

Form No.

Online ☐

Offline ☐



Client Registration Form

Vishwas Fincap Services Pvt. Ltd.

Member :National Stock Exchange of India Ltd. (NSE)
Bombay Stock Exchange Ltd. (BSE)
Central depository Services India Ltd (CDSL)
Multi Commodity Exchange of India Ltd (MCX)

SEBI Registration No.: (CM/F&O/CDS. /COMMODITY) -INZ000189835

SEBI Registration No : (IN-DP-CDSL-655-2012)

Vishwas Fincap Services Private Limited

CIN : U65999DL1996PTC082046

SEBI Regn. No.: INZ000189835
(CM / F&O / CDS / COMMODITY)
 MemberID :(NSE) 14024 (BSE) 6235

Depository Participant : CDSL
SEBI Regn. No.: IN-DP-CDSL-655-2012 • DP ID : 12074200

Compliance Officer's : **Ms. Ruchi Verma**

Ph.: +011-47115528

E-mail Id: rverma@vishwasfincap.com

CEO's: **Mr. Naresh Kumar Rana**

Ph. :+011-47115525

E-mail Id: naresh@vishwasfincap.com

Regd.Office: WZ--310, Nangal Raya, Jail Road, Delhi Cantt, New Delhi-110046

Phone :011-47115521, Fax :011-28112661

E-mail : info@vishwasfincap.com, Website : www.vishwasfincap.com

Clearing Member : GLOBE CAPITAL MARKET LIMITED

SEBI Regn. No.: INZ000177137
 Clearing ID (NSE- F&O/CDS/COMMODITY) : M50302
 Clearing ID(BSE- F&O/CDS/COMMODITY) :3179
Clearing ID (MSEI- F&O/CDS) : 1004

609, Ansal Bhavan, 16, Kasturba Gandhi Marg, New Delhi- 110002
Tel.: 011-30412345, 23316916-20

Clearing Member : GLOBE COMMODITIES LIMITED

SEBI Regn. No.: INZ000024939 Clearing ID (MCX) :8550

804, Ansal Bhavan, 16, Kasturba Gandhi Marg, New Delhi- 110002
Tel.: 011-30412345,

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4.	Risk Disclosure Document (RDD)	Documents detailing Risk associated with dealing in the Securities Market.	
5.	Guidance Note	Document detailing Do's & Don'ts for Trading on exchange, for the education for the investors.	
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3.	HUF Declaration	Declaration to be given by HUF coparcener for opening trading and DP account on the name of Karta/HUF.
4.	Board Resolution Format	Board Resolution to be given by company on their letterhead to open trading, DP account and appointing authorized signatories.
5.	Banker's Verification Format	Letter to be provided by investor on Bank's Letter Head for verification of signature.
6.	Disclosure for Derivative/ Financial	Declaration to be provided by investor to enable F& O Trading with relevant income proof.
7.	Format for non individual	To provide additional details of KARTA/Whole Time directors/All Partners/Promoter & Trustees.
8.	KRA for Individual	Format for KRA registration need to be filled by all joint holders/authorized signatories in case of joint holders/non-individual account.

*Formats are available on our website www.vishwasfincap.com under download section.

CONTACT DETAIL FOR INVESTOR GRIEVANCES

For any grievance/dispute please mail us at info@vishwasfincap.com or grievance@vishwasfincap.com or contact us on 011-47115525. In case not satisfied with the response, please contact the concerned exchange(s)/ depository at:

Exchange Name	E-mail ID	Phone No.
National Stock Exchange of India Ltd.	ignse@nse.co.in	022-26598190, 18002660058
Bombay Stock Exchange Ltd.	iscdelhi@bseindia.com	011-43007413
Central Depository Services (India) Ltd.	complaint @cdslindia.com	022-22723333
Multi Commodity Exchange of India Ltd.	grievance@mcxindia.com	022-67318888

CENTRAL KYC REGISTRY | Know Your Customer (KYC) Application Form | Individual

Important Instructions:

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

For office use only Application Type* ☐ New ☐ Update
(To be filled by financial institution) KYC Number (Mandatory for KY updater request)
Account Type* ☐ Normal ☐ Simplified (for low risk customers) ☐ mail

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

Prefix	First Name	Middle Name	Last Name
Name* (Same as ID proof)			
Maiden Name (If any*)			
Father/Spouse Name*			
Mother Name*			
Date of Birth*			
Gender*	<input type="checkbox"/> M- Male	<input type="checkbox"/> F- Female	<input type="checkbox"/> T- Transgender
Marital Status*	<input type="checkbox"/> Married	<input type="checkbox"/> Unmarried	<input type="checkbox"/> Others
Citizenship*	<input type="checkbox"/> IN- Indian		
Residential Status*	<input type="checkbox"/> Resident Individual		
Occupation Type*	<input type="checkbox"/> S- Service <input type="checkbox"/> Private Sector <input type="checkbox"/> Public Sector <input type="checkbox"/> Government Sector) <input type="checkbox"/> O- Others <input type="checkbox"/> Professional <input type="checkbox"/> Self Employed <input type="checkbox"/> Retired <input type="checkbox"/> Housewife <input type="checkbox"/> Student) <input type="checkbox"/> B- Business <input type="checkbox"/> X- Not Categorized		

PHOTO



Signature / Thumb Impression

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

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

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

3. PROOF OF ADDRESS (PoA)*

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

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

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

Address

Line 1* _____
 Line 2 _____
 Line 3 _____ City / Town / Village* _____
 District* _____ Pin / Post Code* _____ State / U.T Code* _____ Country Code* _____

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

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

Line 1* _____

Line 2 _____

Line 3 _____ City/Town/Village* _____

District* _____ Pin/Post Code* _____ State/U.T Code* _____ ISO3166CountryCode* _____

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

Tel.(Off) _____ Tel.(Res) _____ Mobile _____

FAX _____ Email ID _____

☐ 5.DETAILS OF RELATED PERSON(Incase of additional related persons, please fill 'Annexure B1')(please refer instruction G at the end)

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

Related Person Type* ☐ Guardian of Minor ☐ Assignee ☐ Authorized Representative
 Prefix _____ First Name _____ Middle Name _____ Last Name _____

Name* _____

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

6. APPLICANT DECLARATION

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

- I hereby consent to receiving information from Central KYC Registry through SMS/Email on the above registered number/ae

Date : _____ Place: _____



[Signature / Thumb Impression]

Signature / Thumb Impression of Applicant

7. ATTESTATION / FOR OFFICE USE ONLY

Documents Received ☐ Self Certified Copies

Date _____ PI _____

Emp. Name _____

Emp. Code _____

Emp. Designation _____

Emp. Branch _____

INSTITUTION DETAILS

Name Vishwas Fincap Services Private Limited

[Institution Stamp]

[Employee Signature]

ADDITIONAL DETAILS FOR TRADING ACCOUNT (FOR INDIVIDUALS)

A. BANK ACCOUNT(S) DETAILS

Bank Name	Branch Address	Account Number	Account Type	MICR Number	IFSC Code
			<input type="checkbox"/> Saving <input type="checkbox"/> Current		
			<input type="checkbox"/> Saving <input type="checkbox"/> Current		

Provide a copy of cancelled cheque leaf/pass book/bank statement specifying name of the client, MICR Code or/and IFSC Code of the Bank.

B. DEPOSITORY ACCOUNT(S) DETAILS (THROUGH WHICH TRANSACTIONS SHALL GENERALLY BE ROUTED)

Depository Participant Name	Name of Depository	Beneficiary Name	DP ID	Beneficiary ID (BO ID)
Vishwas Fincap Services Pvt. Ltd.	<input type="checkbox"/> NSDL <input checked="" type="checkbox"/> CDSL		1 2 0 7 4 2 0 0	
	<input type="checkbox"/> NSDL <input type="checkbox"/> CDSL			

Provide a copy of either Demat Client Master or a recent holding statement issued by DP bearing name of the client.

C. TRADING PREFERENCES

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

Market Segment/s

<input type="checkbox"/> NSE <input type="checkbox"/> Cash		<input type="checkbox"/> NSE <input type="checkbox"/> F&O		<input type="checkbox"/> NSE <input type="checkbox"/> CDS		<input type="checkbox"/> NSE <input type="checkbox"/> Commodity	
<input type="checkbox"/> BSE <input type="checkbox"/> Cash		<input type="checkbox"/> BSE <input type="checkbox"/> F&O		<input type="checkbox"/> BSE <input type="checkbox"/> CDS		<input type="checkbox"/> BSE <input type="checkbox"/> Commodity	
<input type="checkbox"/> MCX							

D. FINANCIAL & OCCUPATION DETAILS

Gross Annual Income Details: Income Range per annum :

☐ Below Rs.1Lac
 ☐ Rs.1Lac to 5Lac
 ☐ Rs.5Lac to 10Lac
 ☐ Rs.10Lac to 25Lac
 ☐ Rs.25Lac to 1Crore
 ☐ >1Crore

Net Worth (Net worth should not be older than 1 year) Amount Rs.
 as on (date) (Compulsory for Non-Individuals)

Occupation (please tick any one and give brief details)

☐ Private Sector
 ☐ Public Sector
 ☐ Government Service
 ☐ Business
 ☐ Professional/Agriculturist
☐ Retired
 ☐ Housewife
 ☐ Student
 ☐ Others _____

Please tick, if applicable (Note: In case of Non-individuals please tick, if applicable for any of your authorized signatories/Promoters/Partners/Karta/Trustees/whole time directors) :

☐ Politically Exposed Person (PEP)
 ☐ Related to Politically Exposed Person (PEP)

Any other information _____

Family Code Group (if any) _____

CATEGORIZATION IN COMMODITIES DERIVATIVES SEGMENTS

Note: According to SEBI Circular No. SEBI/HO/CDMRD/DNPMP/CIR/P/2019/08 and the circular of Recognized Stock Exchange having Commodity Derivative Segment.

For more information please visit to website of SEBI and Exchange.

Client Name	
Trading Code	
PAN No.	

Please select exchange:

☐ **NSE Commodity**
☐ **BSE Commodity**
☐ **MCX Commodity**

Please select categories and product type :

Categories	Product Types				
<input type="checkbox"/> Farmer / FPOs	<input type="checkbox"/> Bullions	<input type="checkbox"/> Base Metal	<input type="checkbox"/> Energy	<input type="checkbox"/> Agri Commodities	<input type="checkbox"/> All
<input type="checkbox"/> Value Chain Participants (VCPs)	<input type="checkbox"/> Bullions	<input type="checkbox"/> Base Metal	<input type="checkbox"/> Energy	<input type="checkbox"/> Agri Commodities	<input type="checkbox"/> All
<input type="checkbox"/> Foreign Participant	<input type="checkbox"/> Bullions	<input type="checkbox"/> Base Metal	<input type="checkbox"/> Energy	<input type="checkbox"/> Agri Commodities	<input type="checkbox"/> All
<input type="checkbox"/> Domestic Financial Institutional Investor	<input type="checkbox"/> Bullions	<input type="checkbox"/> Base Metal	<input type="checkbox"/> Energy	<input type="checkbox"/> Agri Commodities	<input type="checkbox"/> All
<input type="checkbox"/> Other (Specify	<input type="checkbox"/> Bullions	<input type="checkbox"/> Base Metal	<input type="checkbox"/> Energy	<input type="checkbox"/> Agri Commodities	<input type="checkbox"/> All

DECLARATION

I/We hereby declare that the details furnished above are true and correct to the best of my/our knowledge and belief and I/we undertake to inform you of any change 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.

