

ACCOUNT OPENING KIT

INDEX OF DOCUMENTS

Sr. No.	Document	Brief Significance of the Documents	Page No.
MANDATORY DOCUMENTS AS PRESCRIBED BY SEBI & EXCHANGES			
1.	Account Opening Form	a. KYC form-Documents captures the Basic Information about the constituent	1&2
		b. Document captures the additional information about the constituent relevant to trading account	3 to 5
		C. KYC Form for Demat Account - Joint Holders	6 to 10
2.	Tariff Sheet	Trading Brokerage & Demat Charges	10 & 17
3.	Rights and Obligations	Right & Obligations of Beneficial Owner and Depository Participant as prescribed by SEBI and Depositories.	12 & 13
4.	Terms & Conditions	Terms & Conditions-cum-registration / modification form for receiving sms alerts from cdsi	14 to 16
5.	Risk Disclosure Document (RDD)	Document detailing risk associated with dealing in the securities market.	18 to 21
6.	Rights and Obligations	Documents stating the Rights & Obligations of Stock Broker / trading member, Sub Broker and Client for trading on exchanges (including additional rights & obligations in case of internet / wireless technology based trading)	22 to 26
7.	Guidance Note	Document detailing do's and don'ts for trading on exchanges, for the education of the investors.	27 & 28
8.	Policies and Procedures	Document describing significant policies and procedure of the stock broker.	29 & 30
VOLUNTARY DOCUMENTS			
1.	Power of Attorney for Demat	Authorisation by Client	31 to 33
2.	Request for SMS & Email alerts From Stock Exchanges	Indemnity	34 & 35
3.	Consent to receive the contract note and trade confirmations by email	The Client May, if he deems this execute this instruction.	36
4.	Authorisation to Maintain Running Account	Authorisation by client to Stock Broker	37
5.	Basic Services Demat Account (BSDA)	Facility of the Basic Services Demat Account	38
6.	Option Form for issue of DIS Booklet	The option given to the client for having delivery instruction slip book	39

ARHAM WEALTH MANAGEMENT PVT. LTD.
COMPANY DETAILS



Exchange	Segment	Registration No's	Date of Registration
NSE	Cash Segment	SEBI Reg. No. INZ 230010134 Broker Code 90030	14/08/2014
NSE	F & O Segment	SEBI Reg. No. INZ 230010134 Broker Code 90030	14/08/2014
NSE	Currency Segment	SEBI Reg. No. INZ 230010134 Broker Code 90030	14/08/2014
BSE	Cash Segment	SEBI Reg. No. INZ 010010130 Broker Code 6565	23/07/2014
BSE	F & Q Segment	SEBI Reg. No. INZ 010010130 Broker Code 6565	23/07/2014
BSE	Currency Segment	SEBI REG. No. INZ 010010230 Broker Code 6565	16/01/2015
CDSL	Depository Service	SEBI REG. No. IN-DP-CDSL-728-2014	30/12/2014

CLEARING MEMBER

IL&FS Securities Services Ltd. IL&FS House, Plot No. 14, Raheja Vihar, Chandivli, Andheri East, Mumbai-400 072. Tel.: 022 28570965	NSE F&O (SEBI Reg. No. INF231133630)	02/06/2000
	NSE CD (SEBI Reg. No. INE231308334)	25/08/2008
	BSE F&O (SEBI Reg. No. INF011133834)	02/06/2000
	BSE CD (SEBI Reg. No. INE011311532)	18/09/2008

Particulars	Registered & Correspondence Office
Address	Arham Wealth Management Pvt. Ltd. G-2, B-Wing, International Trade Centre, Majuragate, Ring Road, Surat-395002.
Tel. No.	0261 2470901
E-mail	customercare@arhamwealth.com
Website	www.arhamwealth.com

Particulars	Compliance Officer Details	CEO Details
Name	Kalpesh Parekh	Nilam Shah
Tel. No.	0261-2470901	0261-2470800
E-mail	compliance@arhamwealth.com	arhamwealthsurat@gmail.com







For any grievance / dispute please contact Arham Wealth Management Pvt. Ltd. at the above address or email id grievances@arhamwealth.com and Phone No. 0261-2470901

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

Particulars	NSE	BSE
E-mail	ignse@nse.co.in	is@bseindia.com
Tel. No.	+ 91 22 2659 8190	+ 91 22 2272 8138

INSTRUCTIONS/CHECK LIST FOR FILLING KYC FORM

IMPORTANT NOTE

-  Signature of the Client  Signature of Second Holder  Signature of Third Holder
 Signature of the Witness  Signature of the Broker  Introducer Signature

A. IMPORTANT POINTS

1	Self attested copy of PAN card is mandatory for all clients, including Promoters/Partners/Karta/Trustees and whole time directors and persons authorized to deal in securities on behalf of company/firm/others.	<input type="radio"/>
2	Copies of all the documents submitted by the applicant should be self-attested and accompanied by originals for verification. In case the original of any document is not produced for verification, then the copies should be properly attested by entities authorized for attesting the documents, as per the below mentioned list.	<input type="radio"/>
3	If any proof of identity or address is in a foreign language, then translation into English is required.	<input type="radio"/>
4	Name & address of the applicant mentioned on the KYC form, should match with the documentary proof submitted.	<input type="radio"/>
5	If correspondence & permanent address are different, then proofs for both have to be submitted.	<input type="radio"/>
6	Sole proprietor must make the application in his individual name & capacity.	<input type="radio"/>
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.	<input type="radio"/>
8	For foreign entities, CIN is optional; and in the absence of DIN no. for the directors, their passport copy should be given.	<input type="radio"/>
9	In case of Merchant Navy NRI's, Mariner's declaration or certified copy of CDC (Continuous Discharge Certificate) is to be submitted.	<input type="radio"/>
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.	<input type="radio"/>
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.	<input type="radio"/>

B. PROOF OF IDENTITY (POL) LIST OF DOCUMENTS ADMISSIBLE AS PROOF OF IDENTITY

1	Unique Identification Number (UID) (Aadhaar)/ Passport/Voter ID card/Driving license.	<input type="radio"/>
2	PAN card with photograph.	<input type="radio"/>
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.	<input type="radio"/>

C. PROOF OF ADDRESS (POA) LIST OF DOCUMENTS ADMISSIBLE AS PROOF OF ADDRESS

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

1	Passport/ Voters Identity Card/ Ration Card/ Registered Lease or Sale Agreement of Residence/ Driving License/ Flat Maintenance bill/ Insurance Copy.	<input type="radio"/>
2	Utility bills like Telephone Bill (only BSNL), Electricity bill or Gas bill- Not more than 3 months old.	<input type="radio"/>
3	Bank Account Statement/Passbook - Not more than 3 months old.	<input type="radio"/>
4	Self-declaration by High Court and Supreme Court judges, giving the new address in respect of their own accounts.	<input type="radio"/>
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.	<input type="radio"/>
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.	<input type="radio"/>
7	For FII/sub account, Power of Attorney given by FII/sub-account to the Custodians (which are duly notarized and/or apostilled or consularised) that gives the registered address should be taken.	<input type="radio"/>
8	The proof of address in the name of the spouse may be accepted.	<input type="radio"/>

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.	<input type="radio"/>
2	Investors residing in the state of Sikkim.	<input type="radio"/>
3	UN entities/multilateral agencies exempt from paying taxes/filing tax returns in India.	<input type="radio"/>
4	SIP of Mutual Funds upto Rs. 50,000/- p.a.	<input type="radio"/>
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.	<input type="radio"/>

E. LIST OF PEOPLE AUTHORIZED TO ATTEST THE DOCUMENTS

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

COMPULSORY REQUIREMENTS FOR ACTIVATION OF DERIVATIVES SEGMENTI/We do not wish to Activate Derivatives Segment ☐

OR

I/We wish to Activate Derivatives Segment ☐

Date	D	D	-	M	M	-	Y	Y	Y	Y
------	---	---	---	---	---	---	---	---	---	---

To,

Arham Wealth Management Pvt. Ltd.G-2, B-Wing, International Trade Centre, Majuragate,
Ring Road, Surat-395002.

