

Application No.	<b>HC</b>
UCC	
DP Client No.	12064200

**TRADING & DEMAT ACCOUNT OPENING FORM**

(HUF)

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# INSTRUCTIONS FOR DEMAT ACCOUNT

## Instructions to the Applicants (BOs) for account opening:

1. Signatures can be in English or Hindi or any of the other languages contained in the 8th Schedule of the Constitution of India. Thumb impressions and signatures other than the above mentioned languages must be attested by a Magistrate or a Notary Public or a Special Executive Magistrate/Special Executive Officer under his/her official seal.
2. Signatures should be preferably in black ink.
3. Details of the Names, Address, Telephone Number(s), etc., of the Magistrate / Notary Public / Special Executive Magistrate / Special Executive Officer are to be provided in case of attestation done by them.
4. In case of additional signatures (for accounts other than individuals), separate annexures should be attached to the account opening form.
5. In case of applications containing a Power of Attorney, the relevant Power of Attorney or the self-certified copy thereof, must be lodged along with the application.
6. All correspondence/queries shall be addressed to the first/sole applicant.
7. Strike off whichever option, in the account opening form, is not applicable.

## Dos and Don'ts

### Dos

1. Register for CDSL's internet based facility 'easi' to monitor your demat account yourself. Contact your DP for details.
2. Register for CDSL's SMS Alert facility – SMART and obtain alerts for any debits or credits in your demat account.
3. Accept the DIS book from your DP only if each slip has been pre-printed with a serial number along with your demat account number and keep it in safe custody.
4. Always mention the details like ISIN, number of securities accurately. In case of any queries, please contact your DP or broker.
5. Ensure that all demat account holder(s) sign on the DIS.
6. Please strike out any blank space on the slip.
7. Cancellations or corrections on the DIS should be initialed or signed by all the account holder(s).
8. Submit the DIS ahead of the delivery date for all types of market transactions. DIS can be issued with a future execution date.
9. Intimate any change of address or change in bank account details to your DP immediately.
10. Check the demat performance of the issuer company with your DP before deciding to send certificates for demat. The list of companies whose demat request are pending is published at [www.cdslindia.com](http://www.cdslindia.com)

11. Before sending securities for demat, record the distinctive numbers of the securities sent.
12. Before granting Power of Attorney to anyone, to operate your demat account, carefully examine the scope and implications of powers being granted.
13. The demat account has a nomination facility and it is advisable to appoint a nominee, in case of individual.
14. Ensure that, both, your holding and transaction statements are received periodically as instructed to your DP. You are entitled to receive a transaction statement every month if you have any transactions and once a quarter if there have been no transactions in your account.
15. Check your demat account statement on receipt. In case you notice any unauthorized debits or credits, contact your DP for clarification. In not resolve, you may contact CDSL's Investor Relations Officers, Central Depository Service (India) Ltd., 17th Floor, P.J. Towers, Dalal Street, Mumbai – 400 001, Tel. 2272 3333, email : [investors@cdslindia.com](mailto:investors@cdslindia.com).

### Don'ts

1. Do not leave your instruction slip book with anyone else.
2. Do not sign blank DIS as it is equivalent to a bearer Cheque.
3. Avoid over-writing, cancellations, misspellings, changing of the name and quantity of securities.

We request you to meticulously follow the above instructions, to avoid any problems in operation of your demat account.

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## INSTRUCTIONS FOR TRADING ACCOUNT

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### A) IMPORTANT POINTS :

1. Self attested copy of PAN card is mandatory for all clients, including promoters/trustees & whole time directors and persons authorised to deal in securities on behalf of company/others.
2. Copies of all the documents submitted by the applicant should be self-attested and accompanied by originals for verification.
3. If any proof of identity or address is in a foreign language, then translation into English is required.
4. Name & address of the applicant mentioned on the KYC form, should match with the documentary proof submitted.
5. If correspondence & permanent addresses are different, then proofs for both have to be submitted.
6. For non-residents and foreign nationals, (allowed to trade subject to RBI and FEMA guidelines), copy of passport/PIO Card/OCI Card and overseas address proof is mandatory.
7. In case of Merchant Navy NRI's, Mariner's declaration or certified copy of CDC (Continuous Discharge Certificate) is to be submitted.
8. For foreign entities, CIN is optional; and in the absence of DIN no. for the directors, their passport copy should be given.
9. 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.
10. Additional documents in case of trading in derivatives segments - illustrative list:

Copy of ITR Acknowledgement	Copy of Annual Accounts
In case of salary income - Salary Slip, Copy of Form 16	Net worth certificate
Copy of demat account holding statement.	Bank account statement for last 6 months
Any other relevant documents substantiating ownership of assets.	Self declaration with relevant supporting documents.

\*In respect of other clients, documents as per risk management policy of the stock broker need to be provided by the client from time to time.

11. Demat master or recent holding statement issued by DP bearing name of the client.
12. Form need to be initialized by all the authorized signatories.
13. Copy of Board Resolution or declaration (on the letterhead) naming the persons authorized to deal in securities on behalf of company/firm/others and their specimen signatures.

## DETAILS & CHECKLIST

### NJ INDIA INVEST PVT. LTD.

Registered & Correspondence Office Address : 9th Floor, B Tower, Udhna Udyognagar Sangh Commercial Complex, Central Road No.10, Udhna, Surat - 394 210, Gujarat. Phone: 0261 398 5500 Fax: 0261 398 5880  
SEBI Reg No : BSE-INB011360535 NSE-INB231360539 IN-DP-CDSL-548-2010  
Email id: dpservices@njgroup.in Website: www.njindiainvest.com

Compliance officer name : Mr. Janak J. Patel  
Phone no. : 0261- 3985901  
E-mail id. : compliance\_cdsl@njgroup.in

CEO name : Mr. Neeraj Choksi  
Phone no. : 0261- 3985901  
E-mail id. : ceo@njgroup.in

For any grievance/dispute please contact NJ IndiaInvest Private Limited at 9th Floor, B Tower, Udhna Udyognagar Sangh Commercial Complex, Central Road No. 10, Udhna, Surat - 394 210, Gujarat or email id - dpservices@njgroup.in and Phone no.: 0261-3985500.

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

BSE at is@bseindia.com and Phone no. : 022- 22728097

NSE at ignse@nse.co.in and Phone no.: 022-26598190.

Sr. No	Documents Required (All documents should be self attested)	Remarks
	<b>A) KYC NON COMPLIANT</b>	
1	<b>Recent passport size photograph (signed across)</b>	Of Karta
2	<b>PAN Card Copy</b>	Of Karta & HUF
3	<b>Declaration by Karta/ List of Coparceners</b>	Refer Annexure "D"
4	<b>Identity Proof</b>	<b>Of Karta</b>
	Valid Passport Copy	Should be valid on the date of submission
	Valid Driving License	Should be valid on the date of submission
	Unique Identification Number (UID)/ Aadhar Card	
	Voter ID	
5	<b>Address Proof [Any one of following]</b>	<b>Of Karta</b>
	Valid Passport Copy	Should be valid on the date of submission
	Valid Driving License	Should be valid on the date of submission
	Ration Card	
	Voter ID	
	Telephone Bill (landline only)	Not more than 3 months old
	Electricity Bill	Not more than 3 months old
	Gas Bill	Not more than 3 months old
	Registered Lease Agreement or Sale Deed	
	Bank Passbook	Not more than 3 months old
	Bank Statement with address details	Not more than 3 months old
6	<b>Bank Account Proof (Specifying name of the constituent)</b>	<b>Of HUF</b>
	i) Canceled Cheque/Copy of cheque (MICR Cheque is Preferable)	Canceled cheque or copy of cheque is Mandatory for Bank Proof
	ii) Bank Statement or Bank Passbook	Not more than 3 months old
	iii) Bank Verification on letter head of bank	Not more than 3 months old

## DETAILS & CHECKLIST

Sr. No	Documents Required (All documents should be self attested)	Remarks
	B) KYC COMPLIANT	
1	Bank Account Proof (Specifying name of the constituent)	Of HUF
	i) Canceled Cheque/Copy of cheque (MICR Cheque is Preferable)	Canceled cheque or copy of cheque is Mandatory for Bank Proof
	ii) Bank Statement or Bank Passbook	Not more than 3 months old
	iii) Bank Verification on letter head of bank	Not more than 3 months old

### Notes:

1. PAN Card and Bank Passbook of HUF is required as it indicates its existence
2. The Karta should sign the AOF[Account Opening Form] and the declaration under the stamp of HUF
3. HUF account cannot be opened in joint names
4. All Coparceners sign required on POA
5. HUF can not appoint nominee.



## ADDITIONAL DETAILS FOR OPENING DEMAT ACCOUNT

### Additional Details

I/We instruct the DP to receive each and every credit in my/our account Automatic Credit  Yes  No  
(If not marked, the default option would be `Yes`)

Account Statement Requirement  As per SEBI Regulation  Daily  Weekly  
 Fortnightly  Monthly

I/We request you to send Electronic Transaction - cum - Holding Statement at the Email ID \_\_\_\_\_  Yes  No

Do you wish to receive dividend/ interest directly into your bank account given above 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 ]

### Clearing Members Details (To be filled by CMs only)

Name of the Stock Exchange:

Name of the CC / CH:

Trading Member ID:

Clearing Member ID:

Do you wish to receive dividend/ interest directly into your bank account given above 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  No Mobile No. + 9 1

[(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).

**easi**  Yes  No

If yes, please contact your DP for details  
[Facility through CDSL's website: [www.cdslindia.com](http://www.cdslindia.com) wherein a BO can view his ISIN balances, transactions and value of the portfolio online.]



# ADDITIONAL DETAILS FOR OPENING TRADING ACCOUNT

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

## Depository Account Details

Beneficiary Name

DP Name

DP Address

DP ID  Client ID  Depository Name

## Trading Preferences

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

BSE Segment	Signature	NSE Segment	Signature
Cash	<input type="checkbox"/> 1(a)/21	Cash	<input type="checkbox"/> 2(a)/21
F&O	<input type="checkbox"/> 1(b)/21	F&O	<input type="checkbox"/> 2(b)/21
STAR MF	<input type="checkbox"/> 1(c)/21	MFSS	<input type="checkbox"/> 2(c)/21
Currency Derivative	<input type="checkbox"/> 1(d)/21	Currency Derivative	<input type="checkbox"/> 2(d)/21

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

## Past Actions

Please give the details of any action taken by SEBI/Stock Exchange/ any other authority for violation of Securities Laws/ other economic offences specifically indicating any action taken during the previous 3 years.

## Dealings through Sub-brokers and other Stock Brokers

Whether dealing through the sub-broker, provide the following details:

Sub-broker's Name:

SEBI Registration number:

Registered office address:

Telephone:           Fax:

Website:

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

If Yes, Stock Broker's Name:

Client Code:  Name of the Exchange:

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

# ADDITIONAL DETAILS FOR OPENING TRADING ACCOUNT

## Additional Details

I wish to receive  Physical Contract note  Electronic Contract Note (ECN) (please specify):

Specify your Email id, if applicable:

Whether you wish to avail of the facility of  Internet trading  Wireless technology (please specify):

## Investment/ Trading Experience

No Prior Experience

Years in Equity

Years in Derivatives

Years in Other Investment Products

## Introducer's Details

### Introducer 1 (For Mutual Fund)

Name:

Status:  Sub-broker  Remisier  Authorized Person  Existing Client

Others, please specify \_\_\_\_\_

Address:

Contact Number:

Introducer's Code:

Introducer Signature

Introducer's PAN:

### Introducer 2 (For Capital Market)

Name:

Status:  Sub-broker  Remisier  Authorized Person  Existing Client

Others, please specify \_\_\_\_\_

Address:

Contact Number:

Introducer's Code:

Introducer Signature

Introducer's PAN:

## FOR OFFICE USE ONLY

I/We undertake that we have made the client aware of 'Policy and Procedures', tariff sheet and all the non-mandatory documents. I/We have also made the client aware of 'Rights and Obligations' document(s), RDD and Guidance Note. I/We have given/sent him a copy of all the KYC documents. I/We undertake that any change in the 'Policy and Procedures', tariff sheet and all the non-mandatory documents would be duly intimated to the clients. I/We also undertake that any change in the 'Rights and Obligations' and RDD would be made available on Company's website, if any, for the information of the clients.

Member's  
Authorized  
Signatory

Signed by: \_\_\_\_\_

Date:

Seal/Stamp of  
stock broker

# COMMON DETAILS FOR OPENING TRADING & DEMAT ACCOUNT

## Bank Details

Name of the Bank

Branch  IFSC Code:

Bank Address

City:  State:

Country:  Pin/Zip Code:

Account No

Bank Code  Account Type:  Savings  Current  Other \_\_\_\_\_  
(9 digit MICR Code)

1. Photocopy of the cancelled cheque having the name of the account holder where the cheque book is issued, (or)
2. Photocopy of the Bank Statement having name and address of the BO.
3. Photocopy of the Passbook having name and address of the BO, (or)
4. Letter from the Bank.  
(In case of options ii, iii, and iv above, MICR code of the branch should be present/ mentioned on the document and should be self-certified by the BO.)

