

Instructions / checklist for filling KYC form

A. Important points

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

B. Proof of Identity (POI)

List of documents admissible as Proof of Identity:

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

C. Proof of Address (POA)

List of documents admissible as Proof of Address: (*Documents having an expiry date should be valid on the date of submission.)

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

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

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

E. List of people authorized to attest the documents

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

F. 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.

G. Copy of cancelled cheque leaf/ pass book/bank statement specifying name of the constituent, MICR Code or/ and IFSC Code of the bank should be submitted.

H. Demat master or recent holding statement issued by DP bearing name of the client.

For Individuals:

- a. Stock broker has an option of doing 'in-person' verification through web camera at the branch office of the stock broker/sub-broker's office.
- b. In case of non-resident clients, employees at the stock broker's local office, overseas can do in-person verification. Further, considering the infeasibility of carrying out 'In-person' verification of the non-resident clients by the stock broker's staff, attestation of KYC documents by Notary Public, Court, Magistrate, Judge, Local Banker, Indian Embassy / Consulate General in the country where the client resides may be permitted.

For non-individuals:

- a. Form need to be initialized by all the authorized signatories.
- b. Copy of Board Resolution or declaration (on the letterhead) naming the persons authorized to deal in securities on behalf of company/others & their specimen signatures.

S. No.	Name of the Document	Brief Significance of the Document	Page No		
MANDATORY DOCUMENTS AS PRESCRIBED BY SEBI & EXCHANGES					
1	Account Opening Form	A. KYC form - Document captures the basic information about the constituent and an instruction/checklist. B. Document captures the additional information about the Constituent relevant to trading account and an instruction /check list.	3 4 – 6		
2	Tariff Sheet	Document detailing the rate/amount of brokerage and other charges levied on the client for trading on the stock exchange(s).	7		
3	Rights and Obligations	Document stating the Rights & Obligations of stock broker /trading member and client for trading on exchanges (including additional rights & obligations in case of internet/wireless technology based trading).	Annexure A		
4	Risk Disclosure Document (RDD)	Document detailing risks associated with dealing in the securities market.	Annexure B		
5	Guidance note	Document detailing do's and dont's for trading on exchange for education of investors	Annexure C		
6	Policies and Procedures	Document describing significant policies and procedures of Stock Broker.	Annexure D		
VOLUNTARY AND OPTIONAL DOCUMENTS AS PROVIDED BY THE STOCK BROKER					
7	Undertaking	Contains voluntary undertakings by the client with respect to Zerodha's internal operations during the course of the relationship with Zerodha.	8 – 9		
8	Running Account Authorization and Mobile Declaration	Letter of Authorization for maintaining a Running Account with Zerodha and Client consent letter for receiving SMS from Zerodha	10		
9	Client Defaulter Declaration and Client Acknowledgment	Client declaration stating that he is not a defaulter and Client acknowledgment that he has read all the rules & regulations.	11		
10	Nomination Details	Collects details of any nomination made for the account	Annexure 1 A		
Name of the Trading Member		Zerodha Broking Limited (hereinafter referred to as "Zerodha")			
Name of the Clearing Member		Zerodha Broking Limited			
Cash Segment		NSE, BSE : Zerodha Broking Limited			
Derivatives		NSE: F&O: Zerodha Broking Limited SEBI Registration No. INZ000031633 CDS: Zerodha Broking Limited SEBI Registration No. INZ000031633 COM: Zerodha Broking Limited SEBI Registration No. INZ000031633 BSE: F&O: Zerodha Broking Limited SEBI Registration No. INZ000031633 CDS: Zerodha Broking Limited SEBI Registration No. INZ000031633 COM: Zerodha Broking Limited SEBI Registration No. INZ000031633			
SEBI Registration Number:					
Zerodha Broking Limited: Member of NSE & BSE – INZ000031633 CDSL: Depository services through Zerodha Broking Ltd. – IN-DP-431-2019					
Zerodha's Registered Office:					
153/154, 4th Cross, Dollars Colony, Opp. Clarence Public School, J.P. Nagar, 4th Phase Bangalore - 560078. Ph : 080-47181888					
Correspondence Address : Same as above					
Compliance Officer: Venu Madhav, Phone No. & Email ID: 080-47181888, compliance@zerodha.com CEO: Nithin Kamath, Phone No. & Email ID: 080-47181888, ceo@zerodha.com For any grievance please contact Zerodha at the above address or email complaints@zerodha.com & Phone no. 91-8047181888.					

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

1.NSE: ignse@nse.co.in or contact at 022-26598100 | 2. BSE: is@bseindia.com or contact at 022-22728097

Know Your Client (KYC) Application Form - for Individuals

Please fill this form in English and BLOCK Letters

(Please tick the box on the left margin of the appropriate row where CHANGE/CORRECTION is required and provide the details in the corresponding window)

For office use only (To be filled by the financial institution)

Application Type*	<input type="checkbox"/> New	<input type="checkbox"/> Update	KYC Number	<input type="text"/>
Account Type*	<input type="checkbox"/> Normal	<input type="checkbox"/> Simplified (for low risk customers)	<input type="checkbox"/> Small	

