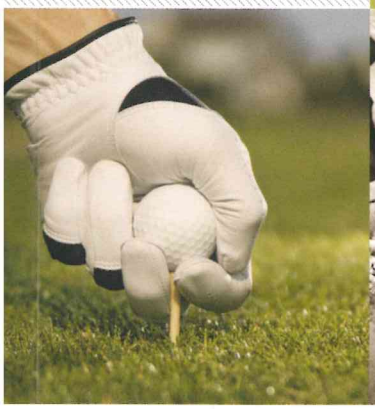
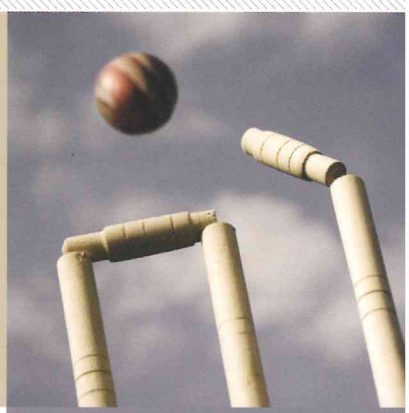
UNIFI

RELATIONSHIP.





ACCOUNTABILITY.



APPLICATION FORMS

PRODUCT.

GUIDELINES FOR DOCUMENT COMPLETION

1. Please affix signatures against the blank spaces / corrections (please do not use white ink) in any of the documents.

2. Please ensure and provide
   - Complete details of the Witness (name, address and signatures etc)
   - Current dated supporting documents duly self attested

3. Photographs should be affixed wherever required and signed across – signature should be partly on the document and partly on the photograph

4. For HUF, date of incorporation should be recorded as mentioned on the PAN card. In case the word ANCESTRAL or a year beginning with 0 is mentioned on the PAN card, then the date should be recorded as 1.1.1961.

5. In-case proof of address is supported with a Bank statement;
   - A cancelled cheque from that same account is also required.
   - Statement should be on Bank's letter head and should contain recent transactions visible in the statement.

6. In-case of Partnership / Trust is set up recently (within last two years, the Financial statement is not required). A declaration to this effect is to be given.

7. 2 original Power of Attorneys are required in case of unregistered Trust – 1 in the name of the Trust and 1 in the name of the Trustee

8. If unregistered Trust, then KYC documents of Trust and Trustees is required.

9. On Page No. 33 of the PMS application client should add in his/her own hand writing the following and affix his/her signature

   "I have understood the fees computation / charges structure".

NRIs

1. If the documentation is completed in India for NRIs, the copy of the page from the Passport indicating date of arrival is required.

2. If the documentation is done at the place of residence of the client, all supporting documents and the Power of Attorneys (Both Unifi and HDFC) should be Notarised overseas.

Note : The agreed Depository Charges with HDFC Bank Ltd. shall be Rs. 9/- per debit instruction. Annual Maintenance Charges will be Rs. 300/- for individual Accounts and Rs. 500/- for Non- individual Accounts excluding Taxes.

Note: All the documents should be self attested by the account holder on photocopy. Witness's signature required wherever applicable.

Cf *Client's full signature*

INDEX

Mandatory Documents as prescribed by SEBI & Exchanges

S. No.	Name of the Document	Brief Significance of the Document	Pg Nos.
1	Account Opening Form	A. KYC form - Document captures the basic information about the constituent	5-6
		B. Document captures the additional information about the constituent relevant to trading account	8-9
2	Tariff Sheet	Document detailing the rate/amount of brokerage and other charges levied on the client for trading on the stock exchange(s)	11
3	Rights and Obligations	Document stating the Rights & Obligations of stock broker/ trading member, sub-broker and client for trading on exchanges	13-16
4	Risk Disclosure Document	Document detailing risks associated with dealing in the securities market.	17-19
5	Guidance Note	Document detailing do's and don'ts for trading on exchanges (For the education of the investors)	20
6	Operational Business Policies	This document describes Unifi's significant policies and procedures for day to day business activities.	22-24

Voluntary Documents

1	Writeup on PMLA	Brief Writeup on the provisions of PMLA, 2002	21
2	Authorisation for Running Account	Document authorising running account across all exchanges/segments.	40

Unifi Capital Pvt Limited
11, Kakani Towers, 15, Khader Nawaz Khan Road, Chennai - 600 006.
Tel: 91-44-28331556 Fax: 91-44-28332732

Investor Grievance: ir@unificap.com

Managing Director: K. Sarath Reddy

Tel: +91-44-28331556, sarath@unificap.com

Compliance Officer: K. Narendranath
Tel: +91-44-28332720, naren@unificap.com

SEBI Regn. No.: PMS - INP 000000613
INZ000246334 CDSL : IN-DP-CDSL-300-2005

HDFC Bank Ltd.
HDFC Bank House, Senapati Bapat Marg, Lower Parel,
Mumbai - 400 013.

For any grievance/dispute, please contact us at the above address or email to ir@unificap.com
In case not satisfied with the response, please contact the concerned Exchange(s) at:

National Stock Exchange of India Ltd.
E-mail: ignse@nse.co.in
Tel: 022-26598190

Bombay Stock Exchange Ltd.
E-mail: is@bseindia.com
Tel: 022-22728097

SEBI
E-mail: sebi@sebi.gov.in
Tel: 022-25449000/40459000
Scores-URL-http://scores.gov.in

UNIFI invests its surplus funds in the Capital Markets on its own account

INSTRUCTIONS/CHECK LIST FOR FILLING KYC FORM

A. IMPORTANT POINTS:

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

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

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

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

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

1. Passport/Voters Identity Card/Ration Card/Registered Lease or Sale Agreement of Residence/Driving License/Flat Maintenance bill/ Insurance Policy 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 2 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 apostiled or consularised) that gives the registered address should be taken.
8. The proof of address in the name of the spouse may be accepted.

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 authorised 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, authorised officials of overseas branches of Scheduled Commercial Banks registered in India, Notary Public, Court Magistrate, Judge, Indian Embassy/Consulate General in the country where the client resides are permitted to attest the documents.

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

Types of entity	Documentary requirements
Corporate	• Copy of the balance sheets for the last 2 financial years (to be submitted every year). • Copy of latest share holding pattern including list of all those holding control, either directly or indirectly, in the company in terms of SEBI takeover Regulations, duly certified by the company secretary/Whole time director/MD (to be submitted every year) • Photograph, POI, POA, PAN and DIN numbers of whole time directors/two directors in charge of day to day operations. • Photograph, POI, POA, PAN of individual promoters holding control - either directly or indirectly. • Copies of the Memorandum and Articles of Association and certificate of incorporation. • Copy of the Board Resolution for investment in securities market. Authorised signatories list with specimen signatures.
Partnership firm	• Copy of the balance sheets for the last 2 financial years (to be submitted every year). • Certificate of registration (for registered partnership firms only). • Copy of partnership deed. • Authorised signatories list with specimen signatures. • Photograph, POI, POA, PAN of Partners.
Trust	• Copy of the balance sheets for the last 2 financial years (to be submitted every year). • Certificate of registration (for registered trust only). • Copy of Trust deed. • List of trustees certified by managing trustees/CA. • Photograph, POI, POA, PAN of Trustees.
HUF	• PAN of HUF. • Deed of declaration of HUF/ List of coparceners. • Bank pass-book/bank statement in the name of HUF. • Photograph, POI, POA, PAN of Karta.
Unincorporated association or a body of individuals	• Proof of Existence/Constitution document. • Resolution of the managing body & Power of Attorney granted to transact business on its behalf. • Authorised signatories list with specimen signatures.
Banks/Institutional	• Copy of the constitution/registration or annual report/balance sheet for the last 2 financial years. • Authorised signatories list with specimen signatures.
Foreign Institutional	• Copy of SEBI registration certificate. • Authorised signatories list with specimen signatures.
Army/Government	• Self-certification on letterhead. • Authorised signatories list with specimen signatures.
Registered Society	• Copy of Registration Certificate under Societies Registration Act. • List of Managing Committee members. • Committee resolution for persons authorised to act as authorised signatories with specimen signatures. • True copy of Society Rules and Bye Laws certified by the Chairman/Secretary.