Dear Sir/Madam,


I/We request you to update below mentioned Financial and other details in my/our Account with Arham Wealth Management Pvt. Ltd.

Documentary evidence of financial details to be provided by the client who wishes to Trade in Derivatives Segment (please provide any one of the following documentary evidence) :

1	Copy of Income Tax Return Acknowledgment	<input type="radio"/>
2	Copy of Annual Balance Sheet (Certified by C.A.)	<input type="radio"/>
3	Copy of Form 16 (In case of salary income)	<input type="radio"/>
4	Net worth 16 (In case of salary income)	<input type="radio"/>
5	Salary Slip for last 3 months	<input type="radio"/>
6	Bank Account statement for last 6 months	<input type="radio"/>
7	Copy of demat account holding statement	<input type="radio"/>
8	Self declaration of ownership of assets, along with a copy of relevant supporting documents	<input type="radio"/>

Name of the Client	
--------------------	--

Signature of the Client

 1/30
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NOTE : In respect of other clients, documents as per risk management policy of the stock broker need to be provided by the client from time to time.

KNOW YOUR CLIENT (KYC) REGISTRATION FORM

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

☐ Trading Account ☐ Demat Account ☐ Both

Client ID **1 2 0 8 0 2 0 0**

Client Code

TRADING PREFERENCES

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

☐ BSE Cash / Capital Mkt.

☒ 2/30

☐ BSE Derivative Mkt.

☒ 3/30

☐ NSE Derivative Mkt.

☒ 4/30

☐ NSE Cash / Capital Mkt.

☒ 5/30

☐ NSE Currency

☒ 6/30

☐ BSE Currency

☒ 7/30

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

ACCOUNT TYPE

NATIONALITY ☐ Indian ☐ Others

STATUS ☐ Resident Individual ☐ Non-Resident

Type of Account (Please tick whichever is applicable)

STATUS	SUB STATUS
<input type="radio"/> Individual	<input type="radio"/> Individual Resident <input type="radio"/> Individual Director's Relative <input type="radio"/> Individual Promoter <input type="radio"/> Individual Margin Trading A/c (MANTRA) <input type="radio"/> Individual Director <input type="radio"/> Individual HUF / AOP <input type="radio"/> Others (Specify)
<input type="radio"/> NRI	<input type="radio"/> NRI Repatriable <input type="radio"/> NRI Repatriable Promoter <input type="radio"/> NRI - Depository Receipts <input type="radio"/> NRI Non-Repatriable <input type="radio"/> NRI Non-Repatriable Promoter <input type="radio"/> Others (Specify)
<input type="radio"/> Foreign National	<input type="radio"/> Foreign National <input type="radio"/> Foreign National-Depository Receipts <input type="radio"/> Others (specify)

PERSONAL & CONTACT DETAILS (Please fill the Form in English & in Block Letters only)

Name of the Individual	FIRST	MIDDLE	LAST
Father's / Spouse Name	FIRST	MIDDLE	LAST
Date of Birth	DD - MM - YYYY	PAN No.	
Gender	<input type="radio"/> Male <input type="radio"/> Female	Marital Status	<input type="radio"/> Single <input type="radio"/> Married
Education	<input type="radio"/> Under Graduate <input type="radio"/> Post Graduate <input type="radio"/> Professional <input type="radio"/> Others		
Occupation	<input type="radio"/> Private Sector <input type="radio"/> Public Sector <input type="radio"/> Government Service <input type="radio"/> Self-Employed <input type="radio"/> Business <input type="radio"/> Professional <input type="radio"/> Agriculturist <input type="radio"/> Student <input type="radio"/> Retired <input type="radio"/> House-wife <input type="radio"/> Other (specify) _____		

Passport Size
Photograph Only

☒ 8/30

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

Mapin ID _____ Reg. No. (SEBI / ROC / RBI) _____

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

Any other Information _____

Nature of Business	_____
Name of Employer / Establishment	_____
Address	_____ _____
Contact No.	_____
Specify the proof of Identity Submitted	_____

CORRESPONDENCE ADDRESS

Address	_____ _____										
City / Town / Village	_____					Pin Code	____				
State	_____					Country	_____				
Tel (R/O)	____					Mobile	____				
Fax	____					E-mail Id	_____				
Specify the proof of Identity Submitted for correspondence address :	_____ _____										

PERMANENT / REGISTERED ADDRESS (If different from above or overseas address, mandatory for Non-Residnet Applicant) :

Address	_____ _____										
City / Town / Village	_____					Pin Code	____				
State	_____					Country	_____				
Tel (R/O)	____					Mobile	____				
Fax	____					E-mail id	_____				
Specify the proof of address submitted for Permanent / Registered address :	_____ _____										

BANK DETAILS (MANDATE FOR ELECTRONIC CREDIT)

1 Bank Name																Branch																	
Address																																	
A/c. No.																																	
A/c Type	<input type="radio"/> Savings <input type="radio"/> Current <input type="radio"/> Others (Specify) _____																																
MICR Number																																	
IFSC Code																																	

The above bank account will be captured in CDSL system • Default for dividend receipts and trading payouts

2 Bank Name																Branch																	
Address																																	
A/c. No.																																	
A/c Type	<input type="radio"/> Savings <input type="radio"/> Current <input type="radio"/> Others (Specify) _____																																
MICR Number																																	
IFSC Code																																	

- (i) Photocopy of the cancelled cheque having the name of the account holder where the cheque is issued, (or)
(ii) Photocopy of the Bank Statement having name and address of the BO
(iii) Photocopy of the Passbook having name and address of the Bo, (or)
(iv) Letter from the Bank.

In case of options (ii), (iii) and (iv) above, MICR code of the branch should be present / mentioned on the document.

DEMAT DETAILS

1 - DEMAT DETAILS	<input type="radio"/> CDSL <input type="radio"/> NSDL	
Beneficiary Name		
Depository Participant Name		
(Through which transactions will generally be routed)		(Default for Payout)
DP ID No.		Beneficiary ID (BO ID)

2 - DEMAT DETAILS	<input type="radio"/> CDSL <input type="radio"/> NSDL	
Beneficiary Name		
Depository Participant Name		
(Through which transactions will generally be routed)		(Default for Payout)
DP ID No.		Beneficiary ID (BO ID)

PAST ACTIONS TAKEN

Details of any action/proceedings initiated / pending / taken by SEBI / Stock exchange /any other authority against the applicant / constituent or its Partners / promoters /whole time directors / authorized persons in charge of dealing in securities during the last 3 years _____ ☐ Yes ☐ No

OTHER DETAILS

Income Range (Per Annum in Rs.)	<input type="radio"/> Below 1 Lac.	<input type="radio"/> 1 - 5 Lacs.	<input type="radio"/> 5 - 10 Lacs.										
	<input type="radio"/> 10 - 25 Lacs.	<input type="radio"/> 25 Lacs. - 1 Crore	<input type="radio"/> Above 1 Crore										
Networth	As on <table border="1"> <tr> <td>0</td><td>0</td><td>-</td><td>0</td><td>0</td><td>-</td><td>0</td><td>0</td><td>0</td><td>0</td> </tr> </table>			0	0	-	0	0	-	0	0	0	0
0	0	-	0	0	-	0	0	0	0				

(Networth should not be older than 1 year)

INVESTMENT EXPERIENCE	<input type="radio"/> No Prior Experience	<input type="radio"/> Capital Market _____ yrs.
	<input type="radio"/> Derivatives Market _____ yrs.	<input type="radio"/> Other Investment Field _____ yrs.