A. Identity details

<input type="checkbox"/> 1. Name (Same as ID Proof)	<input type="text"/>	Photograph Please affix your recent passport size photograph and sign across it 
1a. Maiden Name (If any)	<input type="text"/>	
<input type="checkbox"/> 2. Father's/Spouse's Name	<input type="text"/>	
2a. Mother's Name	<input type="text"/>	
<input type="checkbox"/> 3a. Gender <input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Transgender 3b. Marital Status <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Other 3c. DOB <input type="text"/>		
<input type="checkbox"/> 4a. Citizenship <input type="checkbox"/> Indian <input type="checkbox"/> Other _____ (ISO 3166 Country Code <input type="text"/>)		
<input type="checkbox"/> 4b. Residential Status <input type="checkbox"/> Resident Individual <input type="checkbox"/> Non Resident Indian <input type="checkbox"/> Person of Indian Origin <input type="checkbox"/> Foreign National		

Tick if applicable Residence for tax purposes in jurisdiction(s) outside India

ISO 3166 Country Code of Jurisdiction of residence Place of birth

Tax Identification Number or Equivalent ISO3166 Country Code of Birth

5a. PAN

5b. Unique Identification Number (UID) / AADHAR, if any

6. Proof of Identity Submitted Pan Card Other (Please Specify) _____

B. Address details

<input type="checkbox"/> 1. Contact Details	<input type="text"/> Telephone (Office)	<input type="text"/> Mobile No
	<input type="text"/> Telephone (Residence)	<input type="text"/> Email ID

2. Residence/Correspondence Address

<input type="text"/> Address
<input type="text"/> City/Town
<input type="text"/> State/U.T Code
Specify the Proof of Address Submitted <input type="text"/>

2021-04-12	<input type="checkbox"/> Business <input type="checkbox"/> Unspecified
KRA VERIFIED	
PAN: BIBPM9127N	<input type="text"/> Pin Code
RESHMA MOHAMMED	<input type="text"/> Country/ISO Code
Mother's Name Raziya Mohammed	<input type="text"/> SS

C. DECLARATION

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

I hereby consent to receiving information from Central KYC Registry through SMS/email on the above registered number/email address.

Date :

 Client Signature

FOR OFFICE USE ONLY

In Person Verification (IPV) Details:

Name of the Person who has done the IPV:

Designation: Employee ID:

Name of the Organization: ZERODHA BROKING LIMITED

Date of the IPV: Signature of the Person who has done the IPV

Originals Verified and Self-Attested Document Copies Received

Date

Signature of the Authorized Signatory



Seal/Stamp of the Intermediary

3. Permanent Address

Address			
City/Town	District	Pin Code	
State/U.T Code		Country/ISO Code	

 4. Address in the jurisdiction details where applicant is resident outside India for tax purpose (if applicable)

Address			
City/Town	District	Pin Code	
State/U.T Code		Country/ISO Code	

D. Details of related person (In case of additional related persons, please fill below details) Addition of Related Person Deletion of Related PersonKYC Number of Related Person (if available) Related Person Type Guardian of Minor Assignee Authorized Representative Name

(If KYC number & name are provided, below details are optional)

Proof Of Identity Of Related Person

 Identity Proof Submitted NumberExpiry Date :

Others (any document notified by the Central Govt.)		Identification No	
Simplified Measures Account-Document Type Code		Identification No	

Trading account related details**A. Bank account details**Account Type: Savings Current Others | In case of NRI Account: NRE NRO

Bank Name	ICICI BANK LTD		
Branch Address	TITUS BUILDING NO 10 MINDSPACE HYDERABAD ANDHRA PRADESH		
Account Number	059801538845		
MICR Number	500229026	IFSC Code	ICIC0000598

B. Other details

Gross Annual Income Details (please specify): Income Range per annum

Below Rs 1 Lakh 1-5 Lakh 5-10 Lakh 10-25 Lakh >25 Lacs

Or Net-worth as on _____ date _____ (Net worth should not be older than 1 year)

OccupationPrivate Sector Public Sector Government Service Business Professional Agriculturist Retired Housewife Student Self Employed Others (please specify) _____Mode in which you wish to receive the RDD, Rights & Obligations, and Guidance Note: Physical Electronic Please tick, if applicable: Politically Exposed Person (PEP) Related to a Politically Exposed Person (PEP)

C. Past actions

Details of any action/proceedings initiated/pending/ taken by SEBI/ Stock exchange/any other authority against the applicant/ constituent or its partners, promoters/whole time directors/authorized persons in charge of dealing in securities during the last 3 years

D. Depository account(s) details

Depository Name: NSDL CDSL

Depository Participant Name	Zerodha Broking Limited		
Beneficiary Name	RESHMA MOHAMMED		
Depository ID	12081600	Beneficiary ID	36238791

E. Dealings through other stock brokers

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

Name of Stock Broker	Sub Broker, if any
Client Code	Exchange(s)
Website	
Details of disputes/dues pending from/to such stock broker	

F. Introducer details (optional)

Name of the Introducer	
Status of the Introducer - Sub-broker/Remisier/Authorized Person/Existing Client	
Address of the Introducer	
Phone Number	Signature (optional)

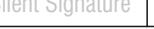
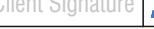
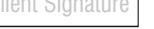
G. Trading preferences / experience

No Prior Experience

Years in Equities	0	Years in Derivatives	Years in other Investment Related Field
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Please sign in the relevant boxes where you wish to trade. The segment not chosen should be struck off by the client.