Client Name	
Client Signature	

Enclosure: ☐ **Copy of PAN Card**

E. 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 :

F. DEALINGS THROUGH SUB-BROKERS AND OTHER STOCK BROKERS

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

Sub-broker's Name					
SEBI Registration number					
Registered office address					
Phone		Fax		Website	

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

Name of stock broker			
Name of Sub-Broker, if any:			
Client Code		Exchange	

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

G. ADDITIONAL DETAILS

Whether you wish to receive physical contract note or Electronic Contract Note (ECN) (please specify) : ☐ **YES** ☐ **NO**

Specify your Email id, if applicable

Whether you wish to avail of the facility of internet trading/wireless technology (please specify): ☐ **YES** ☐ **NO**

Number of years of Investment/Trading Experience :

H. INTRODUCER DETAILS (optional)

Name of the introducer					
Status of the Introducer	Sub Broker <input type="checkbox"/>	Remisier <input type="checkbox"/>	Auth. Person <input type="checkbox"/>	Existing Client <input type="checkbox"/>	Others <input type="checkbox"/>
Address and Ph.No. of the Introducer					
Sign. of the Introducer					

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.

Place _____

Date _____

Client Signature  _____

FOR OFFICE USE ONLY

UCC Code allotted to the Client			
	Document verified with Originals	Client Interviewed By	In-Person Verification Done by
Name of the Employee			
Employee Code			
Designation of the 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 Authorized Signatory _____

Date _____


Seal/Stamp of the Stock Broker

DETAILS FOR OPENING A DEMAT ACCOUNT (FOR INDIVIDUAL)

IDENTITY DETAILS			
Application No.		Date	
DP Internal Reference No.			
DP ID	12074200	ClientID	
HOLDERS DETAILS			
Sole/First Holder's Name		PAN	
		UID	
Second Holder's Name		PAN	
		UID	
Third Holder's Name		PAN	
		UID	
Name*			
*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)			
<input type="checkbox"/> Individual	<input type="checkbox"/> Individual Resident	<input type="checkbox"/> Individual Director	<input type="checkbox"/> Individual Director's Relative
	<input type="checkbox"/> Individual HUF/AOP	<input type="checkbox"/> Individual Promoter	<input type="checkbox"/> Minor
	<input type="checkbox"/> Individual Margin Trading A/c (Mantra)	<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 (if not marked, the default option would be 'Yes')		[Automatic Credit] <input type="checkbox"/> Yes <input type="checkbox"/> No	
I/We would like to instruct the DP to accept all the pledge instructions in my/our account without any other further instruction from my/our end (if not marked, the default option would be 'No')		<input type="checkbox"/> Yes <input type="checkbox"/> No	
Account Statement Requirement	As per SEBI Regulation <input type="checkbox"/>	Daily <input type="checkbox"/> Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly <input type="checkbox"/>	
I/We request you to send Electronic Transaction-cum-Holding Statement at the email id _____		<input type="checkbox"/> Yes <input type="checkbox"/> No	
I/We would like to receive the Annual Report		Physical <input type="checkbox"/> Electronic <input type="checkbox"/> Both Physical and Electronic <input type="checkbox"/>	
(Tick the applicable box. If not marked the default option would be in Physical)			
Do you wish to receive dividend/interest directly in to your bank account given below through ECS? (If not marked, the default option would be 'Yes') <input type="checkbox"/>		<input type="checkbox"/> Yes <input type="checkbox"/> No	
[ECS is mandatory for locations notified by SEBI from time to time]			

BANK DETAILS (Dividend Bank Details)			
Bank Code(9digitMICR Code)			
IFSCCode(11 Character)			
Account Number			
Account Type	Saving <input type="checkbox"/>	Current <input type="checkbox"/>	Others (specify) <input type="checkbox"/>
Bank Name			
Branch Name			
BankBranch Address			
	City	State	Country
PIN			
1. Photocopyofthecancelledchequehavingthenameoftheaccountholderwherethechequebookisissued,(or) 2. Photocopy ofthe Bank Statement having nameand address ofthe BO. 3. Photocopy ofthe Passbook having name and address ofthe BO, (or) 4. Letter from theBank. Incaseofoption(ii),(iii)and(iv)above,MICRCodeofthebranchshouldbepresent/ mentionedonthe document.			
SMS Alert Facility Refer to Terms & Conditions given as Annexure2.4	MOBILE No.: +91-.....		<input type="checkbox"/> Yes <input type="checkbox"/> No
[Mandatory, ifyou aregiving Powerof Attorney(POA)](if POAisnotgranted& you do not wish to avail of this facility, cancel thisoption).			
Transaction Using Secured Texting Facility (TRUST). Refer to Terms and Conditions Annexure - 2.6	Iwish toavail the TRUST facilityusing the Mobilenumber registered forSMS Alert Facility. Ihaveread and understoodtheTerms andConditions prescribed byCDSL forthesame. <input type="checkbox"/> Yes <input type="checkbox"/> No I/WeishtoregisterthefollowingclearingmemberIDsundermy/ourbelow mentioned BO ID registered for TRUST		
	Stock Exchange Name/ID	ClearingMember Name	Clearing Member ID (Optional)
Easi	To register for easi, please visit our website www.cdslindia.com . Easi allowsaBO to view hisISINbalances, transactionsand valueoftheportfolio online.		

I/Wehave received andreadtheRights andObligations document andterms &conditions andagreetoabide byand bebound by the same and by the Bye Law as are in force from time to time .I/We declare that the particulars given by me/us above aretrue andto thebestofmy/ourknowledge asonthe dateofmaking this application. I/We agree and undertake tointimate the DPany 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.

	First/Sole HolderorGuardian (in case of Minor)	Second Holder	Third Holder
Name			
Signature			

(Signatures should be preferably in Black ink)

SHEET

CAPITAL MARKET SEGMENT			
Brokerage Slab	Slab in %		Minimum per Share
Delivery Based			
Square Off			
F&O SEGMENT			
Brokerage Slab	Slab in %	Delivery	Minimum per Lot
Future			
Options			

CURRENCY DERIVATIVES SEGMENT		
Brokerage	Slab in %	Minimum Brokerage per Lot

COMMODITY SEGMENT			
Brokerage Slab	Slab in %	Physical Delivery	Minimum per Lot
Future			
Options			

B. OTHER CHARGES								
Particular	Capital Market Segment		Derivative Segment		Currency Derivative Segment		Commodity Segment	
Charges	Delivery	Jobbing	Futures	Option	Futures	Option	Futures	Option
Stamp Duty & Other charges	0.02250%	0.00425%	0.004%	0.004%	0.0032%	0.0062%	0.0032%	0.0062%
Transaction Charges	Will be charged as per current applicable rate including any revisions in concern segments with respective exchanges.							
GST	As per the provision of Central Goods & Service Tax Act, 2017 and as amended from time to time							
STT	As per the provisions of STT Act and as amended from time to time							
CTT	As per the provisions of CTT Act and as amended from time to time							
Other Taxes	As may be applicable from time to time.							

NOTE :

- Charges/service standards are subject to revision at sole discretion of Vishwas Fincap Services Pvt Ltd.
- Charges quoted above are for the services listed. Any service not quoted above will be charged separately.
- Transaction & clearing charges, Stamp duty, GST, SEBI Fee, STT, CTT, and all legal levies as may be applicable from time to time shall be charged separately in addition to the brokerage.
- In case Diet ID has been provided to the client an ID Charge @ _____ % of turnover or Rs. _____ /- per month per segment shall be charged extra.
- Interest @ 21% shall be levied in delay payments in the account calculated on daily basis..
- Minimum processing fees of Rs. 20/- will be charged for each day of trade.

I/We, _____
have read the above given information and agree to pay the charges / levies mentioned above.



LETTER FOR NSE MFSS / BSE STAR MF

From _____

To,
Vishwas Finance Pvt.Ltd.Regd.Office:WZ310, Nangal
Raya. Jail Road, Delhi Cantt, New Delhi-110046

Dated _____

Dear Sir,

Sub:Mutual Fund Service System (MFSS) facility of NSE/BSE STAR MF

I/We am/are registered as your client with Client Code as mentioned below for the purpose of trading in the Capital Market Segment.

I/We am/are interested in availing the facility of the following Exchange for the purpose of dealing in the units of Mutual funds Scheme permitted to be dealt with.

NSE MFSS ☐ BSE STAR MF ☐

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

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

I/We shall also ensure compliance with the requirements as may be specified from time to time by the Securities and Exchange Board of India and/or 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/BSE STAR MF.

Terms and Conditions

1. The client shall be bound by circulars issued by NSEIL/ BSE, Rules, Regulations and circulars issued there under by SEBI and relevant notifications of Government authorities as may be in force from time to time.
2. 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/ BSE STAR MF or at any time thereafter.
3. The client shall submit to the Participant a completed application for in the manner prescribed format for the purpose of placing a subscription order with the Participant.
4. The client has read and understood the risks involved in investing in Mutual Fund Schemes.
5. The client shall be wholly responsible for all his investment decisions and instruction.
6. The client shall ensure continuous compliance with the requirements of the NSEIL, BSE, SEBI and AMFI.
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.
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.
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/BSE or NSCCL/ICCL.
10. In case of any dispute between the Participants and the investors arising out of this facility, NSEIL/BSE and / or NSCCL/ICCL agrees to extend the necessary support for the speedy redressal of the disputes.

Thanking You.

Yours faithfully

Signature: _____



Client Code: _____

Note: Signature required in case opted for NSE MFSS or BSE STAR MF on Trading Account details page

LETTER OF AUTHORIZATION

To,

Dated _____

Vi shwasFi ncap Servi ces Pvt.Ltd.Regd.Office:WZ310, Nangal

Raya.Jail Road,Delhi Cantt, New Delhi -110046

Sub : Letter of Authority - NSE / BSE

I/We am/are dealing in shares/securities/commodities with you at NSE/BSE in various segments and in order to facilitate ease of operations.

We authorize you as under :

1. Delivery of order/trade confirmation/cancellation:

I/We hereby authorize you not to provide me / us order confirmation / Modification / Cancellation Slips and Trade Confirmations slips to avoid unnecessary paper work. I/we shall get the required details from contract notes and confirmation issued by you.

2. Telephonic Conversation:

I/We request you to consider my/our telephonic instructions for order placing/order modification/order cancellation as a written instruction and give us all the confirmation on telephone unless instructed otherwise in writing. I/We am/are getting required details from contracts issued by you.