Please tick, if applicable

Whether you wish to receive physical contract not or Electronic Contract Note (ECN) (please specify)	<input type="radio"/> Yes <input type="radio"/> No
Specify your Email ID, if applicable :	
Whether you wish to avail of the facility of internet trading / wireless technology (please specify)	<input type="radio"/> Yes <input type="radio"/> No
Any other information	

DEALINGS THROUGH SUB-BROKERS AND OTHER STOCK BROKERS

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

Sub-broker's Name																										
SEBI Registration number																										
Registered office address																										
Phone No.																Fax No.										
Website																										

Whether dealing with any other stock broker/sub- broker (If case dealing with multiple stock brokers/sub-brokers provided details of all)

Name of Stock Broker																					
Name of Sub Broker																					
Client Code																Name of the Exchange					
Details of disputes / dues pending from / to such stock broker / sub-broker																					

INTRODUCTION DETAILS

Introducer's Name																										
Address																										
	<input type="radio"/> Sub-broker <input type="radio"/> Remisier <input type="radio"/> Authorized Person <input type="radio"/> Existing Client <input type="radio"/> Other _____																									
PAN No.																Tel. No.										


Introducer's Signature



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.

Date	D	D	-	M	M	-	Y	Y	Y	Y
Place										


 9/30
--

(Client's Signature)

FOR OFFICE USE ONLY

UCC Code allotted to the Client :		
Documents verified with Originals / In person Verification done by		Client Interviewed / Approved by
Name		
Signature		
Designation		
Employee Code		
Date		

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



Signature of the Authorised Signatory

Seal/Stamp of the stock broker

Date	D	D	-	M	M	-	Y	Y	Y	Y
------	---	---	---	---	---	---	---	---	---	---

JOINT HOLDER DETAILS FOR DEMAT ACCOUNT OPERATION

SECOND HOLDER DETAILS

Name of Second Holder	FIRST	MIDDLE	LAST
Father's / Spouse Name	FIRST	MIDDLE	LAST
Date of Birth	D D - M M - Y Y Y Y	PAN No.	
Gender	<input type="radio"/> Male <input type="radio"/> Female	Marital Status	<input type="radio"/> Single <input type="radio"/> Married
Education	<input type="radio"/> Under Graduate <input type="radio"/> Post Graduate <input type="radio"/> Professional <input type="radio"/> Others		
Nationality	<input type="radio"/> Indian <input type="radio"/> Others _____		
Occupation	<input type="radio"/> Private Sector <input type="radio"/> Public Sector <input type="radio"/> Government Service <input type="radio"/> Self-Employed <input type="radio"/> Business <input type="radio"/> Professional <input type="radio"/> Agriculturist <input type="radio"/> Student <input type="radio"/> Retired <input type="radio"/> House-wife <input type="radio"/> Other (specify) _____		
Nature of Business			
Unique Identification Number (UID) / Aadhaar, if any,			
Please tick, if applicable	<input type="radio"/> Politically Exposed Person (PEP) <input type="radio"/> Related to a Politically Exposed Person (PEP)		
Specify the proof of identity submitted			
Any other Information			
Income Range (Per Annum in Rs.)	<input type="radio"/> Below 1 Lac. <input type="radio"/> 1 - 5 Lacs. <input type="radio"/> 5 - 10 Lacs. <input type="radio"/> 10 - 25 Lacs. <input type="radio"/> 25 Lacs. - 1 Crore <input type="radio"/> Above 1 Crore		

Affix
Passport Size
Photograph
Only
Please Sign
Across the
Photograph
1/12

☐ RESIDENCE ADDRESS ☐ CORRESPONDENCE ADDRESS

Address			
City / Town / Village	Pin Code		
State	Country		
Tel (R/O)	Mobile		
Fax	E-mail id		
SMS Facility	<input type="radio"/> Yes <input type="radio"/> No		
Specify the proof of Correspondence address submitted			

THIRD HOLDER DETAILS

Name of Third Holder	FIRST		MIDDLE		LAST														
Father's / Spouse Name	FIRST		MIDDLE		LAST														
Date of Birth	D	D	-	M	M	-	Y	Y	Y	Y	PAN No.								
Gender	<input type="radio"/> Male		<input type="radio"/> Female		Marital Status		<input type="radio"/> Single		<input type="radio"/> Married										
Education	<input type="radio"/> Under Graduate <input type="radio"/> Post Graduate <input type="radio"/> Professional <input type="radio"/> Others																		
Nationality	<input type="radio"/> Indian <input type="radio"/> Others																		
Occupation	<input type="radio"/> Private Sector <input type="radio"/> Public Sector <input type="radio"/> Government Service <input type="radio"/> Self-Employed <input type="radio"/> Business <input type="radio"/> Professional <input type="radio"/> Agriculturist <input type="radio"/> Student <input type="radio"/> Retired <input type="radio"/> House-wife <input type="radio"/> Other (specify)																		
Nature of Business																			
Unique Identification Number (UID) / Aadhaar, if any,																			
Please tick, if applicable <input type="radio"/> Politically Exposed Person (PEP) <input type="radio"/> Related to a Politically Exposed Person (PEP)																			
Specify the proof of identity submitted																			
Any other Information																			
Income Range (Per Annum in Rs.)										<input type="radio"/> Below 1 Lac. <input type="radio"/> 1 - 5 Lacs. <input type="radio"/> 5 - 10 Lacs. <input type="radio"/> 10 - 25 Lacs. <input type="radio"/> 25 Lacs. - 1 Crore <input type="radio"/> Above 1 Crore									

Affix
Passport Size
Photograph
Only
Please Sign
Across the
Photograph
⇌ 1/12

☐ RESIDENCE ADDRESS ☐ CORRESPONDENCE ADDRESS

Address																			
City / Town / Village												Pin Code							
State												Country							
Tel (R/O)												Mobile							
Fax												E-mail id							
SMS Facility		<input type="radio"/> Yes <input type="radio"/> No																	
Specify the proof of Correspondence address submitted																			

GUARDIAN DETAILS (IN CASE THE ACCOUNT HOLDER IS MINOR)

Guardian's Name	FIRST			MIDDLE			LAST													
Father's / Spouse Name	FIRST			MIDDLE			LAST													
Date of Birth	D	D	-	M	M	-	Y	Y	Y	Y	PAN No.									
Gender	<input type="radio"/> Male <input type="radio"/> Female			Marital Status			<input type="radio"/> Single <input type="radio"/> Married													
Education	<input type="radio"/> Under Graduate <input type="radio"/> Post Graduate <input type="radio"/> Professional <input type="radio"/> Others																			
Nationality	<input type="radio"/> Indian <input type="radio"/> Others _____																			
Occupation	<input type="radio"/> Private Sector <input type="radio"/> Public Sector <input type="radio"/> Government Service <input type="radio"/> Self-Employed <input type="radio"/> Business <input type="radio"/> Professional <input type="radio"/> Agriculturist <input type="radio"/> Student <input type="radio"/> Retired <input type="radio"/> House-wife <input type="radio"/> Other (specify) _____																			
Relationship of Guardian with BO																				
Nature of Business																				
Address																				
City / Town / Village													Pin Code							
State													Country							
Tel (R/O)																				
Fax																				
SMS Facility	<input type="radio"/> Yes <input type="radio"/> No																			
Specify the proof of Correspondence address submitted																				
Unique Identification Number (UID) / Aadhaar, if any,																				
Please tick, if applicable	<input type="radio"/> Politically Exposed Person (PEP) <input type="radio"/> Related to a Politically Exposed Person (PEP)																			
Specify the proof of identity submitted																				
Any other Information																				
Income Range (Per Annum in Rs.)	<input type="radio"/> Below 1 Lac. <input type="radio"/> 1 - 5 Lacs. <input type="radio"/> 5 - 10 Lacs. <input type="radio"/> 10 - 25 Lacs. <input type="radio"/> 25 Lacs. - 1 Crore <input type="radio"/> Above 1 Crore																			