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

	Cash	F&O	Currency derivatives	Commodity derivatives
NSE	  Client Signature	  Client Signature	  Client Signature	  Client Signature
BSE	  Client Signature	  Client Signature	  Client Signature	  Client Signature

H. Additional details

(I) Whether you wish to receive (a) Physical contract note (b) Electronic Contract Note (ECN)

If ECN Specify your Email ID RESHMAMOHAMMED503@GMAIL.COM

(II) Whether you wish to avail the facility of internet trading/wireless technology/mobile trading Yes No

I. Nomination details (Please tick the appropriate options)

I / We do wish to nominate (Fill Annexure 1A)

I / We do not wish to nominate

Internet & wireless technology based trading facility provided by stock broker to the 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 datacard, etc. which use Internet Protocol (IP). The stock broker shall comply with all requirements applicable to internet based trading/securities trading using wireless technology as may be specified by SEBI & the Exchanges from time to time.
2. The client is desirous of investing/trading in securities and for this purpose, the client is desirous of using either the internet based trading facility or the facility for securities trading through use of wireless technology. The Stock broker shall provide the Stock broker's IBT Service to the Client, and the Client shall avail of the Stock broker's IBT Service, on and subject to SEBI/Exchanges Provisions and the terms and conditions specified on the Stock broker's IBT website provided that they are in line with the norms prescribed by Exchanges/SEBI.
3. The stock broker shall bring to the notice of client the features, risks, responsibilities, obligations and liabilities associated with securities trading through wireless technology/internet/smart order routing or any other technology should be brought to the notice of the client by the stock broker.
4. The stock broker shall make the client aware that the Stock Broker's IBT system itself generates the initial password and its password policy is as stipulated in line with norms prescribed by Exchanges/SEBI.
5. The Client shall be responsible for keeping the Username and Password confidential and secure and shall be solely responsible for all orders entered and transactions done by any person whosoever through the Stock broker's IBT System using the Client's Username and/or Password whether or not such a 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 Stockbroker 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 nonexecution of his orders due to any link / system failure at the Client/Stock brokers/Exchange end for any reason beyond the control of the stockbroker/Exchanges.

Declaration

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

Client Name RESHMA MOHAMMED

Place Hyderabad

Date : 2021-04-12

 F4	Client Signature
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Tariff sheet

To

Zerodha Broking Limited

153/154, 4th Cross, 4th Phase, JP Nagar, Dollars Colony, Opp. Clarence School, Bangalore - 560078

Charges for Zerodha Trading ServicesI/ We agree to pay the charges as per following charges structure for our Trading account with Zerodha effective 2021-04-12Client ID: QL5047

Charge Head	Brokerage / Charges
Equity Intraday	Rs. 20 per executed order or 0.03% of Turnover whichever is lower
Equity Delivery	Zero Brokerage
Futures	Rs. 20 per executed order or 0.03% of Turnover whichever is lower
Options*	Rs. 20 per executed order
Currency Futures	Rs. 20 per executed order or 0.03% of Turnover whichever is lower
Currency Options*	Rs. 20 per executed order
Call & Trade Services	Rs. 50 per order placed through a Dealer at Zerodha
NRI - Equity Delivery	Rs. 100 per executed order or 0.1% of Turnover whichever is lower
NRI - Futures & Options	Rs. 100 per executed order placed using a CP code

Disclaimer: For Delivery based trades, a minimum of Rs. 0.01 will be charged per contract note. Clients who opt to receive physical contract notes will be charged Rs. 20 per contract note plus courier charges. A brokerage of 0.5% of the contract value will be charged for contracts where physical delivery happens. In addition to the brokerage charge the following charges will also be levied.

Schedule of Charges:

1. Exchange transaction charges | 2. Clearing charges | 3. Securities Transaction Tax | 4. Goods & Services Tax | 5. SEBI Turnover fees | 6. Stamp Duty

Note : Brokerage will not exceed the rates specified by SEBI and the Exchanges

All Statutory and Regulatory charges will be levied at actuals

Brokerage is also charged on expired, exercised, and assigned Options contracts

*Turnover for Options is calculated as (Strike + Premium)*Lot Size

Charges for other value added services will be applicable at the time of availing such service, upon your consent. Detailed explanation of all charges is available online at : <https://zerodha.com/charge-list>

Client Signature

For office use onlyUCC Code allotted to the Client QL5047

	Documents verified with originals	Client interviewed by	In-Person Verification done by
Name of the Employee			
Employee Code			
Designation of employee			
Date			
Signature			

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

Signature of the Authorised Signatory

Date : 2021-04-12

Seal/Stamp of the stock broker

Zerodha**Voluntary**

153/154, 4th Cross, Dollars Colony, 4th Phase, JP Nagar, Opp. Clarence Public School, Bangalore - 560078.

