

Form No: \_\_\_\_\_

CKYC Reg: \_\_\_\_\_

# DEMAT-CUM-TRADING ACCOUNT OPENING FORM

For NSE (CM/FO), BSE (CM/FO) & CDSL (Demat)

## Checklist (For Individuals):

- ☐ 1 Passport Size **Photograph\***  
(affix with sign across on CKYC Form Pg.2)
- ☐ **PAN Card\*** (self attested copy)
- ☐ **Aadhaar Card\*** (self attested copy)
- ☐ **Cancelled Cheque\*** with pre-printed name
- ☐ Existing Demat Client Master  
(if Demat A/c not opened with Agroy - self attested copy)
- ☐ 6 months bank statement / ITR / Form 16 / Salary Slip /  
Demat Holding (any one self attested copy)

*\*Mandatory Documents Ignore pages 26-32*

## Checklist (For Non Individuals):

- ☐ 1 Passport size photographs of all the Directors/Partners/  
Trustees / Karta (Affix & sign across on CKYC Form Pg.4)
- ☐ PAN Card of the Entity
- ☐ PAN Card of all the Directors / Partners / Trustees / Karta
- ☐ Address Proof of the Entity
- ☐ Aadhaar Card of all the Directors/Partners/Trustees/Karta
- ☐ Last two years audited Balance Sheet
- ☐ Memorandum and Articles of Association / Trust /  
Partnership Deed
- ☐ Board Resolution to open Trading/Demat Account
- ☐ Shareholding / Ownership Pattern of the Entity
- ☐ List of Directors / Partners / Trustees
- ☐ Copy of Income Tax Return for last 2 years
- ☐ Cheque of Rs.1500/- with pre printed name
- ☐ KYC for each Director / Partner / Trustee/  
Karta must be done separately

*All documents must be stamped and signed / self attested by  
authorised signatories*



www.agroy.com

Unique Client Code (UCC):

Demat BO-ID: **12060700 -**

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

Mobile: \_\_\_\_\_

Email: \_\_\_\_\_

Mother's Name: \_\_\_\_\_

Annual Income: \_\_\_\_\_

Occupation: \_\_\_\_\_

Nominee: \_\_\_\_\_

Politically exposed Person: ☐ Yes ☐ No



STOCKS & DERIVATIVES



@agroylive



@agroystocks

SN	Name of Document	Brief Significance of the Document	PageNo
<b>MANDATORY DOCUMENTS AS PRESCRIBED BY DEPOSITORIES, EXCHANGES AND SEBI</b>			
1	Account Opening Form	A.KYC Form - Document captures the basic information about the constituent and an instruction / check list. B.Document captures the additional information about the constituent relevant to trading / demat account and an instruction/check list.	1-6, 27-28
2	Rights and Obligation	A.Rights and Obligations of Beneficial Owner and Depository Participant B.Document stating the Rights & Obligations of stockbroker/trading member, sub-broker and client for trading on exchanges (including additional rights & obligations in case of internet/ wireless technology based trading).	7-8 9-11
3	Risk Disclosure Document (RDD)	Document detailing risks associated with dealing in the securities market.	12-13
4	Guidance Note (NSE/BSE)	Document detailing do's and don'ts for trading on stock exchanges, for the education of the investors.	14
5	Policies and Procedures	Document describing significant policies and procedures of the stock broker.	15-17
6	Tariff Sheet	A.Document detailing the rate/amount of brokerage and other charges levied on the client for trading on the stock exchanges. B.Document detailing the rate/amount of depository charges levied on the client	18
<b>VOLUNTARY DOCUMENTS AS PROVIDED BY AGROY</b>			
7	Letter of Authority and Standing Instructions	Letter of Authority given by the client to the broker for general operating instructions of the trading account.	19-21
8	CDSL SMS Registration	Form for registration with CDSL for receipt of alerts on SMS along with the Terms and Conditions for the same.	22-23
9	Demat Debit & Pledge Instruction (DDPI)	DDPI given by the client in favour of stock broker for transfer of shares for the purpose of payin / margin obligations of the client.	24
10	MITC	Acknowledgement of Most Important Terms and Conditions	25
11	Declarations	A. FEMA Declaration (for NRI/FPI only) B. Declaration from Karta and all co-parceners of HUF (for HUF only) C. Declaration for using Demat account of Proprietor (for Sole Proprietorships only)	26
12	FATCA-CRS Declaration	Details of Countries of Tax Residency and UBO (for Non Individuals only)	29

### DISCLOSURE OF PROPRIETARY TRADING

As per National Stock Exchange of India Ltd. (NSE), Bombay Stock Exchange Ltd (BSE) and in pursuance of SEBI Circular No. SEBI/MRD/Cir-42/2003 dated November 19, 2003, we wish to inform you that we as a company do engage in proprietary business in the Cash / F&O of NSE and Cash / F&O Segment of BSE. Kindly take note of the above and oblige.

Name of trading member/clearing member: **AGROY FINANCE AND INVESTMENT LIMITED**  
 SEBI Registration No. and date: **NSE / BSE: INZ000185530 (20-07-2018)**  
**CDSL: IN-DP-CDSL-513-2020 (17-11-2020)**  
 Registered& Correspondence address: **A-21 Kailash Colony, New Delhi 110048**  
**Ph: 8448897100 Website: www.agroy.com**  
 Compliance officer name, phone no. & email id: **Ashish Kumar Gupta, 8448897103, ashish.gupta@agroy.com**  
 CEO name, phone no. & email id: **Tushar Agarwal, 011-46007600, ceo@agroy.com**

For any grievance/dispute please contact at the above address or  
 email id: **customercare@agroy.com** and Phone no. **+91-8448897100**.

In case not satisfied with the response, please contact the concerned exchanges at:

For NSE: Email: **ignse@nse.co.in** Phone no.: **91-22-26598190**  
 For BSE: Email: **iscdelhi@bseindia.com** Phone no.: **91-11-41510480**  
 For CDSL: Email: **complaints@cdslindia.com** Phone no.: **18002005533**

### INTRODUCER DETAILS

Name of the Introducer   
 Status of the Introducer ☐ Sub-broker ☐ Remisier ☐ Authorized Person ☐ Existing Client ☐ Others, please specify   
 Address of Introducer   
 City/Town/Village  PIN Code   
 State  Country   
 Phone No.  Signature of the Introducer



# ADDITIONAL DETAILS FOR DEMAT AND TRADING ACCOUNT

UCC:

BOID:

## A. TYPE OF ACCOUNT (Please tick whichever is Applicable)

### Status

☐ Individual

☐ NRI

☐ Foreign National

☐ Body Corporate

### Sub-Status

☐ Individual Resident

☐ Individual HUF

☐ Individual Margin Trading A/c (MANTRA)

☐ NRI Repatriable

☐ NRI Repatriable Promoter

☐ Foreign National

☐ Bank

☐ Trust

☐ Individual-Director

☐ Individual Promoter

☐ Others (Specify).....

☐ NRI Non-Repatriable

☐ NRI Non-Repatriable Promoter

☐ Foreign National - Depository Receipts

☐ Mutual Fund

☐ OCB

☐ FII

☐ FI

☐ Individual Director's Relative

☐ Minor

☐ Others (Specify).....

☐ NRI-Depository Receipts

☐ Others (specify).....

☐ Others (Specify).....

## B. STANDING INSTRUCTIONS

I/We instruct the DP to receive each and every credit in my/our account  
(If not marked, the default option would be 'Yes') [Automatic Credit]

☐ Yes

☐ No

I/We would like to instruct the DP to accept all the pledge instructions in my /our account  
without any other further instruction from my/our end (If not marked, the default option would be 'No')

☐ Yes

☐ No

Account Statement Requirement

at email ID:.....