STANDING INSTRUCTIONS

SMS Alert Facility	<input type="radio"/> Yes <input type="radio"/> No	Mobile No.	+	9	1										
Easi	<input type="radio"/> Yes <input type="radio"/> No	To register for easi, please visit our website : www.cdslindia.com Easi allows a BO to view his ISIN balances, transactions and value of the portfolio online													
Account Statement Requirement	<input type="radio"/> Daily <input type="radio"/> Weekly <input type="radio"/> Fortnightly <input type="radio"/> Monthly														

I/We instruct the DP to receive each and every credit in my / our account (If not marked, the default option would be 'Yes')	<input type="radio"/> Yes <input type="radio"/> No
I/We would like to instruct the DP to accept all the pledge instructions in my/our account without any other further instruction from my/our end (If not marked, the default option would be 'No')	<input type="radio"/> Yes <input type="radio"/> No
I / We request you to send Electronic Transaction-cum-Holding Statement at the email ID	<input type="radio"/> Yes <input type="radio"/> No
I/We would like to share the email ID with the RTA	<input type="radio"/> Yes <input type="radio"/> No
I/We would like to receive the Annual Report <input type="radio"/> Physical / <input type="radio"/> Electronic / <input type="radio"/> Both Physical and Electronic (Ticke the applicable box. If not marked the default option would be in Physical)	<input type="radio"/> Yes <input type="radio"/> No
Do you wish to receive dividend / interest directly in to your bank account given below through ECS? (If not marked, the default option would be Yes') (ECS is mandatory for locations notified by SEBI from time to time)	<input type="radio"/> Yes <input type="radio"/> No

BENEFICIAL OWNER (S)

	Name of Holders	Signature(s)
First / Sole Holder		➡ 10/30
Second Holder		↔ 2/12
Third Holder		➡ 2/12
Date	<div> <div>D</div> <div>D</div> <div>-</div> <div>M</div> <div>M</div> <div>-</div> <div>Y</div> <div>Y</div> <div>Y</div> <div>Y</div> </div>	Place

IN PERSON VERIFICATION

<input type="radio"/> IPV Through WEBCAM	
Verifier's Name	
Employee Code	Designation
Date of Verification	Signature

BROKERAGE STRUCTURE

1. CAPITAL MARKET SEGMENT	SLAB No.	FIRST SIDE	SECOND SIDE
Trading Account		% Min. Paise	% Min. Paise
a. Square of same day			
b. Delivery			
2. F & O SEGMENT	SLAB No.	FIRST SIDE	SECOND SIDE
Trading Account		% Min. Paise	% Min. Paise
a. Brokerage			
3. CURRENCY DERIVATIVE SEGMENT	SLAB No.	FIRST SIDE	SECOND SIDE
Trading Account		% Min. Paise	% Min. Paise
a. Brokerage			
4. OPTION TRADING	(a) Min. Per Lot	(b) Min. Brokerage	(c) %

Date	D	D	-	M	M	-	Y	Y	Y	Y
Place										

11/30

(Client's Signature)

12/30

(Client's Signature)

DECLARATION

RIGHTS AND OBLIGATIONS

I/We have read the DP-BO agreement, including the schedules thereto and terms & conditions an agree to abide by and bound by the same and by the Bye-Laws as are in force from time to time. I/We declare that the particulars given by me/us above are true to the best of my/our knowledge as on the date of making this application. I/We agree that any false / misleading information given by me/us or suppression of any material information will render my account liable for termination and suitable action.

13/30

First Holder Signature

3/12

Second Holder Signature

3/12

Third Holder Signature

Date	D	D	-	M	M	-	Y	Y	Y	Y	Place
------	---	---	---	---	---	---	---	---	---	---	-------

ACKNOWLEDGEMENT RECEIPT

Received nomination form From _____											
DP ID										Client ID	
Name											
Address											
Nomination in favour of											
No Nomination	<input type="radio"/> Does not wish to nominate										
Registration No.						Registered on	D	D	-	M	M

14/30

First Holder Signature

NOMINATION DETAILS

I/We sole holder / Joint holders / Guardian (In case of Minor) hereby declare that (Strike out which ever is not applicable)

☐ I/We do not wish to nominate any one for this Trading / Demat account.

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

Nominee's Name		Affix Passport Size Photograph Only Please Sign Across the Photograph	
Address			
City	Pin Code		
State	Country		
Tel. No.		Fax No.	
E-mail id		Date of Birth Nominee	DD - MM - YYYY
PAN No. of Nominee		Relationship with the Client	

If Nominee is a minor, details of Guardian :

Guardian's Name	
Guardian's Address	
City	State
Country	Pin Code
Guardian's Age	Tel. No.

Guardian Signature



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

15/30

First Holder Signature

4/12

Second Holder Signature

4/12

Third Holder Signature

1. Witness Name	
Witness Address	
2. Witness Name	
Witness Address	

1. Witness Sign



2. Witness Sign



Two witnesses shall attest Signature / Thumb impression(s).

Nomination accepted and registered wide Registration No. _____

Date	DD - MM - YYYY
------	----------------

For, Arham Wealth Management Pvt. Ltd.

(Authorised Signatory)

Note : 1. Where the holder is a minor, person lawfully entitled to act on behalf of the minor should sign the nomination.
2. Date of Birth Certificate is required in case of Minors.

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

General Clause

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

Beneficial Owner information

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

Fees/Charges/Tariff

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

Dematerialization

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

Separate Accounts

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

Transfer of Securities

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

Statement of Account

13. The DP shall provide statements of accounts to the beneficial owner in such form and manner and at such time as agreed with the Beneficial Owner and as specified by SEBI/depository in this regard.
14. However, if there is no transaction in the demat account, or if the balance has become Nil during the year, the DP shall send one physical statement of holding annually to such BOs and shall resume sending the transaction statement as and when there is a transaction in the account.
15. The DP may provide the services of issuing the statement of demat accounts in an electronic mode if the Beneficial Owner so desires. The DP will furnish to the Beneficial Owner the statement of demat accounts under its digital signature, as governed under the Information Technology Act, 2000. However if the DP does not have the facility of providing the statement of demat account in the electronic mode, then the Participant shall be obliged to forward the statement of demat accounts in physical form.
16. In case of Basic Services Demat Accounts, the DP shall send the transaction statements as mandated by SEBI and/or Depository from time to time.

Manner of Closure of Demat account

17. The DP shall have the right to close the demat account of the Beneficial Owner, for any reasons whatsoever, provided the DP has given a notice in writing of not less than thirty days to the Beneficial Owner as well as to the Depository. Similarly, the Beneficial Owner shall have the right to close his/her demat account held with the DP provided no charges are payable by him/her to the DP. In such an event, the Beneficial Owner shall specify whether the balances in their demat account should be transferred to another demat account of the Beneficial Owner held with another DP or to rematerialize the security balances held.
18. Based on the instructions of the Beneficial Owner, the DP shall initiate the procedure for transferring such security balances or rematerialize such security balances within a period of thirty days as per procedure specified from time to time by the depository. Provided further, closure of demat account shall not affect the rights, liabilities and obligations of either the Beneficial Owner or the DP and shall continue to bind the parties to their satisfactory completion.