## 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 agree and undertake to inform you of any change(s) in the details/particulars mentioned by me/us in this form, 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 tariff sheet.

I/We further confirm having read and understood the contents of the 'Rights and Obligations' document(s) and 'Risk Disclosure Document'. I/We do hereby agree to be bound by such provisions as outlined in these documents. I/We have also been informed that the standard set of documents has been displayed for information on the stock broker's designated website, if any.

I/We have read the terms & conditions 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.

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

Designation: \_\_\_\_\_

x	03/21
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Signature of Karta (with HUF Seal)

# COMMON DETAILS FOR OPENING TRADING & DEMAT ACCOUNT

## To be filled by Branch

Employee Name

Date  Signature of the Employee

Branch

## For Processing Office Only

Audited by  UCC

Storage File No.  Date:

- (Originals verified) True copies of documents received
- (Attested) True copies of documents received

**Member's Authorized Signatory**

**Seal/Stamp of stock broker**

.....(Please Tear Here).....

## ACKNOWLEDGEMENT RECEIPT

Application No. **HC**

Date:

We hereby acknowledge the receipt of the Trading and Demat Account Opening Form.

Name of HUF	<input type="text"/>
Name of Karta	<input type="text"/>

For, **NJ India Invest Pvt. Ltd.**

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.....(Please Tear Here).....

# TARIFF SHEET

## Mutual Fund

Transaction type / Scheme type	Purchase/ Switch	Redemption	SIP
Equity/Balance			
Debt			
Cash			
Others			

**Note:**

1. The above rates would be charged/collected from the client at the time of transaction.
2. Brokerage rate mentioned would be considered in percentage terms.
3. The rates would be inclusive of Service Tax.
4. NJ reserves the right to deduct the brokerage from future transactions, in case of any pending dues.
5. Brokerage structure for "Others" include all schemes not covered under Equity, Debt & Cash.

Name of the HUF:	<input style="width: 100%; height: 15px;" type="text"/> <input style="width: 100%; height: 15px;" type="text"/>	Authorised Signatory	<div style="display: flex; justify-content: space-between; align-items: center;"> <span style="font-size: small;">x</span> <span style="font-size: small;">04/21</span> </div>
Introducer's Name:	<input style="width: 100%; height: 15px;" type="text"/> <input style="width: 100%; height: 15px;" type="text"/>	Introducer Signature	<div style="display: flex; justify-content: space-between; align-items: center;"> <span style="font-size: small;">x</span> </div>
Introducer's Code:	<input style="width: 100%; height: 15px;" type="text"/>		

# TARIFFSHEET

## Capital Market

Transaction Type/Capital Market Segment	Buy	Sell	SIP
Direct Equity	Minimum Brokerage 0.50% or 0.25 paise per share whichever is higher	Minimum Brokerage 0.50% or 0.25 paise per share whichever is higher	Minimum Brokerage 0.50% or 0.25 paise per share whichever is higher
			NA
Debt	Minimum Brokerage 0.50% or 0.25 paise per share whichever is higher	Minimum Brokerage 0.50% or 0.25 paise per share whichever is higher	-
			NA
Liquid	Minimum Brokerage 0.05% or 0.25 paise per share whichever is higher	Minimum Brokerage 0.05% or 0.25 paise per share whichever is higher	-

**Note:**

1. Minimum Brokerage of 0.50% or 0.25 paise per share whichever is higher will be charged for all the Transactions (Both Buy & Sell) except for liquid transactions.
2. Maximum 2.5% brokerage on transaction value will be charged (Both Buy & Sell).
3. Service Tax on Brokerage will be charged as applicable.
4. Securities Transaction Tax (STT) applicable as per delivery & non delivery on turnover.
5. Stamp Duty Applicable State wise as per delivery and non-delivery will be levied on turnover.
6. SEBI Turnover Tax 0.0001% will be charged on turnover.
7. Transaction Charges will be charged @ 0.0031% for NSE and 0.0035% for BSE on turnover.

Name of the HUF:

Authorised Signatory  05/21

Authorised Person's Name:

Authorised Person Signature

Authorised Person's Code:

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# ANNEXURE A

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## BSE STAR MF (Letter to be provided by the investor to the MFI)

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

To

NJ India Invest Pvt. Ltd.

Sir,

Sub: BSE STAR MF

I/We, \_\_\_\_\_

am/are registered as your client with Client Code No. \_\_\_\_\_ for the purpose of trading in the Capital Market segment of Bombay Stock Exchange Ltd. (Exchange).

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

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

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

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

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

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

**Thanking you,  
Yours faithfully,**

x \_\_\_\_\_ 06/21

Signature of Karta (with HUF Seal)



# ANNEXURE A

## Details of terms & conditions for the investor / client for using BSE STAR MF platform

### 1. Pre-requisites for becoming an investor / a client for the BSE STAR MF platform

1.1 The client, who is desirous of investing in units of mutual fund schemes through the BSE STAR MF.

1.2 The client intends to execute his instruction for the subscription/redemption of units of Mutual Fund Schemes through the broker who is a Mutual fund Intermediary (MFI) of the BSE STAR MF platform.

1.3 The client has satisfied itself of the capacity of the MFI to deal in Mutual Fund units and wishes to execute its instruction through the MFI and the client shall from time to time continue to satisfy itself of such capability of the MFI before executing transaction through the MFI.

1.4 The client has approached the MFI with the application for availing the BSE STAR MF platform.

1.5 The client has submitted relevant KYC (Know Your Client) details to the MFIs

### 2. Terms and Conditions

2.1 The client shall be bound by circulars issued by BSE's rules, regulations and notices/circulars issued there under by SEBI and relevant notifications of government authorities as may be in force from time to time.

2.2 The client shall notify the MFI in writing if there is any change in the information in the 'client registration form' provided by the client to the MFI at the time of registering as a client for participating in the BSE STAR MF platform or at any time thereafter.

2.3 The client shall submit to the MFI a completed application form in the manner prescribed format for the purpose of placing a subscription order with the MFI.

2.4 The client has read and understood the risks involved in investing in Mutual Fund Schemes.

2.5 The client shall be wholly responsible for all his investment decisions and instruction.

2.6 The client shall ensure continuous compliance with the requirements of the BSE, SEBI and AMFI.

2.7 The client shall pay to the MFI fees and statutory levies as are prevailing from time to time and as they apply to the client's account, transactions and to the services that MFI renders to the client.

2.8 The client will furnish information to the MFI in writing, if any winding up petition or insolvency petition has been filed or any winding up or insolvency order or decree or award is passed against him or if any litigation which may have material bearing on his capacity has been filed against him.

2.9 In the event of non-performance of the obligation by the MFI, the client is not entitled to claim any compensation either from the Investor Protection Fund or from any fund of BSE or its Clearing Corporation - Indian Clearing Corporation Ltd. (ICCL).

2.10 In case of any dispute between the MFIs and the investors arising out of the BSE STAR MF platform, BSE and / or ICCL agrees to extend the necessary support for the speedy redressal of the disputes.

Thanking you,  
Yours faithfully,

x 07/21

Signature of Karta (with HUF Seal)

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## ANNEXURE B

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### MUTUAL FUND SERVICE SYSTEM FACILITY (Letter to be provided by the investor to the participant)

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

To

NJ India Invest Pvt. Ltd.

Sir,

Sub: Mutual Fund Service System (MFSS) facility

I/We, \_\_\_\_\_

desirous of being registered as your client for the purpose of participating in the MFSS.

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

I/We am/are willing to abide by the operating guidelines and terms and conditions as may be specified by the Exchange from time to time in this regard including the terms and conditions specified by the Exchange with respect to MFSS since 2009. I/We shall also comply with all the Know Your Client (KYC) and Anti Money Laundering (AML) requirements, as may be specified by the Exchange.

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

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

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

**Thanking you,  
Yours faithfully,**

x 08/21

Signature of Karta (with HUF Seal)

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# ANNEXURE B

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## Details of terms & conditions for the investor / client for using new MFSS facility

### 1. Pre-requisites for becoming investor / client for the new MFSS facility

1.1.The client, who is desirous of investing in units of mutual fund schemes through the new MFSS.

1.2.The client intends to execute his instruction for the subscription/redemption of units of Mutual Fund Schemes through the participant of the new MFSS.

1.3.The client has satisfied itself of the capacity of the participant to deal in Mutual Fund units and wishes to execute its instruction through the participant and the client shall from time to time continue to satisfy itself of such capability of the participant before executing transaction through the participant.

1.4.The client has approached the participant with the application for availing the new MFSS facility.

1.5.The client has submitted relevant KYC (Know Your Client) details to the participants

### 2. Terms and Conditions

2.1.The client shall be bound by circulars issued by NSEIL from time to time including the circulars issued by NSEIL 2009 onwards and circulars issued thereafter and circulars issued there under by SEBI, and relevant notifications of government authorities as may be in force from time to time.

2.2.The client shall notify the participant in writing if there is any change in the information in the 'client registration form' provided by the client to the participant at the time registering as a client for participating in the new MFSS or at any time thereafter.

2.3.The client shall submit to the participant a completed application form in the manner prescribed format for the purpose of placing an order with the participant.

2.4.The client has read and understood the risks involved in investing in Mutual Fund Schemes.

2.5.The client shall be wholly responsible for all his investment decisions and instruction.

2.6.The client shall ensure continuous compliance with the requirements of NSEIL, SEBI and AMFI.

2.7.The client shall pay to the participant, fees and statutory levies as are prevailing from time to time and as they apply to the client's account, transactions and to the services that participant renders to the client.

2.8.The client will furnish information to the participant in writing , if any winding up petition or insolvency petition has been filed or any winding up or insolvency order or decree or award is passed against him or if any litigation, which may have material bearing on his capacity has been filed against him.

2.9.In the event of non-performance of the obligation by the participant, the client is not entitled to claim any compensation either from the investor protection fund or from any fund of NSEIL or NSCCL.

2.10. In case of any dispute between the participants and the investors arising out of the MFSS facility, NSEIL and / or NSCCL agrees to extend the necessary support for the speedy redressal of the disputes.

**Thanking you,  
Yours faithfully,**

x 09/21

Signature of Karta (with HUF Seal)

## As prescribed by SEBI and Stock Exchanges

1. The client shall invest/trade in those securities/contracts/other instruments admitted to dealings on the Exchanges as defined in the Rules, Bye-Laws 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, Bye-Laws 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 to buy or sell a security/derivatives contract in writing or in such form or manner, as may be mutually agreed between the client and the stock broker. The stock broker shall ensure to place orders and execute the trades of the client, only in the Unique Client Code assigned to that client.
14. The stock broker shall inform the client and keep him apprised about trading/settlement cycles, delivery/payment schedules, any changes therein from time to time, and it shall be the responsibility in turn of the client to comply with such schedules/procedures of the relevant stock exchange where the trade is executed.

15. The stock broker shall ensure that the money/securities deposited by the client shall be kept in a separate account, distinct from his/its own account or account of any other client and shall not be used by the stock broker for himself/itself or for any other client or for any purpose other than the purposes mentioned in Rules, Regulations, circulars, notices, guidelines of SEBI and/or Rules, Regulations, Bye-Laws, circulars and notices of Exchange.

16. Where the Exchange(s) cancels trade(s) suo moto all such trades including the trade/s done on behalf of the client shall ipso facto stand cancelled, stock broker shall be entitled to cancel the respective contract(s) with client(s).

17. The transactions executed on the Exchange are subject to Rules, Bye-Laws 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 Bye-Laws and Regulations of the Exchanges where the trade is executed for the purpose of giving effect to the provisions of the Rules, Bye-Laws 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, Bye-Laws 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



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## RIGHTS & OBLIGATIONS OF STOCK BROKERS, SUB-BROKERS & CLIENTS

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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 the stock broker his/its intention to terminate their relationship by giving a notice in writing of not less than one month.

### ADDITIONAL RIGHTS AND OBLIGATIONS

30. The stock broker shall ensure due protection to the client regarding client's rights to dividends, rights or bonus shares, etc. in respect of transactions routed through it and it shall not do anything which is likely to harm the interest of the client with whom and for whom they may have had transactions in securities.

31. The stock broker and client shall reconcile and settle their accounts from time to time as per the Rules, Regulations, Bye-Laws, Circulars, Notices and Guidelines issued by SEBI and the relevant Exchanges where the trade is executed.

32. The stock broker shall issue a contract note to his constituents for trades executed in such format as may be prescribed by the Exchange from time to time containing records of all transactions including details of order number, trade number, trade time, trade price,

trade quantity, details of the derivatives contract, client code, brokerage, all charges levied etc. and with all other relevant details as required therein to be filled in and issued in such manner and within such time as prescribed by the Exchange. The stock broker shall send contract notes to the investors within one working day of the execution of the trades in hard copy and/or in electronic form using digital signature.