A. ACCOUNT OPENING FORM

Please fill this form in English and in Block Letters.
Tick ☑ boxes wherever applicable.

IDENTITY DETAILS

Affix your Photo here and sign across photograph

(Sign.1)

Name of the Applicant _____ (First) _____ (Middle) _____ (Last)

Father's / Spouse Name _____

Gender: ☐ Male ☐ Female Marital Status: ☐ Married ☐ Unmarried

Date of Birth D D M M Y Y Y Y Nationality _____

Status ☐ Resident Individual ☐ Non Resident ☐ Foreign National

PAN _____ Unique ID No. (Aadhaar) _____

Specify the proof of Identity submitted _____

ADDRESS DETAILS

(Please include Permanent Address if it is different from Correspondence Address. Mandatory for Non-Resident applicants)

Correspondence Address: ☐ Residence ☐ Office	Permanent Address:
City _____ Pin _____	City _____ Pin _____
State _____ Country _____	State _____ Country _____
Tel. No (s) _____	Tel. No (s) _____
Fax. No. (s) _____	Fax. No. (s) _____
Mobile No. _____	E-mail ID _____
Specify the proof submitted for Correspondence Address	Specify the proof submitted for Permanent Address
_____	_____

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.

Name				Signature (Sign.2)	Cf
Place		Date			

A. NON INDIVIDUAL CLIENT REGISTRATION FORM

IDENTITY DETAILS

Please fill in BLOCK LETTERS and Tick √ boxes wherever applicable

Name of the Company/Firm/Proprietary Concern/Karta:

Company Registration No.

Contact Person/Authorized Representative:

Date of Incorporation/Formation: D D M M Y Y Y Y

Date of Commencement of Business: D D M M Y Y Y Y

Permanent Account Number (PAN)

Type of Organization: ☐ Govt. ☐ Public Ltd. ☐ Private Ltd. ☐ Proprietary ☐ Partnership ☐ Trust

Nature of Business:

ADDRESS DETAILS (Registered Office Address)

Address:

City: Pin Code:

State: Country:

Phone/s: (Alt): Fax:

Email ID: Mobile No:

ADDRESS DETAILS (Correspondence Address)

Address

DECLARATION

I/We hereby declare that the details furnished above are true and correct to the best of my/our knowledge and belief and I/We undertake to inform you of any changes therein, immediately. In case 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.

AUTHORISED SIGNATORIES Please Sign here

	Name	Designation	Signature
First/Sole Signatory			Cf
Second Signatory			Cf
Third Signatory			Cf

Please provide the Name/s and Designation of the person/s authorised to deal in securities on behalf of the Company along with their Residential Address

1. Name:

Designation

Residential Address

Income Tax No. (PAN /GIR)

Please affix your photograph and SIGN ACROSS it (Partly on Paper)

(Sign.)

Proof of Address: Signature:

Email ID: Mobile:

(a) DIN of Whole time directors / (b) Aadhar Number of Promoters / partners / Karta / Trustees

2. Name:

Designation

Residential Address

Income Tax No. (PAN /GIR)

Please affix your photograph and SIGN ACROSS it (Partly on Paper)

(Sign.)

Proof of Address: Signature:

Email ID: Mobile:

(a) DIN of Whole time directors / (b) Aadhar Number of Promoters / partners / Karta / Trustees

Name/s of Promoters / Partners / Karta along with Residential Address:

1.	2.	3.
Address	Address	Address

Name/s of Whole time Directors along with their Residential Address:

1.	2.	3.
Address	Address	Address

B. TRADING ACCOUNT RELATED DETAILS FOR INDIVIDUAL / NON INDIVIDUAL

BANK ACCOUNT DETAILS (Please provide Cancelled Cheque leaf for MICR & IFSC Code)

MICR No.	Bank Name, Branch Add. & Tel. No.	A/c Type	Account No.	IFSC Code

DEPOSITORY ACCOUNT(S) DETAILS (Shares bought by you will be transferred to your DPA/c stated by you at Sr. No. 1)

No.	Depository Participant Name	DP ID No.	DP Account No.	Depository Name
1.				NSDL / CDSL
2.				NSDL / CDSL

TRADING PREFERENCES

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

Ex. Segment	Cash	Derivatives	Currency Derivatives
BSE	Cf (Sign.)		
NSE	Cf (Sign.)	Cf (Sign.)	Cf
Portfolio Management Services	Cf (Sign.)	Cf (Sign.)	Cf

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

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/authorised persons in charge of dealing in securities during the last 3 years:

DEALINGS THROUGH SUB-BROKERS AND OTHER STOCK BROKERS

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

Name of the Sub-broker SEBI Reg. No.

Regd. Off. Address

Tel No.

Fax. No. Remisier/AP_____

Website Remisier/AP_____

If the client is dealing with any other stock broker/sub-broker (Incase 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:

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:

Number of years of Investment/Trading Experience:

Any other information

INTRODUCER DETAILS (Optional)

Name		Signature	
Add. / Tel.			

Status of the Introducer: ☐ Sub Broker ☐ Remisier ☐ Authorised Person ☐ Existing Client ☐ Other please specify _____

NOMINATION DETAILS (FOR INDIVIDUAL ONLY)

☐ I /We wish to nominate ☐ I /We do not wish to nominate

Name of Nominee

Address

Nominee relationship with applicant PAN No.

Tel. No. Date of Birth D D M M Y Y Y Y

If Nominee is a minor, details of Guardian

Name of Guardian

Address & Tel No.

Signature of Guardian

Witnesses (Only applicable in case the account holder has made nomination)

Name		Name	
Address		Address	
Signature		Signature	

OTHER DETAILS

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

☐ Upto Rs. 1,00,000/- ☐ Rs. 1,00,001/- to Rs. 5,00,000/- ☐ Rs. 5,00.000/- to Rs. 10,00,000/-

☐ Rs. 10,00.000/- to Rs. 25,00,000/- ☐ Above Rs. 25,00.000/-

Net worth as on Date : _____ Rs. _____ (Net worth should not be older than 1 year)

Occupation (Please tick any one)

☐ Private Sector ☐ Public Sector ☐ Government Service ☐ Business ☐ Student

☐ Professional ☐ Agriculturist ☐ Retired ☐ Housewife ☐ Others

DIN/UID of Promoters / Partners / Karta & whole time Directors_____

Please tick, if applicable ☐ Politically Exposed Person (PEP) ☐ Related to a Politically Exposed Person (PEP)

Any other information

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.

Name				Signature (Sign.3)	Cf
Place		Date			

BROKERAGE STRUCTURE

National Stock Exchange (NSE)

Capital Market Segment

1. Delivery — Max% | Min. Paise

2. Square Off — Max% | Min. Paise

Futures Segment

1. Brokerage — Max% | Min

2. Flat Brokerage

3. Square Off — Max% | Min

Options Segment

1. Brokerage — Max% | Min

2. Flat Brokerage

3. Square Off — Max% | Min

Currency Segment

1. Brokerage — Max% | Min

2. Square Off ____ Each Side ____ One Side

Bombay Stock Exchange (BSE)

Capital Market Segment

1. Delivery — Max% | Min. Paise

2. Square Off — Max% | Min. Paise

Other Charges:

1. Transaction Charges - As per SEBI / Exchange notifications from time to time.
2. STT, GST & Stamp Charges - As per Government notifications from time to time.