Default in payment of charges

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

Liability of the Depository

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

Freezing/Defreezing of accounts

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

Redressal of Investor grievance

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

Authorized representative

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

Law and Jurisdiction

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

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

Definitions :

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

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

Availability :

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

Receiving Alerts :

- 1) The depository shall send the alerts to the mobile phone number provided by the BO while registering for the service or to any such number replaced and informed by the BO from time to time. Upon such registration/change, the depository shall make every effort to update the change in mobile number within a reasonable period of time. The depository shall not be responsible for any event of delay or loss of message in this regard.
- 2) The BO acknowledges that the alerts will be received only if the mobile phone is in 'ON' and in a mode to receive the SMS. If the mobile phone is in 'Off' mode i.e. unable to receive the alerts then the BO may not get/get after delay any alerts sent during such period.
- 3) The BO also acknowledges that the readability, accuracy and timeliness of providing the service depend on many factors including the infrastructure, connectivity of the service provider. The depository shall not be responsible for any non-delivery, delayed delivery or distortion of the alert in any way whatsoever.
- 4) The BO further acknowledges that the service provided to him/her/them is an additional facility provided for his/her/their convenience and is susceptible to error, omission and/or inaccuracy. In case the BO observes any error in the information provided in the alert, the BO shall inform the depository and/or the DP immediately in writing and the depository will make best possible efforts to rectify the error as early as possible. The BO shall not hold the depository liable for any loss, damages, etc. that may be incurred/suffered by the BO on account of opting to avail SMS alerts facility.

- 5) The BO authorizes the depository to send any message such as promotional, greeting or any other message that the depository may consider appropriate, to the BO. The BO agrees to an ongoing confirmation for use of name, email address and mobile number for marketing offers between CDSL and any other entity.
- 6) The BO agrees to inform the depository and DP in writing of any unauthorized debit to his/her/their BO account/unauthorized transfer of securities from his/her/their BO account, immediately, which may come to his/her/their knowledge on receiving SMS alerts. The BO may send an email to CDSL at complaints@cdslindia.com. The BO is advised not to inform the service provider about any such unauthorized debit to/transfer of securities from his/her/their BO account by sending a SMS back to the service provider as there is no reverse communication between the service provider and the depository.
- 7) The information sent as an alert on the mobile phone number shall be deemed to have been received by the BO and the depository shall not be under any obligation to confirm the authenticity of the person(s) receiving the alert.
- 8) The depository will make best efforts to provide the service. The BO cannot hold the depository liable for non-availability of the service in any manner whatsoever.
- 9) If the BO finds that the information such as mobile number etc. has been changed with out proper authorization, the BO should immediately inform the DP in writing.

Fees:

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

Disclaimer:

The Depository shall make reasonable efforts to ensure that the BO's personal information is kept confidential. The Depository does not warranty the confidentiality or security of the SMS alerts transmitted through a service provider. Further, the Depository makes no warranty or representation of any kind in relation to the system and the network or their function or their performance or for any loss or damage whenever and howsoever suffered or incurred by the BO or by any person resulting from or in connection with availing of SMS alerts facility. The Depository gives no warranty with respect to the quality of the service provided by the service provider. The Depository will not be liable for any unauthorized use or access to the information and/or SMS alert sent on the mobile phone number of the BO or for fraudulent, duplicate or erroneous use/misuse of such information by any third person.

Liability and Indemnity:

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

Amendments:

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

Governing Law and Jurisdiction:

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

I/We wish to avail the SMS Alerts facility provided by the depository on my/our mobile number provided in the registration form subject to the terms and conditions mentioned below.

I/We consent to CDSL providing to the service provider such information pertaining to account/transactions in my/our account as is necessary for the purposes of generating SMS Alerts by service provider, to be sent to the said mobile number.

I/We have read and understood the terms and conditions mentioned above and agree to abide by them and any amendments thereto made by the depository from time to time.

I/We further undertake to pay fee/charges as may be levied by the depository from time to time.

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

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


I/We provide the following information for the purpose of registration/modification (Please cancel out what is not applicable).

BO ID	1	2	0	8	0	2	0	0										
Sole / First Holder's Name																		
Second Holder's Name																		
Third Holder's Name																		
Mobile Number on which messages are to be sent	+	9	1	-														


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

The mobile number is registered in the name of :	
Email ID :	

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

 16/30

First Holder Signature

 5/12
--

Second Holder Signature

 5/12
--

Third Holder Signature

Date	0	0	-	0	0	-	0	0	0	0
Place										

TARIFF SHEET




Tariff applicable to Beneficiary Accounts for DP Services (CDSL)

Sr. No.	Services	SCHEME
		Investor / Traders
1	Annual Maintenance Charges	300/-
2	Deliveries / Debit transaction a) Within AWMPL	₹ 11 / ISIN
	b) Outside AWMPL	0.02% Min ₹ 15 / ISIN
3	Charges for Pledge creation/Pledge closure	0.02% Min ₹ 25 / ISIN
4	Dematerialization	₹ 5 per certificate and ₹ 50 per DRF request and ₹ 50 per rejection
5	Rematerialization	Actual CDSL charges plus ₹ 50 per request
6	Additional DIS requisition	₹ 10/ booklet
7	Additional Request for account statement or holding with valuation, account modification, freeze & unfreeze etc.	₹ 25/ Request

Notes :

- Service tax, Education cess and other statutory levies (if any) would be charged extra wherever applicable as per the prevailing rates.
- Charges are payable monthly.
- The rate will depend on existing CDSL charges and will be revised on revision by CDSL. All the charges are subject to revision at the sole & discretion of AWMPL. Charges will be revised by giving minimum 30 days notice in writing.
- Value of the transaction will be in accordance with the rates provided by CDSL.
- For availing 'Easiest' facility of CDSL, The charges as levied by CDSL would be collected from clients at actuals.

Client Code	
Client Particulars	
with Broker	

	Name of Holders	Signature(s)
First / Sole Holder		 17/30
Second Holder		 6/12
Third Holder		 6/12

RISK DISCLOSURE DOCUMENT FOR CAPITAL MARKET AND DERIVATIVES SEGMENTS

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

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

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

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

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

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

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

1. BASIC RISKS:

1.1 Risk of Higher Volatility:

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

1.2 Risk of Lower Liquidity:

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

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

1.3 Risk of Wider Spreads :

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

1.4 Risk-reducing orders :

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

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

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

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

1.5 Risk of News Announcements :

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

1.6 Risk of Rumors :

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

1.7 System Risk :

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

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

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

1.8 System/Network Congestion :

Trading on exchanges is in electronic mode, based on satellite/leased line based communications, combination of technologies and computer systems to place and route orders. Thus, there exists a possibility of communication failure or system problems or slow or delayed response from system or trading halt, or any such other problem/glitch

whereby not being able to establish access to the trading system/network, which may be beyond control and may result in delay in processing or not processing buy or sell orders either in part or in full. You are cautioned to note that although these problems may be temporary in nature, but when you have outstanding open positions or unexecuted orders, these represent a risk because of your obligations to settle all executed transactions.

