives contracts through the mechanism provided by the Exchanges.
- 4.2 The term 'stock broker' shall mean and include a stock broker, a broker or a stock broker, who has been admitted as such by the Exchanges and who holds a registration certificate from SEBI.

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

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

TRANSACTIONS AND SETTLEMENTS

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

IN CASE OF TERMINATION OF TRADING MEMBERSHIP

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

DISPUTES/ COMPLAINTS

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

1. Refusal of orders for penny / illiquid stock

The stock broker may from time to time limit (quantity/ value) / refuse orders in one or more securities due to various reasons including market liquidity, value of security(ies), the order being for securities which are not in the permitted list of the stock broker / exchange(s) / SEBI. Provided further that stock broker may require compulsory settlement / advance payment of expected settlement value/ delivery of securities for settlement prior to acceptance / placement of order(s) as well. The client agrees that the losses, if any on account of such refusal or due to delay caused by such limits, shall be borne exclusively by the client alone. The stock broker may require reconfirmation of orders, which are larger than that specified by the stock broker's risk management, and is also aware that the stock broker has the discretion to reject the execution of such orders based on its risk perception.

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

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

The stock broker is required only to communicate / advise the parameters for the calculation of the margin / security requirements as rate(s) / percentage(s) of the dealings, through anyone or more means or methods such as post / speed post / courier / registered post / registered A.D / facsimile / telegram / cable / e-mail / voice mails / telephone (telephone includes such devices as mobile phones etc.) including SMS on the mobile phone or any other similar device; by messaging on the computer screen of the client's computer; by informing the client through employees / agents of the stock broker; by publishing / displaying it on the website of the stock broker / making it available as a download from the website of the stock broker; by displaying it on the notice board of the branch / office through which the client trades or if the circumstances, so require, by

radio broadcast / television broadcast / newspapers advertisements etc; or any other suitable or applicable mode or manner. The client agrees that the postal department / the courier company / newspaper company and the e-mail / voice mail service provider and such other service providers shall be the agent of the client and the delivery shall be complete when communication is given to the postal department / the courier company / the e-mail/voice mail service provider, etc. by the stock broker and the client agrees never to challenge the same on any grounds including delayed receipt / non receipt or any other reasons whatsoever and once parameters for margin / security requirements are so communicated, the client shall monitor his / her / its position (dealings / trades and valuation of security) on his / her / its own and provide the required / deficit margin / security forthwith as required from time to time whether or not any margin call or such other separate communication to that effect is sent by the stock broker to the client and /or whether or not such communication is received by the client.

The client is not entitled to trade without adequate margin / security and that it shall be his / her / its responsibility to ascertain before hand the margin / security requirements for his/ her /its orders / trades / deals and to ensure that the required margin / security is made available to the stock broker in such form and manner as may be required by the stock broker. If the client's order is executed despite a shortfall in the available margin, the client, shall, whether or not the stock broker intimates such shortfall in the margin to the client, make up the shortfall suo moto immediately. The client further agrees that he /she / it shall be responsible for all orders (including any orders that may be executed without the required margin in the client's account) & / or any claim /loss/ damage arising out of the non availability /shortage of margin /security required by the stock broker & / or exchange & / or SEBI. The stock broker is entitled to vary the form (ie., the replacement of the margin / security in one form with the margin / security in any other form, say, in the form of money instead of shares) & / or quantum & / or percentage of the margin & / or security required to be deposited / made available, from time to time.

The margin / security deposited by the client with the stock broker are not eligible for any interest.

The stock broker is entitled to include / appropriate any / all payout of funds & / or securities towards margin / security without requiring specific authorizations for each payout.

The stock broker is entitled to transfer funds &/ or securities from his account for one exchange & / or one segment of the exchange to his / her / its account for another exchange & / or another segment of the same exchange whenever applicable and found necessary by the stock broker.

The client also agrees and authorises the stock broker to treat / adjust his/ her / its margin / security lying in one exchange & / or one segment of the exchange / towards the margin / security / pay in requirements of another exchange & / or another segment of the exchange. The stock broker is entitled to disable / freeze the account & / or trading facility / any other service. facility, if, in the opinion of the stock broker, the client has committed a crime / fraud or has acted in contradiction of this agreement or / is likely to evade / violate any laws, rules, regulations, directions of a lawful authority whether Indian or foreign or if the stock broker so apprehends.

3. Applicable brokerage rate

The stock broker is entitled to charge brokerage within the limits imposed

by exchange which at present is as under:

- a. For Cash Market Segment: The maximum brokerage chargeable in relation to trades effected in the securities admitted to dealings on the Capital Market segment of the Exchange shall be 2.5 % of the contract price exclusive of statutory levies. It is hereby further clarified that where the sale / purchase value of a share is Rs. 10/- or less, a maximum brokerage of 25 paise per share may be collected.
- b. For Option contracts: Brokerage for option contracts shall be charged on the premium amount at which the option contract was bought or sold and not on the strike price of the option contract. It is hereby clarified that brokerage charged on options contracts shall not exceed 2.5% of the premium amount or Rs 100/- (per lot) whichever is higher.

4. Imposition of penalty / delayed payment charges

The client agrees that any amounts which are overdue from the client towards trading or on account of any other reason to the stock broker will be charged with delayed payment charges which can be up-to 24%. The client agrees that the stock broker may impose fines / penalties for any orders / trades / deals / actions of the client which are contrary to this agreement / rules / regulations / bye laws of the exchange or any other law for the time being in force, at such rates and in such form as it may deem fit. Further where the stock broker has to pay any fine or bear any punishment from any authority in connection with / as a consequence of / in relation to any of the orders / trades / deals / actions of the client, the same shall be borne by the client. The client agrees to pay to the stock broker brokerage, commission, fees, all taxes, duties, levies imposed by any authority including but not limited to the stock exchanges (including any amount due on account of reassessment / backlogs etc.), transaction expenses, incidental expenses such as postage, courier etc. as they apply from time to time to the client's account / transactions / services that the client avails from the stock broker.

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

The Stock Broker maintains centralized banking and securities handling processes and related banking and depository accounts at designated place. The client shall ensure timely availability of funds/securities in designated form and manner at designated time and in designated bank and depository account(s) at designated place, for meeting his/her/its pay in obligation of funds and securities. The Stock Broker shall not be responsible for any claim/loss/damage arising out of non availability/short availability of funds/securities by the client in the designated account(s) of the stock broker for meeting the pay in obligation of either funds or securities. If the client gives orders / trades in the anticipation of the required securities being available subsequently for pay in through anticipated payout from the exchange or through borrowings or any off market delivery(s) or market delivery(s) and if such anticipated availability does not materialize in actual availability of securities / funds for pay in for any reason whatsoever including but not limited to any delays / shortages at the exchange or stock broker level / non release of margin by the stock broker etc., the losses which may occur to the client as a consequence of such shortages in any manner such as on account of auctions / square off / closing outs etc., shall be solely to the account of the client and the client agrees not to hold the stock broker responsible for the same in any form or manner whatsoever. In case the payment of the margin / security is made by the client through a bank instrument, the stock broker shall be at liberty to give the benefit / credit for the same only on the realization of the funds from the said bank

instrument etc. at the absolute discretion of the stock broker. Where the margin /security is made available by way of securities or any other property, the stock broker is empowered to decline its acceptance as margin / security & / or to accept it at such reduced value as the stock broker may deem fit by applying haircuts or by valuing it by marking it to market or by any other method as the stock broker may deem fit in its absolute discretion.

The Stock Broker has the right but not the obligation, to cancel all pending orders and to sell/close/liquidate all open positions/ securities / shares at the pre-defined square off time or when Mark to Market (M-T-M) percentage reaches or crosses stipulated margin percentage mentioned on the website, whichever is earlier. The stock broker will have sole discretion to decide referred stipulated margin percentage depending upon the market condition. In the event of such square off, the client agrees to bear all the losses based on actual executed prices. In case open position (ie. short/long) gets converted into delivery due to non square off because of any reason whatsoever, the client agrees to provide securities/funds to fulfill the payin obligation failing which the client will have to face auctions or internal close outs; in addition to this the client will have to pay penalties and charges levied by exchange in actual and losses, if any. Without prejudice to the foregoing, the client shall also be solely liable for all and any penalties and charges levied by the exchange(s).