☐ As per SEBI Regulation

☐ Daily

☐ Weekly

☐ Fortnightly

☐ Monthly

I/We request you to send Electronic Transaction-cum-Holding Statement

☐ Yes

☐ No

I/ We would like to share the email ID with the RTA

☐ Yes

☐ No

I / We would like to receive the Annual Report

(Tick the applicable box. If not marked the default option would be in Physical)

☐ Physical

☐ Electronic

☐ Both

Do you wish to receive dividend / interest directly into your bank account given below through ECS? ☐ Yes ☐ No

(If not marked, the default option would be 'Yes') [ECS is mandatory for locations notified by SEBI from time to time]

### SMS Alert Facility

☐ Yes Mobile No. +91-  ☐ No

Refer to Terms &  
Conditions given as  
Annexure - 2.4

This is Mandatory, if you are giving Power of Attorney (POA)

(If POA is not granted & you do not wish to avail of this facility, cancel this option)



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

### Transactions using Secured Texting Service (TRUST)

Refer to Terms &  
Conditions given as  
Annexure - 2.6

I wish to avail TRUST facility using the Mobile number registered for SMS Alert facility.

I have read and understood the Terms and Conditions prescribed by CDSL for the same.

I wish to register the following clearing member IDs under my / our below mentioned BOID

registered for TRUST

Stock Exchange name

.....

Clearing Member Name

.....

CM ID (Optional)

.....

☐ Yes

☐ No

## C. JOINT HOLDERS - Please attach KYC on Pg.2 for each Joint Holder Separately

Sole / First Holder Name

PAN

UID (Aadhaar)

Nationality

In case First  
Account Holder  
is a Minor

Guardian Name

PAN

UID (Aadhaar)

Relationship

Second Holder Name

PAN

UID (Aadhaar)

Nationality

Third Holder Name

PAN

UID (Aadhaar)

Nationality

Mode of Operation

☐ All Holders Jointly

☐ Anyone or Survivor

## ADDITIONAL DETAILS FOR DEMAT AND TRADING ACCOUNT

### D. BANK ACCOUNT(S) DETAILS - For Payin / Payout and Dividends / Corporate Actions (Please attach a Cancelled Cheque)

Bank Name																											
Branch Address																											
	City/Town/Village																		PIN Code								
	State																		Country								
Bank Account No.																											
Account Type	<input type="checkbox"/> Saving <input type="checkbox"/> Current <input type="checkbox"/> Others - In case of <input type="checkbox"/> NRI <input type="checkbox"/> NRE <input type="checkbox"/> NRO																										
MICR Number														IFSC Code													
Bank Verification:	<input type="checkbox"/> Penny Drop <input type="checkbox"/> Cancelled Cheque <input type="checkbox"/> Bank Statement Remarks: _____																										

### E. DEPOSITORY ACCOUNT(S) DETAILS (Please attach Client Master, if Demat Account is not with AGROY)

Depository Participant Name																											
Depository Name	<input type="checkbox"/> NSDL DP ID <input type="checkbox"/> BO ID <input type="checkbox"/> CDSL DP ID <input type="checkbox"/> BO ID																										
Beneficiary Name																											

### F. TRADING PREFERENCES

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

NSE, BSE	NSE, BSE	
All Segments	Cash / Mutual Fund	F&O
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

# If, in future, the client wants to trade on any new segment/new exchange, separate authorization/letter should be submitted by the client.

### G. PAST ACTIONS

Details of any past action/proceedings initiated/pending/ taken by SEBI/ FMC/ Stock Exchange/ Commodity 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 :

1.	
2.	

### H. 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 (if 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 FOR TRADING & DEMAT ACCOUNT

## I. NOMINATION FORM

Please fill either Section I or J

To, AGROY FINANCE AND INVESTMENT LTD., New Delhi  
(SEBI REG#INZ000185530) (DP ID 12060700)

Date  -  -

I / We hereby nominate the following person(s) who shall receive all the assets held in my / our account in the event of my / our demise, as trustee and on behalf of my / our legal heir(s) \*

BO ID

UCC

### Nomination Details

#### Mandatory Details

	Nominee 1	Nominee 2	Nominee 3
1. Name of the nominee(s) (Mr/Mrs)	<input type="text"/>	<input type="text"/>	<input type="text"/>
2. Share of each Nominee** (Any odd lot after division shall be transferred to the first nominee)	<input type="text"/> %	<input type="text"/> %	<input type="text"/> %
3. Relationship with the Applicant (If Any)	<input type="text"/>	<input type="text"/>	<input type="text"/>
4. Postal Address of Nominee(s)	<input type="text"/>	<input type="text"/>	<input type="text"/>
City / Place	<input type="text"/>	<input type="text"/>	<input type="text"/>
State & Country	<input type="text"/>	<input type="text"/>	<input type="text"/>
PIN Code	<input type="text"/>	<input type="text"/>	<input type="text"/>
5. Mobile / Tel No. of Nominee(s)	<input type="text"/>	<input type="text"/>	<input type="text"/>
6. Email Id of nominee(s)	<input type="text"/>	<input type="text"/>	<input type="text"/>
7. Nomination Identification details*** (Please tick any one of the following and provide details of the same)	<input type="checkbox"/> PAN <input type="checkbox"/> Aadhaar <input type="checkbox"/> DL	<input type="checkbox"/> PAN <input type="checkbox"/> Aadhaar <input type="checkbox"/> DL	<input type="checkbox"/> PAN <input type="checkbox"/> Aadhaar <input type="checkbox"/> DL

#### Additional Details only if nominee(s) is a minor\*\*\*\*

8. 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"/> - <input type="text"/>
9. Name of Guardian	<input type="text"/>	<input type="text"/>	<input type="text"/>

Please use copies of this form to add more nominees. You can add upto 10 nominees.

I / We want the details of my / our nominee to be printed in the statement of holding or statement of account, provided to me/ us by the DP as follows: (please tick, as appropriate)

☐ Name of Nominee (s)  
☐ Nomination: Yes / No

I hereby authorize \_\_\_\_\_ (nominee number ) to operate my account on my behalf, in case of my incapacitation in terms of paragraph 3.5 of the SEBI Cir. SEBI/HO/OIAE/OIAE\_IAD-3/P/ON/2025/01650 dated January 10, 2025. He / She is authorized to encash my assets up to % of assets in the account or Rs.  (Optional) (strike off portions that are not relevant) This nomination shall supersede any prior nomination made by me / us, if any.

\* In case of Joint Accounts, Transmission shall take place as follows:

#### Event

Demise of one or more joint holder(s):

#### Transmission of Account

Surviving holder(s) through name deletion.

The surviving holder(s) shall inherit the assets as owners

Demise of all the joint holders simultaneously - having nominee:

Nominee

Demise of all the joint holders simultaneously - not having nominee:

Legal heir(s) of the youngest holder

\*\* If % is not specified, then the assets shall be distributed equally amongst all the nominees. Any odd lot after division / fraction of %, shall be transferred to the first nominee mentioned in the nomination form. (see table in 'Transmission aspects').

\*\*\* Provide only number: PAN or Driving License or Aadhaar (last 4 digits).

Copy of the document is not required. However, in case of NRI / OCI / PIO, Passport number is acceptable.

\*\*\*\* to be furnished only in following conditions / circumstances:

- Date of Birth (DoB): please provide, only if the nominee is minor.
- Guardian: It is optional for you to provide, if the nominee is minor.

#### Note :

1. Signatures of witness along with name and address required, if account holder affixes thumb impression instead of signatures
2. This nomination shall supersede any prior nomination made by the account holder(s) if any.

First Holder Signature

Second Holder Signature

Third Holder Signature

## J. DECLARATION FORM FOR OPTING OUT OF NOMINATION

To, AGROY FINANCE AND INVESTMENT LTD., New Delhi  
(SEBI REG#INZ000185530) (DP ID 12060700)

Date  -  -

UCC

BO ID

Name of the Account Holders

1st Holder	2nd Holder	3rd Holder
<input type="text"/>	<input type="text"/>	<input type="text"/>

I/We hereby confirm that I/We do not wish to appoint any nominee(s) in my / our trading / demat account and understand the issues involved in no-appointment of nominee(s) and further are aware that in case of death of all the account holder(s), my/our legal heirs would need to submit all the requisite documents / information for claiming of assets held in my/our trading/demat account, which may also include documents by Court or other such competent authority, based on value of assets held in the trading / demat account.