3. Adjustment of balance in Family Accounts:

Sl. No.	Client Code of Family Members/Associates	Name of Family Members /Associates	Category	Name of Father / Spouse

I/We authorize you to adjust the credit balance available in my account of any segment, against any settlement obligation/ margin obligation/ debit balance of any other segment outstanding in my or any of the account of above mentioned family members or any other party or company with whom/in which I'm interested as the director (Name given below). I further understand that the above adjustment shall not be valid for monthly/ quarterly settlement of accounts.

.....
.....
.....

4. Set off of outstanding:

I/We authorize you to set off outstanding in any of my/our accounts against credits available or arising in any other accounts maintained with you irrespective of the fact that such credits in the accounts may pertain to transactions in any segment of the Exchange and/ or against the value of cash margin or collateral shares provided to you by me/us. I further authorize you to debit the financial charges @21% per annum of the outstanding debit balance, if any, in my account and not settled as per the exchange requirement.

5. Fines & Penalties:

All fines/ penalties and charges levied up on you due to my acts/deeds or transactions may be recovered by you from my account.

Signature: _____



6. Charges & Balance Maintenance:

I/We have a Trading As well as depository relationship with Vishwas Fincap Services Pvt. Ltd. Please debit the charges relevant with depository services from my/our trading account on monthly basis. I/We also agree to maintain the adequate balance in my/our trading account /pay adequate advance fee for the said reason.

7. Authority for intimation

I/we shall authorize you to send SMS and email to registered email/mobile no. in respect of my Trading and Demat account.

8. Facsimile Authorization

During the operation of my trading I may require to place order instructions through Fax/Scan, I therefore authorize you to honor the instruction and orders send through Fax/ Scan copy send by me/us.

9. Pro Trading Intimation:

I/We have been informed that VFSPL is doing Pro trading in addition to trading for clients.

10. I/We have been explained that I/We may not opt to give any of the above authorization and that the above authorizations are voluntary on my/our part and that I/We can revoke this authorization at any point of time during the operation of my/our trading account with you by giving you a notice in writing.

For and On Behalf of Constituent

Thanking you, Yours
 faithfully

Signature: 

Name: _____

Date: _____

To,

Vishwas Fincap Services Pvt. Ltd.

Regd. Office: WZ-310, Nangal Raya, Jail Road, Delhi Cantt, New Delhi-110046

Dear Sir,

Intems of SEBI Circular No. CIR/MIRSD/64/2016 dated July 12, 2016, I/We have the option of receiving the following documents either Electronically or physically:

- Rights & Obligations of stock broker, sub-broker and client for trading on exchanges (including additional rights & obligations in case of internet/ wireless technology based trading);
- Rights and Obligations of beneficial owner and depository participant as prescribed by SEBI and depositories;
- Uniform Risk Disclosure Documents (for all segments/exchanges); and
- Guidance Note detailing Do's and Don'ts for trading on stock exchanges.
- Policies and Procedures as per SEBI Circular No. MIRSD/SE/CIR-19/2009 dated 03rd December, 2009

Accordingly, I wish to receive the above said documents in the below mentioned manner:

☐ Electronically ☐ Physically



Signature: _____

Client Name: _____

RUNNING ACCOUNT AUTHORIZATION

To,
 Vishwas Fincap Services Pvt. Ltd. Regd. Office: WZ-310,
 Nangal Raya, Jail Road, Delhi Cantt, New Delhi-
 110046

Dated _____

Sub : Running Account Authorization

I/We are dealing through you as a client in Capital Market and/or Future & Options segment and/or Currency segment and/or Interest Rate Future segment and/or Commodity Future and Options segment in order to facilitate ease of operations and up front 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) at any segment(s) of any or all the Exchange(s)/Clearing corporation unless I/We instruct you otherwise.
2. I/We request you to settle my funds account except the funds given towards collaterals/margin in form of Bank Guarantee and/or Fixed Deposit Receipt at least ☐ Once in every calendar quarter or ☐ Once in a calendar month
4. In case I/We have an outstanding obligation on the settlement date, you may retain the requisite 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.
5. I/We confirm you that I will bring to your notice any dispute arising from the statement of account or settlement made in writing 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. In addition to above, I/We further authorize you to further retain Rs.10000/- or any such amount prescribed by SEBI/ Exchanges from time to time while settling the funds of my trading account. The running account authorization provided by me shall continue and remain valid until it is revoked by me anytime in writing.

Thanking you Yours
 Faithfully,

Signature:  _____

Client Name: _____

Client Code: _____

FOR ELECTRONIC CONTRACT NOTES

To,
 Vishwas Fincap Services Pvt. Ltd. Regd. Office : WZ-310,
 Nangal Raya, Jail Road, Delhi Cantt, New Delhi-
 110046

Dated _____

I/We have been/shall be dealing through you as my/our broker on the Capital Market Segment and/or F&O Segment and/or Currency Derivatives Segment and/or Interest Rate Futures Segments and/or Commodity Future and Options Segment. As my/our broker i.e. agent I/We direct and authorize you to carry out trading/dealings on my/our behalf as per instructions given below.

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

1. _____
2. _____

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

I/We agree that the log reports of your dispatching software shall be a conclusive proof of dispatch of contract notes to me/us and such dispatch shall be deemed to mean receipt by me/us and shall not be disputed by me/us.

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

Please treat this authorization as written ratification of my/our verbal directions/authorizations given and carried out by you earlier.

I/We shall be liable for all losses, damages and actions which may arise as a consequence of your adhering to and carrying out my/our directions given above.

This authorization is voluntary & can be revoked at anytime by giving notice in writing.

Thanking you,

Yours faithfully

Client Signature  _____

Client Name: _____



DECLARATION, INDEMNITY CUM UNDERTAKING FOR NAME DISCREPANCY IN PAN CARD, BANK PROOF & ADDRESS PROOF

To,
Vishwas Fincap Services Pvt. Ltd. **Regd. Office: WZ-310,**
Nangal Raya, Jail Road, Delhi Cantt, New Delhi-
110046

Dated _____

I, _____ s/o., w/o., d/o _____
_____, refer to my Trading and Demat Account _____
with Vishwas Fincap Services Pvt. Ltd. (VF SPL) do hereby affirm, declare and undertake that

1. That my name as it appears on my trading account is _____
2. That my name as it appears on my demat account is _____
3. That my name as it appears on the Income Tax website is _____
4. That my name as it appears on the Address proof is _____
5. That my name as it appears on my Pan Card is _____
6. That my name as it appears on the Bank Proof is _____
7. That my name as it appears on my Aadhaar Card is _____
8. That above mentioned names, on Trading account, Demat account, Income Tax website, Address proof, Aadhaar, PAN No. _____ and Bank account bearing no _____ are mine alone.
9. That I hereby request VF SPL to maintain my name in Demat and trading account as per the name appearing on the income tax website/PAN Card.
10. That I promise and undertake to get my PAN card altered in accordance with my name as appearing on the Income tax within 45 days from the date of signing this undertaking. VF SPL may, at its sole discretions, terminate my trading and demat account in the event of me not getting my name altered within 45 days of signing this undertaking.
11. That I further undertake to open a bank account in accordance with the name as appearing on the income tax website within a week from the date of signing this undertaking.
12. If further undertake that in case my name has been changed after approval from government authorities and notification gazette. I shall get the name change effected in PAN, Bank account etc. and furnish immediately to VF SPL.
13. That I further declare that I am responsible and I shall indemnify & keep indemnified VF SPL, its directors, officers, employees, agents from and against any all losses, claims liabilities, obligations, damages, deficiencies, judgments, action proceedings arising out or in relation to corporate benefits, IPO refund, Foreign exchange Management Act (FEMA) transfer, dematerialization of securities, rematerialization of securities, dividends, interest etc., that may arise out Declaration - cum-undertaking and/or acting on this basis.

That the contents of this declaration, indemnity-cum-undertaking have been explained to me in vernacular and I have understood before signing it. That the declaration, indemnity-cum-undertaking given by me to VF SPL is by my absolute free will and coercion, undue influence, pressure etc., and at present I am having sound health and mind.

Client Signature: _____

Client Name: _____

NOMINATIONDETAILS

Nomination Registration No.		Date	D	D	M	M	Y	Y	Y	Y
-----------------------------	--	------	---	---	---	---	---	---	---	---

I/We the Sole Holder/ Joint Holder / Guardian (in case of minor) hereby declare that :

☐

I/We do not wish to nominate any one for this demat account.

☐

I/We nominate the following person who is entitled to receive security balances lying in my/our account, particulars whereof are given below, in the event of my/our death.




Full Name of the Nominee										
Address										
									State	
Country									PIN	
Telephone No.										
E-mail ID										
Relationship with BO (if any)										
Date of Birth (Mandatory if nominee is a minor)	D	D	M	M	Y	Y	Y	Y	Fax No.	

As the nominee is a minor as on date, to receive the securities in this account on behalf of the nominee in the event of the death of the Sole holder / all Joint holders, I/We appoint following person to act as Guardian :

Full Name of Guardian of Nominee										
Address										
City									State	
Country									PIN	
Telephone No.									Fax No.	
E-mail ID										
Relationship of Guardian with Nominee										

This nomination shall supersede any prior nomination made by me/us and also any testamentary document executed by me/us. Note : Two witnesses shall attest signature(s) / thumb impression(s).

Details of the Witness		
	First Witness	Second Witness
Name of Witness		
Address of Witness		
Signature of Witness		

	First / Sole Holder or Guardia (in case of Minor)	Second Holder	Third Holder
Name			
Signatures	(2) 		

(Signatures should be preferably in black ink)

ANNEXURE - A

Terms And Conditions-cum-Registration / Modification Form for receiving SMS Alerts from CDSL

Definitions:

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

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

Availability:

1. The service will be provided to the BO at his / her request and at the discretion of the depository. The service will be available to those account holders who have provided their mobile numbers to the depository through their DP. These services may be discontinued for a specific period / indefinite period, with or without issuing any prior notice for the purpose of security reasons or system maintenance or for such other reasons as may be warranted. The depository may also discontinue the service at any time without giving prior notice for any reason whatsoever.
2. The service is currently available to the BOs who are residing in India.
3. The alerts will be provided to the BOs only if they remain within the range of the service provider's service area or within the range forming part of the roaming network of the service provider.
4. In case of joint accounts and non-individual accounts the service will be available, only to one mobile number i.e. to the mobile number as submitted at the time of registration / modification.
5. The BO is responsible for promptly intimating to the depository in the prescribed manner any change in mobile number, or loss of handset, on which the BO wants to receive the alerts from the depository. In case of change in mobile number not intimated to the depository, the SMS alerts will continue to be sent to the last registered mobile phone number. The BO agrees to indemnify the depository for any loss or damage suffered by it on account of SMS alerts sent on such mobile number.