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

2.1 Effect of "Leverage" or "Gearing":

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

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

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

2.2 Currency specific risks :

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

2.3 Risk of Option holders :

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

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

2.4 Risks of Option Writers :

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

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

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

4. GENERAL

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

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

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

CLIENT INFORMATION

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

MARGINS

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

TRANSACTIONS AND SETTLEMENTS

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

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

BROKERAGE

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

LIQUIDATION AND CLOSE OUT OF POSITION

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

DISPUTE RESOLUTION

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

TERMINATION OF RELATIONSHIP

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

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

ADDITIONAL RIGHTS AND OBLIGATIONS

30. The stock broker shall ensure due protection to the client regarding client's rights to dividends, rights or bonus shares, etc. in respect of transactions routed through it and it shall not do anything which is likely to harm the interest of the client with whom and for whom they may have had transactions in securities.
31. The stock broker and client shall reconcile and settle their accounts from time to time as per the Rules, Regulations, Bye Laws, Circulars, Notices and Guidelines issued by SEBI and the relevant Exchanges where the trade is executed.
32. The stock broker shall issue a contract note to his constituents for trades executed in such format as may be prescribed by the Exchange from time to time containing records of all transactions including details of order number, trade number, trade time, trade price, trade quantity, details of the derivatives contract, client code, brokerage, all charges levied etc. and with all other relevant details as required therein to be filled in and issued in such manner and within such time as prescribed by the Exchange. The stock broker shall send contract notes to the investors within one working day of the execution of the trades in hard copy and/or in electronic form using digital signature.
33. The stock broker shall make pay out of funds or delivery of securities, as the case may be, to the Client within one working day of receipt of the payout from the relevant Exchange where the trade is executed unless otherwise specified by the client and subject to such terms and conditions as may be prescribed by the relevant Exchange from time to time where the trade is executed.
34. The stock broker shall send a complete 'Statement of Accounts' for both funds and securities in respect of each of its clients in such periodicity and format within such time, as may be prescribed by the relevant Exchange, from time to time, where the trade is executed. The Statement shall also state that the client shall report errors, if any, in the Statement within such time as may be prescribed by the relevant Exchange from time to time where the trade was executed, from the receipt thereof to the Stock broker.
35. The stock broker shall send daily margin statements to the clients. Daily Margin statement should include, inter-alia, details of collateral deposited, collateral utilized and collateral status (available balance/due from client) with break up in terms of cash, Fixed Deposit Receipts (FDRs), Bank Guarantee and securities.
36. The Client shall ensure that it has the required legal capacity to, and is authorized to, enter into the relationship with stock broker and is capable of performing his obligations and undertakings hereunder. All actions required to be taken to ensure compliance of all the transactions, which the Client may enter into shall be completed by the Client prior to such transaction being entered into.

ELECTRONIC CONTRACT NOTES (ECN)

37. In case, client opts to receive the contract note in electronic form, he shall provide an appropriate e-mail id to the stock broker. The client shall communicate to the stock broker any change in the email-id through a physical letter. If the client has opted for internet trading, the request for change of email id may be made through the secured access by way of client specific user id and password.
38. The stock broker shall ensure that all ECNs sent through the e-mail shall be digitally signed, encrypted, non-tamper able and in compliance with the provisions of the IT Act, 2000. In case, ECN is sent through e-mail as an attachment, the attached file shall also be secured with the digital signature, encrypted and non-tamperable.

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

LAW AND JURISDICTION

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

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

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

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

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

BEFORE YOU BEGIN TO TRADE

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

TRANSACTIONS AND SETTLEMENTS

8. The stock broker may issue electronic contract notes (ECN) if specifically authorized by you in writing. You should provide your email id to the stock broker for the same. Don't opt for ECN if you are not familiar with computers.
9. Don't share your internet trading account's password with anyone.
10. Don't make any payment in cash to the stock broker.
11. Make the payments by account payee cheque in favour of the stock broker. Don't issue cheques in the name of sub-broker. Ensure that you have a documentary proof of your payment/deposit of securities with the stock broker, stating date, scrip, quantity, towards which bank/ demat account such money or securities deposited and from which bank/ demat account.
12. Note that facility of Trade Verification is available on stock exchanges' websites, where details of trade as mentioned in the contract note may be verified. Where trade details on the website do not tally with the details mentioned in the contract note, immediately get in touch with the Investors Grievance Cell of the relevant Stock exchange.
13. In case you have given specific authorization, 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 may maintain a running account for you subject to the following conditions:
 - a) Such authorization from you shall be dated, signed by you only and contains the clause that you may revoke the same at any time.
 - b) The actual settlement of funds and securities shall be done by the stock broker, at least once in a calendar quarter or month, depending on your preference. While settling the account, the stock broker shall send to you a 'statement of accounts' containing an extract from the client ledger for funds and an extract from the register of securities displaying all the receipts/deliveries of funds and securities. The statement shall also explain the retention of funds and securities and the details of the pledged shares, if any.
 - c) On the date of settlement, the stock broker may retain the requisite securities/funds towards outstanding obligations and may also retain the funds expected to be required to meet derivatives margin obligations for next 5 trading days, calculated in the manner specified by the exchanges. In respect of cash market transactions, the stock broker may retain entire pay-in obligation of funds and securities due from clients as on date of settlement and for next day's business, he may retain funds/securities/margin to the extent of value of transactions executed on the day of such settlement in the cash market.
 - d) You need to bring any dispute arising from the statement of account or settlement so made to the notice of the stock broker in writing preferably within 7 (seven) working days from the date of receipt of funds/securities or statement, as the case may be. In case of dispute, refer the matter in writing to the Investors Grievance Cell of the relevant Stock exchanges without delay.

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

IN CASE OF TERMINATION OF TRADING MEMBERSHIP

16. In case, a stock broker surrenders his membership, is expelled from membership or declared a defaulter; Stock exchanges gives a public notice inviting claims relating to only the "transactions executed on the trading system" of Stock exchange, from the investors. Ensure that you lodge a claim with the relevant Stock exchanges within the stipulated period and with the supporting documents.
17. Familiarize yourself with the protection accorded to the money and/or securities you may deposit with your stock broker, particularly in the event of a default or the stock broker's insolvency or bankruptcy and the extent to which you may recover such money and/or securities may be governed by the Bye-laws and Regulations of the relevant Stock exchange where the trade was executed and the scheme of the Investors' Protection Fund in force from time to time.

DISPUTES/COMPLAINTS

18. Please note that the details of the arbitration proceedings, penal action against the brokers and investor complaints against the stock brokers are displayed on the website of the relevant Stock exchange.
19. In case your issue/problem/grievance is not being sorted out by concerned stock broker/sub-broker then you may take up the matter with the concerned Stock exchange. If you are not satisfied with the resolution of your complaint then you can escalate the matter to SEBI.
20. Note that all the stock broker/sub-brokers have been mandated by SEBI to designate an e-mail ID of the grievance redressal division/compliance officer exclusively for the purpose of registering complaints.

POLICIES AND PROCEDURES

(Reference para 8 of SEBI Circular No. MIRSD/SE/CIR-19/2009 dated December 03.2009)

A. Refusal of orders penny stocks etc.

The stock broker may at his discretion refuse to execute any buy or sell on behalf of the Client including but not restricted to dealings in penny stocks, illiquid stocks, infrequently traded stocks/ contract etc if the stock Broker is of the view that such execution would adversely affect market integrity or give rise to regulatory/disciplinary actions/concerns. The penny stock would mean any stock trading at a price less than Rs. 10 or at a price less than the face value or any other stock specified by the Regulatory Body/Stock Exchange as such or which are appearing in the list of illiquid securities issued by the Exchanges every month. In general terms, a is a low-priced, speculative security or a very small company, regardless of market capitalization.

B. Setting up client's exposure limits

The Stock Broker may at his discretion permit/allow such exposure limit for trading by Client as he deems fit. Such exposure limit may operate specific to a security or contract and/or on an aggregate basis whether on the buy or the sell side, based on the Stock Broker's assessment of the associated risks having due regard to all relevant factors. Further, the Stock Broker may modify, change or alter such limit or the conditions attached thereto from time to time as may be deemed fit.