First Holder Signature

Second Holder Signature

Third Holder Signature



## ADDITIONAL DETAILS FOR TRADING & DEMAT ACCOUNT

### K. FATCA, CRS & INCOME DETAILS

Is your Nationality / Tax Residency other than India? ☐ Yes ☐ No

Country of Birth                      Country of Nationality

Country of Tax Residency                      Tax Payer ID Number (If other than India)

Gross Annual Income ☐ Below Rs.1 lakh ☐ Rs.1 to 5 Lakh ☐ Rs.5 to 10 Lakh ☐ Rs.10 to 25 Lakh ☐ Above Rs.25 Lakh

Net Worth Rs. \_\_\_\_\_ as on \_\_\_\_\_

### L. ADDITIONAL DETAILS

- ◆ Whether you wish to receive Account Statements in Physical or Electronic Mode (please specify)  
☐ Physical Mode ☐ Electronic Mode
- ◆ Whether you wish to receive physical contract note or Electronic Contract Note (ECN) (please specify)  
☐ Physical Contract Note ☐ Electronic Contract Note
- ◆ Whether you wish to avail of the facility of internet trading/ wireless technology (please specify) ☐ Yes ☐ No
- ◆ Number of years of Investment/Trading Experience Years

◆ **Please tick, if applicable:** PEP - Politically Exposed Person / RPEP - Relative of Politically Exposed Person

Name	PEP	RPEP	NO	Name	PEP	RPEP	NO
<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

### DECLARATION

I/We hereby declare that the details furnished above are true and correct to the best of my/our knowledge and belief and I/we undertake to inform you of any changes therein, immediately. In case any of the above information is found to be false or untrue or misleading or misrepresenting, I am/we are aware that I/we may be held liable for it. I/We confirm having read/been explained and understood the contents of the document on policy and procedures of the stock broker and the tariff sheet. I/We further confirm having read and understood the contents of the 'Rights and Obligations' document(s) and 'Risk Disclosure Document'. I/We have read the terms & conditions in DP-BO agreement and agree to abide by and be bound by the same and by the Bye Laws as are in force from time to time. I/We 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/DP's designated website, if any.

\*  
1st Holder / Auth.Signatory / Guardian

2nd Holder / Auth.Signatory

3rd Holder / Auth.Signatory

Place

Date   -   -

### ACKNOWLEDGEMENT

To

**AGROY Finance & Investment Ltd, New Delhi**

I/We, \_\_\_\_\_ hereby confirm that I/We have received a copy of the KYC Form along with Tariff Sheet and all non-mandatory documents including Letter of Authority and Standing Instructions.

Further, the Risk Disclosure Document, Rights and Obligations, Guidance Note, Policy & Procedures forming part of the KYC Form may be submitted to me by: ☐ Physical Mode (Courier) ☐ Electronic Mode (Email)

\*  
Client Signature

Date:...../...../.....

Place:.....

## 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.
13. The stock broker / stock broker and depository participant shall not directly / indirectly compel the clients to execute Power of Attorney (PoA) or Demat Debit and Pledge Instruction (DDPI) or deny services to the client if the client refuses to execute PoA or DDPI.

## Statement of account

14. 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.
15. 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.
16. 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.
17. 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

18. 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

\*

First Holder Signature

Second Holder Signature

Third Holder Signature



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

20. 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.

21. 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

22. 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

23. 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.

24. 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

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

## Authorized representative

26. 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

27. 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.

28. 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.

29. 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.

30. Words and expressions which are used in this document but which are not defined herein shall unless the context otherwise requires, have the same meanings as assigned thereto in the Rules, Bye-laws and Regulations and circulars/notices issued there under by the depository and /or SEBI

31. 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.

32. 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.

✱

First Holder Signature

Second Holder Signature

Third Holder Signature

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

**CLIENT INFORMATION**

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

**MARGINS**

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

**TRANSACTIONS AND SETTLEMENTS**

13. The client shall give any order for buy or sell of a security/derivatives contract in writing or in such form or manner, as may be mutually agreed between the client and the stock broker. The stock broker

shall ensure to place orders and execute the trades of the client, only in the Unique Client Code assigned to that client.

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

**BROKERAGE**

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

**LIQUIDATION AND CLOSE OUT OF POSITION**

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

**DISPUTE RESOLUTION**

22. The stock broker shall provide the client with the relevant contact details of the concerned Exchanges and SEBI.
23. The stock broker shall co-operate in redressing grievances of the client in respect of all transactions routed through it and in removing objections for bad delivery of shares, rectification of bad delivery, etc.
24. The client and the stock broker shall refer any claims and/or

disputes with respect to deposits, margin money, etc., to arbitration as per the Rules, Byelaws and Regulations of the Exchanges where the trade is executed and circulars/notices issued thereunder as may be in force from time to time.

25. The stock broker shall ensure faster settlement of any arbitration proceedings arising out of the transactions entered into between him vis-à-vis the client and he shall be liable to implement the arbitration awards made in such proceedings.
26. The client/stock-broker understands that the instructions issued by an authorized representative for dispute resolution, if any, of the client/stock-broker shall be binding on the client/stock-broker in accordance with the letter authorizing the said representative to deal on behalf of the said client/stock-broker.

#### **TERMINATION OF RELATIONSHIP**

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

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

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

Exchange from time to time where the trade is executed.

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

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

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

#### **LAW AND JURISDICTION**



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

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

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

1. Stock broker is eligible for providing Internet based trading (IBT) and securities trading through the use of wireless technology that shall include the use of devices such as mobile phone, laptop with data card, etc. which use Internet Protocol (IP). The stock broker shall comply with all requirements applicable to internet based trading/ securities trading using wireless technology as may be specified by SEBI & the Exchanges from time to time.
2. The client is desirous of investing/trading in securities and for this purpose, the client is desirous of using either the internet based trading facility or the facility for securities trading through use of wireless technology. The Stock broker shall provide the Stock broker's IBT Service to the Client, and the Client shall avail of the Stock broker's IBT Service, on and subject to SEBI/Exchanges

Provisions and the terms and conditions specified on the Stock broker's IBT Web Site provided that they are in line with the norms prescribed by Exchanges/SEBI.

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

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First Holder Signature

Second Holder Signature

Third Holder Signature

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

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

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

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

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

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

## **1. BASIC RISKS:**

### **1.1 Risk of Higher Volatility:**

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

### **1.2 Risk of Lower Liquidity:**

Liquidity refers to the ability of market participants to buy and/or sell securities / derivatives contracts expeditiously at a competitive price and with minimal price difference. Generally, it is assumed that more the numbers of orders available in a market, greater is the liquidity.

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

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

### **1.3 Risk of Wider Spreads:**

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

### **1.4 Risk-reducing orders:**

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

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

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

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

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

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

### **1.6 Risk of Rumors:**

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

### **1.7 System Risk:**

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

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

1.7.2 Under certain market conditions, it may be difficult or impossible to

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

## 1.8 System/Network Congestion:

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

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

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

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

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

- A. Futures trading involve daily settlement of all positions. Every day the open positions are marked to market based on the closing level of the index / derivatives contract. If the contract has moved against you, you will be required to deposit the amount of loss (notional) resulting from such movement. This amount will have to be paid within a stipulated time frame, generally before commencement of trading on next day.
- B. If you fail to deposit the additional amount by the deadline or if an outstanding debt occurs in your account, the stock broker may liquidate a part of or the whole position or substitute securities. In this case, you will be liable for any losses incurred due to such close-outs.
- C. Under certain market conditions, an investor may find it difficult or impossible to execute transactions. For example, this situation can occur due to factors such as illiquidity i.e. when there are insufficient bids or offers or suspension of trading due to price limit or circuit breakers etc.
- D. In order to maintain market stability, the following steps may be adopted: changes in the margin rate, increases in the cash margin rate or others. These new measures may also be applied to the existing open interests. In such conditions, you will be required to put up additional margins or reduce your positions.
- E. You must ask your broker to provide the full details of derivatives contracts you plan to trade i.e. the contract specifications and the associated obligations.

### 2.2 Currency specific risks:

1. The profit or loss in transactions in foreign currency-denominated contracts, whether they are traded in your own or another jurisdiction, will be affected by fluctuations in currency rates where there is a need to convert from the currency denomination of the contract to another currency.