33. The stock broker shall make pay out of funds or delivery of securities, as the case may be, to the Client within one working day of receipt of the payout from the relevant Exchange where the trade is executed unless otherwise specified by the client and subject to such terms and conditions as may be prescribed by the relevant Exchange from time to time where the trade is executed.

34. The stock broker shall send a complete 'Statement of Accounts' for both funds and securities in respect of each of its clients in such periodicity and format within such time, as may be prescribed by the relevant Exchange, from time to time, where the trade is executed. The Statement shall also state that the client shall report errors, if any, in the Statement within such time as may be prescribed by the relevant Exchange from time to time where the trade was executed, from the receipt thereof to the Stock broker.

35. The stock broker shall send daily margin statements to the clients. Daily Margin statement should include, inter-alia, details of collateral deposited, collateral utilized and collateral status (available balance/due from client) with break up in terms of cash, Fixed Deposit Receipts (FDRs), Bank Guarantee and securities.

36. The client shall ensure that it has the required legal capacity to, and is authorized to, enter into the relationship with stock broker and is capable of performing his obligations and undertakings hereunder. All actions required to be taken to ensure compliance of all the transactions, which the client may enter into shall be completed by the client prior to such transaction being entered into.

### ELECTRONIC CONTRACT NOTES (ECN)

37. In case, client opts to receive the contract note in electronic form, he shall provide an appropriate e-mail id to the stock broker. The client shall communicate to the stock broker any change in the email-id through a physical letter. If the client has opted for internet trading,

the request for change of email id may be made through the secured access by way of client specific user id and password.

38. The stock broker shall ensure that all ECNs sent through the e-mail shall be digitally signed, encrypted, non-tamperable and in compliance with the provisions of the IT Act, 2000. In case, ECN is sent through e-mail as an attachment, the attached file shall also be secured with the digital signature, encrypted and non-tamperable.

39. The client shall note that non-receipt of bounced mail notification by the stock broker shall amount to delivery of the contract note at the e-mail ID of the client.

40. The stock broker shall retain ECN and acknowledgment 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 website, 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, Bye-Laws and Regulations and circulars/notices issued thereunder of the Exchanges/SEBI.

47. All additional voluntary clauses/document added by the stock broker should not be in contravention with rules/regulations/notices/circulars of Exchanges/SEBI. Any changes in such voluntary clauses/document(s) need to be preceded by a notice of 15 days. Any changes in the rights and obligations which are specified by Exchanges/SEBI shall also be brought to the notice of the clients.

48. If the rights and obligations of the parties hereto are altered by virtue of change in Rules and regulations of SEBI or Bye-Laws, Rules and Regulations of the relevant stock Exchanges where the trade is executed, such changes shall be deemed to have been incorporated herein in modification of the rights and obligations of the parties mentioned in this document.

## INTERNET & WIRELESS TECHNOLOGY BASED TRADING FACILITY PROVIDED BY STOCK BROKERS TO CLIENT (All the clauses mentioned in the 'Rights and Obligations' document(s) shall be applicable. Additionally, the clauses mentioned herein shall also be applicable.)

1. Stock broker is eligible for providing Internet based trading (IBT) and securities trading through the use of wireless technology that shall include the use of devices such as mobile phone, laptop with data card, etc. which use Internet Protocol (IP). The stock broker shall comply with all requirements applicable to internet based trading/securities trading using wireless technology as may be specified by SEBI & the Exchanges from time to time.

2. The client is desirous of investing/trading in securities and for this purpose, the client is desirous of using either the internet based trading facility or the facility for securities trading through use of wireless technology. The Stock broker shall provide the Stock broker's IBT Service to the Client, and the Client shall avail of the Stock broker's IBT Service, on and subject to SEBI/Exchanges Provisions and the terms and conditions specified on the Stock broker's IBT Web Site provided that they are in line with the norms prescribed by Exchanges/SEBI.

3. The stock broker shall bring to the notice of client the features, risks, responsibilities, obligations and liabilities associated with securities trading through wireless technology/internet/smart order routing or any other technology should be brought to the notice of the client by the stock broker.

4. The stock broker shall make the client aware that the Stock Broker's IBT system itself generates the initial password and its password policy as stipulated in line with norms prescribed by Exchanges/SEBI.

5. The Client shall be responsible for keeping the Username and Password confidential and secure and shall be solely responsible for all orders entered and transactions done by any person whatsoever through the Stock broker's IBT System using the Client's Username and/or Password whether or not such person was authorized to do so. Also the client is aware that authentication technologies and strict security measures are required for the internet trading/securities trading through wireless technology through order routed system and undertakes to ensure

that the password of the client and/or his authorized representative are not revealed to any third party including employees and dealers of the stock broker

6. The Client shall immediately notify the Stock broker in writing if he forgets his password, discovers security flaw in Stock Broker's IBT System, discovers/suspects discrepancies/unauthorized access through his username/password/account with full details of such unauthorized use, the date, the manner and the transactions effected pursuant to such unauthorized use, etc.

7. The Client is fully aware of and understands the risks associated with availing of a service for routing orders over the internet/securities trading through wireless technology and Client shall be fully liable and responsible for any and all acts done in the Client's username/password in any manner whatsoever.

8. The stock broker shall send the order/trade confirmation through email to the client at his request. The client is aware that the order/ trade confirmation is also provided on the web portal. In case client is trading using wireless technology, the stock broker shall send the order/trade confirmation on the device of the client.

9. The client is aware that trading over the internet involves many uncertain factors and complex hardware, software, systems, communication lines, peripherals, etc. are susceptible to interruptions and dislocations. The Stock broker and the Exchange do not make any representation or warranty that the Stock broker's IBT Service will be available to the Client at all times without any interruption.

10. The Client shall not have any claim against the Exchange or the Stock broker on account of any suspension, interruption, non-availability or malfunctioning of the Stock broker's IBT System or Service or the Exchange's service or systems or non-execution of his orders due to any link/system failure at the Client/Stock brokers/Exchange end for any reason beyond the control of the stock broker/Exchanges.



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# RISK DISCLOSURE DOCUMENT

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## RISK DISCLOSURE DOCUMENT FOR CAPITAL MARKET/CASH SEGMENT AND FUTURES & OPTIONS SEGMENT

(To be given by the broker to the client )

This document contains important information on trading in Equities/Derivatives Segments of the stock exchanges. All prospective constituents should read this document before trading on Capital Market/Cash Segment or F&O or MF segment of the Exchanges.

NSE/BSE/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 has NSE/BSE/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 contractual relationship into which you are entering and the extent of your exposure to risk.

You must know and appreciate that investment in Equity shares, Mutual Funds, derivative or other instruments traded on the Stock Exchange(s), which have varying element of risk, is generally not an appropriate avenue for someone of limited resources/limited investment and/or trading experience and low risk tolerance. You should therefore carefully consider whether such trading is suitable for you in the light of your financial condition. In case you trade on NSE or BSE and suffer adverse consequences or loss, you shall be solely responsible for the same and NSE or BSE, its Clearing Corporation/ Clearing House 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 member. 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 security or derivative being traded on NSE/BSE.

It must be clearly understood by you that your dealings on NSE/BSE through a member, shall be subject to your fulfilling certain formalities set out by the member, which may inter alia include your filling the know your client form, client registration form, execution of an agreement, etc., and are subject to the rules, bye-laws and regulations of NSE/BSE and its Clearing Corporation, guidelines prescribed by SEBI and in force from time to time and circulars as may be issued by NSE/BSE or its Clearing Corporation/Clearing House and in force from time to time.

NSE/BSE 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 trading member and/or sub-broker of NSE/BSE 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/investment advice. No consideration to trade should be made without thoroughly understanding and reviewing the risks involved in such trading. If you are unsure, you must seek professional advice on the same.

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

### **1. Basic risks involved in trading on the Stock Exchange**

**1.1 Risk of higher volatility:** Volatility refers to the dynamic changes in price that securities undergo when trading activity continues on the Stock Exchange. Generally, higher the volatility of a security/F&O contract, greater are its price swings. There may be normally greater volatility in thinly traded securities/ F&O contract than in active securities/F&O contract. 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

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# RISK DISCLOSURE DOCUMENT

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of market participants to buy and/or sell securities 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 swiftly and with minimal price difference, and as a result, investors are more likely to pay or receive a competitive price for securities purchased or sold. There may be a risk of lower liquidity in some securities as compared to active securities. 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.

a) Buying/selling without intention of giving and/or taking delivery of a security, as part of a day trading strategy, may also result into losses, because in such a situation, stocks may have to be sold/purchased at a low/high prices, compared to the expected price levels, so as not to have any obligation to deliver/receive a security.

**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 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. This in turn will hamper better price formation.

**1.4 Risk-reducing orders:** Most Exchanges have a facility for investors to place "limit orders", "stop loss orders" etc". The placing of such orders (e.g., "stop loss" orders, or "limit" orders), which are intended to limit losses to certain amounts may not be effective many a time because rapid movement in market conditions may make it impossible to execute such orders.

a) 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.

b) 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.

c) A stop loss order is generally placed "away" from the current price of a stock, and such order gets activated if and when the stock 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 stock 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 stock 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:** Issuers make news announcements that may impact the price of the securities. These announcements may occur during trading, and when combined with lower liquidity and higher volatility, may suddenly cause an unexpected positive or negative movement in the price of the security.

**1.6 Risk of rumours :** Rumours about companies 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 rumours.

**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.

a) 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.

b) 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

# RISK DISCLOSURE DOCUMENT

orders either on the buy side or the sell side, or if trading is halted in a security due to any action on account of unusual trading activity or stock hitting circuit filters or for any other reason.

**1.8 System/Network Congestion:** Trading on NSE/BSE 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 the control of and may result in delay in processing or not processing buy or sell orders either in part or in full. You are cautioned to note that although these problems may be temporary in nature, but when you have outstanding open positions or unexecuted orders, these represent a risk because of your obligations to settle all executed transactions.

**2. As far as futures and options segment is concerned, please note and get yourself acquainted with the following additional features:**

**2.1 Effect of "leverage" or "gearing" :** 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 principal investment amount. But transactions in derivatives carry a high degree of risk.

You should therefore completely understand the following statements before actually trading in derivatives trading 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 equivalent to the principal investment amount in a relatively short period of time. Moreover, the loss may exceed the original margin amount.

a) Futures trading involves daily settlement of all positions. Every day the open positions are marked to market based on the closing level of the index. If the index has moved against you, you will be required to

deposit the amount of loss (notional) resulting from such movement. This margin will have to be paid within a stipulated time frame, generally before commencement of trading the next day.

b) If you fail to deposit the additional margin by the deadline or if an outstanding debt occurs in your account, the broker/member 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, increase 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 the derivatives contracts you plan to trade i.e. the contract specifications and the associated obligations.

## 2.2 Currency specific risks

a) 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.

b) 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.

c) 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

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# RISK DISCLOSURE DOCUMENT

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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:

a) 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.

b) The Exchange 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:

a) If the price movement of the underlying is not in the anticipated direction, the option writer runs the risks of losing substantial amount.

b) 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.

c) 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 someone, who is experienced and knowledgeable with respect to the risks and potential rewards of combination transactions under various market circumstances.

## 3. General:

**3.1** 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.

**3.2** 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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## GUIDANCE NOTE

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### DO's AND DON'Ts FOR TRADING ON THE EXCHANGE(S) FOR INVESTORS

#### BEFORE YOU BEGIN TO TRADE

1. Ensure that you deal with and through only SEBI registered intermediaries. You may check their SEBI registration certificate number from the list available on [www.nseindia.com](http://www.nseindia.com), [www.bseindia.com](http://www.bseindia.com) and [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 subbroker. 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

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## GUIDANCE NOTE

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clients as on date of settlement and for next day's business, he may retain funds/securities/margin to the extent of value of transactions executed on the day of such settlement in the cash market.

d) You need to bring any dispute arising from the statement of account or settlement so made to the notice of the stock broker in writing preferably within 7 (seven) working days from the date of receipt of funds/securities or statement, as the case may be. In case of dispute, refer the matter in writing to the Investors Grievance Cell of the relevant Stock exchanges without delay.

14. In case you have not opted for maintaining running account and pay-out of funds/securities is not received on the next working day of the receipt of payout from the exchanges, please refer the matter to the stock broker. In case there is dispute, ensure that you lodge a complaint in writing immediately with the Investors Grievance Cell of the relevant Stock exchange.

15. Please register your mobile number and email id with the stock broker, to receive trade confirmation alerts/details of the transactions through SMS or email, by the end of the trading day, from the stock exchanges.

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

16. In case, a stock broker surrenders his membership, is expelled from membership or declared a defaulter; Stock exchanges give a public notice inviting claims relating to only the "transactions

executed on the trading system" of Stock exchange, from the investors. Ensure that you lodge a claim with the relevant Stock exchanges within the stipulated period and with the supporting documents.