The stock broker is entitled to prescribe the date and time by which the margin / security is to be made available and the stock broker may refuse to accept any payments in any form after such deadline for margin / security expires. Notwithstanding anything to the contrary in the agreement or elsewhere, if the client fails to maintain or provide the required margin/fund / security or to meet the funds/margins/ securities pay in obligations for the orders / trades / deals of the client within the prescribed time and form, the stock broker shall have the right without any further notice or communication to the client to take any one or more of the following steps:

- i. To withhold any payout of funds / securities.
- ii. To withhold / disable the trading / dealing facility to the client.
- iii. To liquidate one or more security(s) of the client by selling the same in such manner and at such rate which the stock broker may deem fit in its absolute discretion. It is agreed and understood by the client that securities here includes securities which are pending delivery / receipt.
- iv. To liquidate / square off partially or fully the position of sale & / or purchase in anyone or more securities / contracts in such manner and at such rate which the stock broker may decide in its absolute discretion.
- v. To take any other steps which in the given circumstances, the stock broker may deem fit. The client agrees that the loss(s) if any, on account of anyone or more steps as enumerated herein above being taken by the stock broker, shall be borne exclusively by the client alone and agrees not to question the reasonableness, requirements, timing, manner, form, pricing etc., which are chosen by the stock broker.

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

Stock broker shall not be obliged to deliver any securities or pay any money to the client unless and until the same has been received by the stock broker from the exchange, the clearing corporation/ clearing house or other company or entity liable to make the payment and the client has fulfilled his / her/ its obligations first. The policy and procedure for settlement of shortages in obligations arising out of internal netting of

trades is as under:

- a. The securities delivered short are purchased from market on T+2 day which is the Auction Day on Exchange, and the purchase consideration (inclusive of all statutory taxes & levies) is debited to the short delivering seller client.
- b. If securities cannot be purchased from market due to any reason whatsoever on T+2 day they can be covered from the market on any subsequent trading days. In case any reason whatsoever (any error or omission) any delay in covering of securities leads to higher losses, stock broker will not be liable for the same. Where the delivery is matched partially or fully at the Exchange Clearing, the delivery and debits/credits shall be as per Exchange Debits and Credits.
- c. In cases of securities having corporate actions all cases of short delivery of cum transactions which cannot be auctioned on cum basis or where the cum basis auction payout is after the book closure / record date, would be compulsory closed out at higher of 10% above the official closing price on the auction day or the highest traded price from first trading day of the settlement till the auction day.

7. Policy for Inactive Clients (Dormant Accounts)

Client status is observed on weekly basis & clients who have not traded during the last Six (6) months are marked "inactive" or "Dormant" in the back office & funds payable to the clients & securities, if any, lying in the client margin account will be returned after deducting demat or any other charges due from the clients. The files uploaded on the trading servers on daily basis update the current status on the terminals. Whenever a client who is marked inactive as dormant intends to trade, the details of the client viz. Address, contact No., Demat & Bank account etc. will be confirmed & a written request for re-activation of the account will be taken before executing any trade in that particular client code. In case of any changes, the updation form along with the supporting documents will be taken. In case of very old a/c, the entire KYC form will be required to be taken along with the other supporting documents.

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

- i. The client may request the stock broker to temporarily suspend his account, stock broker may do so subject to client accepting / adhering to conditions imposed by stock broker including but not limited to settlement of account and/ or other obligation.
- ii. The stock broker can with hold the payouts of client and suspend his trading account due to his surveillance action or judicial or / and regulatory order/action requiring client suspension.

9. De-registering a client

Not with standing anything to the contrary stated in the agreement, the stock broker shall be entitled to terminate the agreement with immediate effect in any of the following circumstances:

- i. If the action of the Client are prima facie illegal/ improper or such as to manipulate the price of any securities or disturb the normal/ proper functioning of the market, either alone or in conjunction with others.
- ii. If there is any commencement of a legal process against the Client under any law in force;
- iii. On the death/lunacy or other disability of the Client;
- iv. If a receiver, administrator or liquidator has been appointed or allowed to be appointed of all or any part of the undertaking of the Client;

- v. If the Client has voluntarily or compulsorily become the subject of proceedings under any bankruptcy or insolvency law or being a company, goes into liquidation or has a receiver appointed in respect of its assets or refers itself to the Board for Industrial and Financial Reconstruction or under any other law providing protection as a relief undertaking;
- vi. If the Client being a partnership firm, has any steps taken by the Client and/ or its partners for dissolution of the partnership;
- vii. If the Client have taken or suffered to be taken any action for its reorganization, liquidation or dissolution;
- viii. If the Client has made any material misrepresentation of facts, including (without limitation) in relation to the Security;
- ix. If there is reasonable apprehension that the Client is unable to pay its debts or the Client has admitted its inability to pay its debts, as they become payable;
- x. If the Client suffers any adverse material change in his / her / its financial position or defaults in any other agreement with the Stock broker;
- xi. If the Client is in breach of any term, condition or covenant of this Agreement;
- xii. If any covenant or warranty of the Client is incorrect or untrue in any material respect;

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

Client Acceptance of Policies and Procedures stated herein above:

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

BROKERAGE

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

OTHER CHARGES

	Capital Market (Cash) Segment		Derivatives Segment		Currency Derivative Segment	
Charges	Delivery	Jobbing	Futures	Option	Future	Option
Transaction & Other Charges						
Stamp Duty						
GST	As per the provisions of GST & applicable law as amended from time to time.					
STT	As per the provisions of STT Act and as amended from time to time.					
Other taxes	As may be applicable from time to time					

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

Signature of Client

✓

Name of the Client

Date : _____

NSE - MFSS FACILITY

To, **(Letter to be provided by the Investor to the Participant)** Date: _____
ZUARI FINSERV PRIVATE LIMITED

Plot No. 2, Zamrudpur Community Centre,
Kailash Colony Extension, New Delhi-110048

Dear Sir,

Sub: Mutual Fund Service System (MFSS) facility

I/We _____ am/are registered as your client with Client Code No. _____ and have executed the Trading Member and Client Agreement for the purpose of trading in the Capital Market segment of National Stock Exchange of India Ltd.(Exchange).

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

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

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

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

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

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

Thanking you,

Yours faithfully,

Signature of Client ✓ _____

Details of terms conditions for the Investor/Client for using New MFSS facility

1. Pre-requisites for becoming Investor / Client for the New MFSS facility

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

2. Terms and Conditions

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

participating in the New MFSS or at any time thereafter.

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

BSE StAR MF

(Letter to be provided by the Investor to the MFI)

Date: _____

To,
ZUARI FINSERV PRIVATE LIMITED
Plot No. 2, Zamrudpur Community Centre,
Kailash Colony Extension, New Delhi-110048

Dear Sir,

Sub : BSE StAR MF

I/We _____ am/are registered as your client with Client Code No. and have executed the Trading Member and Client Agreement for the purpose of trading in the Capital Market segment of Bombay Stock Exchange Ltd. (Exchange).

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

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

I/We are willing to abide by the terms and conditions as mentioned in the Circular dated December 2,2009 and as may be specified by the Exchange from time to time in this regard.

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

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

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

Thanking you,
Yours faithfully,

Signature of Client ✓ _____

Disclosure Information

To,
Mr. / Ms. _____

Dear Sir / Madam,

This is in reference to above captioned subject, we hereby confirm that we (Zuari Finserv Private Limited) carry out trading on behalf of client and for our (Zuari Finserv Private Limited) own account as well.

The same is being confirmed as per Exchange notification.

Regards,
for **Zuari Finserv Private Limited**

Authorised Signatory

ACKNOWLEDGEMENT

I / We hereby acknowledge the receipt of the information given by Zuari Finserv Private Limited in respect to confirmation that Trading in 'Pro' Account.

Signature of Client ✓ _____ Name : _____

STANDING INSTRUCTIONS / AUTHORISATION

To,
ZUARI FINSERV PRIVATE LIMITED
Plot No. 2, Zamrudpur Community Centre,
Kailash Colony Extension, New Delhi-110048