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

### 2.3 Risk of Option holders:

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

### 2.4 Risks of Option Writers:

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

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

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

### 4. GENERAL

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

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First Holder Signature

Second Holder Signature

Third Holder Signature



**BEFORE YOU BEGIN TO TRADE**

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

**TRANSACTIONS AND SETTLEMENTS**

8. The stock broker may issue electronic contract notes (ECN) if specifically authorized by you in writing. You should provide your email id to the stock broker for the same. Don't opt for ECN if you are not familiar with computers.
9. Don't share your internet trading account's password with anyone.
10. Don't make any payment in cash to the stock broker.
11. Make the payments by account payee cheque in favour of the stock broker. Don't issue cheques in the name of sub-broker. Ensure that you have a documentary proof of your payment/deposit of securities with the stock broker, stating date, scrip, quantity, towards which bank/ demat account such money or securities deposited and from which bank/ demat account.
12. Note that facility of Trade Verification is available on stock exchanges' websites, where details of trade as mentioned in the contract note may be verified. Where trade details on the website do not tally with the details mentioned in the contract note, immediately get in touch with the Investors Grievance Cell of the relevant Stock exchange.
13. In case you have given specific authorization 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.

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First Holder Signature

Second Holder Signature

Third Holder Signature

**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 beforehand 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 (i.e., 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 at such rates as may be determined by the stock broker. 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 (Le. 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+3 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+3 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. 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.

**8. De-registering a client**

Notwithstanding 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 hereinabove:**

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.

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First Holder Signature

Second Holder Signature

Third Holder Signature

**TRADING ACCOUNT BROKERAGE:**

Segment / Type	<input type="checkbox"/> On Line	<input type="checkbox"/> Off Line
Fixed Subscription	Nil	Nil
Cash Market	Delivery: 0.20% Intraday: 0.02%	Delivery: 0.30% Intraday: 0.03%
Stock Derivatives	Futures: 0.02% Options: 20/Lot	Futures: 0.02% Options: 30/Lot
Index Derivatives	Futures: 0.02% Options: 40/Lot	Futures: 0.03% Options: 60/Lot
Clearing Charges	Futures: 0.05% Options: 0.02%	Futures: 0.05% Options: 0.02%

**Other Terms & Conditions**

1. Agroy reserves the right to revise the charges by giving not less than 30 days notice in writing to the client.
2. All statutory charges including Exchange Transaction Charges, SEBI Fee, Securities Transaction Tax, Stamp Duties and GST shall be levied extra as applicable from time to time.
3. Physical Contract Notes / Statements shall be charges from Rs.25/- per statement. Any statement prior to previous financial year charged @Rs.500/- per statement.
4. Delayed payment charges @ 15% per annum shall be levied on all outstanding dues. Interest @15% shall be levied on non maintenance of cash to collateral ratio of atleast 50:50.
5. A minimum brokerage of Rs.25/- per contract note shall apply in Cash Market Segment only.
6. For On Line Accounts, Call-To-Trade Charges of Rs.20/- per order shall apply for orders placed in offline mode.

**SEBI, Exchange Charges and Statutory Taxes\*:**

Type of Charges	Segment	Equity Cash		Equity Derivatives	
		Intraday	Delivery	Futures	Options
Exchange Transaction Charges (NSE)		0.00297%	0.00297%	0.00173%	0.03503%
Exchange Transaction Charges (BSE)		0.00375%	0.00375%	NIL	0.03250%
SEBI Turnover Fee		0.00010%	0.00010%	0.00010%	0.00010%
Security Transaction Tax		0.02500% (only on sale)	0.10000%	0.02000% (only on sale)	0.10000% (only on sale)
Stamp Duty		0.00300% (on buy)	0.01500% (on buy)	0.00200% (on buy)	0.00300% (on buy)
GST (on Brokerage, Clearing Charges, Exch Transaction Charges & SEBI Fee)		18.00%	18.00%	18.00%	18.00%

**Notes:**

- \*Exchange Turnover Charges and Statutory Levies printed above are as on 01-04-2025 and are subject to change by concerned authorities.
- Exchange Turnover Charges in BSE for XC/XD/XT/Z category shares is 0.10% as on 01-06-2016.
- Any penalties imposed by the exchange(s) directly attributable to acts of omissions / violations on your part shall be charged from you.
- Bank charges with respect to cheque returns, NEFT/RTGS transfers, Payment Gateway charges, outstation cheque collections etc., as may be charged by the bankers directly attributable to your transactions shall be charged from you.

**DEMAT ACCOUNT CHARGES:**

Account Opening Charges	Nil
Account Maintenance Charges	
- For Individuals	Nil (both BSDA and non-BSDA)
- For Non Individuals	Rs.750/- per annum
Buy Transactions	Nil
Sell Transactions	
- Within Agroy	Rs.15/- per Debit or 0.02% which ever is higher
- Outside Agroy	Rs.25/- per Debit or 0.03% whichever is higher
Dematerialisation Charges	Rs.5/- per certificate + Rs.100/- courier charges
Rematerialisation Charges	Rs.100/- per request
Demat Rejection Charges	Rs.100/- per rejection
Margin Pledge / Unpledge Charges	Rs.20/- per security
Delivery Instruction Booklet	Rs.100/- per booklet (incl. courier)

**Notes:**

1. All the above charges are exclusive of GST and Government levies.
2. Agroy reserves the right to revise the charges by giving not less than 30 days notice in writing to the client.
3. Delayed payment charges @ 13% per annum shall be levied on all outstanding dues.
4. All Electronic Statements of current and previous financial year shall be issued Free of cost. Printed statements will be charged Rs.25/- per statement (incl. postage)

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First Holder Signature

Second Holder Signature

Third Holder Signature

To, **AGROY Finance & Investment Ltd., New Delhi**

1. **RUNNING ACCOUNT AUTHORISATION:** I/We am/are also aware that the exchanges have been pursuing a process of confirming the trade details directly to the clients via SMS and Email alerts which they have carried out through their respective broker. Accordingly, I/We record my/our consent to receive those SMS as well as Emails alerts directly from the Exchanges on the above stated contact details by authorising you for sharing the said details same with Exchanges.

I am/We are aware that you and I/we have the option to deliver securities/ make payments of funds to each other for settlement of dealings as per the schedule in force at the relevant time pursuant to directives / regulations/ circulars, issued by exchange/ regulatory authorities. However, I/we find it difficult to carry out repeated pay-in of funds and securities. Further, I/we also desire to use my/our securities and monies as margin / collateral without which we cannot deal/trade.

Therefore I /we hereby direct and authorise you to maintain running account(s) for me/us and from time to time debit these securities and funds from running accounts and make pay-in of securities and funds to exchanges/clearing corporations/other receiving party(ies) to settle my/our trades/ dealings. Similarly, where I/we have to receive securities/ funds in settlement of trades/ dealings please keep the securities and monies with you and make credit entries for the same in running accounts of securities and funds maintained by you.

Further, the funds & securities can be transferred from one segment to other and from one exchange to another as per the requirements. Further, subject to your discretion and valuation please treat my/our securities and funds lying to my/our credit in running accounts as margin/collateral for my/our dealings/ trading. You are authorize to do these acts across all exchanges & segments in which I / we have been / shall be dealing with you.

In the event I/we have outstanding obligations on the settlement date, you may retain the requisite securities/funds towards such obligations and may also retain the funds expected to be required to meet margin obligations for next 5 trading days, calculated in the manner specified by the exchanges. While settling the account please send a 'statement of accounts' containing an extract from ledger for funds and an extract from the client demat ledger (register of securities/commodities) displaying all receipts/deliveries of funds/securities. Please explain in the statement(s) being sent the retention of funds/securities/commodities and the details of the pledge, if any. I agree that if I/we fail to bring any dispute arising from the statement of accounts or settlement so made to your notice within 30 working days from the date of receipt of funds/securities or statement, as the case may be in writing by delivery at your corporate office then in that event the statement of accounts or settlement so made shall attain finality. Further, do not carry out settlement of running account referred to above for funds given by me/us towards collaterals/margin in the form of bank guarantee (BG)/Fixed Deposit receipts (FDR).

Please further note that I am entitled to revoke this authorisation at any time. 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 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.