Please Sign here (Sign.5)

Cf

(For Office Use Only)
VERIFIED IN PERSON

UCC Code allotted to the Client: _____

☐ (Originals verified) True copies of documents received ☐ (Self-Attested) Self Certified document copies received

Documents verified with Originals / In person Verification done by		Authorised Signatory
Name:		
Signature		
Designation		
Employee Code		
Date	D D M M Y Y Y Y	

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 nonmandatory 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.

Date _____ Signature of the Authorised Signatory Seal/Stamp of the stock broker

1. The client shall invest/trade in those securities/contracts/other instruments admitted to dealings on the Exchanges as defined in the Rules, Byelaws and Regulations of Exchanges/ Securities and Exchange Board of India (SEBI) and circulars/notices issued there under from time to time.

2. The stock broker, sub-broker and the client shall be bound by all the Rules, Byelaws and Regulations of the Exchange and circulars/notices issued thereunder and Rules and Regulations of SEBI and relevant notifications of Government authorities as may be in force from time to time.

3. The client shall satisfy itself of the capacity of the stock broker to deal in securities and/or deal in derivatives contracts and wishes to execute its orders through the stock broker and the client shall from time to time continue to satisfy itself of such capability of the stock broker before executing orders through the stock broker.

4. The stock broker shall continuously satisfy itself about the genuineness and financial soundness of the client and investment objectives relevant to the services to be provided.

5. The stock broker shall take steps to make the client aware of the precise nature of the Stock broker's liability for business to be conducted, including any limitations, the liability and the capacity in which the stock broker acts.

6. The sub-broker shall provide necessary assistance and co-operate with the stock broker in all its dealings with the client(s).

Client Information

7. The client shall furnish all such details in full as are required by the stock broker in "Account Opening Form" with supporting details, made mandatory by stock exchanges/SEBI from time to time.

8. The client shall familiarize himself with all the mandatory provisions in the Account Opening documents. Any additional clauses or documents specified by the stock broker shall be non-mandatory, as per terms & conditions accepted by the client.

9. The client shall immediately notify the stock broker in writing if there is any change in the information in the 'account opening form' as provided at the time of account opening and thereafter; including the information on winding up petition/insolvency petition or any litigation which may have material bearing on his capacity. The client shall provide/update the financial information to the stock broker on a periodic basis.

10. The stock broker and sub-broker shall maintain all the details of the client as mentioned in the account opening form or any other information pertaining to the client, confidentially and that they shall not disclose the same to any person/authority except as required under any law/regulatory requirements. Provided however that the stock broker may so disclose information about his client to any person or authority with the express permission of the client.

Margins

11. The client shall pay applicable initial margins, withholding margins, special margins or such other margins as are considered necessary by the stock broker or the Exchange or as may be directed by SEBI from time to time as applicable to the segment(s) in which the client trades. The stock broker is permitted in its sole and absolute discretion to collect additional margins (even though not required by the Exchange, Clearing House/Clearing Corporation or SEBI) and the client shall be obliged to pay such margins within the stipulated time.

12. The client understands that payment of margins by the client does not necessarily imply complete satisfaction of all dues. In spite of consistently having paid margins, the client may, on the settlement of its trade, be obliged to pay (or entitled to receive) such further sums as the contract may dictate/require.

Transactions and Settlements

13. The client shall give any order for buy or sell of a security/derivatives contract in writing or in such form or manner, as may be mutually agreed between the client and the stock broker. The stock broker shall ensure to place orders and execute the trades of the client, only in the Unique Client Code assigned to that client.

14. The stock broker shall inform the client and keep him apprised about trading/settlement cycles, delivery/payment schedules, any changes therein from time to time, and it shall be the responsibility in turn of the client to comply with such schedules/procedures of the relevant stock exchange where the trade is executed.

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

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

17. The transactions executed on the Exchange are subject to Rules, Byelaws and Regulations and circulars/notices issued thereunder of the Exchanges where the trade is executed and all parties to such trade shall have submitted to the jurisdiction of such court as may be specified by the Byelaws and Regulations of the Exchanges where the trade is executed for the purpose of giving effect to the provisions of the Rules, Byelaws and Regulations of the Exchanges and the circulars/notices issued thereunder.

Brokerage

18. The Client shall pay to the stock broker brokerage and statutory levies as are prevailing from time to time and as they apply to the Client's account, transactions and to the services

that stock broker renders to the Client. The stock broker shall not charge brokerage more than the maximum brokerage permissible as per the rules, regulations and bye-laws of the relevant stock exchanges and/or rules and regulations of SEBI.

Liquidation and Close Out of Position

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

20. In the event of death or insolvency of the client or his/its otherwise becoming incapable of receiving and paying for or delivering or transferring securities which the client has ordered to be bought or sold, stock broker may close out the transaction of the client and claim losses, if any, against the estate of the client. The client or his nominees, successors, heirs and assignee shall be entitled to any surplus which may result there from. The client shall note that transfer of funds/securities in favor of a Nominee shall be valid discharge by the stock broker against the legal heir.

21. The stock broker shall bring to the notice of the relevant Exchange the information about default in payment/delivery and related aspects by a client. In case where defaulting client is a corporate entity/partnership/ proprietary firm or any other artificial legal entity, then the name(s) of Director(s)/Promoter(s)/ Partner(s)/Proprietor as the case may be, shall also be communicated by the stock broker to the relevant Exchange(s).

Dispute Resolution

22 The stock broker shall provide the client with the relevant contact details of the concerned Exchanges and SEBI.

23. The stock broker shall co-operate in redressing grievances of the client in respect of all transactions routed through it and in removing objections for bad delivery of shares, rectification of bad delivery, etc.

24. The client and the stock broker shall refer any claims and/or disputes with respect to deposits, margin money, etc., to arbitration as per the Rules, Byelaws and Regulations of the Exchanges where the trade is executed and circulars/notices issued thereunder as may be in force from time to time.

25. The stock broker shall ensure faster settlement of any arbitration proceedings arising out of the transactions entered into between him vis-à-vis the client and he shall be liable to implement the arbitration awards made in such proceedings.

26. The client/stock-broker understands that the instructions issued by an authorised representative for dispute resolution, if any, of the client/stock-broker shall be binding on the client/stock-broker in accordance with the letter authorising the said representative to deal on behalf of the said client/stock-broker.

Termination of Relationship

27. This relationship between the stock broker and the client shall be terminated; if the stock broker for any reason ceases to be a member of the stock exchange including cessation of membership by reason of the stock broker's default, death, resignation or expulsion or if the certificate is cancelled by the Board.

28. The stock broker, sub-broker and the client shall be entitled to terminate the relationship between them without giving any reasons to the other party, after giving notice in writing of not less than one month to the other parties. Notwithstanding any such termination, all rights, liabilities and obligations of the parties arising out of or in respect of transactions entered into prior to the termination of this relationship shall continue to subsist and vest in/be binding on the respective parties or his/its respective heirs, executors, administrators, legal representatives or successors, as the case may be.

29. In the event of demise/insolvency of the sub-broker or the cancellation of his/its registration with the Board or/withdrawal of recognition of the sub-broker by the stock exchange and/or termination of the agreement with the sub broker by the stock broker, for any reason whatsoever, the client shall be informed of such termination and the client shall be deemed to be the direct client of the stock broker and all clauses in the 'Rights and Obligations' document(s) governing the stock broker, sub-broker and client shall continue to be in force as it is, unless the client intimates to the stock broker his/its intention to terminate their relationship by giving a notice in writing of not less than one month.