Date: _____

Dear Sir,

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

1. Maintain a running account in my/our name in books of accounts and issue me/us cheques for the credit balance only as and when requested by me/us.
2. Retain securities from my/our securities payout with you till request is made by me/us i.e. to maintain it as a running account for the securities.
3. Retain payout of funds and securities to meet my/our margin and pay in obligations or debit my/our running account for the margin payable by me/us i.e. to maintain it as a running account for the funds.
4. Transfer funds and/or securities from my/our account/running account in the Capital Market Segment to my/our Derivatives running account or NSE to BSE and vice versa whenever applicable and found necessary by you.
5. I/we understand that you require written instructions for receiving/modifying or cancelling orders. However, since it is not practical to give written instructions for every order, I/we hereby authorize you to kindly accept my/our authorised representatives, verbal instructions/orders in person or over phone and execute the same.
6. Send my contract notes electronically on my/our email id viz, I/we agree not to hold you responsible for late/non-receipt of the same for any reasons including failure of email servers, loss of connectivity or the mail box being full or otherwise becoming incapable of receiving the contract note email or due to any technical reasons beyond your control. I/we shall completely rely on the log reports of your dispatching software as a conclusive proof of dispatch of email to me/our and will not dispute the same. In the event of my/our changing the email address, I/we will inform the same in writing by either registered post or through a digitally signed email.
7. Since you are issuing contract notes bearing order numbers and trade numbers on a daily basis, please do not issue the order/trade confirmation slips as generated from the Trading Terminal, unless otherwise requested by me/us in writing.
8. Pledge/deposit the my/our securities &/or funds whether deposited as collateral / Margin or permitted by/us me to be retained in running account etc. by you with any bank or any other institution including the Exchange / Clearing Corporation / Clearing House for the purposes of raising funds, bank guarantees and FDRs etc. towards Margin / Collateral as also to meet shortfall in my/our funds / securities pay in obligation/ auctions or assignment of contracts or any other liability arising out of any dealings with you/ through you. You are further, authorised to sell / liquidate these securities / FDRs at the time and manner of your choosing and as and when deemed fit by you in your absolute discretion to meet any shortfalls in my/our accounts or any other liability of mine without any reference to me/us.
9. I/we hereby agree that if I/we fail to make payment of consideration to you in respect of any one or more securities purchased by me/us before the pay-in date notified by the Exchange from time to time, you shall be at liberty to sell the securities received in Pay-out, in proportion to the amount not received, after taking into account any amount lying to my/our credit, by selling equivalent securities at any time on the Exchange.
10. Please Further note that while I/we am/are entitled to revoke this authorisation at any time, However such Termination shall be subject to notice period of fifteen days from the date of physical delivery of revocation letter at your corporate office to allow you make necessary changes to handle my/our account without running account authorisation. I/We shall be liable for all losses, damages and actions which may arise as a consequences of your adhering to and carrying out my/our directions given above and further agree that you shall not be liable for any claim for loss or profit, or for any consequential, incidental, special or exemplary damages, caused by retention of securities/monies under this agreement.
My/Our preference for actual settlement of funds and securities is at least:
 Once in a calendar Quarter Once in a calendar month
11. I / We shall further undertake that during quarterly settlement, to avoid any inconvenience such as issuance and receipt of cheques, account having credit / debit balance equal or less than Rs. 10,000 (Ten Thousand Only) shall be treated as settled.

Please treat this authorization as written ratification of my/our verbal directions/authorizations given and carried out by you earlier. You are requested to follow the above mentioned standing instructions until further written instruction. I /we agree to indemnify you and keep you indemnified against all losses, damages and actions which you may suffer or face as a consequence of adhering to and carrying out my/our directions given above.

Thanking you,
Yours faithfully,

Signature of Client ✓ _____

AUTHORISATION FOR ELECTRONIC CONTRACT NOTES

Date: _____

To,
ZUARI FINSERV PRIVATE LIMITED
Plot No. 2, Zamrudpur Community Centre,
Kailash Colony Extension, New Delhi-110048

Dear Sir,

I/We have been / shall be dealing through you as my / our broker on the Capital Market and/ or Futures & Options Segments / Currency Derivative Segments. This instruction is applicable for all the exchanges / segments in which I / we have opened account with you. As my / our broker i.e. agent I / We direct and authorize you to carry out trading / dealings on my / our behalf as per instructions given below

I/ We understand that, I/ we have the option to receive the contract notes in physical form or electronic form. In pursuance of the same, I/ we hereby opt for receipt of contract notes in electronic form. I /We understand that for the above purpose, you are required to take from the client “an appropriate email account” for you to send the electronic contract notes. Accordingly, please take the following email account(s) / email id on your record for sending the contract notes to me / us.

1. _____

2. _____

I/ We agree not to hold you responsible for late / non-receipt of contract notes sent in electronic form and any other communication for any reason including but not limited to failure of email servers, loss of connectivity, email in transit etc. I/ we agree that the log reports of your dispatching software shall be a conclusive proof of dispatch of contract notes to me/us and such dispatch shall be deemed to mean receipt by me/us and shall not be disputed by me / us on account of any non-receipt/ delayed receipt for any reason whatsoever.

I /We also agree that non-receipt of bounced mail notification by you shall amount to delivery at my/our email account(s) / email id(s).

In case , in any of the above segments / exchanges due to any reason, whatsoever, if you want to send contract notes in physical form , I / we here by permit you to send the same in physical mode.

I/We understand that I am required to intimate any change in the email id/ email account mentioned herein above needs to be communicated by me through a duly signed request letter in original to you, provided however that if I/we am/are an internet client then in that event the request for change in email id/ email account can be made by me/ us through a secured access using client specific user id and password.

Please treat this authorization as written ratification of my / our verbal directions / authorizations given and carried out by you earlier. I/We shall be liable for all losses, damages and actions which may arise as a consequence of your adhering to and carrying out my / our directions given above.

Thanking you,
Yours faithfully,

Signature of Client ✓ _____ Name : _____

DECLARATION FOR DELIVERING TRADE CONFIRMATIONS VIA SMS

Date: _____

To,
ZUARI FINSERV PRIVATE LIMITED
 Plot No. 2, Zamrudpur Community Centre,
 Kailash Colony Extension, New Delhi-110048

Dear Sir,
 I/We hereby agree and give my/our consent for sending the trade confirmations via SMS and I/We have also understood that we will not receive the telephonic trade confirmations.

For this purpose, I/We would like to confirm following details for the database maintained with you. Please update the records with the same.

Mobile No.

+	9	1																	
---	---	---	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Thanking you,

Yours faithfully,

Signature of Client ✓ _____

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

BANKER'S VERIFICATION

Date: _____

To,
ZUARI FINSERV PRIVATE LIMITED
 Plot No. 2, Zamrudpur Community Centre,
 Kailash Colony Extension, New Delhi-110048

Dear Sir,

This is to certify that the savings / current account no. of Mr. / Ms. / M/s held jointly with Mr. Ms. / M/swith our branch, has been active since We confirm that the signature of the client agrees with the specimen held in our records. This verification is without any responsibility on the part of the bank or the signing offer.

Signature of Client ✓ _____

Signature of Client ✓ _____

Signature of Client ✓ _____

Signed in my/our presence and attested by me/us

Bank Name & Address	
Name & Signature of Authorised Signatory	
Stamp of the Bank Branch	

I/We understood all the contents of this KYC/Voluntary Documents duly interpreted in my mother tongue.

Signature of Client ✓ _____

घोषणा

मैं.....यह घोषणा करता हूँ कि मैंने जुआरी फिनसर्व प्राइवेट लिमिटेड में अपना ट्रेडिंग खाता खोला है। उसके लिए मैंने एकाउन्ट ओपनिंग फार्म और विभिन्न कागजात पर हस्ताक्षर किये है जोकि अंग्रेजी भाषा में है। मुझे इसका हिन्दी में मतलब समझा दिया गया है। मैं जुआरी फिनसर्व प्राइवेट लिमिटेड के नियम व शर्तों से सहमत हूँ।

हस्ताक्षर ✓ _____

(Tear Here)

DECLARATION BY KARTA & ALL CO-PARCERNERS IN CASE OF HUF ACCOUNT

To, **ZUARI FINSERV PRIVATE LIMITED** Date: _____
 Plot No. 2, Zamrudpur Community Centre, Kailash Colony Extension, New Delhi-110048

A/c No. _____

- WHEREAS the Hindu Undivided Family of _____ is carrying on business in the firm name and style of _____ at _____ or we intent to deal, have or desire to have Share Trading Account with Zuari Finserv Pvt. Ltd. (hereinafter referred as 'Member') We, undersigned, hereby confirm and declare that we are the present adult co-parceners of the said joint family; that _____ is the present Karta of the said joint family.
- We confirm that affairs of the H.U.F. firm are carried on mainly by the Karta _____ on behalf and in the interest and for the benefit of all the co-parceners. We hereby authorize the Karta _____ on behalf of the H.U.F. to deal on Capital Market segment (CM), Futures and Options segment (F&O), or any other segment that may be introduced by NSE in future and the said Trading Member is hereby authorized to honor all instructions oral or written, given by him on behalf of the H.U.F. Mr./Mrs. _____ is authorized to sell, purchase, transfer, endorse, negotiate documents and / or otherwise deal through Zuari Finserv Pvt. Ltd. on behalf of th H.U.F. _____ He is also authorized to sign, execute and submit such applications, undertakings, agreements and other requisite documents, writings and deeds as may be deemed necessary or expedient to open account and give effect to this purpose. We are, however, jointly and severally responsible for all liabilities of the said H.U.F firm to the Member and agree and confirm that any claim due to the Member from the said H.U.F. firm shall be recoverable from the assets of any one or all of us and also from the estate of the said joint family including the interest thereon of every co-parcener of the said joint family, including the share of the minor co-parceners, if any.
- We undertake to advise the Member in writing of any change that may occur in the Kartaship or in the constitution of the said joint family or of said H.U.F firm and until receipt of such notice by the Member which shall be binding on the said joint family and the said H.U.F firm and on our respective estates. We shall, however, continue to be liable jointly and severally to the Member for all dues obligations of the said H.U.F. firm in the Member's book on the date of the receipt of such notice by the Member and until all such dues and obligations shall have been liquidated and discharged.
- We recognize that a beneficiary account can be opened with Depository Participant only in the name of Karta as per regulations. To facilitate the operation of the above share trading account with you and for the purpose of completing the share transfer obligations pursuant to the trading operations, we authorize you to recognize the beneficiary account no. _____ with Depository _____ Opened in name of _____ who is the Karta of this H.U. F.
- The names and date of birth of the present minor co-parceners of the said joint family are given below. We undertake to inform you in writing as and when each of the said members attains the age of majority and is authorized to act on behalf of, and bind the said H.U.F. Firm.