C. Brokerage Rates

The brokerage rates to be charged for trades executed by the Client shall mutually be decided between the Stock Broker and the Client from time to time however, the same shall not exceed the following: -

- a. For Cash Market Segment/Futures:- 2.5% of the contract price exclusive of statutory levies, however, where the sale/purchase value of a share is Rs. 10/- or less, a maximum brokerage of 25 paise per share may be collected.
- b. For Option Contracts:- 2.5% of the premium amount or Rs. 1007- per lot whichever is higher.

D. Imposition of penalty/Delayed Payment Charges:

The Client shall pay the Stock Broker brokerage, commission, fees, account opening / Maintenance charges, charges for availing research reports, charges for availing special facility for mobile broking / SMS facility or any other charges for the special services/ facilities availed by the Client, inter settlement charges, auction charges, penalties levied by the exchanges for client limit violation, charges for dishonour of cheque(s) given by the client, statutory levies, service tax, and othertaxes and trade/transaction expenses including inter alia depository charges, settlement charges etc. as are applicable from time to time. If the Client fails to make payment of the amount due within the time frame specified by the Bye-laws, Rules and Regulations of the Exchange and/or as per the Policy of the Stock Broker, Stock Broker shall be entitled to levy such charges by way of penalty or delayed payment charges not exceeding 18% per annum on amount due as the Stock Broker may deem fit and to directly debit the same to the Client account. The Client authorizes the Stock Broker to set off a part or whole of the collateral/ ledger balances i.e. By way of appropriation of the relevant amount of cash or by way of sales or transfer of all or some of the securities, without notice, or invoke the pledged shares placed as margin/collateral with the Stock Broker, and /or any credit in any account of the Client in any of the segment of the Stock Exchange, against the outstanding/dues, to the extent of settlement/ margin obligation, in the account of the Client for any segment of the Stock Exchanges. The adjustment, so done, shall be by way of a passing necessary journal voucher entries.

E. The Right to sell Client's securities or to close Client's positions without notice to Client

If a client fails to make payment of consideration to the Stock Broker in respect of any one or more securities purchased by him before the pay-in date notified by the Exchange from time to time, the Stock Broker shall be at liberty to sell / liquidate the securities received in pay-out, as per the policy of the Stock Broker, after taking into account any amount lying to the credit of the Client. The loss, if any on account of liquidation shall be to the account of the Client. Without prejudice to the Stock Broker's other rights the Stock broker shall be entitled to liquidate/close out all or any of the Client's positions, without giving notice to the Client, for non-payment of margins or other amounts, outstanding debts, etc. Any and all losses and financial charges on account of such liquidation/closing-out shall be charged to and borne by the Client.

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

If the Client fails to deliver any one or more securities to the pool account of the Stock Broker in respect of the securities sold by him which turns out to be an internal position, before the pay-in date notified by the Exchange from time to time, such undischarged obligation in relation to delivering, any one or more securities shall be purchased on his behalf by the Stock Broker. However, in case for any reason, whatsoever the Stock broker is unable to buy such quantity the outstanding obligation of the Client shall be subject to close out procedures as defined by the Exchange from time to time. The loss, if any, on account of the close out shall be to the account of the Client.

G. Conditions under which Client may not be allowed to take further position or the Stock Broker may close the existing position of the Client

The Stock Broker may at any time at his discretion disallow the Client from creating further/fresh position in any segment on any exchange or close out any existing position of the Client based on his risk assessment or if so directed by any government / regulatory stock exchange authority.

H. Temporary Suspension /Closure of a client's Account

The stock Broker shall if so required in writing by the Client temporarily suspend/ disable trading in the Client's account unless so required for the purpose of closing of transactions referred to in(e *)and (g *) above and maintain such suspension/disablement till such time the Client makes a specific request in that regard.

I. Deregistration of a Client

The Stock Broker may at any time, as it considers necessary in its sole discretion and shall be entitled, at his absolute discretion to not to allow the Client to trade, unless such Client provides margins to the extent as may be specified by the Stock Broker considering the risk factor. The Stock Broker shall be entitled to suspend or terminate this agreement without prior notice if

1. The Client has breached this Agreement;
2. Upon the death, winding up, bankruptcy, liquidation or legal incapacitation of the Client or is designated as a defaulter by any credit rating agency or any action or proceedings have been initiated by the relevant Regulator/Authority including without limitation SEBI
3. The Client fails to maintain the Bank Account and/or the Securities Account (Or any replacement thereof)
4. The Client has misrepresented facts at the time of entering into this Agreement or at the time of giving instructions or otherwise.
5. Any proceedings or investigations that involve the Client or his/its properties have been initiated or is ongoing.
6. The client fails to fulfill his/its payment obligations under this Agreement or otherwise due to the Stock Broker;
7. The Client has violated the Applicable law particularly the securities Law and Bye-laws, Rules and Regulations of the respective Stock Exchanges on which the Client trades,
8. If the client migrates to a jurisdiction which prohibits trading in Indian securities or otherwise subjects the Stock Broker or any of its employees to any licensing or registration requirements.

Upon termination of this agreement all other agreements, annexure and writings supplementing this Agreement entered into and between the Parties shall stand terminated.

The Parties to this Agreement shall be entitled to terminate this Agreement or any part thereof without giving any reasons to the other Party, after giving notice in writing of not less than one month to the other Party. 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 Agreement shall continue to subsist and vest in / be binding on the respective Parties or his /its respective heirs, executors, administrators, legal representative or successors, as the case may be.

J. POLICY OF TREATING DORMANT ACCOUNTS:

If a registered client does not trade for a gap of 6 months, the account becomes a dormant account by default and to activate dormant account, Client is requested to come to the branch/HO in person with pan card copy, latest proof of residential address, bank account and demat account (VCPL demat account to be ignored - status to be confirmed with DP department) and after obtaining Dormant account activation letter from Client & on the confirmation receipt from HO, the account will become activate.

VOLUNTARY SECTION

**The Client may, if he deems fit,
execute these instructions**

POWER OF ATTORNEY

To all to whom these presents shall come, I/we,

1) Mr./Mrs./Ms. _____ an
individual having his/her residence address at _____
_____ (hereinafter called 'the First / Sole Holder')

2) Mr./Mrs./Ms. _____
an individual having his/her residence address at _____
_____ (hereinafter referred 'the Second Holder')

3) Mr./Mrs./Ms. _____ an
individual having his/her residence address at _____
_____ (hereinafter referred 'the Third Holder') all Indian
inhabitant(s) send greetings on this _____ day of _____, 201_____.

Whereas

- > I/we hold a beneficiary account # 12080200 _____ with Central Depository Services (India) Ltd., through its Depository Participant, **Arham Wealth Management Pvt. Ltd.**, a corporate body incorporated under The Companies Act, 1956 and having its registered office at **G-2, B-Wing, International Trade Centre (ITC), Majura Gate, Ring Road, Surat-395 002** Processing office at **A-3, Shop No. 23, Anand Nagar, Opp. H R House, SILVASSA** and having DP-ID 80200 (hereinafter referred to as 'the Depository Participant').
- > I/we am/are an investor engaged in buying and selling of securities through **Arham Wealth Management Pvt. Ltd.**, a corporate body incorporated under The Companies Act, 1956 and having its registered office at **G-2, B-Wing, International Trade Centre (ITC), Majura Gate, Ring Road, Surat-395 002**. (hereinafter referred to as 'the stock broker')
- > the said stock broker is presently a member of **Bombay Stock Exchange Ltd.** bearing SEBI Registration # **INZ-010010130** in the **Capital Market Segment**, SEBI Registration # **INZ-010010130** in the **Equity Derivatives (F&O) Segment** & SEBI Registration # **INZ-010010130** in the **Currency Derivatives Segment** & a member of **National Stock Exchange of India Ltd.**, bearing SEBI Registration # **INZ-230010134** in the **Capital Market Segment** & SEBI Registration # **INZ-230010134** in the **Equity Derivatives (F&O) Segment** & SEBI Registration # **INZ-230010134** in the **Currency Derivatives Segment** (hereinafter referred to as 'the Stock Exchanges/Exchanges').
- > due to exigency and paucity of time, I/we am/are desirous of appointing an agent or attorney to operate the aforesaid beneficiary account on my/our behalf for a limited purpose in the manner hereinafter appearing.