17. Familiarize yourself with the protection accorded to the money and/or securities you may deposit with your stock broker, particularly in the event of a default or the stock broker's insolvency or bankruptcy and the extent to which you may recover such money and/or securities may be governed by the Bye-Laws and Regulations of the relevant Stock exchange where the trade was executed and the scheme of the Investors' Protection Fund in force from time to time.

### **DISPUTES/ COMPLAINTS**

18. Please note that the details of the arbitration proceedings, penal action against the brokers and investor complaints against the stock brokers are displayed on the website of the relevant Stock exchange.

19. In case your issue/problem/grievance is not being sorted out by concerned stock broker/sub-broker then you may take up the matter with the concerned Stock exchange. If you are not satisfied with the resolution of your complaint then you can escalate the matter to SEBI.

20. Note that all the stock broker/sub-brokers have been mandated by SEBI to designate an e-mail ID of the grievance redressal division/compliance officer exclusively for the purpose of registering complaints.

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# MANDATORY DOCUMENT

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## POLICIES AND PROCEDURES

This document is a mandatory document from member/broker (and not from SEBI/Exchange) and requires your utmost care, attention and understanding. This is an additional requirement from Member/Broker which if contravenes any rules, regulations, articles, bye-laws, circulars, directives and guidelines of SEBI and Exchanges shall be null and void.

**1. Setting up of client's exposure limit:** The client's combined limit for Capital and Derivatives market, is fixed as per the available Ledger balance and in line with respective client's trade history/experience. Further, Client's Ledger Credit balance, Securities hold in Beneficiary Account, POA stock as well as margin account etc. shall also be considered. The limit can be increased/decreased at broker's/members sole discretion.

**2. Refusal of orders for dealing in penny stocks:** Generally, the broker warns clients to transact into any penny stocks as trading in such scripts is very risky. The client is also required to adhere to exchange/members guidelines and take due diligence while trading in such scripts. As such, we the broker, do hereby warn the client not to deal in any penny stocks. However, we at our sole discretion may allow or disallow the clients (on case to case basis) to deal in penny stocks, subject to rules, regulation, articles, bye-laws, circulars, directives and guidelines of SEBI and Exchanges as well as considering the prevalent market and other circumstances and RMS policy, at a related point of time.

**3. Applicable brokerage rate:** I am/We are aware that the broker shall charge brokerage at the rate being mutually agreed between us and the broker, or with any of their authorised persons of branches or their sub-brokers.

I am/We are aware that the brokerage rates shall be based on prevailing market circumstances and are subject to change from time to time. The brokerage rate shall get documented under necessary annexure and stored into your system. However, it shall not be more than the maximum permissible limit (presently not to exceed 2.5%) as may be prescribed by SEBI/Exchanges from time to time. (in case of any upward revision of brokerage rate, member will give a prior notice of 15 days.)

**4. Imposition of penalty/delayed payment charges by either party specifying the rate and period:** I am/We are aware and agree that pay-in of Securities or Funds are required to be delivered / made to you on

T+2 days in case of shares and T+1 days in case of units, if mutual funds. In case of any default or if any amount is overdue from me/us over such period as may be allowed by you, either party may charge penalty/delay payment charges @ 1.50% p.m. However, I am/ We are aware and specifically agree that this is just an additional/ ad-hoc facility and shall not be construed/ resulted into permanent practice leading to funding by broker in contravention of applicable laws.

**5. Right to sell off client's securities or close client's positions, without giving notice to the client on account of non payment of clients dues:** I/We also agree and confirm that in case of any delay (beyond permissible time limit as per SEBI's or Exchange's rules, regulations, bye-laws, circulars and other applicable laws/ provisions) or in-ordinate delay in making the payment or clearance of or meeting up of my/our obligations, dues, debit balances, margin, MTOM debit balance etc. open positions might be squared-off, credit balances of securities or securities lying with you might be sold off, credit balance of funds might be adjusted against my/our obligation, debit balances or liabilities WITHOUT ANY NOTICE from your side or as per your RMS policy from time to time.

**6. Shortages in obligation arising out of internal netting of trades:** Clients are required to make Securities/ Funds pay-in on T+2 day for shares and T+1 day in case of Mutual Fund units. In case of default in security pay-in by the client and the shortage is at member level i.e. internal shortage, a penalty as applicable from time to time, will be imposed on the defaulting client and the benefit will be passed on to the respective beneficiary client. Rate of penalty will be decided by member as applicable from time to time and published on our website.

In case of default of securities, pay-in by the client and the shortage is vis-a vis the Exchange, auction value of the respective exchanges and all levies, as applicable, shall be recovered from the defaulting client.

Client hereby agrees that if he / she / it has short delivered any securities against his / her / its pay in obligation which resulted into internal shortage i.e.

## MANDATORY DOCUMENT

adjusted against buy position of another client of the stock broker and couldn't be auctioned in the market then the settlement shall take place in any of the following manner

i) Furnishing the sell obligation to BSE for auction as an internal Shortage through the self auction route of BSE for the shortage on any exchange.

ii) Buying the securities from open market for the delivery to purchasing client and debiting the cost of purchases along with brokerage and other charges to your account.

iii) Closing out the shortage by debiting an amount equivalent to the sell proceeds plus 10% and passing on this amount to the credit of purchasing client.

iv) Any other method acceptable to us and the purchaser which is not explicitly disallowed under any acts, rules by laws, regulations, circulars, notifications etc. issued by SEBI Exchanges or any other regulatory authority.

### **7. Restrictions/prohibition to take further position or broker may close existing position:**

Under any the circumstances, such as, in case the client fails to meet his/her/its pay-in or margin obligations or clear the outstanding/debit balance with broker, before permissible time limit or beyond such period, as may be allowed by broker as per its RMS policy, the client may not be permitted to take any fresh or further position until the clearance of earlier dues, obligation, outstanding etc. Even, broker can firstly set-off or adjust the payment or securities towards various dues and obligation of the client and until the full clearance of the same, shall not allow taking further position.

In case of any delay or failure in meeting any obligation, margin requirements etc. from client side, broker might close the existing position or open position without any further intimation to the client as per the RMS policy.

### **Such circumstances may include (but not limited to):**

1. Failure to meet pay-in obligation on T+2 day/T+1,
2. Delay in meeting the pay-in or margin requirement,
3. Delay or failure in clearance of outstanding or dues to the broker,
4. Returning or frequent returning of cheques of the client,
5. Unnecessary/ unwarranted dispute from client without any substantial cause/reason,
6. Client's attitude of not coming to an amicable

settlement for any dispute that can be settled without involvement of Exchange and/or SEBI,

7. As per prevalent RMS policy of the broker,

8. Any direction from SEBI/Exchange or such other authorities,

9. Under such other circumstances as the broker might think just and proper on case to case basis.

### **8. Temporarily suspending or closing the client's account at the client's request :**

The broker and/or client may suspend client's account from further dealing in the securities market through the broker as per client's prior written request submitted to broker at its Surat H.O. duly acknowledged by broker (subject to clearance of entire outstanding/ obligations).

**9. Deregistering a client:** Dormant or in-active status of a client account beyond specified time limit as may be prescribed by the broker, or under any circumstances mentioned in (1) to (9) above can tend to deregistration.

**10. Policy for dormant/in-active account:** As per broker's RMS policy, the account in which no transactions have taken place during the period of last 12 months, the same shall be considered as dormant or in-active account.

**Such a transaction shall mean and include the following, whichever is later:**

1. Entry related to contract or bill generation to buy/sell transaction
2. Entry related to the payment of funds or securities by the client

In case broker treats the account of client as a dormant/in-active account, the funds or securities lying with the broker shall be refunded/ returned to clients immediately on demand by the client.

In order to reactivate the account, client needs to instruct the broker in writing at its Surat H.O. The broker will try to promptly reactivate the said account. Such written request may also be sent by **fax on 0261 3985880** or by **e-mail to Compliance Department on compliance\_cdsl@njgroup.in** from client's own e-mail account registered with the broker. However, the broker may, at its own discretion, waive/ reduce the period of 2 days as the circumstances may warrant, on case to case basis.



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### (CLIENT IS REQUESTED TO REFER THE FOLLOWING NOTE BEFORE SIGNING)

NOTE : THE CLIENT IS REQUIRED TO NOTE THAT THE BELOW MENTIONED CLAUSES ARE NOT MANDATORY AS PER THE EXCHANGE AND/OR SEBI REQUIREMENTS. HOWEVER, THE SAME ARE THE REQUIREMENTS OF / FROM NJ INDIA INVEST PVT. LTD. (hereinafter referred to as NJII/ BROKER/ STOCK BROKER/ MEMBER). HOWEVER, I AM/ WE ARE (herein after referred to as the Client) AWARE THAT I/WE MAY REVOKE ANY OR ALL THE CLAUSE OF THIS VOLUNTARY DOCUMENT UPFRONT BEFORE SIGNING OR LATER ON BY COMMUNICATING IN WRITING BY GIVING NOTICE TO THE BROKER AND IN SUCH CASE NJII RESERVES ITS RIGHT TO TAKE SUCH DECISION AS MAY BE REQUIRED IN THIS REGARD. FURTHER, THIS DOCUMENT WILL OPERATE AS MY/OUR EXPRESS AUTHORITY IN FAVOUR OF NJII CONSISTING DIFFERENT MEMBERSHIP OF BSE/NSE AND SUCH OTHER EXCHANGES OR ENTITIES (IF ANY).

To,  
The Director,  
NJ India Invest Pvt. Ltd.  
Surat

1. I/We hereby declare that I am/We are regular investors in the stock markets in India and as such I am/ We are conversant with the laws, practices, rules, regulations, guidelines, circulars, notifications etc. prescribed by Securities & Exchange Board of India (SEBI), all segment of National Stock Exchange of India Ltd. (NSE) and all segment of Bombay Stock Exchange Ltd. (BSE).

2. I/We understand and agree that you can debit my/our accounts either for account opening charges/ adjustment of DP charges and/or for any additional services provided by you as per my/our request.

3. I/We further declare that I am/We are aware of the illegal practices that are prevalent in the Stock Market and I/We assure you that I/We will not indulge into the same.

4. I/We further declare that I/We will not carry out any unfair trade practices such as Synchronized Deals, Structured Deals, Circular Trading, Insider Trading in the Capital Market.

5. I/We further declare and confirm that I/We will not place any order or carry out any trades/ transactions on the exchange which will reflect as an arrangement for profit or loss transactions or cross deals. Further, all the orders placed on the exchange through you, will be in the normal market at normal/ prevailing market prices and only in Liquid securities/scripts and not at unrealistic prices where there is corresponding

underlying securities positions in the cash or futures segment of the exchange. In case, any of my/our transactions being declared as volatile to any rules/regulations/ bye-laws/ circulars/ directions/ guidelines etc. of the exchange/ SEBI/SCRA, I/We will be solely responsible for all penalties/ charges/ damages etc. Levied from you by the exchange and accordingly do hereby undertake to reimburse/pay the same to you.

6. I/We further declare and confirm that the shares/ securities provided/ being provided to you are generally for the purpose of availing exposure limits/ margin limits, I/We will not claim adversely or object about the same later on/ in future.

7. I/We further declare that as on the date of registration as your client, I am/ We are eligible to transact in the securities market as per applicable rules, regulations, bye-laws, circulars, guidelines, etc of SEBI or BSE/NSE and have not been banned/ restrained to transact in the securities market by any exchange or statutory authorities and whatever permissions/ prior permissions, as may be required from government authority(ies) have been obtained by me/us. In case of any further action taken by the said relevant authorities, i shall intimate the same to you.

8. I/ We declare and confirm upfront that the securities delivered, if any, towards margin/collaterals/pay-in obligation etc. shall absolutely be free from any lien/ encumbrances of whatsoever nature.

9.a I/We hereby request you to transfer, make adjustments and/or to set off a part or whole of the securities placed as margin and/or any surplus funds in any of my/our account/(s) maintained with you against

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the outstanding dues payable if any, by me/us in any of my/our account(s). NJII will have right lien on the credit balance in any of my/our accounts. Any entries passed by you in accordance with this authorization shall be binding on me/us. I am/We are agreeable that the credit balance of funds and shares be treated as margin. I am/We are also agreeable for transfer of credit balances in margin account/ client account of cash segment towards adjustment debit balance in margin account and vice-versa. I am/We are also agreeable for transfer of credit balances in margin account/ client account of various segment of (NSE) against debit balance in margin account/ client account of various segment of (BSE) and vice-versa. I am /We are agreeable for inter-settlement transfer of securities in the future/past settlements. I am /We are agreeable for and authorise you to withheld funds pay-out towards all the applicable margins and debits.

9.b I/We request and hereby authorize NJII the stock broker to consider my/our account with you – NJII the stock broker and/or its group/ associated companies/ sister concerns on a consolidated basis for the purpose of determining collection/ payment of dues with respect to funds and securities due to/due from stock broker and/or its group/ associated companies/ sister concerns. As such I/We represent that this will facilitate me/us in day to day operations in movement of funds and securities.