**Please note that for the purpose of periodic settlement, in case on th date of settlement, the balance in my/our account is in debit (due from me/us), then the account would be deemed to have been settled on such date.** My/Our preference for actual settlement of funds and securities is at least:

☐

Once in a Calender Quarter

☐

Once in a Calender Month

2. **CONSENT FOR MOBILE AND EMAIL ID REGISTRATION:** I/We hereby request you to send all your communications pertaining to my/our Trade Confirmations, Contract Notes, MTM Obligation, Margin Calls or any other communication (which is necessary from your Compliance point of view) including the verification call from Agroy etc., on the below mentioned Mobile number / Email ID:

**Name of the Registered Owner  
of Mobile/Email**

**Relation with the registered owner of  
Mobile/Email (Please tick the correct box)**

Email ID: .....Name:..... ☐ Self ☐ Spouse ☐ Child ☐ Parent ☐ Authorised Signatory

Mobile No: .....Name:..... ☐ Self ☐ Spouse ☐ Child ☐ Parent ☐ Authorised Signatory

\*

First Holder Signature

Second Holder Signature

Third Holder Signature



3. **VERBAL ORDER ACCEPTANCE AUTHORISATION:** As I/We shall be dealing by ordering over phone and even if I/we visit your branch/dealer, the fluctuations in market are so rapid that it is not practical to give written instructions for order placement / modification and cancellation. I/we hereby authorise you to accept verbal instructions for order placement / modification and cancellation in person or over phone (fixed line or mobile phone) and execute the same. I/we understand the risk associated with verbal orders and accept the same. Further, I/we shall be exclusively and entirely responsible for all losses, damages and actions which may arise as a consequence of your adhering to and carrying out my / our directions given above.
4. **AUTHORITY TO MAINTAIN COLLECTIVE BOOKS OF ACCOUNT:** I/we hereby authorise you to maintain combined / collective ledger account for all the trades done by me on any of the Segment of any of the Exchanges. I do not need separate statement of accounts for each segment/exchange. Cheques paid by me/us or issued to me/us can also be considered as having been paid / issued for any or all the segments / exchanges collectively.
5. **AUTHORISATION TO SELL SECURITIES / SQUARE OFF OPEN POSITIONS:** I/We understand that in case, of my/our failure to make the funds pay in towards the margin, MTM and/or any settlement obligations arising out of my/our deals/trading by the designated day or time, you are entitled to sell off in the market my/our securities held with you and/or deem our position closed out at applicable rates. I/We do hereby indemnify and agree to compensate you for any losses, penalties you may suffer for not selling my securities and/or closing out my/our open positions due to any reason whatsoever including and not limited to imposing of circuit filters by the exchange and/or connectivity/technological failures; or I/We do hereby request you not to carry out such sell off in the market the securities received in pay out and/or deem my/our positions closed out and I/We shall in consideration thereof shall pay the opportunity cost/interest on such non sold off securities and/or non closed out position without demur or protest at such opportunity cost and/or interest as you shall determine entirely at your discretion. I/We do hereby indemnify and agree to compensate for any losses, penalties you may suffer for agreeing to this direction. Further, I/We authorise you to square-off my position entirely or in part as per your discretion anytime if the mark-to-market loss on my outstanding position exceeds 80% of the amount lying to the credit of my account held with you. Further, I/We authorise you to square-off my position entirely or in part as per your discretion anytime during the last 30 minutes of a trading session, in case the amount lying to the credit of my account with you after adjusting the MTM losses if any, is not sufficient to cover the margin required to carryover my outstanding position for the next trading session.
6. **PRINTED FINANCIAL STATEMENTS / BILLS / CONTRACT NOTES:** I/We authorise you to refrain from sending printed copies of financial statements / holding statements / bills / contracts notes / etc. by hand / post / courier to me, unless specifically requested by me/us, in which case you are authorised to charge the applicable printing and postage cost from my/our trading account. I/we prefer to obtain all the required statements / information in digital format by emails or from your website.
7. **PENAL & OTHER CHARGES:** I/We request you to retain credit balance in any of my/our accounts and to use the idle funds towards my/our margin / future obligations at both the Exchanges unless I/we instruct you otherwise. I/We also authorise you to debit the necessary demat charges from time to time, for keeping my/our shares in your beneficiary demat account on my behalf. I/ We also authorise you to debit the financial penal interest charges for the debit balances or cash requirement arising due to 50:50 cash to collateral provisions, if any, in my/our account and not settled as per the exchange requirements by the designated days. I/we further authorise you to debit my account with bank charges an account of dishonour of cheques, stop payment, RTGS/NEFT/Payment Gateway Charges, DD/PO Charges, Printing & Courier Charges, SMS and advisory services charges, trading platform and software charges as may be applicable from time to time.
8. **INVESTMENT IN IPO/FPO/MUTUAL FUNDS:** In order to make investments in mutual funds, initial public offerings/follow on public offerings, rights issue, fixed deposit(s) etc. and generally to invest in various avenues / products and to redeem/liquidate any investments I/we authorise you to give effect to the requirements by giving orders/ instructions (electronic/ physical/verbal) for the same and to sign any documents and / or do any and all act(s) as may be required or are deemed necessary in your opinion for these purposes from time to time.
9. **OPTION TO RECEIVE DIS BOOKLET:**

☐ I / We do not require the Delivery Instruction Slip (DIS) for the time being, since I / We have issued a DDPI in favour of / with Agroy Finance and Investment Ltd for executing delivery instructions for setting stock exchange trades [settlement related transactions] effected through such Clearing Member. However, the Delivery Instruction Slip (DIS) booklet should be issued to me / us immediately on my / our request at any later date.

☐ Please issue the Delivery Instruction Slip (DIS).
10. **BSDA Demat Account:** I/We wish to open a BSDA Demat Account. You may convert my BSDA account to a regular demat only if I/we explicitly instruct you to do so, or if I/we fail to meet the eligibility criteria of a BSDA account.
11. **STANDING INSTRUCTIONS FOR NO PRINTED ORDER / TRADE CONFIRMATION SLIPS:** I/We hereby authorise you NOT to provide me/us Order Confirmation / Modification / Cancellation Slips and Trade Confirmation Slips to avoid unnecessary paper work. I/We shall get the required from contracts/bills issued by you.

\*

First Holder Signature

Second Holder Signature

Third Holder Signature



12. **RECEIPT OF TRADE CONFIRMATION & INFORMATION BY SMS:** I/We hereby agree and give my/our consent for receiving the trade confirmations and/or other market related information / notifications via SMS/text message/Whatsapp. I/We have also understood that I/we will not receive the telephonic trade confirmations.
13. **AUTHORISATION FOR DEBITING DEMAT ACCOUNT CHARGES TO TRADING ACCOUNT:** I/we authorize you to debit my/our account against the charges raised by you on account of Depository Services Provided by you or by on account of Depository Services Provided by them and bill raised by them in this regard. The details of Demat account(s) are as follows:
- | Depository | DP                             | BO Account No | BO Name |
|------------|--------------------------------|---------------|---------|
| CDSL       | Agroy finance & investment ltd | _____         | _____   |
| CDSL       | Agroy finance & investment ltd | _____         | _____   |
14. **RECEIPT OF TRADE CONFIRMATION & INFORMATION BY SMS:** I/We hereby agree and give my/our consent for receiving the trade confirmations and/or other market related information / notifications via SMS/text message/Whatsapp. I/We have also understood that I/we will not receive the telephonic trade confirmations.
15. **ELECTRONIC TRADING PLATFORM:** Trading on NSE/ BSE/MCX is in electronic mode, based on VSAT, Leased Line, ISDN and Internet and a combination of technologies and computer systems to place and route orders. I/We understand that there exists a possibility of communication failure or system problems or slow / delayed response from the system or halt in trading or any such other problem / glitch whereby not being able to establish access to the trading system/network, which may be beyond our control and may result in delay in processing or not processing buy or sell orders either in part or in full. I/We agree that I/we shall be fully liable and responsible for any such problems / glitch.
16. **ELECTRONIC CONTRACT NOTES:** 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.
17. **COMPLIANCE OF EXCHANGE NORM:** I/We hereby authorize you to take all such steps on my/our behalf as may be required or advisable in your opinion for compliance with the exchange provisions or any other law or provisions or to complete or settle any transactions entered into through or with you or executed by you on my/our behalf. However, nothing contained herein shall oblige you to take such steps.
18. **VOICE RECORDING:** I/We agree to your tape-recording the conversations between me/us, my/our representative and your officers/ employees/ agents etc. in its absolute discretion, either personally or over the telephone. Such recordings may be relied upon by you as and when required, and the I/we agree not to challenge the evidentiary value of such recordings.
19. **PORTFOLIO MANAGEMENT SERVICE:** I/We understand and agree that you or any of your agent do not provide Portfolio Management Service and do not offer any promises or returns on investment in stock market. You shall be in no way responsible for profits/loss that accrue to me from investment in stock market.
20. **UNAUTHORISED USE OF TRADING TERMINAL:** I/We confirm that in case upon application, if I/We am allotted a trading terminal by you, the same shall not be sub-let by me/us to anyone without your prior permission and that the same shall not be misused by me/us for engaging in any unfair trade and malpractices as per the Exchange Regulations. I assume complete responsibility of misuse if any of such trading terminal allotted by you.