Sub: Voluntary Undertaking/Authorisation

With respect to member-constituent relationship and mandatory and voluntary (optional) documents executed between us, I/we do hereby authorize Zerodha to do the following:

1. ORDER PLACEMENT INSTRUCTIONS

I understand that you require written instructions from me for placing/modifying/cancelling orders. However, since it is not practical for me to give written instructions for placing/modifying/cancelling order. Even If I have facility to trade online through Internet and wireless technology, I may have to place orders by physically visiting/calling/emailing the call centre/branch specified for the said purpose by Zerodha in case of breakdown of internet connectivity or other similar reasons. I hereby request you to kindly accept my verbal orders/instructions, in person or over phone and execute the same. I understand the risk associated with placement of verbal orders and accept the same. I shall not disown orders under the plea that the same were not placed by me provided I am sent ECN/Physical contract notes or trade confirmations through SMS and other approved modes. I/we also agree that non-receipt of bounced mail notification by you shall amount to delivery of contract note at my/our email ID. I indemnify Zerodha and its employees against all trade related losses, damages, actions which you may suffer or face, as a consequence carrying out my instructions for orders placed verbally

2. ERRORS AND OMISSIONS

I understand and agree that inadvertent errors may occur, while executing orders placed by me. In such circumstances Zerodha shall make all reasonable efforts to rectify the same and ensure that I am not put to any monetary loss. I understand and agree that I shall not hold Zerodha responsible beyond this and claim additional damages/loss. I understand and agree that my request to modify or cancel the order shall not be deemed to have been executed unless and until the same is confirmed by Zerodha.

3. NO MARKET MANIPULATION

I undertake not to execute transactions, either singly or in concert with other clients, which may be viewed as manipulative trades viz. artificially raising, depressing or maintaining the price, creation of artificial volume, synchronized trades, cross trades, self trades, etc or which could be termed as manipulative or fraudulent trades by SEBI/Exchanges. In case I am found to be indulging in such activities, Zerodha has every right to inform the Exchange/SEBI/other regulatory authority of the same and suspend/close my trading account.

4. NOT TO ACT AS UNREGISTERED SUB BROKER

I undertake not to act as unregistered Sub-broker and deal only for myself and not on behalf of other clients. In case I wish to deal for other clients also, I undertake to apply to SEBI through Zerodha to obtain a sub broker registration. In case Zerodha perceives that I am acting as an unregistered sub broker, Zerodha has the right to immediately suspend my trading account and close all open positions and adjust the credits (across all segments) against the dues owed by me to Zerodha without the requirement of any notice from Zerodha. Further, Zerodha has the right to inform the concerned regulatory authorities about the same. In aforesaid eventuality, I agree and undertake to indemnify Zerodha from any loss/ damage/claim arising out of such activity.

5. NOT DEBARRED BY ANY REGULATOR

I confirm and declare that there is no bar on me imposed by any Exchange or any regulatory and/or statutory authority to deal in securities directly or indirectly. I agree to inform Zerodha, in writing, of any regulatory action taken by any Exchange or regulatory/ statutory authority on me in future. In case I fail to inform the same and Zerodha on its own comes to know of such action, Zerodha has the right to suspend/close my trading account and refuse to deal with me. Also, Zerodha can at its sole discretion, close all the open positions and liquidate collaterals to the extent of trade related debit balances, without any notice to me.

6. PMLA DECLARATION

I declare that I have read and understood the contents and the provisions of the PMLA Act, 2002, which were also explained to me by Zerodha officials. I further declare that I shall adhere to all the provisions of PMLA Act, 2002.

I further undertake and confirm that;

a. I do not have any links with any known unlawful persons/institutions

b. I am a genuine person and not involved or indulge knowingly or assisted, directly or indirectly, in any process or activity connected with the proceeds of crime nor I am a party to it. The investment money is derived from proper means and does not involve any black or Hawala money in any manner.

7. INDEMNIFICATION I hereby indemnify and hold Zerodha, its Directors and employees harmless from and against all trade related claims, demands, actions, proceedings, losses, damages, liabilities, charges and/or expenses that are occasioned or may be occasioned to the Zerodha directly or indirectly, relating to bad delivery of shares/ securities and/ or third party delivery, whether authorized or unauthorized and fake/forged/stolen shares/ securities/transfer documents introduced or that may be introduced by or through me during the course of my dealings/ operations on the Exchange(s) and/ or proof of address, identity and other supporting/documents provided by me at the time of registration and/ or subsequently.

INDEMNITY OF JOINT HOLDINGS

I hereby agree to indemnify and hold Zerodha harmless from any trade related claims, demands, actions, proceedings, losses, damages, liabilities, charges and/or expenses arising from transactions in securities held jointly by me with any other person or persons, if any.

8. BSE STAR MUTUAL FUND FACILITY

I am interested in availing the StAR Mutual Fund facility of the Exchange for the purpose of dealing in the units of Mutual Funds Schemes permitted to be dealt with on the StAR platform of the Exchange. For the purpose of availing the StAR Mutual Fund facility, I state that "Know Your Client" details as submitted by me for the opening of Trading Account may be considered for the purpose of StAR and I/we further confirm that the details contained in same remain unchanged as on date. I am willing to abide by the terms and conditions as has been specified and as may be specified by the Exchange from time to time in this regard. I 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 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 choose to subscribe/redeem. I further agree to abide by the terms and conditions, rules and regulations of the respective Mutual Fund Schemes subscribed by me.

9. DELAYED PAYMENT CHARGES

I understand that in case my account is in debit balance and/or if I have insufficient funds to manage my trading positions, I will be charged an interest of 0.05% per day as delayed payment charges. I confirm having read the rules & regulations pertaining to the levy of such interest under the policies & procedures page on Zerodha's website.