9.c I/We do hereby agree and declare that I am/We are aware that the exchanges require the stock broker to maintain the client account for each exchange/ segment separately. For this purpose stock broker may allocate the payment received from client and payments made to the client to any of the account of the client for any exchange/ segment. Similarly the client authorizes the stock broker to pass such entries to adjust the debit or credit balance of the client in trading account of or exchange/segment to the other or vice versa. Such consolidation and segregation of client account as maintained by the stock broker shall be binding on the client. Without affecting the generality of the aforesaid:

10. As regard the placement of orders, although you had insisted on written instruction for placing orders, considering the practical difficulties faced by me/us in

complying the same, I/We would request you to accept orders placed by any other means other than written. I/We therefore confirm and acknowledge that any telephonic instruction given by me/us either on recording lines or else will serve the dual purpose in lieu of written instruction.

11. I/We have no objection if due to punching errors you might have to change the client codes for trade done as the circumstances may warrant, within the parameters and rules and regulations of the exchange.

12. You being a member disclosed that you are doing proprietary trading along with client business and as such I/We have noted the same.

13. I/We specifically consented not to indulge into any off-market transactions leading to dubba-trading.

14. I/We as your client agree that any failure by you as a stock broker to exercise or enforce any rights conferred upon you by this agreement shall not be deemed to be a waiver of any such rights or operate so as to bar the exercise or enforcement thereof at any subsequent time or times.

15. I/We as a client shall be responsible for all orders, including orders that may be executed without the required margin, whether or not, you as a stock broker intimated me/us such shortfall in margin, shall instantaneously make up the shortfall either through delivery of shares in the event of sale or credit the required fund in the bank account via personal cheque or money order or account transfer or any other mode accepted to you in your sole discretion.

16. I/We as a client, hereby agree and indemnify, and shall always keep you (stock broker) indemnified against all such action and/or claims, costs, charges damages, losses and expenses, which may be incurred, suffered and/or sustained by you (stock broker) with respect to any third party cheque(s) and/or delivery of shares, which may be given by me/us as your client to be credited in my/our account as your client.

17. I/We as your client, do hereby agree with respect to Compliance with Prevention of Money Laundering Act, 2002 (PMLA), as amended till date and from time to time and rules, regulation and guidelines framed hereunder and confirm that all the information which

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may be required by you (stock broker) to enable you to comply with the provisions of the PMLA and the rules, regulation and guidelines framed there under has been disclosed including issues related to “beneficial ownership”, if any and also undertakes to promptly provide the same on an on-going basis whenever required. As also I/We hereby agree to keep you (stock broker) informed of any change in the information earlier provided in/through Know Your Client form or otherwise immediately in writing.

18. All fines/ penalties and charges, exemplary damages etc. levied upon you due to my/our acts/deeds or transactions including illegal acts or unfair trade practices etc. as may be levied by the exchange(s) and suffered by the member, shall be passed on to me/us and recovered by you from my/our account either by way of debiting the same or otherwise.

19. For delayed payments/Overdue payments, I am/We are aware, and agree, that you may charge delayed payment charges @ 1.5% p.m. or at such other rate as you determine at your absolute discretion.

20. **Sharing of Information** : I/We agree to immediately furnish information to the member in oral/ writing or the member suo-moto (on its own) in receipt of such information in the event that is likely to have an adverse effect of my/our financial position. Upon receipt of such information, the member shall be entitled to take such action (in its absolute discretion) as it may consider necessary in order to protect its own interest, including without limitation, liquidation/ closing out all/ any outstanding positions of mine/ ours under oral intimation to me/us or my/our sub-broker. Any and all losses, financial charges and/or incidental expenses incurred by the member on account of such liquidation/ closing out shall be reimbursed by me/us or my/our sub-broker. I/We authorise NJII to provide information of our transaction of Mutual Funds to the AMFI registered intermediaries acting as introducers under this agreement and information related to other securities to those remisiers/sub-brokers who have been registered with NJII and instrumental in facilitating my transactions. I/we also authorise NJII to share our information, in its absolute discretion, to its various group entities/ associate or sister concerns, if any, and

this consent would tantamount to my/our express authority in this regard.

21. **Investment Advice** : The client acknowledges that the member shall not be liable to provide him with any legal, tax, investment or accounting advice or advice regarding the suitability or profitability of a security or investment. The client also acknowledges that the member's employees are not authorised to give any such advice and that the client will not solicit or rely upon any advice from member or any of its employees. The client agrees that in the event of the member or any employee or official of the member providing any information to the client, he/she/ it may act upon the same at sole risks, costs and consequences and the member shall not be liable/responsible for the same. The client further agrees to always keep himself/ herself/ itself abreast of all requirements to be complied with by him/her/it under various laws including Foreign Exchange Management Act (FEMA), 1999 wherever applicable and the rules, regulations, directions, circulars, notifications, guidelines etc. issued under or pursuant to the relevant laws from time to time.

22. **Restrictions on regulation of dealings** : The stock broker shall at its discretion decide, from time to time, the volume of business which the client (introduced directly or by the sub-broker) may transact during any trading day on BSE/NSE. Notwithstanding such as an agreement/ arrangement, the Stock Broker shall have absolute discretion to reduce the volume of business of the client or restrict dealings by the client without any prior notice to the client and/or sub-broker inter alia, having regard:

- i. To the volatility in the market;
- ii. In view of impending price sensitive announcements;
- iii. Any restrictions in relation to volume of trading/ outstanding business/margins stipulated by the exchange/stock broker, political instability in the country etc;
- iv. Presence of any other price sensitive factors;
- v. Failure by the client to maintain the applicable collateral/margin; and/or
- vi. Delays by the client in meeting his/her/its obligation/

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dues relating to the business/dealings done under this agreement our pursuant to any other agreement/ arrangement between the client and the stock broker.

### 23. Representations and warranties

a) I/We agree that I/We have the required legal capacity and avail the services and am/are capable of performing my/our obligations and undertakings pursuant to KYC form submission and allotment of client code by the stock broker/ NJII. Also I/We hereby warrant that the terms of the presents are not in contravention of any rights of any party with whom I/We have any arrangements, at any time during and prior to the execution of this agreement with stock broker/NJII.

b) All actions required to be taken to ensure compliance of all the transactions, which, I/We as your client, may enter into pursuant to this agreement with all applicable laws, shall be completed by me/us prior to such transaction being entered into.

c) Any instructions given by my/our authorised representative to you - the stock broker or to stock broker's representative, shall be binding on me/us.

d) I/We specifically agree and confirm that though the agreement has been divided into sections governing transactions in various segments/ services, the agreement shall be binding on the parties in its entirety. Entering into this agreement governing transactions in multiple segments/services shall not be a reason for disputing any transaction or account of client with the stock broker/NJII.

e) I/We agree to provide and continue to provide all details about me/us as may be required by the stock broker/NJII including but not restricted to PAN Number or Unique Identification Number (issued by SEBI) and states that all details and facts represented to the stock broker/NJII are true.

f) I/We represent and warrant to the stock broker/ NJII that all the information provided and statements made in the clients account application are true and correct and are not misleading (whether by reason of omission to state a material factor otherwise) and I am/we are aware that the stock broker/ NJII has agreed to provide the stock broker's/ NJII service to me/ us as a client on the basis interalia, of the statements made in client's account application.

I/We hereby give this declaration without any coercion, with sound mind and voluntarily to you, which shall be a part of my Client Registration Form and Member Client Agreement executed on the dates mentioned therein. I/We hereby confirm and declare that the details/ information and documents/proofs submitted/ provided towards KYC Documents or otherwise are full, accurate as well as true and correct to the best of my/our knowledge and belief and nothing has been concealed therein. In case any information/ details found to be false/untrue/misleading/ misrepresenting, I am/We are aware that I/We may be held liable for it.

I am/We are aware that the aforesaid consents are purely voluntary and have been given to you for smoother operations of my/our client account with you as our broker. Further, these standing instructions are valid from the date the client/ trading account is opened with you and will be valid and operational until revoked by me/us by giving notice in writing to your compliance officer only. Any entries/ transactions and acts, deeds, things etc. carried out by broker in accordance with this authorization shall be binding on me/us.

### TERMS AND CONDITIONS OF THE ELECTRONIC DOCUMENT:

The client has permitted the member brokers to provide Electronic Contract Notes - ECN (Here & after referred to as Electronic Document) authenticated by the means of digital signature in substitute of Physical Contract Notes.

Also the statement of accounts, the DP statement, the Securities and Fund statement etc. shall be sent through e-mail in electronic mode which also includes the quarter/half year statement (Here & after referred as Electronic Document).

However the member brokers may at their discretion, continue to issue documents in physical form instead of electronic document with or without levying charges for the same.

Now, therefore, in the consideration of the member brokers having agreed to provide Electronic Document through e-mail, both the parties to the agreement hereby agree to the following terms:

1. The client shall access and review the Electronic



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Document, statements, notices, and other communications including but not limited to the margin and maintenance call. All information contained therein shall be binding on the client, if the client does not object, either in writing or via e-mail, within 24 hours such documents are available to the client.

2. The client will be required to save/print/ download the electronic document for archiving and delete the e-mails from his/her account on a regular basis so as to keep sufficient space in the e-mail account to continue receiving Electronic Document from the member broker.

3. Should the client experience any difficulty opening a document electronically delivered by the member broker, the member broker may make the required delivery by any other electronic means (e-mail, electronic attachment, or in the form of an available download from the back office website) or in a paper based format. Failure to advise the member broker of such difficulty within 24 hours after delivery shall be deemed as an affirmation that client was able to receive and open the said document.

4. In case when the member broker is not able to provide the Electronic document to its client through internet due to any unforeseen problem, the member broker will ensure that the Electronic document reaches in physical form as per the time schedule stipulated in the bye-laws rules and regulations of the exchange as the case may be applicable.

5. The client shall take all necessary steps to ensure confidentiality and secrecy of the login name & password. Unless the client lodges a complaint with the member broker as to his inability to access the system, it would be presumed that Electronic Document deemed to be delivered.

6. The member broker and the client hereby agrees to abide by the amendment in Electronic Document from time to time if required, for complying with any statute, regulation or with the requirements of any other competent authority.

7. The client agrees that the member broker fulfills its obligation to deliver to clients any such document if sent via electronic delivery.

8. In no case member broker shall be responsible for

any failure on part of mail service provider.

The above terms and conditions are in addition to, and not in contravention of the terms and conditions forming part of rights and obligation of stock brokers, sub-brokers and clients as prescribed by SEBI and Stock Exchanges.

### INVESTORS' RIGHTS AND OBLIGATIONS

1. You should familiarize yourself with the protection accorded to the money or other property you may deposit with your member, particularly in the event of a default in the stock market or the broking firm's insolvency or bankruptcy.

1.1 Please ensure that you have a documentary proof of your having made deposit of such money or property with the member, stating towards which account such money or property deposited.

1.2 Further, it may be noted that the extent to which you may recover such money or property may be governed by the bye-laws and regulations of BSE/NSE and the scheme of the Investors' Protection Fund in force from time to time.

1.3 Any dispute with the member, with respect to deposits, margin money, etc., and producing an appropriate proof thereof, shall be subject to arbitration as per the rules, bye- laws/regulations of BSE/NSE or its Clearing Corporation/Clearing House.

2. Before you begin to trade, you should obtain a clear idea from your member of all brokerage, commissions, fees and other charges which will be levied on you for trading. These charges will affect your net cash inflow or outflow.

3. You should exercise due diligence and comply with the following requirements of the BSE/NSE and/or SEBI:

3.1 Please deal only with and through SEBI registered members of the Stock Exchange who are enabled to trade on the Exchange. All SEBI registered members are given a registration number, which may be verified from SEBI. The details of all members of BSE/NSE and whether they are enabled to trade may be verified from BSE/NSE on their website [www.bseindia.com/](http://www.bseindia.com/) [www.nseindia.com](http://www.nseindia.com/).

3.2 Demand any such information, details and

## VOLUNTARY DOCUMENT

documents from the member, for the purpose of verification, as you may find it necessary to satisfy yourself about his credentials.

3.3 Furnish all such details in full as are required by the member as required in "Know Your Client" form, which may also include details of PAN or Passport or Driving License or Voters Id, or Ration Card, bank account and depository account. or any such details made mandatory by SEBI/BSE/NSE at any time, as is available with the investor.

3.4 Give any order for buying or selling of a security in writing or in such form or manner, as may be mutually agreed. Giving instructions in writing ensures that you have proof of your intent, in case of disputes with the member.

3.5 In case you do not receive a contract note on the next working day or at a mutually agreed time, please get in touch with the Investors Grievance Cell of BSE/NSE, without delaying.

3.6 Facility of Trade Verification is available on BSE/NSE website [www.bseindia.com/](http://www.bseindia.com/) [www.nseindia.com](http://www.nseindia.com). Where details of trade as mentioned in the contract note maybe verified from the trade date up to five trading days. 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 BSE/NSE.