Receiving Alerts:

1. The depository shall send the alerts to the mobile phone number provided by the BO while registering for the service or to any such number replaced and informed by the BO from time to time. Upon such registration / change, the depository shall make every effort to update the change in mobile number within a reasonable period of time. The depository shall not be responsible for any event of delay or loss of message in this regard.
2. The BO acknowledges that the alerts will be received only if the mobile phone is in 'ON' and in a mode to receive the SMS. If the mobile phone is in 'Off' mode i.e. unable to receive the alerts then the BO may not get / get after delay any alerts sent during such period.
3. The BO also acknowledges that the readability, accuracy and timeliness of providing the service depend on many factors including the infrastructure, connectivity of the service provider. The depository shall not be responsible for any non-delivery, delayed delivery or distortion of the alert in any way whatsoever.

4. The BO further acknowledges that the service provided to him is an additional facility provided for his convenience and is susceptible to error, omission and / or inaccuracy. In case the BO observes any error in the information provided in the alert, the BO shall inform the depository and / or the DP immediately in writing and the depository will make best possible efforts to rectify the error as early as possible. The BO shall not hold the depository liable for any loss, damages, etc. that may be incurred / suffered by the BO on account of opting to avail SMS alerts facility.
5. The BO authorizes the depository to send any message such as promotional, greeting or any other message that the depository may consider appropriate, to the BO. The BO agrees to an ongoing confirmation for use of name, email address and mobile number for marketing offers between CDSL and any other entity.
6. **The BO agrees to inform the depository and DP in writing of any unauthorized debit to his BO account/ unauthorized transfer of securities from his BO account, immediately, which may come to his knowledge on receiving SMS alerts. The BO may send an email to CDSL at complaints@cdslindia.com. 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 without 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 warrant the confidentiality or security of the SMS alerts transmitted through a service provider. Further, the depository makes no warranty or representation of any kind in relation to the system and the network or their function or their performance or for any loss or damage whenever and howsoever suffered or incurred by the BO or by any person resulting from or in connection with availing of SMS alerts facility. The Depository gives no warranty with respect to the quality of the service provided by the service provider. The Depository will not be liable for any unauthorized use or access to the information and / or SMS alert sent on the mobile phone number of the BO or for fraudulent, duplicate or erroneous use / misuse of such information by any third person.

Liability and Indemnity:

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

Amendments:

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

Governing Law and Jurisdiction:

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

I/We wish to avail the SMS Alerts facility provided by the depository

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

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

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

I/We am/ are aware that mere acceptance of the registration form does not imply in any way that the request has been accepted by the depository for providing the service. I/We provide the following information for the purpose of Registration / modification (Please cancel out what is not applicable).

BOID

1

2

0

7

4

2

0

0

(Please write your 8 digit DPID)




(Please write your 8 digit Client ID)

Sole/ First Holder's Name: _____ Second Holder's Name _____ Third Holder's Name _____

Mobile Number on _____
which message are to
be sent

The mobile number is registered in the name of: _____

Email ID : _____
(Please write only ONE valid email ID on which communications; if any, is to be sent)

	First / Sole Holder	Second Joint Holder	Third Joint Holder
Name			
Signature			

Place: _____ Date: ____ / ____ / 20____




OPTION FORM FOR ISSUE OF DIS BOOKLET

☐ **OPTION 1 :**
I/We require you to issue Delivery Instruction Slip (DIS) booklet to me/us CDSL account though I/We have issued a Power of Attorney (POA) / executed PMS agreement in favour of/ with _____ (name of 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.

OR

☐ **OPTION 2 :**
I do not require the Delivery Instruction Slip (DIS) for the time being, since I/We have issued a Power of Attorney (POA) / executed PMS agreement in favour of/ with _____ (name of 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 day.

Yours faithfully

	First / Sole Holder	Second Joint Holder	Third Joint Holder
Name			
Signature			

Vishwas Fincap Services Pvt. Ltd

WZ- 310, Nangal Raya, Jail Road, Delhi Cantt., New Delhi 110046
 Phones : 01 - 47115501 to 5530, Fax : 91-11-28112661
 E-mail : dp@vishwasfincap.com • Website : www.vishwasfincap.com

RIGHTS AND OBLIGATIONS OF BENEFICIAL OWNER AND DEPOSITORY PARTICIPANT AS PRESCRIBED BY SEBI AND DEPOSITORIES

General Clause

- The Beneficial Owner and the Depository participant (DP) shall be bound by the provisions of the Depositories Act, 1996, SEBI (Depositories and Participants) Regulations, 1996, Rules and regulations of Securities and Exchange Board of India (SEBI), Circulars/Notifications/Guidelines issued there under, Bye Laws and Business Rules/ Operating Instructions issued by the Depositories and relevant notifications of Government Authorities as may be in force from time to time.
- The DP shall open/activate demat account of a beneficial owner in the depository system only after receipt of complete account opening form, KYC and supporting documents as specified by SEBI from time to time.

Beneficial Owner Information

- The DP shall maintain all the details of the beneficial owner(s) as mentioned in the account opening form, supporting documents submitted by them and/or any other information pertaining to the beneficial owner confidentially and shall not disclose the same to any person except as required by any statutory, legal or regulatory authority in this regard.
- The Beneficial Owner shall immediately notify the DP in writing, if there is any change in details provided in the account opening form as submitted to the DP at the time of opening the demat account of furnished to the DP from time to time.

Fees/Charges/Tariff

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

Dematerialization

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

Separate Accounts

- The DP shall open separate accounts in the name of each of the beneficial owners and securities of each beneficial owner shall be segregated and shall not be mixed up with the securities of other beneficial owners and/or DP's own securities held in dematerialized form.
- The DP shall not facilitate the Beneficial Owner to create or permit any pledge and/or hypothecation or any other interest or encumbrance overall or any of such securities submitted for dematerialization and/or held in demat account except in the form and manner prescribed in the Depositories Act, 1996, SEBI (Depositories and Participants) Regulations, 1996 and Bye-Laws/Operating Instructions/Business Rules of the Depositories.

Transfer of Securities

- The DP shall effect transfer to and from the demat accounts of the Beneficial Owner only on the basis of an order, instruction, direction or mandate duly authorized by the beneficial owner and the DP shall maintain the original documents and the audit trail of such authorizations.
- The Beneficial Owner reserves the right to give standing instructions with regard to the crediting of securities in his demat account and the DP shall act according to such instructions.

Statement of account

- The DP shall provide statements of accounts to the beneficial owner in such form and manner and at such time as agreed with the Beneficial Owner and as specified by SEBI/depository in this regard.
- However, if there is no transaction in the demat account, or if the balance has become Nil during the year, the DP shall send one physical statement of holding annually to such BOs and shall resume sending the transaction statement as and when there is a transaction in the account.
- The DP may provide the services of issuing the statement of demat accounts in an electronic mode if the Beneficial Owner so desires. The DP will furnish to the Beneficial Owner the statement of demat accounts under the Depositories Act, 1996, SEBI (Depositories and Participants) Regulations, 1996 and Bye-Laws/Operating Instructions/Business Rules of the Depositories. If the Beneficial Owner desires to receive the statement of demat account in the electronic mode, then the Participant shall be obliged to forward the statement of demat accounts in physical form.
- In case of Basic Services Demat Accounts, the DP shall send the transaction statements as mandated by SEBI and/or depository from time to time.

Manner of Closure of Demat Account

- The DP shall have the right to close the demat account of the Beneficial Owner, for any reasons whatsoever, provided the DP has given a notice in writing of not less than thirty days to the Beneficial Owner as well as to the Depository. Similarly, the Beneficial Owner shall have the right to close his/her demat account held with the DP provided no charges are payable by him/her to the DP. In such an event, the Beneficial Owner shall specify whether the balances in their demat account should be transferred to another demat account of the Beneficial Owner held with another DP or to rematerialize the security balances held.

- Based on the instructions of the Beneficial Owner, the DP shall initiate the procedure for transferring such security balances or rematerialize such security balances within a period of thirty days as per procedure specified from time to time by the depository. Provided further, Closure of demat account shall not affect the rights, liabilities and obligations of either the Beneficial Owner or the DP and shall continue to bind the parties to their satisfactory completion.

Default in Payment of charges

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

Liability of the Depository

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

Freezing/Defreezing of accounts

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

Redressal of Investor grievance

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

Authorized representative

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

Law and Jurisdiction

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

Signature

FATCA & CRS Declaration - Individual

PAN Trading DP Code

Name

Place of Birth Country of Birth

Nationality

Annual Income ☐ Below Rs. 1 Lac ☐ Rs. 1 Lac to 5 Lac ☐ Rs. 5 Lac to 10 Lac
☐ Rs. 10 Lac to 25 Lac ☐ Rs. 25 Lac to 1 Crore ☐ > 1 Crore

Net Worth Amount Rs. Net Worth as on
(Net worth should not be older than 1 year)

Occupational Detail ☐ Business ☐ Private Sector ☐ Professional ☐ Government Service ☐ Public Sector
☐ Agriculturist ☐ Housewife ☐ Student ☐ Retired ☐ Forex Dealer ☐ Others

Politically Exposed Person (PEP) ☐ Related to Politically Exposed Person (RPEP) ☐

Are you a tax resident of any country other than India ☐ Yes ☐ No

If yes please indicates the all countries in which you are resident for tax purpose and the associated Tax ID number below.

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

DECLARATION

I have read and understood the information requirements and the Terms & Conditions mentioned in this Form (read along with FATCA & CRS instructions) and hereby confirm that the information provided by me on this Form is true, correct and complete. I hereby agree and confirm to inform Vishwas Fincap Services Pvt. Ltd for any modification to this information promptly.

I further agree to abide by the provisions of the scheme related documents inter alia provisions of FATCA & CRS on Automatic Exchange of Information (AEOI).

Sign here : (I)

Date :

Place :

For investor convenience, Vishwas Fincap Services Pvt. Ltd (VFSPL) collecting this mandatory information for updating across all Group Companies of VFSPL whether you are already an investor or would become an investor in future.

Please submit the form fully filled, signed, for all the holder, separately, and submit at your nearest VFSPL branch or you can dispatch the hard copy to-

Vishwas Fincap Services Pvt Ltd
WZ-310 Nangal Raya, Delhi Cantt
New Delhi-110046

* For Detail Terms & Conditions please visit www.vishwasfincap.com

Vishwas Fincap Services Pvt. Ltd

Depository Participant with CDSL DP-ID 12074200 * SEBI Regn. No. IN-DP-CDSL-655-2012
WZ-310, Nangal Raya, Jail Road, Delhi Cantt, New Delhi-110046
Phone: 011-47115501 to 5530 Fax: 91-11-28112661 Email: dp@vishwasfincap.com
Website: www.vishwasfincap.com

SCHEDULE OF SERVICES CHARGES FOR DP SERVICES

SCHEME	SCHEME - A (Rs. 500/- payable upfront)	SCHEME - B Rs. 795/- (Non refundable) for Nil Life Time AMC
1. Account Opening Charges	Nil	Nil
2. Account Maintenance Charges	Rs. 250/- per annum	Nil
3. Document Charges	Rs. 125/-	Nil
4. Dematerialisation Charges	Rs. 50/- per DRF plus Rs. 5/- per certificate	Rs. 50/- per DRF plus Rs. 5/- per certificate
5. Rematerialisation Charges	Rs. 25/- per every 100 securities or part thereof; oraflat fee of Rs. 20/- per certificate whichever is higher will be payable & plus Rs.30/- courier charges.	Rs. 25/- per every 100 securities or part thereof; oraflat fee of Rs. 20/- per certificate whichever is higher will be payable & plus Rs.30/- courier charges.
6. Custody	Nil	Nil
7. Transaction Charges (per transaction) (a) Receipt/Purchase (b) Delivery/Sale	Nil 0.01% (Minimum Rs. 15/-)	Nil 0.01% (Minimum Rs. 15/-)
8. Pledge Charges (per transaction Creation, Invocation/Closure	Rs. 50/-	Rs. 50/-
9. Easiest subscribers (password user)	Rs. 100/- p.a.	Rs. 100/- p.a.
10. In truction Booklet	Rs. 30/- plus courier charges	First Book Free another booklet charges Rs. 30/- plus courier charges.