Name of the Minor	Father's Name	Date of Birth
_____	_____	_____/_____/20____
_____	_____	_____/_____/20____

- We have received and read a copy of the Member's rules and regulations for the conduct of Share Trading Accounts and we agree to comply with and be bound by the said rules now in force or any changes that may be made therein from time to time.
- This is to certify that following are the family members under _____ (HUF)

List of Family Members (Seperate Annexure may be used in case number of members is higher)

S. No.	Name of Coparcener/Member	Gender	Relationship with Karta	Date of Birth	Whether Coparcener/Member (Please Specify)
1					
2					
3					
4					
5					

Thank you.
 Yours Truly _____ Signature of Karta ✓ _____

Name: _____ Address: _____

✓ _____ (Signature of Co-parcener) ✓ _____ (Signature of Co-parcener) ✓ _____ (Signature of Co-parcener) ✓ _____ (Signature of Co-parcener)

REQUEST LETTER FOR STATEMENTS

Date : _____ / _____ / _____

To,
Zuari Finserv Private Limited
Regd. Office : Jaikisaan Bhawan, Zuarinagar, Goa-403 726 (India)
Corporate Office : Plot No. 2, Zamrudpur Community Centre,
Kailash Colony Extension, New Delhi-110048
Tel : +91-11-46474000/30483800 | Fax : +91-11-41608276

Dear Sirs,

SUB: REQUEST TO PROVIDE THE STATEMENTS THROUGH E-MAIL AND/OR WEBSITE.

Client id.: _____ .E-mail id. _____

You are hereby requested to provide me/us transaction statement(s)/bills or any other document(s) required to be sent to me under my specific request or as per the statutory requirement(s) through e-mail and/or website.

I/We am/are aware and understand the following: -

1. I/We am/are aware that I/we will not receive the transaction statements/bills etc. in paper form.
2. I/We understand that website(s) would mean www.zuarimoney.com and or any of it's pages/links/applets or any other website that Zuari Finserv Private Limited inform from time to time.
3. I/We will take all the necessary steps to ensure confidentiality and secrecy of the login name and password of the DP back office /email account.
4. I/We am/are aware that the transaction statement/bills etc. may be accessed by other entities in case the confidentiality/secretcy of the login name and password is compromised.
5. I/We shall immediately inform Zuari Finserv Private Limited about change in email address, if any.
6. I/we agree that till the time the change in email address is not updated in the records of Zuari Finserv Private Limited, the statements/bills etc. sent to the original email address shall deem to be a valid delivery and I/we shall keep Zuari Finserv Private Limited and/or any of it's employees, directors, agents, associates indemnified against any loss suffered by them and also not hold them responsible for any loss suffered by me/us on this account.
7. I/We shall log off from website/DP back office/e-mail service, whenever I/we am/are not accessing or using the service. Any liability incurred to the me/ us as aconsequence of the not logging off the service shall be borne solely by me/us.
8. I/we agree that Zuari Finserv Private Limited shall not take cognizance of out-of-office/out-of-station auto replies and I/we am/are deemed to have received above referred documents. Non-receipt of bounced mail notification by Zuari Finserv Private Limited shall amount to delivery of the above referred documents at the email id provided by me/us.
9. I/we agree that I/we shall immediately notify Zuari Finserv Private Limited in writing with full details if I/we discover or suspect, unauthorized access through my/our DP back office password or Notice discrepancies that might be attributable to unauthorized access, Forget DP back office password or Discover a security flaw.
10. I/we understand that I/we am/are responsible for installing, operating and maintaining the communication equipment (including but not limited to personal computers and modems), software, tools, telephone or alternative service required at the my/our end and connectivity required for using and accessing the website(s), back office, email account(s), any above referred documents or any other related services at my/our own cost.
11. Zuari Finserv Private Limited will not (and shall not be under any obligation to) assist me/us in operating, installing and / or maintaining any such communication equipment/infrastructure or obtaining any permits, clearances etc for establishing connectivity or linkages to the website(s) of the participant.
12. Zuari Finserv Private Limited's own records of the transactions/holdings/bills etc. mentioned through computer systems or otherwise shall be accepted as conclusive and binding on me/us for all purposes.
13. I/we understand and agree that the initial password sent by Zuari Finserv Private Limited of DP back office should only be used for the first login. I/we agree to immediately reset my/our password(s) upon the first login. I/we understand and agree that If I/we do not change the password(s) after the first login, I/we shall keep the Zuari Finserv Private Limited and/or any of it's employees, directors, agents, associates indemnified against any loss suffered by them and also not hold them responsible for any loss suffered by me/us on this account.
14. I /we understand and agree that the records of the Zuari Finserv Private Limited with respect to delivery of above referred documents shall be conclusive evidence of any such documents delivered.
15. Zuari Finserv Private Limited and I/we shall have the right to terminate such service provided a written notice is given at least 10 days in advance to the other party.
16. I/We shall approach Zuari Finserv Private Limited within 24 hours from the delivery/display of the above data/documents etc. Intimating any inability to access or download of the above data, document, data etc. Failing which it shall be deemed to be the due delivery and acceptance of the data, document, data etc. sent to me/us via electronic mail/displayed by Zuari Finserv Private Limited/on the website of Zuari Finserv Private Limited.

Thanking you

Your truly, ✓

.....
Signature of First Holder

✓

.....
Signature of Second Holder

✓

.....
Signature of Third Holder

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

General Clause

1. The Beneficial Owner and the Depository participant (DP) shall be bound by the provisions of the Depositories Act, 1996, SEBI (Depositories and Participants) Regulations, 1996, Rules and Regulations of Securities and Exchange Board of India (SEBI), Circulars/Notifications/Guidelines issued there under, Bye Laws and Business Rules/Operating Instructions issued by the Depositories and relevant notifications of Government Authorities as may be in force from time to time.
2. The DP shall open/activate demat account of a beneficial owner in the depository system only after receipt of complete Account opening form, KYC and supporting documents as specified by SEBI from time to time Beneficial Owner information.
3. The DP shall maintain all the details of the beneficial owner(s) as mentioned in the account opening form, supporting documents submitted by them and/or any other information pertaining to the beneficial owner confidentially and shall not disclose the same to any person except as required by any statutory, legal or regulatory authority in this regard.
4. The Beneficial Owner shall immediately notify the DP in writing, if there is any change in details provided in the account opening form as submitted to the DP at the time of opening the demat account or furnished to the DP from time to time.

Fees/Charges/Tariff

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

Dematerialization

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

Separate Accounts

9. The DP shall open separate accounts in the name of each of the beneficial owners and securities of each beneficial owner shall be segregated and shall not be mixed up with the securities of other beneficial owners and/or DP's own securities held in dematerialized form.
10. The DP shall not facilitate the Beneficial Owner to create or permit any pledge and /or hypothecation or any other interest or encumbrance over all or any of such securities submitted for dematerialization and/or held in

demat account except in the form and manner prescribed in the Depositories Act, 1996, SEBI (Depositories and Participants) Regulations, 1996 and Bye-Laws/Operating Instructions/Business Rules of the Depositories.