**NOTE:**

- All these consents/authorisations are voluntary. In case you do not wish to give any particular authorisation, then please strike it out.
- Any of the above authorisations can be revoked by you at any time by giving instructions to us in writing at our registered office: A-21 Kailash Colony, New Delhi 110048.

\*

First Holder Signature

Second Holder Signature

Third Holder Signature



## AGROY FINANCE & INVESTMENT LTD.

Depository Participant : CDSL

DP ID : 12060700 SEBI Regn. No.: IN-DP-CDSL-511-2009

### Definitions :

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

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

### Availability :

1. The service will be provided to the BO at his / her request and at the discretion of the depository. The service will be available to those accountholders who have provided their mobile numbers to the depository through their DP. The services may be discontinued for a specific period / indefinite period, with or without issuing any prior notice for the purpose of security reasons or system maintenance or for such other reasons as may be warranted. The depository may also discontinue the service at any time without giving prior notice for any reason whatsoever.
2. The service is currently available to the BOs who are residing in India.
3. The alerts will be provided to the BOs only if they remain within the range of the service provider's service area or within the range forming part of the roaming network of the service provider.
4. In case of joint accounts and non-individual accounts the service will be available, only to one mobile number i.e. to the mobile number as submitted at the time of registration / modification.
5. The BO is responsible for promptly intimating to the depository in the prescribed manner any change in mobile number, or loss of handset, on which the BO wants to

receive the alerts from the depository. In case of change in mobile number not intimated to the depository, the SMS alerts will continue to be sent to the last registered mobile phone number. The BO agrees to indemnify the depository for any loss or damage suffered by it on account of SMS alerts sent on such mobile number.

### Receiving Alerts :

1. The depository shall send the alerts to the mobile phone number provided by the BO while registering for the service or to any such number replaced and informed by the BO from time to time. Upon such registration / change, the depository shall make every effort to update the change in mobile number within a reasonable period of time. The depository shall not be responsible for any event of delay or loss of message in this regard.
2. The BO acknowledges that the alerts will be received only if the mobile phone is in 'ON' and in a mode to receive the SMS. If the mobile phone is in 'Off' mode i.e. unable to receive the alerts then the BO may not get / get after delay any alerts sent during such period.
3. The BO also acknowledges that the readability, accuracy and timeliness of providing the service depend on many factors including the infrastructure, connectivity of the service provider. The depository shall not be responsible for any non-delivery, delayed delivery or distortion of the alert in any way whatsoever.
4. The BO further acknowledges that the service provided to him is an additional facility provided for his convenience and is susceptible to error, omission and/ or inaccuracy. In case the BO observes any error in the information provided in the alert, the BO shall inform the depository and/ or the DP immediately in writing and the depository will make best possible efforts to rectify the error as early as possible. The BO shall not hold the depository liable for any loss, damages, etc. that may be incurred/ suffered by the BO on account of opting to avail SMS alerts facility.
5. The BO authorizes the depository to send any message such as promotional, greeting or any other message that the depository may consider appropriate, to the BO. The BO agrees to an ongoing confirmation for use of name, email address and mobile number for marketing offers between CDSL and any other entity.
6. The BO agrees to inform the depository and DP in writing of any unauthorized debit to his BO account/ unauthorized transfer of securities from his BO account, immediately, which may come to his knowledge on receiving SMS alerts. The BO may send an email to CDSL at [complaints@cdslindia.com](mailto:complaints@cdslindia.com). The BO is advised not to inform the service provider about any such unauthorized debit to/ transfer of securities from his BO account by

sending a SMS back to the service provider as there is no reverse communication between the service provider and the depository.

7. The information sent as an alert on the mobile phone number shall be deemed to have been received by the BO and the depository shall not be under any obligation to confirm the authenticity of the person(s) receiving the alert.
8. The depository will make best efforts to provide the service. The BO cannot hold the depository liable for non-availability of the service in any manner whatsoever.
9. If the BO finds that the information such as mobile number etc., has been changed with out proper authorization, the BO should immediately inform the DP in writing.

#### Fees :

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

#### Disclaimer :

The depository shall make reasonable efforts to ensure that the BO's personal information is kept confidential. The depository does not warranty the confidentiality or security of the SMS alerts transmitted through a service provider. Further, the depository makes no warranty or representation of any kind in relation to the system and the network or their function or their performance or for any loss or damage whenever and howsoever suffered or incurred by the BO or by any person resulting from or

in connection with availing of SMS alerts facility. The Depository gives no warranty with respect to the quality of the service provided by the service provider. The Depository will not be liable for any unauthorized use or access to the information and/ or SMS alert sent on the mobile phone number of the BO or for fraudulent, duplicate or erroneous use/ misuse of such information by any third person.

#### Liability and Indemnity :

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

#### Amendments :

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

#### Governing Law and Jurisdiction :

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

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

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

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

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

DP Id	1	2	0	6	0	7	0	0	BO Id								
-------	---	---	---	---	---	---	---	---	-------	--	--	--	--	--	--	--	--

First Holder's Name : \_\_\_\_\_

Second Holder's Name : \_\_\_\_\_

Third Holder's Name : \_\_\_\_\_

Mobile No. on which messages are to be sent 

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

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

The Mobile Number is registered in the name of : \_\_\_\_\_

(Please write only ONE valid email Id on which communication; if any, is to be sent)

E-mail Id: \_\_\_\_\_

First Holder Signature

Second Holder Signature

Third Holder Signature

**IN CASE OF JOINT HOLDERS, ALL JOINT HOLDERS MUST SIGN.**

Place:..... \* Please do not use correction fluid, all cuttings must be attested by all the joint holder(s). Date:.....



This Demat Debit and Pledge Instruction is annexed to the Non-Judicial e-Stamp Paper vide  
Certificate No..... Dated:.....

### DEMAT DEBIT AND PLEDGE INSTRUCTION

To  
Agroy Finance and Investment Limited  
CDSL DP ID 60700  
New Delhi

Trading UCC: \_\_\_\_\_ Demat BOID: \_\_\_\_\_

Pursuant to SEBI Circular SEBI/HO/MIRSD/DoP/P/CIR/2022/44 dated April 04, 2022, with respect to my / our Demat Account and Trading Account held with you, I/we hereby authorise you to carry out Demat Debit and Pledge Instructions as follows:

1. Transfer of securities held in my/our beneficial owner accounts towards Stock Exchange related deliveries / settlement obligations arising out of trades executed by me/us on the Stock Exchange through Agroy Finance and Investment Limited.	<input type="text"/>	*	First Holder
	<input type="text"/>	*	Second Holder
	<input type="text"/>	*	Third Holder
2. Pledging / re-pledging of securities in favour of trading member (TM) / clearing member (CM) viz. Agroy Finance and Investment Limited for the purpose of meeting my / our margin requirements in connection with the trades executed by me/us on the Stock Exchange.	<input type="text"/>	*	First Holder
	<input type="text"/>	*	Second Holder
	<input type="text"/>	*	Third Holder
3. Mutual Fund transactions being executed on Stock Exchange order entry platforms.	<input type="text"/>	*	First Holder
	<input type="text"/>	*	Second Holder
	<input type="text"/>	*	Third Holder
4. Tendering shares in open offers through Stock Exchange platforms.	<input type="text"/>	*	First Holder
	<input type="text"/>	*	Second Holder
	<input type="text"/>	*	Third Holder

\* the same may be eSigned or signed physically by all joint holders / authorised signatories

\* in this regard refer the clause in 'Rights and Obligations' Document under the sub heading 'Additional Rights and obligations. Given on website and in client copy

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

ACKNOWLEDGEMENT:

Date --\*  
First Holder Signature  
Second Holder Signature  
Third Holder Signature



**A. FEMA DECLARATION****FOR NRI / FPI ONLY**

I/We hereby declare that/ We have complied and would continue to comply with the various provisions of FEMA and other related applicable laws.