In addition to the above, the following out pocket expenses shall also be charged.

- Failed instruction intimation : Rs. 20/- per intimation per instruction
- Additional Statement of Holding/Transaction : Rs. 5/- per page+ Postage as per actual.
- In case of demat rejection, postage charges shall be charged @ Rs. 35/- of dispatch of share certificates to the client.
- Any modification in client master will be charged @ Rs. 50/- per modification.
- Any other services not specified above shall be charged extra.
- Taxes and other government fee/charges shall be levied extra, as applicable from the time.
- Charges for DP services in respect of client having trading account/s with VISHWAS FINCAP SERVICES PVT. LTD. or VISHWAS COMMODITIES PVT. LTD. will be debited to their trading accounts.
- Late payment charges @ 2.0% per month.
- VISHWAS FINCAP SERVICES PVT. LTD. may suspend/freeze the depository services of the account holder in case of non-payment of outstanding bill till the time of actual clearance of debt balance.
- Above charges are subject to revision at Depository Participant's sole discretion, for which Depository Participant shall give 30 days prior notice.
- Lifetime AMC valid only for twelve year.

☐ Schemed Opted ☐ Scheme - A ☐ Scheme - B

Signatures

The First Holder/Signatory's Signature	Second Holder/Signatory's Signature	Third Holder/Signatory's Signature

POWER OF ATTORNEY

(For Securities Pay-in/Margin Obligations only)

To all to whom these presents shall come I/we (name of the beneficial owner/s), residing at/ having my/our residence/ office at send greetings.

Whereas I/we hold beneficial owner account number 12074200-000 with Central Depository Services (India) Limited (CDSL), through Vishwas Fincap Services Private Limited, registered with Securities and Exchange Board of India (SEBI).

And Whereas I/we am/are desirous to buy and sell securities through **M/s. Vishwas Fincap Services Private Limited** as my/our constituted attorney to operate my/our beneficial owner account on my/our behalf for a limited purpose in the manner hereinafter appearing and subject to conditions as provided herein.

And Whereas I/we am/are desirous of appointing **M/s. Vishwas Fincap Services Private Limited** as my/our constituted attorney to operate my/our beneficial owner account on my/our behalf for a limited purpose in the manner hereinafter appearing and subject to conditions as provided herein.

Now know you all and these presents witness that I/we do hereby nominate, constitute and appoint **M/s. Vishwas Fincap Services Private Limited** (hereinafter referred to as "the stock broker") as my true and lawful attorney and authorize it to perform the following functions on my behalf:

- i to transfer securities held in my/our aforementioned beneficial owner account(s) or any other account informed by me in writing to the stock broker from time to time to the demat account nos. 1207420000000800, 1207420000001118, 1207420000000021 and/or any other demat account that may be opened or maintained by the stock broker, for the limited purpose of meeting my/our securities pay-in and/or margin obligations (or by way of pledge or repledge to clearing member and clearing corporation) arising out of trades executed by me/us on any recognized stock exchange through the stock broker.
- i to return to me/us, the securities that may have been received by the stock broker erroneously or those securities that the stock broker was not entitled to receive from me/us; and
- i to send consolidated summary of my/our scrip-wise buy and sell positions taken with average rates to me/us by way of SMS/email on a daily basis, notwithstanding any other document to be disseminated as specified by SEBI from time to time.

I/we ratify the instructions given by the aforesaid stock broker to the depository participant named hereinabove in the manner specified herein.

I/we further agree and confirm that the powers and authorities conferred by this Power of Attorney shall continue until it is revoked (without notice) in writing by me/us and that the said revocation shall be effective from the date on which the revocation notice is received by the stock broker in his office at WZ-310, Nangal Raya, New Delhi-110046

Dated this day of,

SIGNED AND DELIVERED

(By the within named Beneficial Owner)

 (Signature of BO)

IN THE PRESENCE OF

Name.....

 (Signature of Witness)

Address.....

.....

I Accept (on behalf of Vishwas Fincap Services Private Limited)

Name.....

 (Signature of POA Holder)

Address.....

.....

Know Your Client (KYC) Application Form (For Individuals Only)

Application No.:

Please fill in ENGLISH and in BLOCK LETTERS with black ink

A. Identity Details (please see guidelines overleaf)

1. Name of Applicant (As appearing in supporting identification document).

Name

Father's/Spouse Name

2. Gender ☐ Male ☐ Female

B. Marital status

☐ Single ☐ Married

C. Date of Birth

d d / m m / y y y y

3. Nationality

☐ Indian ☐ Other

(Please specify)

4. Status Please tick ()

☐ Resident Individual

☐ Non Resident

☐ Foreign National (Passport Copy Mandatory for NRIs & Foreign Nationals)

5. PAN

Please enclose a duly attested copy of your PAN Card

Unique Identification Number (UID)/Aadhaar, if any:

6. Proof of Identity submitted for PAN exempt cases Please Tick ()

☐ UID (Aadhaar)

☐ Passport

☐ Voter ID

☐ Driving Licence

☐ Others

(Please see guideline 'D' overleaf)

PHOTOGRAPH

Please affix
the recent passport
size photograph and
sign across it

B. Address Details (please see guidelines overleaf)

1. Address for Correspondence

City/Town/ Village

State

Country

Pin Code

2. Contact Details

Tel. (Off.) (ISD) (STD)

Mobile (ISD) (STD)

E-Mail id

Tel. (Res.) (ISD) (STD)

Fax (ISD) (STD)

3. Proof of address to be provided by Applicant. Please submit ANY ONE of the following valid documents & tick () against the document attached.

☐ Passport

☐ Ration Card

☐ Registered Lease/Sale Agreement of Residence

☐ Driving License

☐ Voter Identity Card

☒ *Latest Bank A/c Statement/Passbook

☐ *Latest Telephone Bill (only Land Line)

☐ *Latest Electricity Bill

☐ *Latest Gas Bill

☐ Others (Please specify)

☐ *Not more than 3 Months old. Validity/Expiry date of proof of address submitted

d d / m m / y y y y

4. Permanent Address of Resident Applicant if different from above B1 OR Overseas Address (Mandatory) for Non-Resident Applicant

City/Town/ Village

State

Country

Pin Code

5. Proof of address to be provided by Applicant. Please submit ANY ONE of the following valid documents & tick () against the document attached.

☐ Passport

☐ Ration Card

☐ Registered Lease/Sale Agreement of Residence

☐ Driving License

☐ Voter Identity Card

☒ *Latest Bank A/c Statement/Passbook

☐ *Latest Telephone Bill (only Land Line)

☐ *Latest Electricity Bill

☐ *Latest Gas Bill

☐ Others (Please specify)

☐ *Not more than 3 Months old. Validity/Expiry date of proof of address submitted

d d / m m / y y y y

C. Other Details (please see guidelines overleaf)

1. Gross Annual Income Details (Please tick ()):

☐ Below 1 Lac

☐ 1-5 Lac

☐ 5-10 Lac

☐ 10-25 Lac

☐ > 25 Lacs

Net-worth in ₹ (*Net worth should not be older than 1 year)

as on (date)

d d / m m / y y y y

2. Occupation (Please tick ()) any one and give brief details:

☒ Private Sector Service

☐ Public Sector

☐ Government Service

☐ Business

☐ Professional

☐ Agriculturist

☐ Retired

☐ Housewife

☐ Student

☐ Forex Dealer

☐ Others (Please specify)

3. Please tick, if applicable:

☐ Politically Exposed Person

☐ Related to a Politically Exposed Person

For definition of PEP, please refer guideline overleaf

4. Any other information:

DECLARATION

I hereby declare that the details furnished above are true and correct to the best of my/our 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/we are aware that I/we may be held liable for it.

Place:

Date:

FOR OFFICE USE ONLY

IPV Done on

d d / m m / y y y y

AMC/Intermediary name OR code

Seal/Stamp of the intermediary should contain

Staff Name

Designation

Name of the Organization

Signature

Date

Seal/Stamp of the intermediary should contain

Staff Name

Designation

Name of the Organization

Signature

Date

(Originals Verified) Self-Certified Documents copies received

☐ (Attested) True copies of documents received

☐ Main Intermediary

"Please note that the KYC Application Form and overleaf instructions should be printed on the same page (back to back). If printed separately then both the pages should be attached and signed by the applicant."

INSTRUCTIONS/ CHECK LIST FOR FILLING KYC FORM

A. IMPORTANT POINTS:

1. Self attested copy of PAN card is mandatory for all clients.
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. PAN card with photograph. This is mandatory requirement for all applicants except those who are specifically exempt from obtaining PAN (listed in Section D)
2. Unique Identification Number (UID) (Aadhaar)/ Passport/ Voter ID card/ Driving license.
3. Identity card/ document with applicant's Photo, issued by any of the following: Central/State Government and its Departments, Statutory/Regulatory Authorities, Public Sector Undertakings, Scheduled Commercial Banks, Public Financial Institutions, Colleges affiliated to Universities, Professional Bodies such as ICAI, ICWAI, ICSI, Bar Council etc., to their Members; and Credit cards/Debit cards issued by Banks.

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

1. Passport/ Voters Identity Card/ Ration Card/ Registered Lease or Sale Agreement of Residence/ Driving License/ Flat Maintenance bill/ Insurance Copy.

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

D. Exemptions/clarifications to PAN

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

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

E. List of people authorized to attest the documents:

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

Please Submit the KYC Documents on A4 Size Paper Only.

Nomination Form

Nomination Registration No.		Date							
-----------------------------	--	------	--	--	--	--	--	--	--

I/We the sole holder / Joint holders / Guardian (in case of minor) hereby declare that:

✓ I/We do not wish to nominate any one for this demat account.
 [Strike out what is not applicable.] [Signatures of all account holders should be obtained on this form].

✓ I/We **nominate** the following person/s who is entitled to receive security balances lying in my/our account, particulars whereof are given below, in the event of the death of the Sole holder or the death of all the Joint Holders.