Transfer of Securities

11. The DP shall effect transfer to and from the demat accounts of the Beneficial Owner only on the basis of an order, instruction, direction or mandate duly authorized by the Beneficial Owner and the DP shall maintain the original documents and the audit trail of such authorizations.
12. The Beneficial Owner reserves the right to give standing instructions with regard to the crediting of securities in his demat account and the DP shall act according to such instructions. Statement of account
13. The DP shall provide statements of accounts to the beneficial owner in such form and manner and at such time as agreed with the Beneficial Owner and as specified by SEBI/depository in this regard.
14. However, if there is no transaction in the demat account, or if the balance has become Nil during the year, the DP shall send one physical statement of holding annually to such BOs and shall resume sending the transaction statement as and when there is a transaction in the account.
15. The DP may provide the services of issuing the statement of demat accounts in an electronic mode if the Beneficial Owner so desires. The DP will furnish to the Beneficial Owner the statement of demat accounts under its digital signature, as governed under the Information Technology Act, 2000. However if the DP does not have the facility of providing the statement of demat account in the electronic mode, then the Participant shall be obliged to forward the statement of demat accounts in physical form.
16. In case of Basic Services Demat Accounts, the DP shall send the transaction statements as mandated by SEBI and/or Depository from time to time.

Manner of Closure of Demat Account

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

Default in payment of charges

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

Liability of the Depository

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

Freezing/ Defreezing of accounts

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

Redressal of Investor grievance

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

Authorized representative²⁵. If the Beneficial Owner is a body corporate or a legal entity, it shall, along with the account opening form, furnish to the DP, a list of officials authorized by it, who shall represent and interact on its behalf with the Participant. Any change in such list including additions, deletions or alterations thereto shall be forthwith communicated to the Participant. Law and Jurisdiction

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

ACKNOWLEDGEMENT

To,
ZUARI FINSERV PRIVATE LIMITED
Plot No. 2, Zamrudpur Community Centre,
Kailash Colony Extension, New Delhi-110048

Date : ____ / ____ /20____

With reference to my / our application for opening a depository account, I/we acknowledge the receipt of copy of the document, "Rights and Obligations of the Beneficial Owner and Depository Participant".

	Name	Signature(s) of Account Holder(s)
Sole/First Holder		✓
Second Holder		✓
Third Holder		✓

SCHEDULE OF CHARGES FOR DP SERVICES

SCHEDULE A

Fee Head	Scheme A	Scheme B One Time Deposit	Scheme C Security Deposit	Scheme A - 1 Corporate Account	Scheme D Basic Service Demat Account
Advance Payment	Rs. 600/-	Rs. 1,800 (Plus Applicable Taxes) Non Refundable	Rs. 4,500, out of which Rs. 4,000 is refundable. Remaining balance shall remain credit in the account towards future billing.	Rs. 2,000	Rs. 1,100/-
Account Opening Charges	Nil	Nil	Nil	Nil	Nil
Account Maintenance Charges	Rs. 475/-	Nil	Nil	Rs. 1,200 + Rs. 500 (NSDL Charges, charged on actual basis)	Free - If Valuation is < 50,000 Rs. 100/- If Valuation is > 50,001 < 200,000
Dematerialisation Charges	Rs. 2/- Per Certificate + Rs. 25 for postage or on actual whichever is higher.	Rs. 2/- Per Certificate + Rs. 25 for postage or on actual whichever is higher.	Rs. 2/- Per Certificate + Rs. 25 for postage or on actual whichever is higher.	Rs. 2/- Per Certificate + Rs. 25 for postage or on actual whichever is higher.	Rs. 2/- Per Certificate + Rs. 25 for postage or on actual whichever is higher.
Rematerialisation Charges	Rs. 20 Per 100 shares or part thereof or Rs. 20 Per Certificate whichever is higher	Rs. 20 Per 100 shares or part thereof or Rs. 20 Per Certificate whichever is higher	Rs. 20 Per 100 shares or part thereof or Rs. 20 Per Certificate whichever is higher	Rs. 20 Per 100 shares or part thereof or Rs. 20 Per Certificate whichever is higher	Rs. 20 Per 100 shares or part thereof or Rs. 20 Per Certificate whichever is higher
Custody Charges	Nil	Nil	Nil	Nil	Nil
Transaction Charges (Market / Off Market)	0.03% of Market Value* of share or Minimum Rs. 28/- Per Transaction	0.03% of Market Value* of share or Minimum Rs. 28/- Per Transaction	0.03% of Market Value* of share or Minimum Rs. 28/- Per Transaction	0.03% of Market Value* of share or Minimum Rs. 28/- Per Transaction	0.04% of Market Value* of share or Minimum Rs. 75/- Per Transaction
Pledge Charges (Creation / Closure / Invocation and confirmation of any type)	0.02% of Market Value of share or Minimum Rs. 50/- Per Transaction	0.02% of Market Value of share or Minimum Rs. 50/- Per Transaction	0.02% of Market Value of share or Minimum Rs. 50/- Per Transaction	0.02% of Market Value of share or Minimum Rs. 50/- Per Transaction	0.02% of Market Value of share or Minimum Rs. 75/- Per Transaction
Freezing / Defreezing	Rs. 50/- Per Instance	Rs. 50/- Per Instance	Rs. 50/- Per Instance	Rs. 50/- Per Instance	Rs. 100/- Per Instance
Modification / addition / deletion of any type information in the account	Rs. 25/- Per Instance	Rs. 25/- Per Instance	Rs. 25/- Per Instance	Rs. 25/- Per Instance	Rs. 50/- Per Instance
Failed Instruction Charges	Rs. 25/- Per Instance	Rs. 25/- Per Instance	Rs. 25/- Per Instance	Rs. 25/- Per Instance	Rs. 25/- Per Instance
Failed Instruction Intimation - Telephonic	Yes	Yes	Yes	Yes	Rs. 25/- Per Instance
Usage of Web Portal - Back office (if required)	Free	Free	Free	Free	Rs. 50/- Per Quarter
DIS Issuance	1st Booklet Free, thereafter, Rs. 20/- / Rs. 40/- containing 10 / 20 slips respectively.	1st Booklet Free, thereafter, Rs. 20/- / Rs. 40/- containing 10 / 20 slips respectively.	1st Booklet Free, thereafter, Rs. 20/- / Rs. 40/- containing 10 / 20 slips respectively.	1st Booklet Free, thereafter, Rs. 20/- / Rs. 40/- containing 10 / 20 slips respectively.	1st Booklet Free, thereafter, Rs. 40/- / Rs. 60/- containing 10 / 20 slips respectively.
Statement request over email	Free	Free	Free	Free	Free
Statement request (Physical) - Other than Statutory	Rs. 25/- Postage Charges (If dispatched through Courier). If Dispatched through Speed-Post - On Actual & additionally Rs. 5/- Per Page	Rs. 25/- Postage Charges (If dispatched through Courier). If Dispatched through Speed-Post - On Actual & additionally Rs. 5/- Per Page	Rs. 25/- Postage Charges (If dispatched through Courier). If Dispatched through Speed-Post - On Actual & additionally Rs. 5/- Per Page	Rs. 25/- Postage Charges (If dispatched through Courier). If Dispatched through Speed-Post - On Actual & additionally Rs. 5/- Per Page	Rs. 50/- Postage Charges (If dispatched through Courier) If Dispatched through Speed- Post - On Actual & for any additional statement Rs. 25/- per statement
Demat Rejection Charges	Rs. 25/- Postage Charges (If dispatched through Courier). If Dispatched through Speed-Post - On Actual & additionally Rs. 25/- Per Instance	Rs. 25/- Postage Charges (If dispatched through Courier). If Dispatched through Speed-Post - On Actual & additionally Rs. 25/- Per Instance	Rs. 25/- Postage Charges (If dispatched through Courier). If Dispatched through Speed-Post - On Actual & additionally Rs. 25/- Per Instance	Rs. 25/- Postage Charges (If dispatched through Courier). If Dispatched through Speed-Post - On Actual & additionally Rs. 25/- Per Instance	Rs. 50/- Postage Charges (If dispatched through Courier) & additionally Rs. 50/- Per Instance
DIS Issuance without requisition / lost booklet	Rs. 100/- Per Instance	Rs. 100/- Per Instance	Rs. 100/- Per Instance	Rs. 100/- Per Instance	Rs. 150/- Per Instance
Late Instruction Submission Charges	Rs. 25/- Per Instance	Rs. 25/- Per Instance	Rs. 25/- Per Instance	Rs. 25/- Per Instance	Rs. 50/- Per Instance

PLEASE NOTE

* Market Value shall be calculated on the basis of the Price File provided by NSDL.




* In case if share price is not appearing in the Price File provided by NSDL, charges will be calculated on total transaction value on Face Value of the share, whichever is higher.