Additional Rights and Obligations

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

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

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

33. The stock broker shall make pay out of funds or delivery of securities, as the case may be, to the Client within one working

day of receipt of the payout from the relevant Exchange where the trade is executed unless otherwise specified by the client and subject to such terms and conditions as may be prescribed by the relevant Exchange from time to time where the trade is executed.

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

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

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

Electronic Contract Notes (ECN)

37. In case, client opts to receive the contract note in electronic form, he shall provide an appropriate e-mail id to the stock broker. The client shall communicate to the stock broker any change in the email-id through a physical letter. If the client has opted for internet trading, the request for change of email id may be made through the secured access by way of client specific user id and password.

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

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

40. The stock broker shall retain ECN and acknowledgement of the e-mail in a soft and non-tamperable form in the manner prescribed by the exchange in compliance with the provisions of the IT Act, 2000 and as per the extant rules/regulations/ circulars/guidelines issued by SEBI/Stock Exchanges from time to time. The proof of delivery i.e., log report generated by the system at the time of sending the contract notes shall be maintained by the stock broker for the specified period under the extant regulations of SEBI/stock exchanges. The log report shall provide the details of the contract notes that are not delivered to the client/e-mails rejected or bounced back. The stock broker shall take all possible steps to ensure receipt of notification of bounced mails by him at all times within the stipulated time period under the extant regulations of SEBI/stock exchanges.

41. The stock broker shall continue to send contract notes in the physical mode to such clients who do not opt to receive the contract notes in the electronic form. Wherever the ECNs have not been delivered to the client or has been rejected (bouncing of mails) by the e-mail ID of the client, the stock broker shall send a physical contract note to the client within the stipulated time under the extant regulations of SEBI/stock exchanges and maintain the proof of delivery of such physical contract notes.

42. In addition to the e-mail communication of the ECNs to the client, the stock broker shall simultaneously publish the ECN on his designated web-site, if any, in a secured way and enable relevant access to the clients and for this purpose, shall allot a unique user name and password to the client, with an option to the client to save the contract note electronically and/or take a print out of the same.

Law and Jurisdiction

43. In addition to the specific rights set out in this document, the stock broker, sub-broker and the client shall be entitled to exercise any other rights which the stock broker or the client may have under the Rules, Bye-laws and Regulations of the Exchanges in which the client chooses to trade and circulars/notices issued thereunder or Rules and Regulations of SEBI.

44. The provisions of this document shall always be subject to Government notifications, any rules, regulations, guidelines and circulars/notices issued by SEBI and Rules, Regulations and Bye-laws of the relevant stock exchanges, where the trade is executed, that may be in force from time to time.

45. The stock broker and the client shall abide by any award passed by the Arbitrator(s) under the Arbitration and Conciliation Act, 1996. However, there is also a provision of appeal within the stock exchanges, if either party is not satisfied with the arbitration award.

46. Words and expressions which are used in this document but which are not defined herein shall, unless the context otherwise requires, have the same meaning as assigned thereto in the Rules, Bye-laws and Regulations and circulars/notices issued thereunder of the Exchanges/SEBI.

47. All additional voluntary clauses/document added by the stock broker should not be in contravention with rules/regulations/ notices/circulars of Exchanges/SEBI.

Any changes in such voluntary clauses/document(s) need to be preceded by a notice of 15 days. Any changes in the rights and obligations which are specified by Exchanges/SEBI shall also be brought to the notice of the clients.

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

Internet & Wireless Technology Based Trading Facility Provided by Stock Brokers to Client

(All the clauses mentioned in the 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 IBTWeb Site provided that they are in line with the norms prescribed by Exchanges/SEBI.

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

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

5. The Client shall be responsible for keeping the Username and Password confidential and secure and shall be solely responsible for all orders entered and transactions done by any person whosoever through the Stock broker's IBT System using the Client's Username and/or Password whether or not such person was authorised 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 authorised 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/ unauthorised access through his username/ password/account with full details of such unauthorised use, the date, the manner and the transactions effected pursuant to such unauthorised use, etc.

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

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

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

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

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

Stock exchanges/SEBI does neither singly or jointly and expressly nor impliedly guarantee nor make any representation concerning the completeness, the adequacy or accuracy of this disclosure document nor have Stock exchanges/SEBI endorsed or passed any merits of participating in the trading segments.

This brief statement does not disclose all the risks and other significant aspects of trading.

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

You must know and appreciate that trading in Equity shares, derivatives contracts or other instruments traded on the Stock Exchange, which have varying element of risk, is generally not an appropriate avenue for someone of limited resources/limited investment and/or trading experience and low risk tolerance.

You should therefore carefully consider whether such trading is suitable for you in the light of your financial condition. In case you trade on Stock exchanges and suffer adverse consequences or loss, you shall be solely responsible for the same and Stock exchanges/its Clearing Corporation and/or SEBI shall not be responsible, in any manner whatsoever, for the same and it will not be open for you to take a plea that no adequate disclosure regarding the risks involved was made or that you were not explained the full risk involved by the concerned stock broker. The constituent shall be solely responsible for the consequences and no contract can be rescinded on that account. You must acknowledge and accept that there can be no guarantee of profits or no exception from losses while executing orders for purchase and/or sale of a derivative contract being traded on Stock exchanges.

It must be clearly understood by you that your dealings on Stock exchanges through a stock broker shall be subject to your fulfilling certain formalities set out by the stock broker, which may inter alia include your filling the know your client form, reading the rights and obligations, do's and don'ts, etc., and are subject to the Rules, Bye-laws 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 authorise someone to trade for you, you should be aware of or must get acquainted with the following:-

1. BASIC RISKS:

1.1 Risk of Higher Volatility:

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

1.2 Risk of Lower Liquidity:

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

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

1.3 Risk of Wider Spreads:

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

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

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

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

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

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

1.5 Risk of News Announcements:

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

1.6 Risk of Rumors:

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

1.7 System Risk:

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

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

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

1.8 System/Network Congestion:

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

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

2.1 Effect of "Leverage" or "Gearing":

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

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

A. Futures trading involve daily settlement of all positions. Every day the open positions are marked to market based on the closing level of the index / derivatives contract. If the contract has moved against you, you will be required to deposit the amount of loss (notional) resulting from such movement. This amount will have to be paid within a stipulated time frame, generally before commencement of trading on next day.

B. If you fail to deposit the additional amount by the deadline or if an outstanding debt occurs in your account, the stock broker may liquidate a part of or the whole position or substitute securities. In this case, you will be liable for any losses incurred due to such close-outs.

C. Under certain market conditions, an investor may find it difficult or impossible to execute transactions. For example, this situation can occur due to factors such as illiquidity i.e. when there are insufficient bids or offers or suspension of trading due to price limit or circuit breakers etc.

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

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

2.2 Currency specific risks:

1. The profit or loss in transactions in foreign currency-denominated contracts, whether they are traded in your own

or another jurisdiction, will be affected by fluctuations in currency rates where there is a need to convert from the currency denomination of the contract to another currency.

2. Under certain market conditions, you may find it difficult or impossible to liquidate a position. This can occur, for example when a currency is deregulated or fixed trading bands are widened.

3. Currency prices are highly volatile. Price movements for currencies are influenced by, among other things: changing supply-demand relationships; trade, fiscal, monetary, exchange control programs and policies of governments; foreign political and economic events and policies; changes in national and international interest rates and inflation; currency devaluation; and sentiment of the market place. None of these factors can be controlled by any individual advisor and no assurance can be given that an advisor's advice will result in profitable trades for a participating customer or that a customer will not incur losses from such events.

2.3 Risk of Option holders:

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

2. The Exchanges may impose exercise restrictions and have absolute authority to restrict the exercise of options at certain times in specified circumstances.