10. NRI DECLARATION

I understand that if the sole/first applicant has or attains NRI Status, investments in scheme of mutual funds can be made only upon providing Foreign Inward Remittance Certificate (FIRC) to Zerodha every time the investment is made.

11. THIRD-PARTY PAYMENTS

Zerodha shall have the prerogative to refuse payments received from any bank account where the client is not the first holder or which is not mentioned in the KYC or which the client has not got updated subsequently by submitting a written request along with adequate proof thereof as per proforma prescribed by Zerodha. Zerodha shall not be responsible for any loss or damage arising out of such refusal of acceptance of payments in the situations mentioned above.

However, due to oversight, if any such third-party payment has been accepted by Zerodha and the credit for the same has been given in the client's ledger, Zerodha shall have the right to immediately reverse such credit entries on noticing or becoming aware of the same. In such a case, Zerodha reserves the right to liquidate any of the open positions and/or any of the collaterals received/held on behalf of the client. Zerodha, its Directors and employees shall not be responsible for any consequential damages or losses.

12. NO DEALINGS IN CASH

Zerodha as a policy neither accepts any funds for pay-in/margin in cash nor makes any payment or allows withdrawal of funds in cash. No claim will be entertained where the client states to have made any cash payment or deposited cash with any Branch/Sub-Broker/Remisier/Employee/Authorised Person of Zerodha.

13. DISCLOSURE OF PROPRIETARY TRADING BY ZERODHA

Pursuant to SEBI Circular Number SEBI/MRD/SEC/Cir-42/2003 dated November 19, 2003, Zerodha discloses to its clients about its policies on proprietary trades. Zerodha does proprietary trades in the cash and derivatives segment at NSE & BSE.

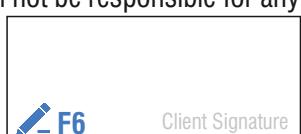
14. DELIVERIES

The client shall ensure that the shares are properly transferred to the designated demat account of Zerodha, for effecting delivery to the Exchange against the sale position of the client. Such transfers shall be entered by the client within the time specified by SEBI/Exchanges/Zerodha. In case the client fails to transfer the shares on time to Zerodha, Zerodha shall not be responsible for any loss/damages arising out of such delayed transfers.

15. SQUARING OFF OF POSITIONS & SALE /LIQUIDATION OF COLLATERAL MARGINS (to the extent of Settlement Margin obligation)

The client shall settle the transactions, within the Exchange specified settlement time, by making the requisite payment of funds and/or delivery of the shares. In case the client fails to settle the transactions within the settlement date, then Zerodha has the right to square off the open and/or unpaid positions, at an appropriate time, as it deems fit, without any notice to the client. The client shall not have any right or say to decide on the timing of closure of the open positions that needs to be closed. Zerodha, its Directors and Employees shall not be responsible for any trade related loss or damages arising out of such square offs. All such square off transactions shall have implied consent and authorization of the client in favour of Zerodha.

After such square off of open positions by Zerodha, as mentioned in above clauses, if there is a debit balance, the client shall pay the same immediately. However, if the client does not clear off the debit balance, Zerodha shall have the right to liquidate the shares and other securities of the client (kept as collateral/margin) to the extent of the debit balance, without any intimation to the client. The client shall not have the right to decide on the timing of liquidation of shares and securities held in collateral/margin and the shares and securities that needs to be sold or liquidated. Zerodha, its Directors and employees shall not be responsible for any trade related loss or damages arising out of such selling.

 F6	Client Signature
--	------------------

Running account authorization**Voluntary**

I/We are dealing through you as a client in Capital Market and/or Future & Option segment and/or Currency segment and/or Interest Rate future Segment & in order to facilitate ease of operations and upfront requirement of margin for trade.

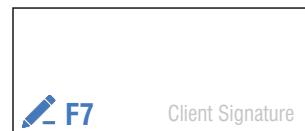
I/We authorize you as under:

1. I/We request you to maintain running balance in my account & retain the credit balance in any of my/our account and to use the unused funds towards my/our margin/pay-in/other future obligation(s) of any segment(s) of any or all the Exchange(s)/Clearing corporation unless I/We instruct you otherwise.
2. I/We request you to retain securities with you for my/our margin/pay-in/other future obligation(s) of any segment(s) of any or all the Exchange(s)/Clearing Corporation, unless I/We instruct you to transfer the same to my/our account.
3. I/We request you to settle my fund and securities account (choose one option)

- Once in a calendar Month
- Once in every calendar Quarter except the funds given towards collaterals/margin in form of Bank Guarantee and/or Fixed Deposit Receipt

4. In case I/We have an outstanding obligation 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 obligation for next 5 trading days, calculated in the manner specified by the exchanges.
5. I/We confirm you that I will bring to your notice any dispute arising from the statement of account or settlement so made in writing preferably within 7 working days from the date of receipt of funds/securities or statement of account or statement related to it, as the case may be at your registered office.
6. I/We confirm you that I can revoke the above mentioned authority at any time.
7. All accounts with credit balances of Rs. 10000/- or lesser shall be automatically retained and transfer of funds to the bank account shall not be made as per SEBI circular MIRSD/SE/Cir-19/2009 & Exchange Circular Nos. NSE/INSP/24849 & 20091204-7.
8. This running account authorization would continue until it is revoked by me.