BO Account Details												
DP ID										Client ID		
Name of the Sole / First Holder												
Name of Second Holder												
Name of Third Holder												
Nomination Details	Nominee 1			Nominee 2			Nominee 3					
Nominee Name :												
*First Name:					
Middle Name:					
*Last Name					
*Address:												
*City:												
*State:												
*Pin:												
*Country:												
Telephone No:												
Fax No:												
PAN No:												
UID :												
Email ID:												
*Relationship with the BO:												
Date of birth (mandatory if Nominee is a minor):												
Name of the Guardian of Nominee (if the nominee is minor):												
*First Name:												
Middle Name:												
*Last Name												
*Address of the Guardian of nominee:												
*City:												
*State:												
*Country:												
*Pin:												

Age			
Telephone:			
Fax No:			
Email ID:			
*Relationship of the Guardian with the Nominee:			
*Percentage of allocation of securities:			
*Residual Securities [please tick any one nominee. If tick not marked default will be first nominee]:	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Note : Residual securities: incase of multiple nominees, please choose any one nominee who will be credited with residual securities remaining after distribution of securities as per percentage of allocation. If you fail to choose one such nominee, then the first nominee will be marked as nominee entitled for residual shares, if any

*** Marked is Mandatory field**

This nomination shall supersede any prior nomination made by me / us and also any testamentary document executed by me / us.

Place: _____ Date: _____

	First/Sole Holder	Second Holder	Third Holder
Name			
Signature			

Note: One witness shall attest signature(s) / Thumb impression(s).

	Details of the Witness
Names of Witness	
Address of Witness	
Signature of Witness	

PRO-ACCOUNT DISCLOSURE INFORMATION

To, _____

Dear Sir, _____

Subject : Pro-Account Disclosure Information

This is to inform you that we are doing trade in NSE, MCX and BSE in our own account no. _____

This information is given to you as per SEBI guidelines and Stock Exchange Norms.

Client- Name and Signature

Client Name

Signature

Signed and Delivered by
Vishwas Fincap Services Pvt. Ltd.

Authorised Signatory

आमो साथी: पब्लिशिंग
VISHWAS
Member of MSE, BSE, NSE, NYSE & CBOE www.vishwasgroup.com
आपके सपने विश्वास का आधार

Tel.: 011-47115501 to 5530. Fax: 91-11-28112661 E-mail: dp@vishwasfincap.com. Website: www.vishwasfincap.com

DP-ID

CLIENT ID

INTERNAL REF.

FORM DATE.....

BRANCH NAME.....

CLIENT NAME.....

IN-PERSON VERIFICATION

Vishwas Fincap Services Pvt. Ltd.

DP ID : 12074200 (CDSL)

Name of the DP Staff Signature

Date Place :

Signature of Applicant
Designation

(1) 
1st Holder


2nd Holder


3rd Holder

VISHWAS FINCAP SERVICES PVT. LTD.

WZ 310, Nangal Raya

New Delhi - 110 046

SUBJECT : Depository Charges (Client ID.....)

I/we have a trading account No..... with Vishwas Fincap Services Pvt. Ltd. and Depository Account with Vishwas Fincap Services Pvt. Ltd. Please debit the charge relevant depository service in my/our trading account on regular basis. I/we also agree to maintain the adequate balance in my/our trading account for the said reason.

SIGNATURE

Sole/First Holder/Signatory's Signature	Second Holder/Signatory's Signature	Third Holder/Signatory's Signature

Acknowledgment Receipt

Application No.

I/we hereby acknowledge the receipt of the account opening application form:

Signature of Sole / First Holder	
Signature of Second Holder	
Signature of Third Holder	

Date.....

To,
The Director,
VISHWAS FINCAP SERVICES PVT. LTD.
New Delhi

Sub.: Declaration for Common Mobile No. and E-mail ID

Dear Sir,

This is to inform your that I..... having mny Demat/Trading A/c with you with the Client ID.....
I wish to state that my WIFE/FATHER/MOTHER/SON/DAUGHTER MR./MS.....also having
Demat/Trading A/c No with you. For this purpose wewish to have common Mobile No. and E-mail ID (for operational
convenience) which is already lodged with you in my Demat A/c Noso that all the future
messages/confirmations from you as well as exchanges may be communicated to us at the same Mobile No. & E-mail ID.

Please accord your favorable consent for the same.

Thanking You,

Client's Signature.....

Applicant's Signature.....

Mobile No.:.....

E-mail ID:.....

ACKNOWLEDGMENT FROM CLIENT



Vishwas Fincap Services Pvt. Ltd.

SEBI Reg No. NSE/BSE INZ000189835
SEBI Reg No. MCX INZ000019530

Head Office: Wz-310, Nangal Raya, Jail Road, Delhi Cantt, New Delhi -110046
Phone : 011-47115555-75, 32008702, Fax : 011-28112661
Mobile : 09212187004 / 05 / 06, E-mail : info@vishwasfincap.com
Clearing Member: Globe Capital Market Ltd.
609, 6th Floor, Ansal Bhawan, 16, K.G. Marg, New Delhi - 110001
SEBI Reg. No.: NSE-INF230663732, BSE-INF010663731

I/we hereby acknowledge the receipt of account opening form duly executed copy of KYC, RDD and all other documents as executed by me/us. Further I/we confirmed that the documents for KYC submitted by me/us are true and correct. I/we acknowledge that the other details related to my/our account are as under:

Trading Code..... UCC.....

My E-mail ID.....

Signature of Client

ANNEXURE - 4

RIGHTS AND OBLIGATIONS OF STOCK BROKERS, SUB-BROKERS AND as prescribed by SEBI and Stock Exchanges

1. The client shall invest/trade in those securities/ contracts/other instruments admitted to dealings on the Exchanges as defined in the Rules, Byelaws and Regulations of Exchanges/ and Exchange Board of India (SEBI) and circulars/notices issued there under from time to time.
2. The stock broker, sub-broker and the client shall be bound by all the Rules, Byelaws and Regulations of the Exchange and circulars/ notices issued there under and Rules and Regulations of SEBI and relevant notifications of Government authorities as may be in force from time to time.
3. The client shall satisfy itself of the capacity of the stock broker to deal in securities and/or deal in derivatives contracts and wishes to execute its orders through the stock broker and the client shall from time to time continue to satisfy itself of such capability of the stock broker before executing orders through the stock broker.
4. The stock broker shall continuously satisfy itself about the genuineness and financial soundness of the client and investment objectives relevant to the services to be provided.
5. The stock broker shall take steps to make the client aware of the precise nature of the Stock broker's liability for business to be conducted, including any limitations, the liability and the capacity in which the stock broker acts.
6. The sub-broker shall provide necessary assistance and co- operate with the stock broker in all its dealings with the client(s).
7. 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.
8. 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.
9. 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.
10. The sub-broker shall provide necessary assistance and co- operate with the stock broker in all its dealings with the client(s).
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.

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 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 and

TRANSACTIONS AND SETTLEMENTS

13. The client shall give any order for buy or sell of a security/derivatives contract in writing or in such form or manner, as may be mutually agreed between the client and the stock broker. The stock broker shall ensure to place orders and execute the trades of the client, only in the Unique Client Code assigned to that client.
14. The stock broker shall inform the client and keep him apprised about trading/settlement cycles, delivery/ payment schedules, any changes therein from time to time, and it shall be the responsibility in turn of the client comply with such schedules/procedures of the

relevant stock exchange where the trade is executed.

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

BROKERAGE

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

LIQUIDATION AND CLOSE OUT OF POSITION

19. Without prejudice to the stock broker's other rights (including the right to refer a matter to arbitration), the client understands that the stock broker shall be entitled to liquidate/close out all or any of the client's positions for non- payment of margins or other amounts, outstanding debts, etc. and adjust the proceeds of such liquidation/close out, if any, against the client's liabilities/obligations. Any and all losses and financial charges on account of such liquidation/closing-out shall be charged to and borne by the client.

20. In the event of death or insolvency of the client or his/its otherwise becoming incapable of receiving and paying for or delivering or transferring securities which the client has ordered to be bought or sold, stock broker may close out the transaction of the client and claim losses, if any, against the estate of the client. The client or his nominees, successors, heirs and assignee shall be entitled to any surplus which may result there from. The client shall note that transfer of funds/securities in favor of a Nominee shall be valid discharge by the stock broker against the legal heir.
21. The stock broker shall bring to the notice of the relevant Exchange the information about default in payment/delivery and related aspects by a client. In case where defaulting client is a corporate entity/ partnership/ proprietary firm or any other artificial legal entity, then Multiplying the name(s) of Your Director(s)/Money - Ethically Promoter(s)/ Partner(s)/ Proprietor as the case may be, shall also be communicated by the stock broker to the relevant Exchange(s).

DISPUTE RESOLUTION

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

TERMINATION OF RELATIONSHIP

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

ADDITIONAL RIGHTS AND OBLIGATIONS

30. The stock broker shall ensure due protection to the client regarding client's rights to dividends, rights or bonus shares, etc in respect of transactions routed through it and it shall not do anything which is likely to harm the interest of the client with whom and for whom they may have had transactions in securities.
31. The stock broker and client shall reconcile and settle their accounts from time to time as per the Rules, Regulations, Bye Laws, Circulars, Notices and Guidelines issued by SEBI and the relevant Exchanges where the trade is executed.
32. The stock broker shall issue a contract note to his constituents for trades executed in such

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

33. The stock broker shall make pay out of funds or delivery of securities, as the case may be, to the Client within one working day of receipt of the payout from the relevant Exchange where the trade is executed unless otherwise specified by the client and subject to such terms and conditions as may be prescribed by the relevant Exchange from time to time where the trade is executed.
34. The stock broker shall send a complete 'Statement of Accounts' for both funds and securities in respect of each of its clients in such periodicity and format within such time, as may be prescribed by the relevant Exchange, from time to time, where the trade is executed. The Statement shall also state that the client shall report errors, if any, in the Statement within such time as may be prescribed by the relevant Exchange from time to time where the trade was executed, from the receipt thereof to the Stockbroker.
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 may be made through the secured access by way of client specific user id and password.

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

and password to the client, with an option to the client to save the contract note electronically and/or take a print out of the same.