FURTHER :

1. Eligibility criteria for BSDA shall be evaluated at the end of ever billing cycle. If the valuation of holding in BSDA account exceeds the prescribed criteria at any date, AMC shall be applicable as is there for regular accounts, from that date onwards.
2. Customer opting for BSDA have to mandatorily give ECS standing instructions.
3. Customer opting for BSDA, if required for any other services Rs. 25/- shall be charged for such service (s).
4. Charges are subject to revision by giving 30 days prior notice, information of which shall be sent by ordinary post / electronic mode / courier.
5. Basis the transaction value, ZFPL may ask the Customer to deposit advance payment towards the transaction charges.
6. Zuari Finserv Private Limited may refuse to execute the DIS / suspend / freeze the account in case of non-payment of outstanding bill.
7. Any dispute is subject to Delhi Jurisdiction only.
8. Customer agrees and authorise Zuari Finserv Private Ltd. to recover outstanding amount appearing in the Demat account from the respective Trading Account.
9. In case of issuance of DIS without requisition slip / lost, Rs. 100/- will be charged.
10. In case of closure, refund shall be processed within 45-60 days.
11. Taxes shall be levied on the requisite / required services as per the prevailing Govt. Policy & Rate.
12. Any charge that is not mentioned above, shall be charged on actual.

Scheme Opted (Please tick)	<input type="checkbox"/> Scheme A	<input type="checkbox"/> Scheme B	<input type="checkbox"/> Scheme C
	<input type="checkbox"/> Scheme A-1 (For Corporate Only)	<input type="checkbox"/> Scheme D - BSDA	

I / We have been explained with the criteria & services that shall be provided under BSDA. I / We have made our choice and have ticked above.

Accepted By		
 Signature of First Holder	 Signature of Second Holder	 Signature of Third Holder

FORMAT OF REQUEST - FOR COMMON EMAIL & MOBILE NUMBER

Zuari Finserv Private Limited
 Regd. Office : Jaikisaan Bhawan, Zuarinagar, Goa-403 726 (India)
 Corporate Office : Plot No. 2, Zamrudpur Community Centre,
 Kailash Colony Extension, New Delhi-110048
 Tel : +91-11-46474000/30483800 | Fax : +91-11-41608276

Date

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

[Please tick (✓) wherever applicable]

DP ID

I	N	3	0	I	0	5	5
---	---	---	---	---	---	---	---

Demat Account No

--	--	--	--	--	--	--	--

Mobile No.

--	--	--	--	--	--	--	--	--	--

Trading Account No.

--	--	--	--	--	--	--	--	--	--

Email ID _____

	I hereby declare that the aforesaid mobile number or E-mail ID belongs to <input type="checkbox"/> Me or <input type="checkbox"/> My family (spouse, dependent children and dependent parents).	I hereby declare that the aforesaid mobile number or E-mail ID belongs to <input type="checkbox"/> Me or <input type="checkbox"/> My family (spouse, dependent children and dependent parents).	I hereby declare that the aforesaid mobile number or E-mail ID belongs to <input type="checkbox"/> Me or <input type="checkbox"/> My family (spouse, dependent children and dependent parents).
	Sole / First Holder	Second Holder	Third Holder
Signature of account holder(s)	✓	✓	✓
Name of Account Holder			

AUTHORISATION TO OPERATE MY TRADING ACCOUNT

To,
Zuari Finserv Private Limited
Regd. Office : Jaikisaan Bhawan, Zuarinagar, Goa-403 726 (India)
Corporate Office : Plot No. 2, Zamrudpur Community Centre,
Kailash Colony Extension, New Delhi-110048
Tel : +91-11-46474000/30483800 | Fax : +91-11-41608276

Date : ____ / ____ / ____

Sub.: Authorisation to operate my Trading A/c _____

Dear Sir,

I _____ S/o, W/o D/o _____

Residing at _____

either I will operate my trading account myself or I hereby authorise Mr./Ms./Mrs. _____

(Authorised Person), to trade on my behalf of my trading account code _____ . I will be fully responsible for all

the trades done in my account. Mr./Ms./Mrs. _____ is my husband/wife/son/daughter/brother/sister, _____,

and further he/she is also authorised to collect and deliver cheque/bills/contract note/delivery instructions or any other required documents as the case may be.

Kindly do the needfull.

Yours truly,

(Signature of the client)

Trading A/c code _____

(Signature of authorised person attested)

✓

(Signature of the client)



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To ALL TO WHOM THESE PRESENTS SHALL COME, I/We the details of BO have been mentioned in the schedule hereunder send greetings: WHEREAS I/We hold a Beneficial Owner (BO) account No in the name and style of (hereinafter to as "the BO Account") with Zuari Finserv Private Limited having its corporate office at Plot No.2, Zamrudpur Community Centre, Kailash Colony Extension, New Delhi-110048 and registered office at Jaikisaan Bhawan, Zuarinagar, Goa-403726 (India) AND WHEREAS I/We are investor engaged in buying and selling of securities Zuari Finserv Private Limited having its corporate office at Plot No. 2, Zamrudpur Community Centre, Kailash Colony Extension, New Delhi-110048 and registered office at Jaikisaan Bhawan, Zuarinagar, Goa-403 726 (India), a member of National Stock Exchange of India Ltd. bearing SEBI registration Nos. INB/F231052136, TM ID 10521, Bombay Stock Exchange Ltd. bearing registration No. INB/INF011052132, TM-ID3166 AND WHEREAS due to exigency and paucity of time, I/We am/are desirous of appointing of agent/attorney to operate the aforesaid beneficiary account on my/our behalf for a limited purpose in the manner hereinafter appearing:

NOW KNOW WE ALL AND THESE PRESENTS WITNESS THAT I/WE THE BELOW NAMED DO HEREBY NOMINATE, CONSTITUTE AND APPOINT ZUARI FINSERV PRIVATE LIMITED, as my/our true and lawful attorney (hereinafter referred to as the "Attorney") for me/us and on my/our behalf and in my/our name and on my/our risk and cost to do, exercise and perform all or any of the following acts and things:

1. Issue instructions to the Depository Participant to debit securities and/or transfer securities from the BO Account for the purpose of delivering the same into one or more of the following demat accounts and/or to the clearing corporation of any of the stock exchange(s), to meet all margin/settlement/delivery/pay-in obligations arising out of transactions executed/done by or on behalf of me/us through the attorney on any stock exchange(s).
2. To make application in the BO Account in favour of the attorney for the purpose of meeting and/or to meet any margin obligation in respect of any transaction executed/ done by me/us or on behalf of me/us through the Attorney on any stock exchange(s). For the purpose of aforesaid acts, deeds and things, it is made clear that the shares / securities which are / may be debited transferred from the BO Account by exercising the rights/ power granted herein above, be transferred / credit / delivered to the following demat account or any other demat accounts as may be Maintained by the Attorney for the aforesaid purpose or to the clearing house/clearing corporation of the concerned stock exchange(s).

Sr. No.	Name of the Account Holder	NSDL Demat A/c No.	CMBP-ID	DP Name	Purpose
1.	Zuari Finserv Private Limited	10456160	IN512997	Zuari Finserv Private Limited	NSE PAY IN A/c
2.	Zuari Finserv Private Limited	10553716	IN631667	Zuari Finserv Private Limited	BSE PAY IN A/c
3.	Zuari Finserv Private Limited	10456194	-	Zuari Finserv Private Limited	Margin A/c
4.	Zuari Finserv Private Limited	10553724	-	Zuari Finserv Private Limited	Margin A/c
5.	Zuari Finserv Private Limited	10519618	-	Zuari Finserv Private Limited	Margin A/c

3. To apply redemption on my/our behalf for various products like Mutual Funds, Public (shares as well as debenture), rights offer for shares, tendering shares in open offers etc. pursuant to my/our specific instructions.
4. To send consolidated summary of client scrip-wise buy and sell positions taken with average rates, margin details, balance information, and any other relevant information to the clients by way of SMS/email on a daily basis and at such other periodic intervals, not with standing any other document to be Disseminated as specified by SEBI from time to time.
5. To transfer charges levied in my BO account to my trading ledger account of NSE & BSE
6. To do all such things and give all such instructions as mentioned above concerning the said BO account as /we myself/ourselves could give if I/we was /were Personally present. I/We, do hereby, instruct the Attorney to return / credit / deliver the shares / securities into the BO Account which may be received by them erroneously or which the Attorney was not entitled to receive / debit / transfer from the BO Account.

I/We, do hereby agree to ratify all lawful acts and things done by the Attorney pursuant to the powers here in above contained I/We further agree and confirm that the powers and authorities conferred by this power of Attorney shall continue until the same is revoked/modified by me/us. This Power of Attorney can be revoked or modified at any time by sending intimation/request for revocation/ modification at the corporate office of the Attorney.

I/We also wish to get my/our contact details updated (Mobile No) - _____ Email ID _____.

Name	Signature
First Holder / Signatory	✓
Second Holder / Signatory	✓
Third Holder / Signatory	✓

Witness

--	--

Date: _____ Place : _____

I/We Accept:

For an on behalf of **Zuari Finserv Private Limited**

(The Attorney Holder Authorised Signatory/ies)

(PLEASE TEAR HERE)
ACKNOWLEDGEMENT

I/We have received a copy of this power of attorney duly signed by attorney holder on behalf of Zuari Finserv Private Ltd. .