2.4 Risks of Option Writers:

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

2. The risk of being an option writer may be reduced by the purchase of other options on the same underlying interest and thereby assuming a spread position or by acquiring other types of hedging positions in the options markets or other markets. However, even where the writer has assumed a spread or other hedging position, the risks may still be significant. A spread position is not necessarily less risky than a simple 'long' or 'short' position.

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

3. Trading Through Wireless Technology / Smart Order Routing or Any Other Technology:

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

4. General

4.1 The term 'constituent' shall mean and include a client, a customer or an investor, who deals with a stock broker for the purpose of acquiring and/or selling of securities / derivatives contracts through the mechanism provided by the Exchanges.

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

GUIDANCE NOTE - DO'S AND DONT'S 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 website www.bseindia.com/ www.nseindia.com/www.mcx-sx.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, authorising 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 authorised 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 authorisation 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 authorisation from you shall be dated, signed by you only and contains the clause that you may revoke the same at any time.

b) The actual settlement of funds and securities shall be done by the stock broker, at least once in a calendar quarter or month, depending on your preference. While settling the account, the stock broker shall send to you a 'statement of accounts' containing an extract from the client ledger for funds and an extract from the register of securities displaying all the receipts/deliveries of funds and securities. The statement shall also explain the retention of funds and securities and the details of the pledged shares, if any.

c) On the date of settlement, the stock broker may retain the requisite securities/funds towards outstanding obligations and may also retain the funds expected to be required to meet derivatives margin obligations for next 5 trading days, calculated in the manner specified by the exchanges. In respect of cash market transactions, the stock broker may retain entire pay-in obligation of funds and securities due from clients as on date of settlement and for next day's business, he may retain funds/securities/margin to the extent of value of transactions executed on the day of such settlement in the cash market.

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

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

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

Incase of Termination of Trading Membership

16. In case, a stock broker surrenders his membership, is expelled from membership or declared a defaulter; Stock exchanges gives a public notice inviting claims relating to only the "transactions executed on the trading system" of Stock exchange, from the investors. Ensure that you lodge a claim with the relevant Stock exchanges within the stipulated period and with the supporting documents.

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

Disputes/ Complaints

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

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

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

INFORMATION ON PREVENTION OF MONEY LAUNDERING ACT 2002. (PMLA)

- Due to the tightened security and increased vigilance in the wake of threats emanating from increasing terrorism, any failure on our part to discharge our duties cast on us under the applicable laws or we becoming an instrumental or a part of the chain in certain transaction, even if unknowingly or ignorantly, may land us in trouble.
- There is an Act called **Prevention of Money Laundering Act 2002. (PMLA)**
- The purpose of this act is to prevent the financing of terrorism and to prevent laundering of money i.e. to legalize or officialize or canalise the money generated from illegal activities like drug trafficking, organized crimes, hawala rackets and other serious crimes.
- This act is a part of the Global measures being taken by all the countries under the initiatives of UN agencies.
- It is applicable to all SEBI Registered brokers/sub-brokers and other financial institution who are dealing in any kind of financial assets.
- It is an obligation of the entities to whom this Act is applicable, to report certain kind of transactions routed through them to FINANCIAL INTELLIGENCE UNIT, a department specially set up to administer thisAct under the Ministry of Finance.
- The transactions which are supposed to be reported are cash transactions above rupees ten lakhs or series of cash transactions below ten lakhs but aggregating to above ten lakhs in a month or its equivalent in any foreign currency and the transactions which may not be in cash but suspicious in nature.
- Any such above types of transaction, though not executed but attempted and failed are also required to be reported.
- The suspicious transaction can be related to the transaction under the circumstances such as;
- Clients whose identity verification seems difficult or clients that appear not to cooperate
- Asset management services for clients where the source of the funds is not clear or not in keeping with clients apparent standing /business activity;

Clients based in high risk jurisdictions;

- Substantial increases in business without apparent cause;
- Clients transferring large sums of money to or from overseas locations with instructions for payment in cash;
- Attempted transfer of investment proceeds to apparently unrelated third parties;
- Businesses undertaken by offshore banks/financial services,
- Businesses reported to be in the nature of export/import of small items.
- Unusual transactions by Clients of Special Categories (CSCs).

- Clients of Special Categories may include;
  - NRI/HNI/Trust/Charities/NGO/Organizations receiving donations
  - Companies having close family shareholdings or beneficial ownership
  - Politically Exposed Persons
  - Companies offering foreign exchange offerings
  - Clients in high risk countries
  - Non face to face clients
  - Clients with dubious reputation as per public information available
- No trading or demat account can be opened in the name of entity whose name is listed on the banned entity list being maintained at United Nation's website at http://www.un.org/sc/committees/1267/consolist.shtml.
- While opening the new accounts all the prescribed procedures of KYC and Client Identifications should strictly be followed in the context of ensuring the compliance under this act.
- All the records of transactions and client identifications must be preserved in a manner which can be promptly retrieved and reported to the authorities in the specified format.
- This is the highlights of the requirements under the Act. Subbrokers / Authorised Persons / Remissers are advised to go through the SEBI's master circular at http://www.sebi.gov.in/circulars/2010/mastercircular/MasterCircular.pdf for detailed information and understanding and also to visit the website of FIU-IND at http://fiuindia.gov.in
- The end clients are advised to co-operate with us by providing the additional information / documents, if asked for during the course of your dealings with us to ensure the compliance requirements under this Act.
- As a responsible citizen, it is our statutory as well as moral duty to be vigilant and to refrain from temptation of easy monetary gains, by knowingly or unknowingly supporting the people who are involved in the activities which are endangering our freedom and causing damage to the nation and to us as well.
- For any further clarifications or information on the subject, principal Officer may be contacted.

Mandatory document dealing with policies and procedures Pursuant to SEBI's Circular MIRSD/SE/Cir-19/2009 dated December 3, 2009: Policies and Procedures forms integral part of the Member Constituent Agreement

1. Refusal of order for Penny Stock

Unifi Capital Private Ltd (herein after referred to as UCPL) shall have the absolute discretion to accept, refuse or partially accept any buy or sell order for execution from a client in respect of penny stocks, illiquid stocks, stocks having low liquidity, illiquid "futures and options", far month "futures and options", stocks in BE, S, Z, T and B2 category and any other contracts which as per the perception of UCPL are extremely volatile or subject to Market manipulation.

UCPL may permit restrictive acceptance of orders in such scrips in controlled environments like orders received from clients being forwarded by branches to a centralized desk at HO instead of allowing trading in such scrips at branch level. UCPL shall not be responsible for delay in execution of such orders and consequential opportunity loss or financial loss to the client.

UCPL may cancel orders in such scrips received from clients before execution or after partial execution without assigning any reasons thereof. UCPL may take appropriate declarations from the clients before accepting such orders.

UCPL shall have the prerogative to place such restrictions, notwithstanding the fact that the client has adequate credit balance or margin available in his account and/or the client had previously purchased or sold such securities / contracts through UCPL itself.

2. Setting up client's Exposure Limits

Purchase Limit: UCPL may set exposure limit for intra-day and delivery based purchases by a client which would be at the sole discretion of the relationship officer and the Executive Director of the company. The exposure limit shall predominantly be based on the clear ledger balance in the account of the client plus value of paid up collaterals/margins computed after appropriate haircut. The limit allowed to clients' and the "haircut" shall also be based on Market Volatility and quality of collaterals.

Sell Limit: UCPL may provide a sell limit to the client equivalent to the value of securities held by the client in his POA enabled Demat account plus the collateral held by UCPL on behalf of the client in its Beneficiary and Margin Pool account after making appropriate adjustments for the unsettled delivery positions of the client.