3.7 Payments should be made only by account payee cheque in favour of the firm/company of the trading member and a receipt or acknowledgment towards what such payment is made be obtained from the member. Delivery of securities is made to the pool account of the member rather than to the beneficiary account of the member.

3.8 In case pay-out of money and/or securities is not received in the next working day after date of pay-out announced by BSE/NSE or its Clearing Corporation /

Clearing House, please follow-up with the concerned member for its release. In case pay-out is not released as above from the member within five working days, ensure that you lodge a complaint immediately with the Investors' Grievance Cell of BSE/NSE.

3.9 In case of a complaint against a member/registered sub-broker, you should address the complaint to the Office as may be specified by BSE/NSE from time to time.

4. In case where a member surrenders his membership, BSE/NSE gives a public notice inviting claims, if any, from investors. In case of a claim, relating to "transactions executed on the trading system" of BSE/NSE, ensure that you lodge a claim with BSE/NSE Clearing House within the stipulated period and with the supporting documents.

5. In case where a member is expelled from trading membership or declared a defaulter, BSE/NSE gives a public notice inviting claims, if any, from investors. In case of a claim, relating to "transactions executed on the trading system" of BSE/NSE, ensure that you lodge a claim with BSE/NSE within the stipulated period and with the supporting documents.

6. Claims against a defaulter/expelled member found to be valid as prescribed in the relevant Rules / Bye-Laws and the scheme under the Investors' Protection Fund (IPF) may be payable first out of the amount vested in the Committee for Settlement of Claims against Defaulters, on prorata basis if the amount is inadequate. The balance amount of claims, if any, to a maximum amount of ₹ 10 lakhs per investor claim, per defaulter/expelled member may be payable subject to such claims being refund payable under the scheme of the IPF.

I/We hereby accept and agree to the above mentioned terms and conditions and request you to kindly open my/our demat and trading account with NJII.

**Thanking you,  
Yours Faithfully,**

x 10/21

Signature of Karta (with HUF Seal)

# VOLUNTARY DECLARATION

## AUTHORIZATION FOR MAINTENANCE OF RUNNING ACCOUNT (NSE/BSE)

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

I/We have been/shall be dealing through you as my/our broker on the Capital Market. As my/our broker i.e. agent I/we direct and authorize you to carry out trading/dealings on my/our behalf as per instructions given below.

I 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 authorize 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 fund maintained by you. 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.

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 register of securities displaying all receipts/deliveries of funds/securities. Please explain in statement(s) being sent, the retention of funds/ securities 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 7 working days from the date of receipt of funds/ securities or statement, as the case may be in writing by delivery at your registered office then in that event the statement of accounts or settlement so made shall attain finality and I/we shall have no right to dispute any/either of these ever.

Please do not carry out above stated settlement of running account in the event I/we avail margin trading facility. 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/We are entitled to revoke this authorization 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.

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

- Once in a calendar quarter
- Once in a calendar month

**Thanking you,  
Yours Faithfully,**

\_\_\_\_\_  
11/21

Signature of Karta (with HUF Seal)

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

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

# LIQUIDATION OF SECURITIES

To,  
NJ India Invest Private Limited  
9th Floor, B Tower, Udhna Udyog  
Nagar Sangh Commercial Complex,  
Central Road No.10, Udhna,  
Surat – 394210, Gujarat.

Dear Sir,

I/we the undersigned, hereby request you that in a case where you are required to liquidate any security from my/our demat account for meeting my/our margin or pay-in obligation you may first sell off my investment in liquid funds and then sell other securities.

Client Name:

Client Code:

Address:

State:  City:

Country:

Pin/Zip Code:  PAN:  Fax:

Phone (Resi.):  Mobile No. + 9 1

Place:  Date:

Name of HUF:

Name of Karta:

x  12/21

Signature of Karta (with HUF Seal)



# CLIENT DP AGREEMENT

## AGREEMENT BETWEEN A PARTICIPANT AND A PERSON SEEKING TO OPEN A BENEFICIAL OWNER'S ACCOUNT

This agreement is made at the place and date as mentioned in the schedule to this agreement between:

1) \_\_\_\_\_  
having address at (As per KYC)

\_\_\_\_\_

(herein after referred as "the Client"/ "B.O") and NJ India Invest Pvt. Ltd., having its registered office at 9th Floor, "B" Tower, Udhna Udhhyog Nagar Sangh Commercial Complex, Central Road No. 10, Udhna, Surat - 394210, hereinafter called "the Depository Participant"

WHEREAS the beneficial owner is desirous of opening a beneficial owner's account with the participant and the participant has agreed to open an account in the name of the beneficial owner and render services to the beneficial owner as a participant, on the terms and conditions recorded hereinbelow:

NOW THIS AGREEMENT WITNESSETH AND IT IS HEREBY AGREED BY AND BETWEEN THE PARTIES HERETO AS FOLLOWS:

### 1. General clause

The parties hereto agree to abide by the provisions of the Depositories Act, 1996, SEBI (Depositories and Participants) Regulations, 1996, Bye-Laws and

Operating Instructions issued by CDSL from time to time in the same manner and to the same extent as if the same were set out herein and formed part of this agreement.

### 2. Fees, charges and deposits

The participant shall be entitled to change or revise the fees, charges or deposits from time to time provided however that no increase therein shall be effected by the participant unless the participant shall have given at least one month's notice in writing to the beneficial owner in that behalf. In case the beneficial owner committing a default in the payment of any such amount payable to the participant on their respective due dates or within fifteen days of the same being demanded (where no such due date is specified), the participant shall be entitled to charge interest on the amount remaining outstanding or unpaid not exceeding 18% per annum or part thereof. On such continued default, the participant after giving two days notice to the beneficial owner shall have a right to stop processing of instructions of beneficial owners till such time he makes the payment along with interest if any.

### 3. Statement of account

3.1 the participant shall furnish to the beneficial owner a statement of his/its account at the end of every month if there has been even a single entry or transaction during that month, and in any event once

x \_\_\_\_\_ 14/21

Signature of Karta (with HUF Seal)

13/21

x

# CLIENT DP AGREEMENT

at the end of each quarter. [The statement of accounts to be provided to the beneficial owner under this agreement shall be in the form specified in operating instructions or as communicated by CDSL from time to time.] the participant shall furnish such statements at such shorter periods as may be required by the beneficial owner on payment of such charges by the beneficial owner as may be specified by the participant.

3.2 It is agreed that if a participant is providing the services of issuing the statement of accounts in an electronic mode and if the beneficial owner is desirous of availing such services from the participant, then the participant will furnish to the beneficial owner, the statement of accounts under its digital signature, as governed under the Information Technology Act, 2000. Provided however, that in the event of the beneficial owner requiring a physical copy of the statement of accounts, despite receiving the same in the electronic mode, then irrespective of having forwarded the same via electronic mode, the participant shall be obliged to provide a physical copy thereof to the BO.

3.3 It is agreed and understood between the parties that if the participant does not have the facility of providing the statement of account in the electronic mode, then the participant shall be obliged to forward the statement of account only in physical form.

#### 4. Beneficial owner shall intimate change of particulars

The participant shall not be liable or responsible for any loss that may be caused to the beneficial owner by reason of his/its failure to intimate change in the particulars furnished to the participant from time to time, unless notified by the beneficial owner.

#### 5. [Depository] not liable for claims against beneficial owner

CDSL shall not be liable to the beneficial owner in any manner towards losses, liabilities and/or expenses arising from the claims of third parties or for any fees, charges, taxes, duties, levies or penalties levied, imposed or demanded by any Central, State, statutory

or revenue authority in respect of securities credited to the beneficial owner's account.

#### 6. Authorised representative

Where the beneficial owner is a body corporate or a legal entity, it shall, simultaneously with the execution of the agreement furnish to the participant, 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.

#### 7. Termination

The parties may at any time terminate this agreement, provided that a notice of not less than thirty days is given in the manner and on the terms and conditions and procedure set out in the Bye-Laws and the Operating Instructions. In the event of termination by either party, the Participant shall deal with the securities lying in the account of a Beneficial Owner in accordance with the instructions of such Beneficial Owner.

#### 8. Stamp duty

Any stamp duty (including interest or penalty levied thereon) payable on the agreement and/or on any deed, document or writing executed in pursuance hereof between the parties hereto shall be borne and paid by the beneficial owner.

#### 9. Force majeure

Notwithstanding anything contained herein or in the bye laws, neither party hereto shall be liable to indemnify or compensate the other for any breach, non-performance or delay in performance of any obligations under the Agreement or for any harm, loss, damage or injury caused to the other due to causes reasonably beyond its control including but not limited to tide, storm, cyclone, flood, lightning, earthquake, fire, blast, explosion or any other act of God, war, rebellion, revolution, insurrection, embargo or sanction, blockade, riot, civil commotion, labour action or unrest including strike, lock-out or boycott, interruption or failure of any utility service, enemy action, criminal conspiracy, act of terrorism or vandalism, sabotage, or

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Signature of Karta (with HUF Seal)

# CLIENT DP AGREEMENT

intrusion, or any other irresistible force or compulsion.

## 10. Service of notice

Any notice or communication required to be given under this agreement shall be in writing, and shall be legally effective only when it is delivered to the addressee at the last known address in the manner prescribed in the operating instructions.

## 11. Arbitration

The parties hereto shall, in respect of all disputes and

differences that may arise between them, abide by the provisions relating to arbitration and conciliation specified under the Bye Laws.

## 12. Jurisdiction

The parties hereto agree to submit to the exclusive jurisdiction of the courts in Surat, Gujarat.

## 13. Governing law

The Agreement shall be governed by and construed in accordance with the laws in force in India.

Schedule above referred to (description of the client)

Name of HUF:

Name of Karta:

Address:

City:  State:

Country:  Pin/Zip Code:

**IN WITNESS WHEREOF the parties to the agreement have executed these presents and the date of execution shall be deemed to be the latter of the dates on which this agreement has been executed and the place at which it has been executed.**

SIGNED AND DELIVERED

by the within named the participant

NJ India Invest Pvt. Ltd.

by the hand of its authorised representative

Name:

Place:

Date:

**WITNESS (for NJ)**

Signature

Name:

Contact No.:

SIGNED AND DELIVERED

by the within named the beneficial owner

Signature of Karta

Name Karta:

Place:

Date:

**WITNESS (for client)**

Signature

Name:

Contact No.:

# OPTION FORM FOR ISSUE OF DIS BOOKLET

DP ID: 1 2 0 6 4 2 0 0

Client ID

Date: D D M M Y Y Y Y

Name of HUF	
Name of Karta	

To,  
**NJ India Invest Private Limited**  
**9th Floor, B Tower, Udhna Udyog Nagar Sangh Commercial Complex,**  
**Central Road No.10, Udhna, Surat – 394210, Gujarat.**

Dear Sir / Madam,

I / We hereby state that: [Select one of the options given below]

**OPTION 1:**

I / We require you to issue Delivery Instruction Slip (DIS) booklet to me / us immediately on opening my / our CDSL account though I / we have issued a Power of Attorney (POA) / executed PMS agreement in favour of / with \_\_\_\_\_ (name of the attorney / Clearing Member / PMS manager) for executing delivery instructions for setting stock exchange trades [settlement related transactions] effected through such Clearing Member / by PMS manager.

**Yours faithfully**

Name of HUF	
Name of Karta	
Signature of Karta (with HUF seal)	

OR

**OPTION 2:**

I / We do not require the Delivery Instruction Slip (DIS) for the time being, since I / We have issued a POA / executed PMS agreement in favour of / with \_\_\_\_\_ (name of the attorney / Clearing Member / PMS manager) for executing delivery instructions for setting stock exchange trades [settlement related transactions] effected through such Clearing Member / by PMS manager. However, the Delivery Instruction Slip (DIS) booklet should be issued to me / us immediately on my / our request at any later date.

**Yours faithfully**

Name of HUF	
Name of Karta	
Signature of Karta (with HUF seal)	

.....(Please Tear Here).....

### Acknowledgement Receipt

Received OPTION FORM FOR ISSUE / NON ISSUE OF DIS BOOKLET from :

DP ID: 1 2 0 6 4 2 0 0

Client ID

Name of HUF	
Name of Karta	

To,

--

Depository Participant Seal and Signature

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# SMS ALERT FACILITY

Reference No.: \_\_\_\_\_

## TERMS AND CONDITIONS - CUM - REGISTRATION/MODIFICATION FORM FOR RECEIVING SMS ALERTS FROM CDSL

(SMS Alerts will be sent by CDSL to BOs for all debits and all credits as well)

### 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 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 account holders 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 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

x 17/21

Signature of Karta

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## SMS ALERT FACILITY

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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 the 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

x 18/21

Signature of Karta



## SMS ALERT FACILITY

and its officials from any damages, claims, demands, proceedings, loss, cost, charges and expenses whatsoever, which depository may at any time incur, sustain, suffer or be put as a consequence of or arising out of interference with or misuse, improper or fraudulent use of the services 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 Surat.