✓ _____ Date: _____ Name of Client : _____



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ZUARI FINSERV PRIVATE LIMITED
Depository Participant with NSDL DP-ID-IN301055

ELECTRONIC CLEARING SERVICE (DEBIT CLEARING) MANDATE FORM

1. DP A/c. No. :
2. Client Code :
3. 1st Holder Name :
- 2nd Holder Name :
- 3rd Holder Name :
4. Bank Name :
- A) Branch Name :
- B) 9-Digit MICR Code* :

--	--	--	--	--	--	--	--	--	--
- C) RTGS/NEFT/IFSC :

--	--	--	--	--	--	--	--	--	--
- D) Account Type : S.B. A/c (Code 10) Current A/c (Code 11)
 Cash Credit (Code 13)
- E) Ledger No./Folio No. : _____ Bank A/c No. _____

* 9 Digit Code next to cheque no.

(Please attach Photocopy of cancelled blank Cheque issued by your bank for verification of the MICR Code)

I, hereby, declare that the particulars given are correct and complete. If the transaction is delayed or not hold the user responsible. I hereby agree to discharge the responsibility expected of me as a participant under the scheme.

✓ ✓ ✓

Date : _____ Signature of the Applicant(s)

BANK CERTIFICATION (Not required if photocopy of the cheque is enclosed).

Certified that the particulars furnished above are correct as per our records.

Bank's Stamp :

Date : _____

Signature of Authorised Bank Official

AUTHORISATION TO BANK FOR DEBITING THE ACCOUNT

The Branch Manager

Dear Sir,

I/We _____ residing at _____

maintain a _____ account No. _____

with your branch

I/We hereby authorised the Bank to debit all types of commission / fees (Service Charges) payable by me/us and charged by Zuari Finserv Private Limited Through the ECS (Debit Clearing) facility to my bank account with you. I/We undertake the sufficient balances shall be maintained by me / us, so that the right of the Bank to debit the Service Charges is not impaired. I/We hereby undertake not to revoke this authority without the written approval from the Bank.

SIGNED at _____ (place), this _____ (day)
of _____ (month), _____ (Year)

Signature ✓ _____ Name _____

Signature ✓ _____ Name _____

Signature ✓ _____ Name _____

(A/c holder's Signature should be the same as in bank A/c. In case of joint account both the holder must sign the mandate form)



ZUARI FINSERV PRIVATE LIMITED
Depository Participant with NSDL DP-ID-IN301055

ELECTRONIC CLEARING SERVICE (DEBIT CLEARING) MANDATE FORM

1. DP A/c. No. :
2. Client Code :
3. 1st Holder Name :
- 2nd Holder Name :
- 3rd Holder Name :
4. Bank Name :
- A) Branch Name :
- B) 9-Digit MICR Code* :

--	--	--	--	--	--	--	--	--	--
- C) RTGS/NEFT/IFSC :

--	--	--	--	--	--	--	--	--	--
- D) Account Type : S.B. A/c (Code 10) Current A/c (Code 11)
 Cash Credit (Code 13)
- E) Ledger No./Folio No. : _____ Bank A/c No. _____

* 9 Digit Code next to cheque no.

(Please attach Photocopy of cancelled blank Cheque issued by your bank for verification of the MICR Code)

I, hereby, declare that the particulars given are correct and complete. If the transaction is delayed or not hold the user responsible. I hereby agree to discharge the responsibility expected of me as a participant under the scheme.

✓ ✓ ✓

Date : _____ Signature of the Applicant(s)

BANK CERTIFICATION (Not required if photocopy of the cheque is enclosed).

Certified that the particulars furnished above are correct as per our records.

Bank's Stamp :

Date : _____

Signature of Authorised Bank Official

AUTHORISATION TO BANK FOR DEBITING THE ACCOUNT

The Branch Manager

Dear Sir,

I/We _____ residing at _____

maintain a _____ account No. _____

with your branch

I/We hereby authorised the Bank to debit all types of commission / fees (Service Charges) payable by me/us and charged by Zuari Finserv Private Limited Through the ECS (Debit Clearing) facility to my bank account with you. I/We undertake the sufficient balances shall be maintained by me / us, so that the right of the Bank to debit the Service Charges is not impaired. I/We hereby undertake not to revoke this authority without the written approval from the Bank.

SIGNED at _____ (place), this _____ (day)
of _____ (month), _____ (Year)

Signature ✓ _____ Name _____

Signature ✓ _____ Name _____

Signature ✓ _____ Name _____

(A/c holder's Signature should be the same as in bank A/c. In case of joint account both the holder must sign the mandate form)



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e-Insurance Account (eIA) Opening Form for Individuals

(Please fill this form in ENGLISH and in BLOCK LETTERS.
Fields marked with asterisk (*) are compulsory)

Signature

Please affix your recent colour photograph

Please sign in the box

eIA Applicant Details

First Name*	<input type="text"/>														
Middle Name	<input type="text"/>														
Last Name	<input type="text"/>														
Father's/Husband's Name	<input type="text"/>														
Gender*	Male	<input type="checkbox"/>	Female	<input type="checkbox"/>	Others	<input type="checkbox"/>	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"/>
ID Proof*	PAN	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	& / or	UID	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
ID Proof Submitted*	<input type="text"/>	<input type="text"/>	/	<input type="text"/>										\$	
DOB Document Submitted*	<input type="text"/>	<input type="text"/>	/	<input type="text"/>										\$	

Permanent Address

Address Line 1*	<input type="text"/>													
Address Line 2	<input type="text"/>													
Address Line 3	<input type="text"/>													
Landmark	<input type="text"/>													
City*	<input type="text"/>													
Country*	<input type="text"/>					State*	<input type="text"/>							
Pincode*	<input type="text"/>													
Address Proof Submitted*	<input type="text"/>	<input type="text"/>	/	<input type="text"/>										\$

Correspondence Address

Same as above No

Address Line 1*	<input type="text"/>													
Address Line 2	<input type="text"/>													
Address Line 3	<input type="text"/>													
Landmark	<input type="text"/>													
City*	<input type="text"/>													
Country*	<input type="text"/>					State*	<input type="text"/>							
Pincode*	<input type="text"/>													
Address Proof Submitted*	<input type="text"/>	<input type="text"/>	/	<input type="text"/>										\$

Contact Details

Telephone No.	<input type="text"/>									
Mobile No.*	<input type="text"/>									
Fax No.	<input type="text"/>									
E-mail ID*	<input type="text"/>									

Please mention the document code. List of documents and their respective codes is provided in the Annexure | <https://nir.ndml.in/>
\$ For list of valid documents, please refer the Annexure | <https://nir.ndml.in/>

eIA No.:	<input type="text"/>	(For office use only)	Approved Person ID:	<input type="text"/>
Date of Receipt of Application:	<input type="text"/>	<input type="text"/>	Application No.:	<input type="text"/>
Insurance Company:	<input type="text"/>			

Bank Details

Account Type*	Savings <input type="checkbox"/>	Current <input type="checkbox"/>
Account Number*	<input type="text"/>	
Bank Name*	<input type="text"/>	
Branch Name*	<input type="text"/>	
City*	<input type="text"/>	
MICR Code	<input type="text"/>	IFSC code <input type="text"/>
(Compulsory in case of ECS)		(Compulsory in case of NEFT)
Cancelled Cheque	<input type="checkbox"/> (Please tick and attach a copy)	

Authorised Representative Details

First Name*	<input type="text"/>											
Middle Name	<input type="text"/>											
Last Name	<input type="text"/>											
Gender*	Male <input type="checkbox"/>	Female <input type="checkbox"/>	Others <input type="checkbox"/>	Date of Birth*	D	D	M	M	Y	Y	Y	Y
PAN	<input type="text"/>			UID	<input type="text"/>							
Relationship with eIA Applicant*	<input type="text"/>											

Address

	Same as eIA Applicant: <input type="checkbox"/>	Permanent <input type="checkbox"/>	Correspondence <input type="checkbox"/>
Address Line 1*	<input type="text"/>		
Address Line 2	<input type="text"/>		
Address Line 3	<input type="text"/>		
Landmark	<input type="text"/>		
City*	<input type="text"/>		
Country*	<input type="text"/>	State*	<input type="text"/>
Pincode*	<input type="text"/>		

Contact Details

Telephone No.	<input type="text"/>
Mobile No.*	<input type="text"/>
E-mail ID*	<input type="text"/>

Do you want to notify Authorised Representative about his/her appointment?*

(If none of the option is selected, it will be considered as YES)