Yours faithfully,



Date : 2021-04-12

Client Signature

Mobile declaration**Voluntary**

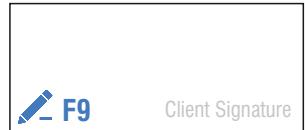
I RESHMA MOHAMMED having PAN BIBPM9127N do hereby declare that my mobile no. is 9989147376 Further, I authorize ZERODHA that the same may be used for giving me any information/ alert/SMS.

I further declare the above mentioned statement is true and correct.



Client defaulter declaration**Voluntary**

I RESHMA MOHAMMED having PAN BIBPM9127N do hereby declare that I have not been involved in any unlawful activities and I have not been declared a defaulter or my name is not appearing in defaulter database as per SEBI/ Various Exchange/ Regulatory bodies, etc. I further declare that the above mentioned declaration/ statement is true and correct.



 **F9** Client Signature

To

Zerodha

153/154, 4th Cross, Dollars Colony, 4th Phase, JP Nagar, Opp. Clarence Public School, Bangalore - 560078.

Sub: Acknowledgement

This is to acknowledge the receipt of following documents. I further state and confirm that I have read and understood all the clauses of aforesaid documents.

Sl. No	Brief significance of the Document
1	Duly Executed Copy of KYC
2	Rights and Obligations
3	Risk Disclosure document (RDD) for Capital, Derivatives, and Currencies Segments
4	Guidance Note - Do's and Dont's for trading on the Exchange(s) for investors
5	Zerodha Tariff Sheet
6	Policies and Procedures Document pursuant to the SEBI circular dated December 03, 2009
7	General Terms & Conditions governing securities trading and broking services of Zerodha
8	Running account authorisation, Mobile declaration & Client defaulter declaration

I also confirm that I have received the relevant clarifications, if any, wherever required from the officials of Zerodha

Yours faithfully,

Client Name : RESHMA MOHAMMED



 **F10** Client Signature

Zerodha Broking Ltd.

153/154, 4th Cross, 4th Phase, JP Nagar, Dollars Colony,
Opp. Clarence School, Bangalore - 560078

Additional KYC Form for Opening a Demat Account

For Individuals

(To be filled by the Depository Participant)

Application No	Date	2021-04-12	DP Internal Reference No	
DP ID	12081600		Client ID	36238791

(To be filled by the applicant in BLOCK LETTERS in English)

I/We request you to open a demat account in my/ our name as per following details:-

Holder Details

Sole / First Holder's Name	RESHMA MOHAMMED	
PAN	BIBPM9127N	UID
Second Holder's Name		
PAN		UID
Third Holder's Name		
PAN		UID

*In case of Firms, Association of Persons (AOP), Partnership Firm, Unregistered Trust, etc., although the account is opened in the name of the natural persons, the name of the Firm, Association of Persons (AOP), Partnership Firm, Unregistered Trust, etc., should be mentioned above.

Type of Account (Please tick whichever is applicable)

Status	Sub – Status		
<input checked="" type="checkbox"/> Individual	<input checked="" type="checkbox"/> Individual Resident <input type="checkbox"/> Individual Director's Relative <input type="checkbox"/> Individual Promoter <input type="checkbox"/> Individual Margin Trading A/c (MANTRA)	<input type="checkbox"/> Individual-Director <input type="checkbox"/> Individual HUF / AOP <input type="checkbox"/> Minor <input type="checkbox"/> Others(specify)	
<input type="checkbox"/> NRI	<input type="checkbox"/> NRI Repatriable <input type="checkbox"/> NRI Repatriable Promoter <input type="checkbox"/> NRI – Depository Receipts	<input type="checkbox"/> NRI Non-Repatriable <input type="checkbox"/> NRI Non-Repatriable Promoter <input type="checkbox"/> Others (specify)	
<input type="checkbox"/> Foreign National	<input type="checkbox"/> Foreign National	<input type="checkbox"/> Foreign National - Depository Receipts	<input type="checkbox"/> Others (specify)

Details of Guardian (in case the account holder is minor)

Guardian's Name	PAN
Relationship with the applicant	

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')

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

Account Statement Requirement As per SEBI Regulation Daily Weekly Monthly Fortnightly

I / We request you to send electronic transaction-cum-holding statement at the following Yes No

Email ID	RESHMAMOHAMED503@GMAIL.COM
----------	----------------------------

I / We would like to share the email ID with the RTA Yes No

I / We would like to receive the Annual Report Physical Electronic Both Physical and Electronic
(Tick the applicable box. If not marked the default option would be in Physical)

I/We would wish to avail the following facility:

Basic Service Demat Account facility (BSDA)

Yes No

Nomination details (Please tick the appropriate options)

I / We do wish to nominate (Fill Annexure 1A)

I / We do not wish to nominate

I/We wish to receive dividend/interest directly in to my bank account as given below through ECS. Yes No
(If not marked, the default option would be 'Yes') [ECS is mandatory for locations notified by SEBI from time to time]

Bank Details [Dividend Bank Details]

Account type Saving Current Others (specify)

Bank Code (9 digit MICR code)	500229026	IFS Code (11 character)	ICIC0000598
Account number	059801538845		
Bank Name	ICICI BANK LTD		
Branch Name	TITUS BUILDING NO 10 MINDSPACE		
Bank Branch Address	HYDERABAD ANDHRA PRADESH		
City	----	State	----
Country	----	PIN code	----

(I) Photocopy of the cancelled cheque having the name of the account holder where the cheque book is issued, (or)

(ii) Photocopy of the bank statement having name and address of the BO

(iii) Photocopy of the passbook having name and address of the BO, (or) (iv) 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.