Exposure for F&O: UCPL may provide exposure for F&O based on availability of initial margin (SPAN + Exposure) in the form of cash and approved securities (with appropriate hair cut).

Client-wise differential Limits: UCPL shall have the prerogative to allow differential purchase limits and sell limits varying from client to client, depending upon credit worthiness, integrity and past conduct of each client.

3. Applicable Brokerage Rates

Brokerage shall be applied as per the rates agreed upon with the client in the KYC at the time of registration of the client. The rate of Brokerage shall not exceed the maximum brokerage permissible under Exchange byelaws.

4. Imposition of Penalty / delayed payment charges by either party, specifying the rate and the period (This must not result in funding by the broker in contravention of the applicable laws)

Delayed payment charges / Charges on Exposure against collaterals: Member broker is currently required to make pay-in of funds and securities to the Exchange by T+2 morning. Member broker is also required to maintain adequate upfront margins with the Exchange to avail exposure for trading. The Exchanges have also defined the ratios in which the cash and collaterals are to be deposited and maintained by the Member broker. In addition the Exchange requires the member broker to deposit some of the margins like MTM, in Cash only. Member brokers are required to collect adequate margins as stipulated by the exchange from the respective clients to ensure proper mitigation of risk exposure.

UCPL is authorised by the client to charge a delayed payment penalty, not exceeding 2% per month, on account of delays/failure by the client in meeting the pay-in obligations on the scheduled date and also where the clients take exposure in F&O segment by depositing collaterals in a ratio which is disproportionate to the Cash versus collaterals ratios prescribed by the Exchanges. While levying delayed payment charges or interest on the debit balance in the running account of a client, UCPL shall reserve the discretion of not considering any credit balance in the other family or group account of the client.

Penalties levied by Exchanges

Exchanges levy various penalties on the member brokers on auction resulting from short deliveries, non adherence to client-wise exposure limits, client-wise shortfall in F&O Margin and for other reasons which may be defined by the Exchange from time to time. UCPL is therefore authorised by the client to pass on any penalty imposed by the Exchange/SEBI and or any other regulatory authority to the client, which arises on account of the client.

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 (This shall be limited to the extent of settlement/margin obligation) UCPL shall have right to sell client's securities, both unpaid securities as well as collaterals deposited towards margins, or close out client's open positions, without giving notice to the client where there is a delay/ failure of the client to meet the pay-in obligations and/or there is a failure of the client to bring additional margins to cover the increase in risk in the dynamic market conditions.**

a. **Unpaid Securities in Capital Market**

i In case of unpaid obligation on T+3, UCPL may sell the unpaid/ partially paid securities. In addition UCPL may sell the collaterals deposited by the client towards margins and/or paid securities purchased by the client in earlier settlements where the sale or proceeds of unpaid securities are inadequate to cover the pay-in obligations and/ where the unpaid securities appear to be comparatively illiquid and cannot be sold at reasonable rates to the extent required.

b. **The margin shortfall**

i Positions of the client may be closed out to the extent of margin shortfall on the T+1 basis.

ii. While computing margin shortfall, value of unapproved securities shall not be considered.

iii. As per the current Exchange requirements, the Member Broker is required to maintain a 50:50 ratio between cash and collaterals margin deposited with the Exchange. UCPL shall therefore have the prerogative to insist for at least 50% of margin in cash and may not consider the value of securities over and above the cash component for the purpose of calculating margins shortfall and close the positions where it finds the deviation.

c. **Intra-day Positions**

UCPL reserve the sole discretion to close out any intra-day positions taken by the client.

d. **General**

i While selling the securities/closing the clients positions, UCPL may take into account the sales made by the client, positions closed by the client.

ii. While selling the securities/closing the clients positions, UCPL may not take into consideration Cheques/Bank drafts/Pay orders deposited by the client with UCPL until clear proceeds of such instruments are received by UCPL in its bank account.

iii. UCPL shall have the right to sell client's securities or close out client's open positions but it shall not be under any obligations to undertake this exercise compulsorily. UCPL shall therefore not be under any obligation to compensate/or provide reasons of any delay or omission on its part to sell client's securities or close open positions of the client.

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

UCPL shall have the right to adopt a policy of its choice for internal auctions arising out of internal netting of trades and charge to defaulter seller and compensate the impacted purchaser as per the policy. The policy shall be amended from time to time.

The current procedure for internal auction is to buy the securities in the market and deliver the same to the buyer at the original purchase price. The additional cost, if any, of such purchase (including brokerage, turnover charges, taxes and other levies) shall be debited to the original seller of the shares.

7. **Conditions under which a client may not be allowed to take further position or the broker may close the existing position of a client**

a. **All Markets**

Where client is not having adequate margins. Where the client has a track record of delay in payment of funds and non-delivery of shares.

b. **Capital Market**

i Where the client has not been able to meet his pay-in obligation in cash by the schedule date of pay-in irrespective of the value of collaterals available with UCPL.

ii. Clear proceeds of the cheque deposited by the client to meet the pay-in obligations has not yet been received by UCPL.

iii. Client is trading in "illiquid" scrips and volumes in his account exceed internal cut off limit fixed by UCPL.

iv. UCPL exposure overall limits fixed in a specific scrip/contract exceeds the internal limits fixed by UCPL.

c. **F&O**

i Where the client has not met Mark to Market loss in cash

ii. Where the client does not bring in additional upfront margins

iii. Where the "open" positions in a contract exceed or are close to market wide cut-off limits

iv. Where the client's position is close to client-wise permissible "open" positions

d. Intra-Day Trades

Clients will not be able to place intra-day orders after a cut-off time fixed by UCPL. (Presently 15 minutes prior to close of market)

e. Event Based

Where based on happening of an event, UCPL has the risk perception that further trading in the securities/contracts may not be interest of its clients and/or the market.

- Where the account is under investigation by any regulatory body
- Based on the recommendations made by the relationship manager due to excessive speculations, uncleared balances.
- Physical contract notes are received back undelivered due to reasons like "no such person", "addressee" left, refusal to accept mails, POD's signed by the third persons, signature mismatch on POD's or other reasons which may create suspicion, after" close out of the open positions".
- E-mail bounce on more than 3 instances until client submits and registers new email id.
- Non delivery of the Statement of Account sent on periodic basis.
- Non updating of communications details viz., email id, Mobile no, Land line details or it is found not belonging to the client.
- Client lodges a complaint either directly with UCPL or through Exchange relating alleged unauthorised Trades being executed in the account.
- On notices received from statutory, Government or Local authorities and Income Tax, Service Tax, a Judicial or a Quasi Judicial authority, etc
- Where a client is reported to or known to have expired.

UCPL may also suspend the account based on the written request received from the client.

8. Temporarily suspending or closing a client's account at the client's request UCPL may carry a periodic review of the client accounts and may suspend the accounts from Trading in the following circumstances.

- Where the client is inactive for more than 12 months
- Where the client has not cleared the debits which are more than 30 days' old.

9. Deregistering of Client

- UCPL may de-register the client account based on action taken by SEBI/NSE/BSE or being part of list of debarred entities published by SEBI.
- UCPL shall terminate the account in the event of death, insanity or insolvency of the client
- UCPL may also initiate action for deregistering a client on basis of information found in sites of FIU, UN, etc or client suspected to having suspicious back ground, clients suspected to have links with suspicious organization, etc.,
- UCPL shall have right to close out the existing positions, sell the collaterals to recover its dues, if any, before de-registering the client.
- UCPL may freeze the assets of the client where it deems prudent, at time of de-registering a client.
- UCPL shall have the right to deregister a client after serving a 15 days written notice without assigning any reason thereof.