Yes No

Declaration

The rules and regulations of Insurance Regulatory and Development Authority of India & Insurance Repository pertaining to an e-Insurance Account which are in force now have been read by me and I have understood the same and I agree to abide by and to be bound by the rules as are in force from time to time for such e-Insurance Account. I hereby declare that the particulars given herein are true, correct and complete to the best of my knowledge and belief, the documents submitted along with this application are genuine and I am not making this application for the purpose of contravention of any Act, Rules, Regulations or any statute or legislation or any Notifications, Directions issued by any governmental or statutory authority from time to time. I authorise the Insurance Repository to send any policy and account related information through email and SMS on the contact details given by me. In case of any physical policies being issued by the Insurance Company from whom I obtain an e-policy, the address in the e-Insurance Account shall override the address provided for the physical policies. I understand that all the communication relating to any physical/ e-policy will be sent to the address registered with the Insurance Repository. I agree to inform the Repository of any changes in the details mentioned in this form and in case of delay the said repository shall not be liable in case it acts on the said information which has not been updated. Further, in case I update the details with the Insurance Company, I authorise them to submit the same to you for update in the e-Insurance Account and the said update will be applicable to all policies of any insurer that I hold/will hold in the said account. I authorise the Repository to pass on the information to any Insurance Company that I have approached for availing of insurance cover. I further agree that any false / misleading information given by me or suppression of any material fact will render my e-Insurance Account liable for termination and further action. I hereby authorise the Insurance Repository / Insurance Company to disclose, share, remit in any form, mode or manner, all / any of the information provided by me to the respective Insurance Companies and / or to their authorised agents and representatives in which I may transact / have transacted including all changes, updates to such information as and when provided by me.

I hereby agree to provide any additional information / documentation that may be required by the Authorised Parties, in connection with this application. I hereby confirm that this is a unique e-Insurance Account opening application and I have not applied to the same Insurance Repository or any other Insurance Repository for an e-Insurance Account in the past.

I would like to receive my insurance policy and all the information related to the proposed insurance policy through Insurance Repository.

Name of the eIA Holder

Signature

e-Insurance for easy access

- Mention the eIA number while buying a new policy
- Open eIA to receive online credit of insurance policy
- Check your eIA details registered with NIR

- Convert your physical policies to electronic at the earliest
- Check the policy after it is credited to your account
- Avail electronic services and information available through eIA

Important Points

- This form is meant for an individual to open an e-Insurance Account (eIA)
- An eIA enables an individual to hold the various types of insurance policies in electronic format in a single account
- This will eliminate the need of holding the insurance policies in physical form
- This account will also act as a single point of contact for the policyholders to update their demographic details with all the insurance companies from where the policies are acquired

An individual can hold only a single eIA

Authorised Representative:

An Authorised Representative is a person appointed by eIA holder who can access eIA in the event of the eIA holder's demise or in his incapacity to access the eIA. The Authorised Representative can only access the e-Insurance Account to know the portfolio of insurance policies. The Authorised Representative may be different from the nominee. The eIA holder has the right to change the Authorised Representative during the term of eIA. The eIA holder should change the Authorised Representative on the Authorised Representative's demise. Where an eIA is operated by the Authorised Representative of eIA holder, the Insurance Repository may block the eIA for any further transactions. In such a case, every transaction shall be routed through the respective insurers.

Guidelines for Filling the eIA Form

- The fields marked in asterisk (*) are mandatory
- The application form should be completed in ENGLISH and in BLOCK LETTERS
- Fill the form in black ink or ball point pen
- The application form should be filled in legible handwriting and overwriting should be avoided
- Please tick the appropriate box wherever applicable
- Affix a recent photograph
- Please ensure that the form is completed and signed by the person opening the eIA
- The application form complete in all aspects alongwith the documents should be submitted to the Approved Person
- Proof of Identity, Proof of Address and Date of Birth Proof are mandatory for opening an eIA
- The eIA applicant is required to present the original KYC documents for verification while submitting the eIA form to Approved Person/Insurance companies
The list of documents required to be submitted is provided in the Annexure

Following are the list of documents for Date of Birth Proof, Proof of Identity and Proof of Address

ANNEXURE I: Date of Birth Proof (any one of the following)

01	PAN Card	16	Central Govt. Health scheme certificate for their employees/ family members/ dependants
02	Domicile Certificate	17	Govt. service registers extract/certificates issued by Govt. to its employees
03	Ration Card	18	Employer's PF statement
04	Driving License	19	ESIS Card (Employees State Insurance Scheme)
05	Passport	20	Employer's certificate from Govt., Semi Govt., MNC, Public Ltd., Reputed Private Ltd. Organizations only. The certificate must be on the letterhead, duly signed & stamped by the authorised signatory
06	Voter ID Card	21	Certified School/ College Extract including School/ College leaving certificate/ Degree certificates/ mark sheet or hall ticket or admit card issued by Educational Board (10 & 12th std) reflecting DOB of eIA applicant
07	Municipal Birth Certificate	22	Policy Document of other private insurers
08	Notarized Birth Certificate	23	LIC Policy
09	Baptism Certificate	24	Islander cards for Residents of Andaman & Nicobar Island
10	Marriage Certificate issued by Church	25	Pilgrim pass issued for Haj Pilgrimage
11	Identity card/ document with address, issued by Central/ State Government and its Departments		
12	Gram Panchayat Certificate		
13	Identity card/ document with address, issued by Public Sector Undertakings		
14	Defense ID including Ex-serviceman card issued to Defense personnel/ certificate of DOB issued by commanding officer with his seal & signature on the same		
15	Identity card/ document with address, issued by Colleges affiliated to universities		

ANNEXURE II: Proof of Identity (any one of the following)

01	PAN	02	UID
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ANNEXURE III: Proof of Address (any one of the following)

01	Regd. Lease and License Agreement/ Agreement for sale	12	Identity card/ document with address, issued by Statutory/ Regulatory Authorities
02	Aadhar Letter	13	Identity card/ document with address, issued by Public Sector Undertakings
03	Ration Card	14	Identity card/ document with address, issued by Scheduled Commercial Banks
04	Driving License	15	Identity card/ document with address, issued by Public Financial Institutions
05	Passport	16	Identity card/ document with address, issued by Colleges affiliated to universities
06	Voter ID Card	17	Identity card/ document with address, issued by Professional Bodies such as ICAI, ICWAI, Bar Council etc. to their Members
07	Bank Passbook (not more than 6 months old)		
08	Electricity Bill (not more than 6 months old)		
09	Residence Telephone Bill (not more than 6 months old)		
10	Self-declaration by High Court and Supreme Court judges, giving the new address in respect of their own accounts		
11	Identity card/ document with address, issued by Central/ State Government and its Departments		



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COMPLETENESS OF FORM

Verified by

Approved by

Name : _____

Name : _____

Signature : _____

Signature : _____

Date : _____

Date : _____

Entered in Back office System by

Entered in Surveillance System by

Name : _____

Name : _____

Signature : _____

Signature : _____

Date : _____

Date : _____

Client Name : _____

Branch : _____

Received on : _____

Relationship
Manager : _____

Dealer : _____

Introducer : _____

MUTUAL FUNDS TRADING DEPOSITORY
LOANS DEPOSITS MUTUAL FUNDS TRADING
REAL ESTATE DEPOSITS INSURANCE RTA
INSURANCE DEPOSITS REAL ESTATE DEPOSITORY
DEPOSITORY RTA TRADING LOANS
DEPOSITS MUTUAL FUNDS RTA REAL ESTATE
RTA DEPOSITORY INSURANCE DEPOSITS
MUTUAL FUNDS DEPOSITS DEPOSITORY RTA TRADING
INSURANCE LOANS RTA REAL ESTATE
TRADING REAL ESTATE INSURANCE
DEPOSITS RTA MUTUAL FUNDS DEPOSITS



ZUARI FINSERV PRIVATE LIMITED

(Formerly known as Horizonview Developers Pvt. Ltd.)

Subsidiaries: ZUARI INSURANCE BROKERS LTD. | ZUARI COMMODITY TRADING LTD.

Corp. Office: Plot No. 2, Zamrudpur Community Centre, Kailash Colony Extn., New Delhi - 110048

Regd. Office: Jaikisaan Bhawan, Zuari Nagar, Goa - 403726

Delhi | Gurgaon | Agra | Lucknow | Kanpur | Jalandhar | Bhilwara | Kota | Kolkata

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Customer Care: 1800 123 1212 | **Email:** wecare@adventz.zuarimoney.com

Website: www.zuarimoney.com | **CIN:** U45400GA2013PTC007383

zuarimoney.com

*Through Zuari Insurance Brokers Ltd.