The BO wishes to avail the SMS alerts facility provided by the depository on BO's mobile number provided in the registration form subject to the terms and conditions mentioned below. **The BO consents to**

CDSL providing to the service provider such information pertaining to account/transactions in BO's account as is necessary for the purposes of generating SMS Alerts by service provider, to be sent to the said mobile number.

The BO has read and understood the terms and conditions mentioned above and agrees to abide by them and any amendments thereto made by the depository from time to time. BO further undertakes to pay fee/ charges as may be levied by the depository from time to time.

The BO further understands 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.

The BO is aware that mere acceptance of the registration form does not imply in any way that the request has been accepted by the depository for providing the service.

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

BOID:

Name of HUF:

Name of Karta:

Mobile Number on which messages are to be sent:

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

The mobile number is registered in the name of

Email ID:

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

x 19/21

Signature of Karta (with HUF Seal)

Date:

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



# SCHEDULE OF CHARGES

DP ID : 12064200

**NJ India Invest Pvt. Ltd.**

Regd. Office : 9th Floor, B Tower, Udhna Udyog Nagar Sangh Commercial Complex, Central Road No.10, Udhna, Surat - 394210, Gujarat.

Particulars	Charges
Agreement charges	NIL
Annual Maintenance Charges -Normal	Individual : ₹ 300/- Corporates : ₹ 600/-
Demat / Remat charges	₹ 3/- per certificate + ₹ 50/- for courier handling per ISIN
Custody / Holding charges	Nil
Transfer security	-
Buy	Nil
Market / Off Market	₹ 25/- (₹ 18/- for in house market transaction) per ISIN
Pledge (Creation/ Closure/ Invocation)	₹ 40/- per ISIN
Failure Instruction	₹ 15/- (Telephone & SMS Charges)
Other charges (Non periodical statements)	₹ 50/- (For non-routine / on demand print out request)

Transaction charges in Mutual Funds is NIL upto 31st March, 2013.

## CONDITIONS :

1. Annual maintenance charges have to be paid at the end of 1 year from the date of account opening.
2. In case the client opts closure of the demat account within 1 year from the date of account opening, then Annual Maintenance Charges shall be charged proportionately as per SEBI circular.
3. All the charges mentioned above are inclusive of CDSL charges.
4. Service tax as applicable would be levied.
5. The above charges are subject to change with 30 days prior notice. However, in case of revision of charges by CDSL. A shorter notice may be given.
6. Charges once paid will not be refunded.
7. All instructions for transfer must be received at least one day before the execution/pay-in date.
8. Same day execution/late instructions will be accepted on "A best efforts basis" at the sole risk and responsibility of the depository account holder(s).
9. The depository services may be temporarily discontinued if the cheque given for availing DP services is returned unpaid. Intimation of discontinuation of the DP services shall be in accordance with the rules specified by CDSL. The DP services shall be resumed after recovery of the returned cheque plus ₹ 100/- as additional charges.
10. All pledging services (creation, closure and invocation) shall be separately charged at the time of each transaction.
11. Value of securities will be in accordance with the rates provided by CDSL.
12. Non periodical statements will be charged at ₹ 50 per statement.
13. Charges quoted above are for the services listed. Any service not quoted above will be charged separately.
14. ₹ 50/- for request like change in address details, bank details etc.

We have read and understood the charges and conditions as above and agree to abide by the same

BOID: 1 2 0 6 4 2 0 0

Name of HUF: \_\_\_\_\_

Name of Karta: \_\_\_\_\_

x \_\_\_\_\_ 20/21

Signature of Karta (with HUF seal)



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# Stock Holding Corporation of India Limited

Registered office : 301, Centre Point, Dr. Babasaheb Ambedkar Road, Parel, Mumbai – 400012

Visit us at : [www.shcilestamp.com](http://www.shcilestamp.com)

VER 5.0 250512

## e-Stamping Application Form

Application Date	/ /20	<input checked="" type="checkbox"/> Tick any one	<input checked="" type="checkbox"/> <b>Registerable</b>	<input type="checkbox"/> <b>Non-Registerable</b>
Document Description	Agreement	<b>Article</b>	Stamp Duty Amount	₹ 10/- <b>dian Rupees only</b>

### Property Description (not exceeding 100 characters)

Property Description (not exceeding 100 characters)	
Consideration of Property	₹

### First Party Details (name not exceeding 50 characters)

Name																		
Address																		
Phone	PAN											Pin Code						

### Second Party Details (name not exceeding 50 characters)

Name	NJ INDIA INVEST PVT LTD.																	
Address	Shop No. 7 & 8 Yogi Complex, Amlī, Vapi Silvassa Main Road, Silvassa.																	
Phone	PAN	A	A	B	C	N	2	7	9	0	G	Pin Code	3	9	6	2	3	0

### Stamp Duty Payment Details (name not exceeding 50 characters)

Stamp Duty Purchased by																		
Stamp Duty Paid by (✓ Tick)	<input type="checkbox"/> 1st Party	<input checked="" type="checkbox"/> 2nd Party	Type of Payment	<input checked="" type="checkbox"/> Cash	<input type="checkbox"/> Cheque	<input type="checkbox"/> DD	<input type="checkbox"/> Pay-Order	<input type="checkbox"/> NEFT	<input type="checkbox"/> RTGS	<input type="checkbox"/> Account to Account Transfer								
Stamp Duty Paid by - Gender (✓ Tick)	<input type="checkbox"/> Male	<input type="checkbox"/> Female	<input type="checkbox"/> Jointly paid by Male & Female	<input type="checkbox"/> Others														
Cheque / DD / Pay-Order / NEFT / RTGS / Account Details								Cash Deposit		₹								
Bank Name	Branch Name	Cheque /DD /PO /UTR /REF/Account No.			Deno.	Pieces												
						1000 X												
						500 X												
						100 X												
						50 X												
						20 X												
						10 X 1		10/-										
						5 X												
Rupees ( in Words ) :						2 X												
						1 X												
						<b>Total</b>		10/-										

- Please submit the duly filled and signed form along with stamp duty amount at the e-Stamping counter
- Stamp Duty amount should be rounded off to the nearest Rupee
- The correctness of Article type and Stamp Duty amount cannot be confirmed at the e-Stamping counter
- Once the e-Stamp is generated no modifications/changes are possible, so carefully check the preview of the e-Stamp and only then sign the preview
- Once the e-Stamp has been generated, payment cannot be cancelled or refunded by SHCIL. For cancellation you need to get in touch with the Competent Authority at the Stamp Office appointed by the State Government
- Cancellation charges are applicable as levied by the State Government

I have read and understood the above instructions and the Information given by me in this form is true to the best of my knowledge and belief.

Name of the Party/ Representative:	Signature:
(For Office use only)	

I verify that the Application Form is in order  
To be filled by USER To be filled by SUPERVISOR

<b>SUBIN</b>	Certificate Number	<b>IN</b>
Signature	Signature	
Stamp Certificate received by	Name:	Signature:

### SHCIL E-Stamping Receipt (To be filled in by the client)

Stamp Duty Purchased By	Stamp Duty Paid by	<input type="checkbox"/> 1st Party	<input type="checkbox"/> 2nd Party
Stamp Duty Amount	₹	Type of Payment	<input checked="" type="checkbox"/> Cash <input type="checkbox"/> Cheque <input type="checkbox"/> DD <input type="checkbox"/> Pay-Order <input type="checkbox"/> NEFT <input type="checkbox"/> RTGS <input type="checkbox"/> Account to Account Transfer
Cheque/ DD/ PO/ UTR/ REF/Account No.	Date: / /20		
Bank Name	Branch Name		
Counter Signature with Seal			

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# Stock Holding Corporation of India Limited

Registered office : 301, Centre Point, Dr. Babasaheb Ambedkar Road, Parel, Mumbai – 400012

Visit us at : [www.shcilestamp.com](http://www.shcilestamp.com)

VER 5.0 250512

## e-Stamping Application Form

Application Date	/ /20	<input checked="" type="checkbox"/> Tick any one	<input checked="" type="checkbox"/> <b>Registerable</b>	<input type="checkbox"/> <b>Non-Registerable</b>
Document Description	Power of Attorney	<b>Article</b>	Stamp Duty Amount	₹ 10/- <b>dian Rupees only</b>

### Property Description (not exceeding 100 characters)

Property Description (not exceeding 100 characters)	
Consideration of Property	₹

### First Party Details (name not exceeding 50 characters)

Name																		
Address																		
Phone	PAN											Pin Code						

### Second Party Details (name not exceeding 50 characters)

Name	NJ INDIA INVEST PVT LTD.																	
Address	Shop No. 7 & 8 Yogi Complex, Amli, Vapi Silvassa Main Road, Silvassa.																	
Phone	PAN	A	A	B	C	N	2	7	9	0	G	Pin Code	3	9	6	2	3	0

### Stamp Duty Payment Details (name not exceeding 50 characters)

Stamp Duty Purchased by																		
Stamp Duty Paid by (✓ Tick)	<input type="checkbox"/> 1st Party	<input checked="" type="checkbox"/> 2nd Party	Type of Payment	<input checked="" type="checkbox"/> Cash	<input type="checkbox"/> Cheque	<input type="checkbox"/> DD	<input type="checkbox"/> Pay-Order	<input type="checkbox"/> NEFT	<input type="checkbox"/> RTGS	<input type="checkbox"/> Account to Account Transfer								
Stamp Duty Paid by - Gender (✓ Tick)	<input type="checkbox"/> Male	<input type="checkbox"/> Female	<input type="checkbox"/> Jointly paid by Male & Female	<input type="checkbox"/> Others														
Cheque / DD / Pay-Order / NEFT / RTGS / Account Details								Cash Deposit		₹								
Bank Name	Branch Name	Cheque /DD /PO /UTR /REF/Account No.			Deno.	Pieces												
					1000 X													
					500 X													
					100 X													
					50 X													
					20 X													
					10 X 1		10/-											
					5 X													
Rupees ( in Words ) :				2 X														
				1 X														
				<b>Total</b>		10/-												

- Please submit the duly filled and signed form along with stamp duty amount at the e-Stamping counter
- Stamp Duty amount should be rounded off to the nearest Rupee
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- Once the e-Stamp is generated no modifications/changes are possible, so carefully check the preview of the e-Stamp and only then sign the preview
- Once the e-Stamp has been generated, payment cannot be cancelled or refunded by SHCIL. For cancellation you need to get in touch with the Competent Authority at the Stamp Office appointed by the State Government
- Cancellation charges are applicable as levied by the State Government

I have read and understood the above instructions and the Information given by me in this form is true to the best of my knowledge and belief.

Name of the Party/ Representative:	Signature:
(For Office use only)	

I verify that the Application Form is in order  
To be filled by USER To be filled by SUPERVISOR

<b>SUBIN</b>	Certificate Number	<b>IN</b>
Signature	Signature	
Stamp Certificate received by	Name:	Signature:

### SHCIL E-Stamping Receipt (To be filled in by the client)

Stamp Duty Purchased By	Stamp Duty Paid by	<input type="checkbox"/> 1st Party	<input type="checkbox"/> 2nd Party
Stamp Duty Amount	₹	Type of Payment	<input checked="" type="checkbox"/> Cash <input type="checkbox"/> Cheque <input type="checkbox"/> DD <input type="checkbox"/> Pay-Order <input type="checkbox"/> NEFT <input type="checkbox"/> RTGS <input type="checkbox"/> Account to Account Transfer
Cheque/ DD/ PO/ UTR/ REF/Account No.	Date:		/ /20
Bank Name	Branch Name		
Counter Signature with Seal			

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# DEBIT CARD REGISTRATION REQUEST

To,  
NJ India Invest Private Limited  
Udhna, Surat.

Subject : Undertaking with Request to register Debit Card on my/our Trading Account

Dear Sir / Madam,

I/ we hereby request you to get my/our Debit Card registered with your Company for the purpose of making online payments through my/our Trading Account using the registered Debit Card.

I/ we further confirm & undertake that my/ our below mentioned Debit card is mapped with my/ our bank account which is registered in my/our NJ Trading Account.

UCC	
Registered Bank Name	
Name as on Debit Card	
Bank Account Number	
Debit Card Number	
Card Expiry Date	

Note:

1. For verification, please attach a photocopy of your above mentioned Debit Card (Only front side)
2. For security reasons, kindly do not share CVV/code/password with any person.

I/we further undertake to inform your company if I/we link the above mentioned Debit card with any other bank account. I/we would be pleased to provide the further information or explanations as & when required.

The details provided hereinabove are true and correct to the best of my/our knowledge and belief, nothing has been concealed therefrom. If anything contrary to above will be found later by the Company, I/we shall be responsible for the consequences thereof.

Name of the Authorized Signatory .....

Designation  
(For Non Individual only) .....