AUTHORISATION FOR ELECTRONIC CONTRACT NOTES (ECN)

To

Unifi Capital (P) Ltd
11 Kakani Towers, 15 Khader Nawaz Khan Road
Chennai 600006.

Sir,

Authorisation for Electronic Contract Notes (ECN)

I/We, understand that I/we have the option of receiving the contract notes in electronic form (ECN) instead of in paper form, for the transactions done by me/us through you on the National Stock Exchange of India Ltd. and Bombay Stock Exchange Ltd.,

I/We am/are desirous of availing this facility and the email id to which the ECN is to be sent is :

Email .....

I/we have duly noted the following to which I/we agree to comply:-

1. I/We will be responsible to retain and retrieve the documents in electronic form sent through email or from your website viz. www.unificap.com (In case you experience any difficulty in accessing the documents posted on our website or electronically delivered, kindly advise us immediately to enable delivery by alternate means)

2. The document shall be deemed to have been duly delivered and its content accepted by me/us if no response is sent to you (or from the email service provider for bounced mail), within twenty four hours from the time of you sending the electronic document.

3. Copy of the contracts issued electronically by e-mail, shall be available at your website viz. www.unificap.com for a period of 3 months from the date of contract. Any change in the email ID would immediately be communicated to you in writing.

4. You are not liable for any inaccuracy, error, omission or delay in transmission or delivery of the documents due to any electronic, electrical, network, internet, software, hardware or technological breakdown or any force majeure condition.

5. To restrict access only to me/us, you will install adequate security system like providing me/us with a unique user ID and password, providing firewalls etc. for posting the documents on the website or sending the documents in electronic mode to my/our email id. I/we will be responsible for the confidentiality and proper use at all times of the password / digital signature.

6. I/we understand that the documents in electronic mode posted on the website or sent by you to my/our email id may be accessed by other entities in case the confidentiality/secrecy of the login name and password is compromised. I/we shall be solely responsible for unauthorised access of the login name and/or password or email and subsequent tampering of the documents that are posted on the website or sent by you to my/our email id.

7. Requirements to be complied with regard to the provisions of the Information Technology Act 2000 and the procedures prescribed by you for receiving / viewing the documents in respect of the trades/ transactions done through you would be completed by me/us.

Thank you,

Yours faithfully,

Please Sign here (Sign.15)

Client Name: Client Trading Code:

Cf

AUTHORISATION FOR RUNNING ACCOUNT

Date: D D M M Y Y Y Y

To

Unifi Capital (P) Ltd
11 Kakani Towers
15 Khader Nawaz Khan Road
Chennai - 600 006.

Sir,

Running Account Authorisation

In order to facilitate ease of operations and comply with the various margin requirements, in respect of my trading account with you, I/we authorise you as under:

I/We request you to maintain a running balance in my/our account and retain the credit balance in my/our account until I/we instruct you otherwise.

The credit balance in my/our account may be used to meet my/our margin/pay-in/other obligations in any segment(s) of any or all of the Exchanges/Clearing Corporations.

I/We request you to settle my fund and securities account once every calendar quarter / month (Strike out either one) or such other higher period as allowed by SEBI/Stock Exchanges from time to time except the funds given towards collaterals/margins in the form of Bank Guarantee(s) and/or Fixed Deposit(s).

In case I/we have an outstanding obligation on the funds/securities settlement date, you may retain the requisite securities/funds towards such obligations and you may also retain the required margin obligation for the next 5 trading days, calculated in the manner specified by the exchanges.

I/We confirm to you that I/we shall bring to your notice any dispute arising from the statement of account or the settlement so made, within 7 working days from the date of receipt of funds/securities or statement of account or any other statement related to such settlement, to the registered office of your company. After the said period, I/we shall have no right to dispute the transaction, funds or securities and agree that you or your directors or employees shall not be liable to any incidental loss/damage caused due to retention funds and/or securities.

I/we confirm to you that I/we can revoke the above mentioned authorisation by giving notice to you in writing served, at the registered office of the company.

Thank you,

Yours faithfully

Please Sign here (Sign.16)

Client Name: Client Trading Code:

Cf

UNIFI CAPITAL

Unifi Capital Private Limited
11, Kakani Towers, 15, Khader Nawaz Khan Road
Chennai – 600 006

UCC:

C. TRADING PREFERENCES					
Please sign in the relevant boxes where you wish to trade. Please strike off thesegment not chosen by you.					
Exchanges	NSE and BSE – Only				MCX, NCDEX, BSE & NSE
All Segments	Cash /Mutual Fund	F&O	Currency	Debt	Commodity Derivatives
	Cash Segment (NSE & BSE)			NA	NA
If you do not wish to trade in any of segments / Mutual Fund, please mention here:-					

Account Holder Name:

Account Holder Signature:

UNIFI CAPITAL

Most Important Terms and Conditions (MITC)

(For non-custodial settled trading accounts)

1. Your trading account has a "Unique Client Code" (UCC), different from your demat account number. Do not allow anyone (including your own stock broker, their representatives and dealers) to trade in your trading account on their own without taking specific instruction from you for your trades. Do not share your internet/ mobile trading login credentials with anyone else.

2. You are required to place collaterals as margins with the stock broker before you trade. The collateral can either be in the form of funds transfer into specified stock broker bank accounts or margin pledge of securities from your demat account. The bank accounts are listed on the stock broker website. Please do not transfer funds into any other account. The stock broker is not permitted to accept any cash from you.

3. The stock broker's Risk Management Policy provides details about how the trading limits will be given to you, and the tariff sheet provides the charges that the stock broker will levy on you.

4. All securities purchased by you will be transferred to your demat account within one working day of the payout. In case of securities purchased but not fully paid by you, the transfer of the same may be subject to limited period pledge i.e. seven trading days after the pay-out (CUSPA pledge) created in favor of the stock broker. You can view your demat account balances directly at the website of the Depositories after creating a login.

5. The stock broker is obligated to deposit all funds received from you with any of the Clearing Corporations duly allocated in your name. The stock broker is further mandated to return excess funds as per applicable norms to you at the time of quarterly/ monthly settlement. You can view the amounts allocated to you directly at the website of the Clearing Corporation(s).

6. You will get a contract note from the stock broker within 24 hours of the trade.

7. You may give a one-time Demat Debit and Pledge Instruction (DDPI) authority to your stock broker for limited access to your demat account, including transferring securities, which are sold in your account for pay-in.

8. The stock broker is expected to know your financial status and monitor your accounts accordingly. Do share all financial information (e.g. income, networth, etc.) with the stock broker as and when requested for. Kindly also keep your email Id and mobile phone details with the stock broker always updated.

9. In case of disputes with the stock broker, you can raise a grievance on the dedicated investor grievance ID of the stock broker. You can also approach the stock exchanges and/or SEBI directly.