Client Signature \*

**B. DECLARATION BY SOLE PROPRIETORSHIP****FOR SOLE PROPS. ONLY**

To, **AGROY Finance & Investment Ltd, New Delhi**

I recognize that a beneficiary account cannot be opened with a depository participant in the name of a sole proprietorship firm as per Regulations. To facilitate the operation of the above trading account with you and for the purpose of completing the share/ other instruments transfer obligations pursuant to the trading operations, I authorize you to recognize the beneficiary Account No: \_\_\_\_\_ with Depository \_\_\_\_\_ having DP ID \_\_\_\_\_ opened in the name of the undersigned who is the sole proprietor of the firm.

I agree that the obligation for shares/ derivatives/ any other instrument(s) purchased and/or sold by the firm will be handled and completed through transfer to / from the above-mentioned account. I recognize and accept transfers made by you to the beneficiary account as complete the obligations by you in respect of trades executed in the above trading account of the firm.

Further I the undersigned am the sole proprietor of the firm and am solely responsible for the liabilities thereof, I shall advise you in writing of any change that takes place in the constitution of the firm and I will be personally liable to you for all the obligations that the firm may incur in the course of dealings with you and undertake to personally discharge such liabilities. The cheques/DDs may be issued by me from my individual account or my joint account with some one else. The amounts so given shall be sole/exclusively for credit to the account of my above named sole proprietorship firm with you shall not lay any claim whatsoever in future against you for affording credit of such cheques / DDs issued from my individual/joint account credit of which has been provided by you to the account of my proprietorship firm M/s \_\_\_\_\_

Client Signature \*

**C. DECLARATION BY HUF****FOR HUF ONLY**

To, **AGROY Finance & Investment Ltd, New Delhi**

This is to certify that following are the family members under \_\_\_\_\_ (HUF)

S. No.	Name	Father's Name	Gender (Male/Female)	Relationship with Karta	Date of Birth							
1.					D	D	M	M	Y	Y	Y	Y
2.					D	D	M	M	Y	Y	Y	Y
3.					D	D	M	M	Y	Y	Y	Y
4.					D	D	M	M	Y	Y	Y	Y
5.					D	D	M	M	Y	Y	Y	Y
6.					D	D	M	M	Y	Y	Y	Y

Signature of all the Co-Parceners

Client Signature (Karta) \*

Please fill in ENGLISH and in BLOCK LETTERS

### B. Address Details

## 2. Contact Details

**Mobile No. belongs to** ☐ Myself ☐ Karta / Director / Trustee / Partner / Authorised Signatory

Mobile No. is Registered in name of \_\_\_\_\_ who's PAN is \_\_\_\_\_

**Email ID belongs to** ☐ Myself ☐ Karta / Director / Trustee / Partner / Authorised Signatory

Email ID is Registered in name of \_\_\_\_\_ who's PAN is \_\_\_\_\_

3. Specify the proof of Address submitted for Correspondence Address ☐ \*Latest Telephone Bill (Landline) ☐ \*Latest Bank Statement ☐ \*Latest Electricity Bill

\*Should not more than 2 months old. DATE / VALIDITY: 

d	d	m	m	y	y	y	y
---	---	---	---	---	---	---	---

☐ Registered Lease / Sale Agreement ☐ Any other

4. Registered Address (If different from above)

**5. Specify the proof of Address submitted for Registered Address**

☐ \*Latest Telephone Bill (Landline) ☐ \*Latest Bank Statement ☐ \*Latest Electricity Bill

\*Should not more than 2 months old. DATE / VALIDITY:         ☐ Registered Lease / Sale Agreement ☐ Any other \_\_\_\_\_

**6. Gross Annual Income** ☐ Below Rs.1 lakh ☐ Rs.1 to 5 Lakh ☐ Rs.5 to 10 Lakh ☐ Rs.10 to 25 Lakh ☐ Above Rs.25 Lakh **Net Worth** Rs. \_\_\_\_\_ as on \_\_\_\_\_

## DECLARATION

I/We hereby declare that the KYC details furnished by me are true and correct to the best of my/our knowledge and belief and I/we under-take to inform you of any changes therein, immediately. In case any of the above information is found to be false or untrue or misleading or misrepresenting, I, am/we are aware that I/We may be held liable for it. I am aware of other modes of KYC which are available and I have chosen Aadhaar based method voluntarily. My Aadhaar record can be used by KRA agencies only for the specific purpose validating/ maintaining/ sharing my KYC record and as an audit evidence. I will have an option to request for deleting of my Aadhaar record. I hereby give my consent for receiving information including Central KYC Registry through SMS/Email on the above registered mobile number/email address. I am/we are also aware that for Aadhaar OVD based KYC, my KYC request shall be validated against Aadhaar details. I/We hereby consent to sharing my/our masked Aadhaar card with readable QR code or my Aadhaar XML/Dig locker XML file, along with pass code and as applicable, with SEBI, KRA, CKYC and other Institutions/ agencies/ Intermediaries with whom I have a business relationship for KYC purposes only.

## Name &amp; Signature(s) of Authorised Person

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

**FOR OFFICE USE ONLY**

AMC/Intermediary name **OR** code☐ (Originals Verified) Self Certified Document copies received☐ (Attested) True copies of documents receivedMain Intermediary☐ In-Person Verification (IPV)    ☐ Documents Verified with Originals    ☐ Client InterviewedInstitution Name & Code: **Agroy Finance and Investment Ltd**Staff Name: \_\_\_\_\_

Designation:

Signature: \_\_\_\_\_

Date:   /   /    Seal/Stamp of the intermediary:

Name of Applicant:

PAN of Applicant:

**Name, PAN, Residential Address and Photographs of Promoters / Partners / Karta / Trustees / and Wholetime/Other Directors**
**1** Name of Authorised Signatory

Date of Birth

Status

PAN

Residential Address

UID (Aadhaar)

DIN

DPIN

Email ID

Mobile

 Please tick if applicable
 ☐ Not a Politically Exposed Person (PEP)
 ☐ Politically Exposed Person (PEP)
 ☐ Not related to a PEP
 ☐ Related to a PEP

**PHOTOGRAPH**

 Please affix  
the recent passport  
size photograph and  
sign across it

**2** Name of Authorised Signatory

Date of Birth

Status

PAN

Residential Address

UID (Aadhaar)

DIN

DPIN

Email ID

Mobile

 Please tick if applicable
 ☐ Not a Politically Exposed Person (PEP)
 ☐ Politically Exposed Person (PEP)
 ☐ Not related to a PEP
 ☐ Related to a PEP

**PHOTOGRAPH**

 Please affix  
the recent passport  
size photograph and  
sign across it

**3** Name of Authorised Signatory

Date of Birth

Status

PAN

Residential Address

UID (Aadhaar)

DIN

DPIN

Email ID

Mobile

 Please tick if applicable
 ☐ Not a Politically Exposed Person (PEP)
 ☐ Politically Exposed Person (PEP)
 ☐ Not related to a PEP
 ☐ Related to a PEP

**PHOTOGRAPH**

 Please affix  
the recent passport  
size photograph and  
sign across it

**4** Name of Authorised Signatory

Date of Birth

Status

PAN

Residential Address

UID (Aadhaar)

DIN

DPIN

Email ID

Mobile

 Please tick if applicable
 ☐ Not a Politically Exposed Person (PEP)
 ☐ Politically Exposed Person (PEP)
 ☐ Not related to a PEP
 ☐ Related to a PEP

**PHOTOGRAPH**

 Please affix  
the recent passport  
size photograph and  
sign across it

Name &amp; Signature(s) of Authorised Person

Place:

Date:

**Please tick the applicable tax residence declaration:**

I. Is "Entity" a tax resident of any country other than India ☐ Yes ☐ No

(If yes, please provide country/ies in which the entity is a resident for tax purposes and the associated Tax ID number below.)

S. No.	Country	Tax Identification Number%	Identification Type (TIN or Other, please specify)%
1.			
2.			
3.			

%In case Tax Identification Number is not available, kindly provide its functional equivalent. In case TIN or its functional equivalent is not available, please provide Company Identification number or Global Entity Identification Number or GIIN, etc.