LAW AND JURISDICTION

43. In addition to the specific rights set out in this document, the stock broker, sub-broker and the client shall be entitled to exercise any other rights which the stock broker or the client may have under the Rules, Bye-laws and Regulations of the Exchanges in which the client chooses to trade 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 Conciliation Act, 1996. However, there is also a provision of appeal within the stock exchanges, if either party is not satisfied with the arbitration award.
46. Words and expressions which are used in this document but which are not defined herein shall, unless the context otherwise requires, have the same meaning as assigned thereto in the Rules, Byelaws and Regulations 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 stockbroker.
4. The stock broker shall make the client aware that the Stock Broker's IBT system itself generates the initial password and its password policy as stipulated in line with norms prescribed by Exchanges/SEBI.
5. The Client shall be responsible for keeping the Username and Password confidential and secure and shall be solely responsible for all orders entered and transactions done by any person whosoever through the Stock broker's IBT System using the Client's Username and/or Password whether or not such person was authorized to do so. Also the client is aware that authentication technologies and strict security measures are required for the internet trading/ securities trading through wireless technology through order routed system and undertakes to ensure that the password of the client and/or his authorized representative are not revealed to any third party including employees and dealers of the stock broker.
6. The Client shall immediately notify the Stock broker in writing if he forgets his password, discovers security flaw in Stock Broker's IBT System, discovers/suspects discrepancies/ unauthorized access through his username /password/ account with full details of such unauthorized use, the date, the manner and the transactions effected pursuant to such unauthorized use, etc.
7. The Client is fully aware of and understands the risks associated with availing of a service for routing orders over the internet/securities trading through wireless technology and Client shall be fully liable and responsible for any and all acts done in the Client's Username/ password in any manner whatsoever.
8. The stock broker shall send the order/trade confirmation through email to the client at his request. The client is aware that the order/ trade confirmation is also provided on the web portal. In case client is trading using wireless technology, the stock broker shall send the order/trade confirmation on the device of the client.
9. The client is aware that trading over the internet involves many uncertain factors and complex hardware, software, systems, communication lines, peripherals, etc. are susceptible to interruptions and dislocations. The Stock broker and the Exchange do not make any representation or warranty that the Stock broker's IBT Service will be available to the Client at all times without any interruption.
10. The Client shall not have any claim against the Exchange or the Stock broker on account of any suspension, interruption, non-availability or malfunctioning of the Stock broker's IBT System or Service or the Exchange's service or systems or non-execution of his orders due to any link/system failure at the Client/Stock brokers/ Exchange end for any reason beyond the control of the stock broker/ Exchanges.

ANNEXURE - 5

RISK DISCLOSURE DOCUMENT FOR CAPITAL MARKET AND DERIVATIVES SEGMENTS

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

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

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

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

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

guidelines prescribed by SEBI and in force from time to time and Circulars as may be issued by Stock exchanges or its Clearing Corporation and in force from time to time.

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

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

1. BASIC RISKS

Risk of Higher Volatility

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

Risk of Lower Liquidity

Liquidity refers to the ability of market participants to buy and/or sell securities/ derivatives contracts expeditiously at a competitive price and with minimal price difference. Generally, it is assumed that more the numbers of orders available in a market, greater is the liquidity. Liquidity is important because with greater liquidity, it is easier for investors to buy and/or sell securities / derivatives contracts swiftly and with minimal price difference, and as a result, investors are more likely to pay or

receive a competitive price for securities / derivatives contracts purchased or sold. There may be a risk of lower liquidity in some securities / derivatives contracts as compared to active securities / derivatives contracts. As a result, your order may only be partially executed, or may be executed with relatively greater price difference or may not be executed at all.

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

Risk of Wider Spreads

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

Risk-reducing orders

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

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

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.

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

Risk of News Announcements

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

Risk of Rumors

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

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.

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.

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

derivatives contract hitting circuit filters or for any other reason.

System/Network Congestion:

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

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

Effect of "Leverage" or "Gearing":

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

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

A. Futures trading involve daily settlement of all positions. Every day the open positions are marked to market based on the closing level of the index / derivatives contract. If the contract has moved against you, you will be required to

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

- B. If you fail to deposit the additional amount by the deadline or if an outstanding debt occurs in your account, the stock broker may liquidate a part of or the whole position or substitute securities. In this case, you will be liable for any losses incurred due to such close-outs.
- C. Under certain market conditions, an investor may find it difficult or impossible to execute transactions. For example, this situation can occur due to factors such as illiquidity i.e. when there are insufficient bids or offers or suspension of trading due to price limit or circuit breakers etc.
- D. In order to maintain market stability, the following steps may be adopted: changes in the margin rate, increases in the cash margin rate or others. These new measures may also be applied to the existing open interests. In such conditions, you will be required to put up additional margins or reduce your positions.
- E. You must ask your broker to provide the full details of derivatives contracts you plan to trade i.e. the contract specifications and the associated obligations.

Currency specific risks:

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

monetary, exchange control programs and policies of governments; foreign political and economic events and policies; changes in national and international interest rates and inflation; currency devaluation; and sentiment of the market place. None of these factors can be controlled by any individual advisor and no assurance can be given that an advisor's advice will result in profitable trades for a participating customer or that a customer will not incur losses from such events.

Risk of Option holders:

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

Risks of Option Writers:

1. If the price movement of the underlying is not in the anticipated direction, the option writer runs the risks of losing substantial amount.
2. The risk of being an option writer may be reduced by the purchase of other options on the same underlying interest and thereby assuming a spread position or by acquiring other types of hedging positions in the options markets or other markets. However, even where the writer has assumed a spread or other hedging

position, the risks may still be significant. A spread position is not necessarily less risky than a simple 'long' or 'short' position.

3. Transactions that involve buying and writing multiple options in combination, or buying or writing options in combination with buying or selling short the underlying interests, present additional risks to investors. Combination transactions, such as option spreads, are more complex than buying or writing a single option. And it should be further noted that, as in any area of investing, a complexity not well understood is, in itself, a risk factor. While this is not to suggest that combination strategies should not be considered, it is advisable, as is the case with all investments in options, to consult with someone who is experienced and knowledgeable with respect to the risks and potential rewards of combination transactions under various market circumstances.

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

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

4 GENERAL

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.

The term 'stock broker' shall mean and include a stock broker, a broker or a stock broker, who has been admitted as such by the Exchanges and who holds a registration certificate from SEBI.

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

BEFORE YOU BEGIN TO TRADE

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

TRANSACTIONS AND SETTLEMENTS

8. The stock broker may issue electronic contract notes (ECN) if specifically authorized by you in writing. You should provide your email id to the stock broker for the same. Don't opt for ECN if you are not familiar with computers.
9. Don't share your internet trading account's password with anyone.
10. Don't make any payment in cash to the stock broker.
11. Make the payments by account payee cheque in favour of the stock broker. Don't issue cheques in the name of sub-broker. Ensure that you have a documentary proof of your payment/deposit of securities with the stock broker, stating date, scrip, quantity, towards which bank/ demat account such money or securities deposited and from which bank/ demat account.

12. Note that facility of Trade Verification is available on stock exchanges' websites, where details of trade as mentioned in the contract note may be verified. Where trade details on the website do not tally with the details mentioned in the contract note, immediately get in touch with the Investors Grievance Cell of the relevant Stock exchange.
13. In case you have given specific authorization for maintaining running account, payout of funds or delivery of securities (as the case may be), may not be made to you within one working day from the receipt of payout from the Exchange. Thus, the stock broker shall maintain running account for you subject to the following conditions:
 - a) Such authorization from you shall be dated, signed by you only and contains the clause that you may revoke the same at anytime.
 - b) The actual settlement of funds and securities shall be done by the stock broker, at least once in a calendar quarter or month, depending on your preference. While settling the account, the stock broker shall send to you a 'statement of accounts' containing an extract from the client ledger for funds and an extract from the register of securities displaying all the receipts/deliveries of funds and securities. The statement shall also explain the retention of funds and securities and the details of the pledged shares, if any.
 - c) On the date of settlement, the stock broker may retain the requisite securities/funds towards outstanding obligations and may also retain the funds expected to be required to meet derivatives margin obligations for next 5 trading days, calculated in the manner specified by the exchanges. In respect of cash market transactions, the stock broker may retain entire pay-in obligation of funds and securities due from clients as on date of settlement and for next day's business, he may retain funds/securities/margin to the extent of value of transactions executed on the day of such settlement in the cash market.
 - d) You need to bring any dispute arising

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

14. In case you have not opted for maintaining running account and pay-out of funds/securities is not received on the next working day of the receipt of payout from the exchanges, please refer the matter to the stock broker. In case there is dispute, ensure that you lodge a complaint in writing immediately with the Investors Grievance Cell of the relevant Stock exchange.
15. Please register your mobile number and email id with the stock broker, to receive trade confirmation alerts/ details of the transactions through SMS or email, by the end of the trading day, from the stock exchanges.

IN CASE OF TERMINATION OF TRADING MEMBERSHIP

16. In case, a stock broker surrenders his membership, is expelled from membership or declared a defaulter; Stock exchanges 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.

POLICIES & PROCEDURE

As per SEBI Circular No : MIRSD/SE/Cir-19/2009 Dated 3rd December, 2009

1. Refusal of orders for penny/illiquid stock

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

The stock broker may require reconfirmation of orders, which are larger than that specified by the stock broker's risk management, and is also aware that the stock broker has the discretion to reject the execution of such orders based on its risk perception.

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

The stock broker may from time to time impose and vary limits on the orders that the client can place through the stock broker's trading system (including exposure limits, turnover limits, limits as to the number, value and/or kind of securities in respect of which orders can be placed etc.). The client is aware and agrees that the stock broker may need to vary or reduce the limits or impose new limits urgently on the basis of the stock broker's risk perception and other factors considered relevant by the stock broker including but not limited to limits on account of exchange/ SEBI directions/limits (such as broker level/ market level limits in security specific / volume specific exposures etc.), and the stock broker may be unable to inform the client of such variation, reduction or imposition in advance. The client agrees that the stock broker shall not be responsible for such variation, reduction or imposition or the client's inability to route any order through the stock broker's trading system on account of any such variation, reduction or imposition of limits. The client further agrees that the stock broker may at any time, at its sole discretion and without prior notice, prohibit or restrict the client's ability to place

orders or trade in securities through the stock broker, or it may subject any order placed by the client to a review before its entry into the trading systems and may refuse to execute / allow execution of orders due to but not limited to the reason of lack of margin / securities or the order being outside the limits set by stock broker / exchange/ SEBI and any other reasons which the stock broker may deem appropriate in the circumstances.

- a. For Non-Payment or erosion of margins or other amounts, outstanding debts, etc. & adjust the proceeds of such liquidation/ close out if any, against the client's liabilities/obligations.
- b. Any order which is executed without the required margin in the client's account or the broker's exposure is more than 90% and above so no fresh trade will be taken.
- c. The client hereby authorizes the stock broker to square-up all his outstanding positions at the discretion of the stock broker, which are not marked for delivery, 15 minutes before the closing time of the normal market or if the client's margin is evaporated by 90% in any of the exchange(s), Vishwas reserves the right to square off positions.
- d. Under certain market conditions, it may be difficult or impossible to liquidate a position in the market at a reasonable price or at all, when there are no outstanding orders either on the buy side or the sell side, or if trading is halted in a security due to any action on account of unusual trading activity or stock hitting circuit filters or any other reason as prescribed or instructed by SEBI.

The client agrees that the losses, if any on account of such refusal or due to delay caused by such review, shall be borne exclusively by the client alone.