10. Any assured/guaranteed/fixed returns schemes or any other schemes of similar nature are prohibited by law. You will not have any protection/recourse from SEBI/stock exchanges for participation in such schemes

UNIFI CAPITAL

FATCA-CRS Declaration & Supplementary KYC Information

Declaration Form for Individuals

Please seek appropriate advice from your tax professional on the FATCA & CRS guidelines

PAN *				
Name				
Address Type *[for KYC address]*	☐ Residential ☐ Registered Office ☐ Business	Nationality	☐ Indian ☐ US ☐ Others *(please specify)*	
Place of Birth		Country of Birth		
Gross Annual Income Details in INR Net Worth in INR. In Lacs & Date *(Optional)*	☐ Below 1 Lakh ☐ 1-5 Lacs ☐ 5-10 Lacs ☐ 10-25 Lacs ☐ 25 Lacs - 1 Cr ☐ > 1 Crore _____ *dd-mmm-yyyy*	Occupation Details [Please tick any one (√)]	☐ Business ☐ Professional ☐ Public Sector ☐ Private Sector ☐ Government Service ☐ Agriculturist ☐ Housewife ☐ Student ☐ Retired ☐ Forex Dealer ☐ Others [Please specify] _____	
Politically Exposed Person [PEP]	☐ Yes ☐ Related to PEP ☐ Not Applicable	Any other information *(if applicable)*	*(please specify)*	

Are you a tax resident (i.e. are you assessed for Tax) in any other country other than India? Yes ☐ No ☐

If 'Yes', please fill for all countries (other than India) in which you are a Resident for tax purpose i.e. where you are a Citizen / Resident / Green Card Holder / Tax Resident in the respective countries

S. No.	Country of Tax Residency	Tax Identification Number (TIN) or Functional Equivalent	Identification Type *[TIN or other, please specify]*	If TIN is not available, please tick the reason A, B or C [as defined below]
1				→ Reason A ☐ B ☐ C ☐
2				→ Reason A ☐ B ☐ C ☐

- *Reason A → The country where the Account Holder is liable to pay tax does not issue TIN to its residents.*
- *Reason B → No TIN required [Select this reason only if the authorities of the respective country of tax residence do not required the TIN to be collected]*
- *Reason C → Others – Please specify the reasons* _____

Declaration:

I acknowledge and confirm that the information provided above is true and correct to the best of my knowledge and belief. In case any of the above specified information is found to be false or untrue or misleading or misrepresenting, I/ am aware that I may liable for it. I hereby authorize you UNIFI CAPITAL PRIVATE LIMITED to disclose, share, rely, remit in any form, mode or manner, all / any of the information provided by me, including all changes, updates to such information as and when provided by me to / any of the Mutual Fund, its Sponsor, Asset Management Company, trustees, their employees / RTAs ('the Authorized Parties') or any Indian or foreign governmental or statutory or judicial authorities / agencies including but not limited to the Financial Intelligence Unit-India (FIU-IND), the tax / revenue authorities in India or outside India wherever it is legally required and other investigation agencies without any obligation of advising me of the same. Further, I authorize to share the given information to other SEBI Registered Intermediaries/or any regulated intermediaries registered with SEBI / RBI / IRDA / PFRDA to facilitate single submission / update & for other relevant purposes. I also undertake to keep you informed in writing about any changes / modification to the above information in future within 30 days and also undertake to provide any other additional information as may be required at your / Fund's end or by domestic or overseas regulators/ tax authorities. I/We authorize Fund/AMC/RTA to provide relevant information to upstream payors to enable withholding to occur and pay out any sums from my account or close or suspend my account(s) without any obligation of advising me of the same. I also confirm that I have read and understood the FATCA & CRS Terms and Conditions given below and hereby accept the same.

Date:

Place:

Signature:

==========

Acknowledgement

We UNIFI CAPITAL PRIVATE LIMITED acknowledge the receipt of FATCA/CRS declaration form duly filled and signed from Mr. / Ms. / M/s. _____ PAN _____ on *dd-mmm-yyyy*

Date:

Signature with Name, Emp. ID & Seal

FATCA & CRS Terms & Conditions

Details under FATCA & CRS: The Central Board of Direct Taxes has notified Rules 114F to 114H, as part of the Income- tax Rules, 1962, which require Indian financial institutions such as the Banks/other financial entities to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all our account holders. In relevant cases, information will have to be reported to tax authorities / appointed agencies. Towards compliance, we may also be required to provide information to any institutions such as withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto.

Should there be any change in any information provided by you, please ensure you advise us promptly, i.e., within 30 days.

Please note that you may receive more than one request for information if you have multiple relationships with (Insert FI's name) or its group entities. Therefore, it is important that you respond to our request, even if you believe you have already supplied any previously requested information.

FATCA & CRS Instructions

If you have any questions about your tax residency, please contact your tax advisor. If you are a US citizen or resident or green-card holder, please include United States in the foreign country information field along with your US Tax Identification Number.

$It is mandatory to supply a TIN or functional equivalent if the country in which you are tax resident issues such identifiers. If no TIN is yet available or has not yet been issued, please provide an explanation and attach this to the form. In case customer has the following Indicia pertaining to a foreign country and yet declares self to be non -tax resident in the respective country, customer to provide relevant Curing Documents as mentioned below:

FATCA & CRS Indicia observed (ticked)	Documentation required for Cure of FATCA/ CRS indicia
U.S. place of birth	1. Self-certification that the account holder is neither a citizen of United States of America nor a resident for tax purposes; 2. Non-US passport or any non-US government issued document evidencing nationality or citizenship (refer list below);AND 3. Any one of the following documents: Certified Copy of "Certificate of Loss of Nationality ***or*** Reasonable explanation of why the customer does not have such a certificate despite renouncing US citizenship; ***or*** Reason the customer did not obtain U.S. citizenship at birth
Residence/mailing address in a country other than India	1. Self-certification that the account holder is neither a citizen of United States of America nor a tax resident of any country other than India; **and** 2. Documentary evidence (refer list below)
Telephone number in a country other than India	***If no Indian telephone number is provided*** 1. Self-certification that the account holder is neither a citizen of United States of America nor a tax resident of any country other than India; **and** 2. Documentary evidence (refer list below) ***If Indian telephone number is provided along with a foreign country telephone number*** 1. Self-certification that the account holder is neither a citizen of United States of America nor a tax resident for tax purposes of any country other than India; **OR**
Telephone number in a country other than India	1. Self-certification that the account holder is neither a citizen of United States of America nor a tax resident of any country other than India; **and** 2. Documentary evidence (refer list below)

List of acceptable documentary evidence needed to establish the residence(s) for tax purposes:

1. Certificate of residence issued by an authorized government body*
2. Valid identification issued by an authorized government body* (e.g. Passport, National Identity card, etc.)

*** Government or agency thereof or a municipality of the country or territory in which the payee claims to be a resident.**

AADHAAR CONSENT DECLARATION

Date:

From

Name:

Address:

Aadhaar Number: xxxxxxxx_____

To

M/s. Unifi Capital (P) Limited
11, Kakani Towers,
15, Khader Nawaz Khan Road,
Chennai – 600 006.

Dear Sir,

" I, hereby confirm and declare that I have voluntarily submitted a copy of my Aadhaar as issued by Government of India for address proof Opening Trading and Demat account with Unifi Capital (P) Limited at my own discretion along with my other-KYC Documents. I hereby voluntarily give my consent to use my Aadhaar details for the purpose of authentication with UIDAI. I am enclosing a copy of my duly self-attested Aadhaar card for your records. The Aadhaar card details voluntarily furnished by me is true, correct and complete."

Name:

Signature:

UNIFI CAPITAL

UNIFI CAPITAL P LIMITED

11, Kakani Towers, No.15, Khader Nawaz Khan Road,

Chennai - 600 006 Phone No: 044- 28331556

Declaration	Please strike off whichever is not applicable
I hereby declare that the mobile no. / email id mentioned in the account opening form / request for change in mobile no./ email id is my own	YES / NO

_____

Signature of the Holder

(In case the option 'No' has been selected above, the request letter appended below is required to be submitted)

REQUEST LETTER FOR REGISTRATION OF MOBILE NO./ EMAIL ID OF PERSON BELONGING TO THE CLIENT'S FAMILY

Please not that the mobile no./ email id / both_____mentioned in the account opening form / request for change in mobile no./ email id belongs to Mr/Mrs./Ms_____ who is my_____(* Refer to the instructions mentioned below)

[Relationship with client]

_____

Signature of the Holder

- (Only the Mobile no./ email id of your spouse, dependent children and dependent parents can be registered in your demat account)