Other Details

Gross Annual Income Details (please specify): Income Range per annum

Below Rs 1 Lakh 1-5 Lakh 5-10 Lakh 10-25 Lakh >25 Lacs

Or Net-worth as on _____ date _____ (Net worth should not be older than 1year)

Occupation : Private Sector

Please tick, if applicable: Politically Exposed Person (PEP) Related to Politically Exposed Person (RPEP)

Any other information: _____

SMS Alert Facility Refer to Terms & Conditions given in Annexure - 2.4	MOBILE NO. +91 <u>9989147376</u> [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).
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Transactions Using Secured Texting Facility (TRUST). Refer to Terms and Conditions Annexure – 2.6	I wish to avail the TRUST facility using the Mobile number registered for SMS Alert Facility. I have read and understood the Terms and Conditions prescribed by CDSL for the same. I/We wish to register the following clearing member IDs under my/our below mentioned BO ID registered for TRUST <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No <table border="1"> <tr> <td>Stock Exchange Name/ID</td> <td>Clearing Member Name</td> <td>Clearing Member ID (Optional)</td> </tr> <tr> <td> </td> <td> </td> <td> </td> </tr> <tr> <td> </td> <td> </td> <td> </td> </tr> </table>	Stock Exchange Name/ID	Clearing Member Name	Clearing Member ID (Optional)						
Stock Exchange Name/ID	Clearing Member Name	Clearing Member ID (Optional)								
	To register for easi, please visit our website www.cdslindia.com . Easi allows a BO to view his ISIN balances, transactions and value of the portfolio online.									

Zerodha Broking Ltd.

153/154, 4th Cross, 4th Phase, JP Nagar, Dollars Colony,
Opp. Clarence School, Bangalore - 560078

Schedule-A Tariff Structure For individuals/HUF/corporates	
Details	POA Clients
Stamp charges payable upfront	Rs.50/-
Annual Maintenance Charges (charged quarterly)	
a. Individuals/Non Individual (except Corporate)	Rs.300/- + GST
b. Non Individual - Corporate	Rs.1000/- + GST
Transaction Charges : (Market Trades)	
Buy(Receive) / Sell (Debit)	Nil / Rs.8/- + Rs 5.50/- (CDSL Charges)
Transaction Charges : (Off-Market Trades)	
Buy(Receive) / Sell (Debit)	Nil / 0.03% or Rs.25/- whichever is higher
Demat (Per certificate)	Rs. 150/- per certificate
Remat (Per certificate)	Rs. 150/- per certificate + CDSL Charges
Courier charges per Demat/Remat/Demat Rejn./CMR	Rs. 100/-
Pledge Request	Rs. 20/- + Rs. 12 per request (CDSL Charges)
Unpledge Request	Rs. 20/- + Rs. 12 per request (CDSL Charges)
Pledge invocation	Rs. 20/-
Margin Pledge	Rs. 9 + Rs. 5 per request (CDSL Charges)
Margin Unpledge	Rs. 9 + Rs. 5 per request (CDSL Charges)
Margin Repledge	Rs. 2/- (CDSL charges)
Periodic Statement	
By Email / Physical	Free / Rs. 50/- (+Courier charges at actual)
Adhoc / Non Periodic Statement Requests	
a. By Email	Rs.10/- per request
b. Physical	Rs. 50 per request upto 10 pages. Every additional page at Rs. 5 (+ Courier charges at actual)
Delivery instruction	
a. First Delivery Instruction Book	Free (10 Leaves)
b. Every Addl Booklet (10 Leaves)	Rs.100/-
Cheque Bounce Charges	Rs. 350/-
Failed Transactions	Rs. 50 per ISIN
Modification in CML	Rs. 25/- per request
KRA Upload / Download	Rs. 50/-

NOTE :

For all purposes the bill date shall be construed as the date demand and the bills will be considered as the bill cum notice for payment and Zerodha Broking Ltd. reserves the right to freeze depository account for debit transaction in case of non payment of charges after two days from the bill date.

The above tariff is subject to change. Changes if any will be intimated 30 days in advance Annual Maintenance Charge (AMC) is non refundable. GST is applicable on all above charges except stamp charges.

	First/Sole Holder or Guardian (in case of Minor)
--	--

	Second Holder
--	---------------

	Third Holder
--	--------------

Date :

To,
Zerodha Broking Ltd.
 153/154, 4th Cross, Dollars Colony, 4th Phase, JP Nagar, Opp. Clarence Public School, Bangalore - 560078.

Dear Sir,
Sub : Requesting for bill/transaction/holding statement through email.

I/We request you to send me/us bill, transaction and holding statement of my CDSL Demat account no. 12081600 36238791 at following email address: RESHMAMOHAMMED503@GMAIL.COM

I/We fully agree and are aware of following Terms and Conditions mentioned below.