The stock broker is required only to communicate / advise the parameters for the calculation of the margin / security requirements as rate(s) / percentage(s) of the dealings, through anyone or more means or methods such as post / speed post / courier / registered post / registered A.D / facsimile / telegram / cable / e-mail / voice mails / telephone (telephone includes such devices as mobile phones etc.) including SMS on the mobile

phone or any other similar device; by messaging on the computer screen of the client's computer; by informing the client through employees / agents of the stock broker; by publishing / displaying it on the website of the stock broker / making it available as a download from the website of the stock broker; by displaying it on the notice board of the branch / office through which the client trades or if the circumstances, so require, by radio broadcast / television broadcast / newspapers advertisements etc; or any other suitable or applicable mode or manner. The client agrees that the postal department / the courier company / newspaper company and the e-mail / voice mail service provider and such other service providers shall be the agent of the client and the delivery shall be complete when communication is given to the postal department / the courier company / the e-mail/voice mail service provider, etc. by the stock broker and the client agrees never to challenge the same on any grounds including delayed receipt / non receipt or any other reasons whatsoever and once parameters for margin / security requirements are so communicated, the client shall monitor his / her / its position (dealings / trades and valuation of security) on his / her / its own and provide the required / deficit margin / security forthwith as required from time to time whether or not any margin call or such other separate communication to that effect is sent by the stock broker to the client and /or whether or not such communication is received by the client.

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

The stock broker is entitled to vary the form (i.e., the replacement of the margin / security in one

form with the margin / security in any other form, say, in the form of money instead of shares) & / or quantum & / or percentage of the margin & / or security required to be deposited / made available, from time to time.

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

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

The stock broker is entitled to transfer funds &/ or securities from his account for one exchange &/ or one segment of the exchange to his / her / its account for another exchange & / or another segment of the same exchange whenever applicable and found necessary by the stock broker. The client also agrees and authorises the stock broker to treat / adjust his/ her / its margin / security lying in one exchange & / or one segment of the exchange / towards the margin / security / pay in requirements of another exchange & / or another segment of the exchange.

The stock broker is entitled to disable / freeze the account & / or trading facility / any other service. facility, if, in the opinion of the stock broker, the client has committed a crime / fraud or has acted in contradiction of this agreement or / is likely to evade / violate any laws, rules, regulations, directions of a lawful authority whether Indian or foreign or if the stock broker so apprehends.

3. **Applicable brokerage rate**

The stock broker is entitled to charge brokerage within the limits imposed by exchange which at present is as under:

- a. For Cash Market Segment: The maximum brokerage chargeable in relation to trades effected in the securities admitted to dealings on the Capital Market segment of the Exchange shall be 2.5 % of the contract price exclusive of statutory levies. It is hereby further clarified that where the sale / purchase value of a share is Rs.10/- or less, a maximum brokerage of 25 paise per share may be collected.
- b. For Option contracts: Brokerage for option contracts would not exceed Rs. 100/- (per lot) single side or such other rates as provided by the exchange(s) /SEBI.

4. **Imposition of penalty/delayed payment charges**

The client agrees that any amounts which are

overdue from the client towards trading or on account of any other reason to the stock broker will be charged with delayed payment charges at such rates as may be determined by the stock broker.

The client agrees that the stock broker may impose fines / penalties for any orders / trades / deals / actions of the client which are contrary to this agreement / rules / regulations / bye laws of the exchange or any other law for the time being in force, at such rates and in such form as it may deem fit. Further where the stock broker has to pay any fine or bear any punishment from any authority in connection with / as a consequence of / in relation to any of the orders / trades / deals / actions of the client, the same shall be borne by the client.

The client agrees to pay to the stock broker brokerage, commission, fees, all taxes, duties, levies imposed by any authority including but not limited to the stock exchanges (including any amount due on account of reassessment / backlogs etc.), transaction expenses, incidental expenses such as postage, courier etc. as they apply from time to time to the client's account / transactions / services that the client avails from the stockbroker.

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

The stock broker maintains centralized banking and securities handling processes and related banking and depository accounts at designated place. The client shall ensure timely availability of funds/securities in designated form and manner at designated time and in designated bank and depository account(s) at designated place, for meeting his/her/its pay in obligation of funds and securities. The stock broker shall not be responsible for any claim/loss/damage arising out of non availability/short availability of funds/securities by the client in the designated account(s) of the stock broker for meeting the pay in obligation of either funds or securities. If the client gives orders / trades in the anticipation of the required securities being available subsequently for pay in through anticipated payout from the exchange or through borrowings or any off market delivery(s) or market delivery(s) and if such anticipated availability does not materialize in actual availability of securities / funds for pay in for any reason whatsoever including but not limited to any delays / shortages at the exchange or stock

broker level / non release of margin by the stock broker etc., the losses which may occur to the client as a consequence of such shortages in any manner such as on account of auctions / square off / closing outs etc., shall be solely to the account of the client and the client agrees not to hold the stock broker responsible for the same in any form or manner whatsoever.

In case the payment of the margin / security is made by the client through a bank instrument, the stock broker shall be at liberty to give the benefit / credit for the same only on the realization of the funds from the said bank instrument etc. at the absolute discretion of the stock broker.

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

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

The stock broker is entitled to prescribe the date and time by which the margin / security is to be made available and the stock broker may refuse to accept any payments in any form after such deadline for margin / security expires.

Notwithstanding anything to the contrary in the agreement or elsewhere, if the client fails to maintain or provide the required margin/fund / security or to meet the funds/margins/ securities

pay in obligations for the orders / trades / deals of the client within the prescribed time and form, the stock broker shall have the right without any further notice or communication to the client to take any one or more of the following steps:

- i. To withhold any payout of funds / securities.
- ii. To withhold / disable the trading / dealing facility to the client.
- iii. To liquidate one or more security(s) of the client by selling the same in such manner and at such rate which the stock broker may deem fit in its absolute discretion. It is agreed and understood by the client that securities here includes securities which are pending delivery/ receipt.
- iv. To liquidate / square off partially or fully the position of sale & / or purchase in anyone or more securities / contracts in such manner and at such rate which the stock broker may decide in its absolute discretion.
- v. To take any other steps which in the given circumstances, the stock broker may deem fit.

The client agrees that the loss(s) if any, on account of anyone or more steps as enumerated herein above being taken by the stock broker, shall be borne exclusively by the client alone and agrees not to question the reasonableness, requirements, timing, manner, form, pricing etc., which are chosen by the stock broker.

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

Stock broker shall not be obliged to deliver any securities or pay any money to the client unless and until the same has been received by the stock broker from the exchange, the clearing corporation/ clearing house or other company or entity liable to make the payment and the client has fulfilled his / her/ its obligations first.

The policy and procedure for settlement of shortages in obligations arising out of internal netting of trades is as under:

- a. The securities delivered short are purchased from market on T+3 day which is the Auction Day on Exchange, and the purchase consideration (inclusive of all statutory taxes & levies) is debited to the short delivering seller client.
- b. If securities cannot be purchased from market due to any reason whatsoever on T+3 day they can be covered from the

market on any subsequent trading days. In case any reason whatsoever (any error or omission) any delay in covering of securities leads to higher losses, stock broker will not be liable for the same. Where the delivery is matched partially or fully at the Exchange Clearing, the delivery and debits/credits shall be as per Exchange Debits and Credits.

- c. In cases of securities having corporate actions all cases of short delivery of cum transactions which cannot be auctioned on cum basis or where the cum basis auction payout is after the book closure / record date, would be compulsory closed out at higher of 10% above the official closing price on the auction day or the highest traded price from first trading day of the settlement till the auction day.

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

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

8. De-registering a client

Notwithstanding anything to the contrary stated in the agreement, the stock broker shall be entitled to terminate the agreement with immediate effect in any of the following circumstances:

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

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

9. **Inactive Account Policy**

Client account will be considered as inactive if the client does not trade for period of six month. Calculation will be done at the beginning of every month and those clients who have not traded even a single time will be considered as inactive, the shares/credit ledger balance if any will be transferred to the client within one week of the identifying the client as inactive. The client has to make written request for reactivation of their account.

Client Acceptance of Policies and Procedures stated herein above:

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

Return of Excess Securities: -

In compliance with SEBI Circular CIR/HO/MIRSD/DOP/CIR/P/2019/75 dated June 20, 2019 and FAQ issued by the Exchanges on the said Circular, Client may transfer these securities in "Client Collateral Account/"Collateral Account" towards the margin obligations. Excess securities of the clients, if any, held in "Client Collateral/Collateral" account shall be released to clients along with their funds' settlement (i.e. once in every 30/90 days) after making necessary retention in accordance with NSE circular NSE/INSP/36889 dated 02-Feb-2018. In case there are no fund payables to clients, securities shall be settled to the client in the same periodicity as consented by the client for the settlement of fund.

Liquidation of Securities in case of Non-fulfillment of client's funds obligation -

In compliance with SEBI Circular CIR/HO/MIRSD/DOP/CIR/P/2019/75 dated June 20, 2019 and FAQ issued by the Exchanges on the said Circular, if the client is not able to fulfill Funds Obligations, then the unpaid securities shall be transferred to "client unpaid securities account" either to be disposed-off within 5 trading days from the date of pay-out or may be transferred to client's demat account as per the Risk Management (RMS) Policy of the "Company".

Payment Terms:-

As per the SEBI Circular CIR/HO/MIRSD/DOP/CIR/P/2019/75 dated June 20, 2019 and FAQ issued by the Exchanges on the said Circular, the client is required to fulfill the pay-in obligations on or before T+2 day. If the client fails to meet its funds pay-in obligation on T+2 day, then the securities may be liquidated within 5 days from the Pay-out date or returned to the client as per the RMS policy of the Company. Profit/loss on the liquidation of the unpaid securities, if any, shall be transferred to/adjusted from the respective client account. The losses, if any, incurred due to liquidation of the unpaid securities shall be adjusted from the other collateral of the client deposited with Company.

**Electronic Contract Note [ECN] – DECLARATION
(VOLUNTARY)**

To,
Vishwas Fincap Services Pvt Ltd

Dear Sir,

I, _____ a client with Member
M/s. Vishwas Fincap Services Pvt Ltd of MCK Exchange
undertake as follows:

- I am aware that the Member has to provide physical contract note in respect of all the trades placed by me unless I myself want the same in the electronic form.
- I am aware that the Member has to provide electronic contract note for my convenience on my request only.
- Though the Member is required to deliver physical contract note, I find that it is inconvenient for me to receive physical contract notes. Therefore, I am voluntarily requesting for delivery of electronic contract note pertaining to all the trades carried out / ordered by me.
- I have access to a computer and am a regular internet user, having sufficient knowledge of handling the email operations.
- My email id is* _____. This has been created by me and not by someone else.
- I am aware that this declaration form should be in English or in any other language known to me.
- I am aware that non-receipt of bounced mail notification by the member shall amount to delivery of the contract note at the above e-mail ID.

The above declaration and the guidelines on ECN given in the Annexure have been read and understood by me. I am aware of the risk involved in dispensing with the physical contract note, and do hereby take full responsibility for the same

**(The email id must be written in own handwriting of the client)*

Client Name: _____
Unique Client Code: _____
PAN: _____

Signature of the client

Date:

Place:

Verification of the client signature done by,

Name of the designated officer of the Member

Signature

Branch Code :

Back Office Code :

Terminal Code :

Name of Client :



Registered Office/H.O.: WZ-310, Nangal Raya, Jail Road, Delhi Cantt, New Delhi -110046

Phone : 011 47115501-5530, Fax : 011-28112661

E-mail : vishwas@vishwasfincap.com

Website:www.vishwasfincap.com