Name of Constituent  
(For Non Individual only) .....

Signature .....

Date .....

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**BANKMANDATE**  
**ElectronicClearingService(DebitClearing)**  
**BSELimited**

Regd.Office: Floor25, P.JTowers,DalalStreet,Fort,Mumbai- 400001,Maharashtra

\*CustomerReferenceNo:  (UCC)      \*MandateReferenceNo:

UICode:

TheManager  
\*BankName:

\*BranchName:

\*Address:

TelephoneNo:

I/we hereby authorize you to debit my/our account (ECS Debit clearing) for making payment to BSE Limited (through their service provider) as per the details given as under.

\*Name of Account Holder:

\*MICR- 9DigitCodeNo.softheBank&Branch (AppearingontheMICRchequeissuedbythebank):

\* ModeofHolding:    Single     Joint     EitherorSurvivor

\*AccountType:    S.B.Account     CurrentAccount     CashCredit

\*Bank Account Number:

**\*Account holder names (As per bank's record):**

1st A/c Holder:

2ndA/cHolder:

3rd A/c Holder:

Name of the Scheme	*StartDate	Periodicity	*Amount(UpperLimit)	*EndDate
		<b>Daily</b>		

I/We hereby declare that the particulars given above are correct and complete in all respects. If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information, I/we would not hold the user institution responsible. I have read the option invitation letter and agree to discharge the responsibility expected of me/us as a participant under the scheme.

This is to inform that I/We have registered for the RBI's Electronic Clearing Service (Debit Clearing), and that my/our payment towards my/our obligation in BSE Ltd. (through its service provider) shall be made from my/our above mentioned bank account with your bank. I/We authorize the representative carrying this ECS (Debit Clearing/ Standing Instruction) mandate form to get it verified & executed.

I/We hereby authorize the bank to debit my/our account for Mandate verification charges if any.

Signature(s) of the account holder(s). (As per bank's record)

\*Date:

1.	2.	3.
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\*Indicates mandatory field.

**For Bank Use Only**

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

Bank's Stamp

Date:

Signature of the Authorized official from the Bank

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# Bank Mandate - General Terms & Conditions

1. Bank Mandate shall be in favor of 'BSE Limited'. (Hereinafter 'BSE')
2. The Client name MUST match with the name registered with NJ as per the UCC.
3. The Bank details in the Bank Mandate MUST match with registered bank details in Client's Trading Account.
4. The Transaction value and brokerage charges, if any, shall be debited from Client's bank account .
5. Mandate registration shall take 30 working days to get registered from the date of submission of Mandate at NJ PSC subject to Bank Confirmation.
6. Client bank may charge for activating any such services from the Client's account. Neither NJ nor its service provider shall be held responsible or bear any such charges.
7. Client shall ensure sufficient balance in Client's bank account for successful processing of Transactions.
8. Mandate format is subject to change as per the guidelines received from BSE or RBI/Bank or other concerned governmental or statutory authorities. On receiving any such intimation from RBI or Bank or any other concerned party, NJ or its service provider may change the Mandate without prior notice to the Client's & Transactions may be rejected by NJ or its service provider or Client's Bank due to any such change. Neither NJ nor its service provider shall be held responsible for any such rejections.
9. Payment collection will be done by BSE for any SIP which is registered on the Mandate registered with BSE.
10. If the installment amount is not received by BSE on or before SIP installment date, SIP Installment will be cancelled by BSE.
11. For cancelled installment, collected amount will be refunded to client registered bank account.
12. NJ reserves rights to change the terms and conditions from time to time.
13. Any dispute shall be subject to jurisdiction of Courts at Surat only.

\*Client Name:

\*Unique Client Code(UCC):

\*Date:

\*Mandate No.:

Client Signature:



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# BANK MANDATE

Electronic Clearing Service (Debit Clearing)/ Direct Debit

## NJ India Invest Pvt. Ltd.

Regd. Office : 9th Floor, B Tower, Udhna Udyog Nagar Sangh Commercial Complex, Central Road No.10, Udhna, Surat - 394210, Gujarat.

\*Customer Reference No:

\*Mandate Reference No:

### The Manager

UI Code:

\*Bank Name:

\*Branch Name:

\*Address:

Telephone No:

I hereby authorize you to debit my account for making payment to NJ India Invest Pvt. Ltd. through ECS (Debit) clearing / Direct Debit as per the details given as under.

\*Name of First/Sole Applicant:

Mode of Payment (Please tick): ECS  Direct Debit

\*MICR - 9 Digit Code Numbers of the Bank & Branch (Appearing on the MICR cheque issued by the bank):

\*Mode of Holding: Single  Joint  Either or Survivor

\*Account Type: S.B. Account  Current Account  Cash Credit

Ledger No / Ledger Folio No:

\*Bank Account Number:

### \*Account holder names (As per bank's record):

1st A/c Holder:

2nd A/c Holder:

3rd A/c Holder:

Name of the Scheme	*Date of Effect	Periodicity (M/BiM/Qly/etc.)	*Amount (Upper Limit)	*Number of installments/Valid up to (in case of utility bills)/End Date
		Daily		

\*Debit Start Date:

I/We hereby declare that the particulars given above are correct and complete. If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information, I would not hold the user institution responsible. I have read the option invitation letter and agree to discharge the responsibility expected of me as a participant under the scheme.

This is to inform that I/We have registered for the RBI's Electronic Clearing Service (Debit Clearing)/Direct Debit/Standing Instruction and that my payment towards my loan/investment in NJ India Invest Pvt. Ltd. shall be made from my /our above mentioned bank account with your bank. I/We authorize the representative carrying this ECS (Debit Clearing/Direct Debit/Standing Instruction) mandate form to get it verified & executed.

Signature(s) of the account holder(s). (As per bank's record)

\*Date:

1.

2.

3.

\*Indicates mandatory field.

### For Bank Use Only

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

Bank's Stamp

Date:

Signature of the Authorized official from the Bank



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## Bank Mandate - General Terms & Conditions

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1. Bank Mandate shall be in favor of 'NJ India Invest Private Limited'. (Hereinafter 'NJ')
2. The Client name MUST match with the name registered with NJ as per the UCC.
3. The Bank details in the Bank Mandate MUST match with registered bank details in Client's Trading Account.
4. The Transaction value and brokerage charges, if any, shall be debited from Client's bank account .
5. The Bank Mandate will be initially verified at NJ Corporate office & then sent to the service provider/Bank for further registration.
6. Mandate registration shall take 30 working days to get registered from the date of submission of Mandate at NJ PSC subject to Bank confirmation.
7. Client bank may charge for activating any such services from the Client's account. Neither NJ nor its service provider shall be held responsible or bear any such charges.
8. Client shall ensure sufficient balance in his/her bank account for successful processing of Transactions.
9. Mandate format is subject to change as per the guidelines received from RBI/Bank or other concerned governmental or statutory authorities. On receiving any such intimation from RBI or Bank, NJ or its service provider may change the Mandate without prior notice to the Client's & Transactions may be rejected by NJ or its service provider or Client's Bank due to any such change. Neither NJ nor its service provider shall be held responsible for any such rejections.
10. The mandate can also be used for collection of all kind of DP charges including Annual Maintenance Charges from the Client's bank account.
11. NJ reserves rights to change the terms and conditions from time to time.
12. Any dispute shall be subject to jurisdiction of Courts at Surat only.

\*Client Name:

\*Unique Client Code(UCC):

\*Date:

\*Mandate No.:

Client Signature:

# SIP Specific Terms & Conditions

1. The SIP will be registered pursuant to the details given in the TIS (Transaction Instruction Slip) & incomplete TIS or incorrect information may be subject to rejection by NJ.
2. NJ will check the correctness of TIS & other documents submitted before registration of Client SIP(s).
3. The Client submitting the Transaction Instruction Slip to NJ India Invest Private Limited (NJ) shall all the time abide by these Terms and Conditions.
4. Amount debited from Client's bank account for SIP transaction(s) shall include Brokerage charges, if any.
5. Client can register for SIP in the schemes which are available on Exchange(s) and offered by NJ.
6. SIP shall commence only after successful registration of the Mandate.
7. SIP shall commence after 40 days from the date of submission of TIS and Bank Mandate at NJ PSC as per the SIP start date selected.
8. In the case, where Bank Mandate is already registered and Client desires to start additional SIP against the existing Mandate Limit, SIP start date will be after 10 working days from the date of submission of TIS at NJ PSC as per the SIP Start Date selected (applicable in case an open mandate is given).
9. Depending upon the bank of Client / location of Client's bank branch, Client's Bank Account shall be debited between 3 to 5 days prior or on SIP transaction date on Exchange(s). eg: if the SIP transaction date is 15th of every month, Client bank account may get debited between 10th to 12th date or maximum by 15th.
10. Maximum Upper Limit: Cumulative amount on a particular date shall not exceed the upper limit mentioned on the Bank Mandate. Eg: if the upper limit mentioned on the bank mandate is ₹ 10,000 & investor has registered 3 SIPs of ₹ 5000/- each on 1st, 15th & 28th of every month, all the SIPs will be successfully registered. But a single SIP of ₹ 11000/- on a same date will not be registered.
11. If the Transaction(s) are delayed / not processed due to any reason including delay / non realization of the funds to NJ from Client's bank account, In no circumstances, NJ owes responsibility to Client or any third party, whatsoever.
12. If the transaction(s) are delayed / not processed due to any reason on the SIP due date, no back dated NAV will be given in any circumstances whatsoever.
13. In case if Client SIP fund is realised in NJ account after SIP due date, Client's SIP transaction will be cancelled by NJ and such transaction shall be processed as "Purchase" on the date of realisation of the funds. If for any reason, "Purchase" transaction could not be processed, the funds will be refunded to Client's bank account.
14. Payment collection will be done by BSE for any SIP which is registered on the Mandate registered with BSE.
15. If the installment amount is not received by BSE on or before SIP installment date, SIP Installment will be cancelled by BSE.
16. For cancelled installment, collected amount will be refunded to client registered bank account.
17. NJ reserves rights to change the terms and conditions from time to time.
18. Any dispute shall be subject to jurisdiction of Courts at Surat only.

\*Client Name:

\*Unique Client Code(UCC):

\*Date:

Client Signature:

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## Call & Transact Specific Terms & Conditions

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1. Client can Call & place request of transactions which are available on Exchange(s) and offered by NJ.
2. Client can avail the facility of Call & Transact only if the Client's registered bank is from the list of Banks available for Call & Transact as provided by NJ from time to time.
3. If the Transaction(s) are delayed / not processed due to any reason including delay / non realization of the funds to NJ from Client's bank account, In no circumstances NJ owes the responsibility to Client or any third party, whatsoever.
4. Once the Mandate registration confirmation is received from the bank, User ID & TPIN will be sent to Client's registered email ID & mobile number. Client MUST ensure not to share or disclose it to anyone.
5. The Client has to call to the designated phone number and by quoting the User ID & TPIN to place the order. No Transactions once placed on Call, be reversed or withdrawn in any circumstances whatsoever.
6. The Client shall ensure sufficient bank balance while placing the order through Call & Transact.
7. Funds will be collected from Client bank account at day end on the Transaction date. If funds are not received from Client's bank account, Transaction shall be rejected on the same date.
8. Maximum Upper Limit: Cumulative amount on a particular date shall not exceed the upper limit mentioned on the Bank Mandate. Further, on the Installment date of Registered SIP the available balance for investment through Call & Transact shall be balance after SIP Installment amount on that particular date. Eg: If the upper limit mentioned on the bank mandate is ₹ 10,000 & investor has registered SIP of ₹ 5000/- on 1st of every month, then balance for investing through Call & Transact on 1st will be ₹ 5000 only.
9. In case the payment failed due to insufficient funds, Client will be levied with a penalty of ₹ 150/- per such Transaction failure. Client will make such payment by cheque in favour of 'NJ India Invest Pvt. Ltd.' within one week from date of Transaction failure. Client failing to pay the penalty will disallowed from placing any further orders until receipt of the payment and NJ also reserves the right to adjust such dues against any other credits of the Client with NJ.
10. Call & Transact service is available subject to applicable laws and regulatory compliances from time to time.
11. NJ reserves rights to change the terms and conditions from time to time.
12. Any dispute shall be subject to jurisdiction of Courts at Surat only.

\*Client Name:

\*Unique Client Code(UCC):

\*Date:

Client Signature:



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**Head Office: NJ India Invest Pvt. Ltd.**, NJ Center, 'B' Tower, 9th Floor, Udhna Udyog Nagar Sangh Commercial Complex, Central Road No. 10, Udhna, Surat - 394 210, Gujarat.  
Phone: 91 261 3985500. Website: [www.njwealth.in](http://www.njwealth.in)  
**Processing Centre:** Shop No. 7 & 8 Yogi Complex, Amlī, Vapi Silvassa Main Road, Silvassa - 396 230. Email: [dpservices@njgroup.in](mailto:dpservices@njgroup.in)