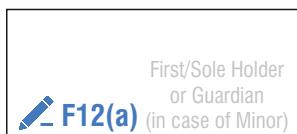
- (a) that I/We will not receive the bill, transaction and holding statements in paper form.
- (b) that I/We will take all the necessary steps to ensure confidentiality and secrecy of the login name and password of the internet/email account.
- (c) that I/We am/are aware that the bill, transaction and holding statements may be accessed by other entities in case the confidentiality /secrecy of the login name and password is compromised.
- (d) that I/We in case bill, transaction and holding statements are sent by email, I/We will immediately inform the Zerodha Broking about change in email address, if any.

In case, the Zerodha Broking is not able to provide bill/transaction statement to its Clients by email or on website due to any reason (including bounced emails), Zerodha Broking Ltd. will ensure that the transaction statement is provided to me/us in paper form as per the time schedule stipulated in the Bye Laws & Business Rules of CDSL.

I/We hereby request you to send the statements:

Daily Fortnightly Weekly Monthly

Yours faithfully,



 **F12(a)** First/Sole Holder or Guardian (in case of Minor)



 **S2(a)** Second Holder



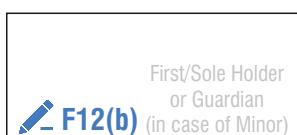
 **T2(a)** Third Holder

Declaration

I/We have received and read the Rights and Obligations documents and terms & conditions and agree to abide by and be bound by the same and the Bye Laws as are in force from time to time. I/We declare that the particulars given by me/us above are true to the best of my/our knowledge as on the date of making this application.

I/We agree and undertake to intimate the DP of any change(s) in the details/particulars mentioned by me/us in this form.

I/We further agree that any false/misleading information given by me/us or suppression of any material information will render my account liable for termination and suitable action.



 **F12(b)** First/Sole Holder or Guardian (in case of Minor)



 **S2(b)** Second Holder



 **T2(b)** Third Holder

Annexure E**Option form for issue of DIS booklet****Voluntary**Date : DP ID Client ID

First Holder Name	RESHMA MOHAMMED
Second Holder Name	
Third Holder Name	

To,
Zerodha Broking Ltd.
 153/154, 4th Cross, Dollars Colony, 4th Phase, JP Nagar, Opp. Clarence Public School, Bangalore - 560078.

Dear Sir,
 I/We hereby state that: [select one of the option 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) in favour of Zerodha Broking Ltd. for executing delivery instructions for settling stock exchange trades (Settlement related transactions) effected through such Clearing Member.

OR

I/We do not require the Delivery Instruction Slip(DIS)for the time being, Since I/We have issued a POA in favour of Zerodha Broking Ltd. for executing the delivery instructions for settling stock exchange trades [settlement related transaction] effected through such Clearing Member. However, the Delivery Instruction Slip (DIS) booklet should be issued to me / us immediately on my / our request at any later date.

I/We hereby select Option 1 Option 2



F15
First/Sole Holder
or Guardian
(in case of Minor)



S5
Second Holder



T5
Third Holder

Client E-mail ID**Optional****Client Mobile Number****Declaration**

I hereby declare that the mobile no./email ID mentioned in the Account opening form/ request for change in mobile no./email ID is my own

Request letter for registration of mobile no./email ID of person belonging to the client's family

Please note that the mobile no./email id/both mentioned in the Account opening form/ request for change in mobile no./email ID belongs to Mr/Mrs./Ms. _____ who is my _____ [relationship with the client]



F16
First/Sole Holder
or Guardian
(in case of Minor)

[Only the mobile no./email id of your spouse, dependent children and dependent parents can be registered in your demat account]

**स्टेट बैंक
Bank Of India**

(05095) - TOLICHOWKI
WARD NO.8 D NO. 8-1-523/265BRINDAVAN COLONY
TOLICHOWKI, HYDERABAD 500008
IFSC Code: SBIN0005095

केवल 3 महीने के लिए यथा / VALID FOR 3 MONTHS ONLY

D	D	M	M	Y	Y	Y	Y

को या उनके आदेश पर OR ORDER

CANCELLATION

अदा करें ₹

CARE : NEW ACCOUNT

Valid upto Rs. 10 Lacs at Non-Home Branch

Prefix : 1515800034

Payable at Par at All Branches of SBI

Please sign above

॥ ५०४९९१॥ ५०००० २०८५॥ ०१७०५०॥ ३।

Reshma Mehammud

आयकर विभाग

INCOME TAX DEPARTMENT

RESHMA MOHAMMED

RAHAMAN ABDUL MOHAMMED



भारत सरकार

GOVT. OF INDIA



25/05/1988

Permanent Account Number

BIBPM9127N

Reshma J. Rahaman
Signature



In case this card is lost / found, kindly inform / return to :

Income Tax PAN Services Unit, UTITSL
Plot No. 3, Sector 11, CBD Belapur,
Navi Mumbai - 400 614.

इस कार्ड के खोने/पाने पर कृपया मुख्यमंत्री/लोकार्पण :

आयकर विभाग, UTITSL

प्लॉट नं: ३, सेक्टर ११, सोनी बीडी बेलापुर,

नवी मुंबई-४०० ६१४.