**In case the Entity's Country of Incorporation / Tax residence is U.S. but Entity is not a Specified U.S. Person, mention Entity's exemption code here:**

### PART A (to be filled by Financial Institutions or Direct Reporting NFEs)

1.	We are a, Financial institution <input type="checkbox"/> (Refer 1 of Part C) or Direct reporting NFE (Refer 3(vii) of Part C) (please tick as appropriate) <input type="checkbox"/>	<b>GIIN:</b> _____  Note: If you do not have a GIIN but you are sponsored by another entity, please provide your sponsor's GIIN above and indicate your sponsor's name below  <b>Name of sponsoring entity:</b> _____
	<b>GIIN not available</b> (please tick as applicable)	<input type="checkbox"/> Applied for <input type="checkbox"/> Not obtained - Non-participating FI  <input type="checkbox"/> Not required to apply for - please specify 2 digits sub category ____ (Refer I A of Part C)

### PART B (please fill any one as appropriate "to be filled by NFEs other than Direct Reporting NFEs")

1.	Is the Entity a publicly traded company (that is, a company whose shares are regularly traded on an established securities market) (Refer 2a of Part C)	Yes <input type="checkbox"/> (If yes, please specify any one Stock Exchange on which the stock is regularly traded)  Name of Stock Exchange _____
2.	Is the Entity a related entity of a publicly traded company (a company whose shares are regularly traded on an established securities market) (Refer 2b of Part C)	Yes <input type="checkbox"/> (If yes, please specify name of the listed entity and one Stock Exchange on which the stock is regularly traded) Name of Company _____ Nature of relation: <input type="checkbox"/> Subsidiary of the listed Company or <input type="checkbox"/> Controlled by a Listed Company Name of Stock Exchange _____
3.	Is the Entity an active NFE (Refer 2c of Part C)	Yes <input type="checkbox"/> Nature of Business _____  Please specify the sub-category of Active NFE _____ (Mention code – refer 2c of Part C)
4.	Is the Entity a passive NFE (Refer 3(ii) of Part C)	Yes <input type="checkbox"/> Nature of Business _____

**UBO Declaration (Mandatory for all entities except, a Publicly Traded Company or a related entity of Publicly Traded Company)**

**Category** (Please tick appropriate category) ☐ Unlisted Company ☐ Partnership Firm ☐ Limited Liability Partnership Company  
☐ Unincorporated Association / Body of Individuals ☐ Public Charitable Trust ☐ Religious Trust ☐ Private Trust  
☐ Others (Please specify) \_\_\_\_\_

Please list below the details of controlling person(s), confirming ALL countries of tax residency / permanent residency / citizenship and ALL Tax Identification Numbers for EACH controlling person(s). (Please attach additional sheets if necessary)  
 Owner-documented FFI's should provide FFI Owner Reporting Statement and Auditor's Letter with required details as mentioned in Form W8 BEN E (Refer 3(vi) of Part C)

Details	UBO 1	UBO 2	UBO 3
Name of UBO			
UBO Code (Refer 3(iv) (A) of Part C)			
Country of Tax Residency*			
PAN #			
Address			
Address Type	<input type="checkbox"/> Residence <input type="checkbox"/> Business <input type="checkbox"/> Registered Office	<input type="checkbox"/> Residence <input type="checkbox"/> Business <input type="checkbox"/> Registered Office	<input type="checkbox"/> Residence <input type="checkbox"/> Business <input type="checkbox"/> Registered Office
Tax ID %			
Tax ID Type			
City of Birth			
Country of Birth			
Occupation Type	<input type="checkbox"/> Service <input type="checkbox"/> Business <input type="checkbox"/> Others _____	<input type="checkbox"/> Service <input type="checkbox"/> Business <input type="checkbox"/> Others _____	<input type="checkbox"/> Service <input type="checkbox"/> Business <input type="checkbox"/> Others _____
Nationality			
Father's Name			
Gender	<input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Others	<input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Others	<input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Others
Date of Birth			
Percentage of Holding (%)\$			

**DECLARATION:** I have read and understood the information requirements and the Terms & Conditions mentioned in this Form (read along with FATCA & CRS instructions) and hereby confirm that the information provided by me on this Form is true, correct and complete. I hereby agree and confirm to inform Agroy Finance and Investment Ltd for any modification to this information promptly. I further agree to abide by the provisions of the scheme related documents inter alia provisions of FATCA & CRS on Automatic Exchange of Information (AEOI).

\_\_\_\_\_\*  
 Authorised Signatory

\_\_\_\_\_  
 Authorised Signatory

\_\_\_\_\_  
 Authorised Signatory

# INSTRUCTIONS / CHECK LIST FOR FILLING KYC FORM

## A. IMPORTANT POINTS:

- Self attested copy of PAN card is mandatory for all clients.
- 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.
- If any proof of identity or address is in a foreign language, then translation into English is required.
- Name & address of the applicant mentioned on the KYC form, should match with the documentary proof submitted.
- If correspondence & permanent address are different, then proofs for both have to be submitted.
- 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/OCICard and overseas address proof is mandatory.
- For foreign entities, CIN is optional; and in the absence of DIN no. for the directors, their passport copy should be given.
- In case of Merchant Navy NRI's, Mariner's declaration or certified copy of CDC (Continuous Discharge Certificate) is to be submitted.
- For opening an account with Depository participant or Mutual Fund, for a minor or photocopy of the School Leaving Certificate/Mark sheet issued by Higher Secondary Board/Passport of Minor/Birth Certificate must be provided.
- 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:

- PAN card with photograph. This is a mandatory requirement for all applicants except those who are specifically exempt from obtaining PAN (listed in Section D).
- Unique Identification Number (UID) (Aadhaar)/Passport/Voter ID card/Driving license.
- 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.)

- Passport/Voters Identity Card/Ration Card/Registered Lease or Sale Agreement of

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

Residence/Driving License/Flat Maintenance bill/Insurance Copy.

- Utility bills like Telephone Bill (only land line), Electricity bill or Gas bill - Not more than 3 months old.
- Bank Account Statement/Passbook - Not more than 3 months old.
- Self-declaration by High Court and Supreme Court judges, giving the new address in respect of their own accounts.
- 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.
- 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.
- 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.
- The proof of address in the name of the spouse may be accepted.

## D. Exemptions/clarifications to PAN

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

- 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.
- Investors residing in the state of Sikkim.
- UN entities/multilateral agencies exempt from paying taxes/filing tax returns in India.
- SIP of Mutual Funds upto Rs 50,000/- p.a.
- 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:

- 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).
- 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.


Please Submit the KYC Documents on A4 Size Paper Only.




# IMPORTANT SERVICE INFORMATION FOR CLIENTS

1. To trade online visit **live.agroy.com**. Or you may download and install our mobile app **Agroy Live** from apple store or google playstore.



 Android App



 iOS App



Browser based

2. For Call to Trade you may call on **8448897101 / 8448897102** and quote your UCC. Call to trade may incur higher transaction charges for online accounts.

3. To transfer funds to your trading account use either of the following:

#### Pay by UPI



Scan and pay by UPI  
or pay to agroyf.123@hdfcbank

#### Pay by Bank Transfer (NEF/RTGS)

Pay to: Agroy Finance and Investment Ltd -  
USCNB Account

Bank: HDFC Bank Ltd

IFSC: HDFC0000003

A/c No: AGROY3{ucc}  
*Account number is AGROY3 followed by your UCC. e.g. If your UCC is AFA101 then Bank Account No shall be AGROY3AFA101*

4. Agroy and Stock Exchanges will keep sending important communication, trade confirmations, account statements and bills to you by Email, SMS and Whatsapp. Please read all these communication carefully.
5. Visit **MY ACCOUNT** section of our website [www.agroy.com](http://www.agroy.com) for the following online services:

- New Account Opening (eKYC)
- Account Modification (reKYC)
- Live Trading
- Online IPO Application

- Funds Payin / Payout Requests
- Margin Pledge / Unpledge Request
- Account Statements & Contract Notes
- Account Closure



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#### AGROY FINANCE AND INVESTMENT LTD

Member: NSE, BSE | SEBI Regn INZ00018550  
DP: CDSL | SEBI Regn INZ00018550 IN-DP-513-2020

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 ACCOUNTS 8448897100

 TRADING 8448897101-102