 18/30

First Holder Signature

 7/12

Second Holder Signature

 7/12

Third Holder Signature

 19/30

First Holder Signature

 8/12

Second Holder Signature

 8/12

Third Holder Signature

Now know we all and these presents witnesseth that the above named do hereby nominate, constitute and appoint the aforesaid stock broker as my/our true and lawful attorney for me/us and on my/our behalf and in my/our name to do instruct the aforesaid Depository Participant as under.




- to transfer securities held in my/our aforementioned beneficial owner account from time to time to the demat accounts of the stock broker (details as mentioned in **Schedule 'A'** attached herewith) maintained for the purpose of settlement of trades and margin obligations arising out of trades executed by me/us on the abovementioned stock exchanges through the stock broker. However, the said power will be restricted to only transfer of securities to the Clearing Member ID allotted to the stock broker by any existing or future exchange that the stock broker has joined or will join as a member or to any demat accounts linked to the said Clearing Member ID provided that I/we have entered into '**Client Registration**' with the stock broker for such exchanges.
- to pledge the securities in favour of the stock broker for the limited purpose of meeting my/our margin requirements in connection with the trades executed by me/us on any recognized stock exchange through the stock broker.
- to apply for various products like Mutual Funds, IPOs, rights offer of shares, tendering shares in open offers etc. pursuant to oral, written or electronic instructions given by me/us to the stock broker. However the stock broker shall not be liable for any loss that may result from failure or inability of electronic connectivity or due to rejection of my/our application for any reason whatsoever.
- to return any securities that may have been received by the stock broker erroneously or those securities that the stock broker was not entitled to receive from me/us.
- to send consolidated summary of my/our scripwise buy and sell positions taken with average rates to me/us by way of SMS or e-mail on a daily basis, notwithstanding any other document to be disseminated as specified by SEBI from time to time.

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

I/We hereby agree and declare that all acts and deeds done by the aforesaid stock broker under this authorization shall be construed as acts and deeds done by me/us jointly as well as severally and I/we further confirm and ratify all acts and deeds that the aforesaid stock broker shall lawfully do or cause to be done by virtue of this authorization.

I/We further agree and confirm that the powers and authorities conferred by this Power of Attorney shall continue until it is revoked (without notice) in writing by me/us and that the said revocation shall be effective from the date on which the revocation notice is received by the stock broker.

In witness whereof I/we, the above named, have hereunto set my/our hands on this day, month and year first above written.

Beneficial Owner(s)		
	Name of Holders	Signature(s)
First / Sole Holder		 20/30
Second Holder		 9/12
Third Holder		 9/12

Witness	
Signature	
Name	
Address	

We hereby confirm having accepted the aforesaid Limited Purpose POA.

For, Arham Wealth Management Pvt. Ltd.

Authorised Signatory

SCHEDULE 'A'
DEMAT ACCOUNT DETAILS


Exchange	Segment	Account Type	CM-BP ID	DP ID	BO ID
BSE	Cash	NSDL Pool	IN665658		
BSE	Cash	CDSL Principal		12080200	00000020
NSE	Cash	NSDL Pool	IN519476		
NSE	Cash	CDSL Pool		12080200	00000035
NSE	Equity Derivatives	Margin		12080200	00000041
BSE	-	Client Beneficiary		12080200	00000054
NSE	-	Client Beneficiary		12080200	00000069
BSE	Cash	BSE Pool		12080200	00000016
BSE	-	Early Payin		1100001000023458	
NSE	-	Early Payin		1100001100019454	

 21/30

First Holder Signature

 10/12

Second Holder Signature

 10/12

Third Holder Signature

REQUEST FOR SMS AND E-MAIL ALERTS FROM STOCK EXCHANGES

(REFERENCE TO SEBI CIRCULAR REF. NO. CIR / MIRSD / 15 / 2011 DATED AUGUST 02,2011)

Date

0	0	-	0	0	-	0	0	0	0
---	---	---	---	---	---	---	---	---	---

To,
ARHAM WEALTH MANAGEMENT PVT. LTD.
G-2, B-Wing, International Trade Centre, Majuragate,
Ring Road, Surat-395002.

Dear Sir / Madam

Sub : SMS and E-mail alerts from Stock Exchange for my Trading Account No. _____ with you.

I/We request you to activate the facility of SMS and Email, alerts from Stock Exchanges/Stock Brokers for transactions in the above mentioned trading account.

<input type="radio"/> YES	I/We wish to receive alerts by SMS / EMAIL	
<input type="radio"/> By SMS	<input type="radio"/> By E-MAIL	<input type="radio"/> BY SMS & EMAIL *
<input type="radio"/> Segments (tick please)	<input type="radio"/> NSE	<input type="radio"/> BSE
<input type="radio"/> NO	I/We do not wish to receive the alerts	

If you wish to receive alerts by SMS/E-mail : the following options are available (Tick any one and give the details accordingly)

- ☐ A) I/We wish to receive alerts from the Stock Exchanges/ Stock Brokers. Kindly note that if the mobile no/email ID mentioned here is different from the one provided in my KYC, then this mobile No./Email ID shall prevail and I/We give my consent to details being send to this mobile number / email ID. Kindly update your records accordingly,

My Mobile No. is		registered in the name of	
My Email Id is			

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

- ☐ B) I/We desire to give mobile number / email id of family member. I/We give my consent to make available my/our trade information to my Family Member and the mobile number / email Id of my family available is as under. ('Family' would mean self, spouse, dependent children and dependent parents. Provided such Family Member is also a client of the said broker.

Name of Family Member	Relationship with client	Type of Service (SMS/Email/Both SMS & Email)*	Mobile No. of Family Member	Email ID of Family Member	Client Code

*If for both SMS and Email is selected, it is mandatory to give both the Mobile Number and Email ID

Terms & Conditions :

The Stock Broker / Stock Exchanges may confirm the details by way of sending SMS or E-mail or letter directly to the client. Only upon receipt of confirmation from the Client, the Stock Broker / Stock Exchanges shall commence sending the transaction details directly to client.

In case of non-individual accounts the service will be available only to one mobile number as provided to stock Broker/Stock Exchanges as provided in the above details.

Client acknowledges that the service provided to him is an additional facility provided for his convenience and is susceptible to error, omission and/or inaccuracy. In case the client observes any error in the information provided in the alert, the client shall inform the Stock Broker/Stock Exchange immediately in writing and the stock Broker/Stock Exchange will make best possible efforts to rectify the error as early as possible.

The information sent as an alert on the mobile phone number/ Email ID shall be deemed to have been received by the client and the Stock Broker / Stock Exchanges shall not be under any obligation to confirm the authenticity of the person(s) receiving the alert.

The Stock Broker/Stock Exchanges will make best efforts to provide the service. The Client cannot hold the Stock Broker/ Stock Exchanges liable for non-availability of the service in any manner or for any non-delivery, delayed delivery or distortion of the alert in anyway whatsoever.

Stock Exchanges reserves the right to charge such fees from time to time as it deems fit for providing this service to the Client as governed by the regulatory authorities.

I/We agree that the member will not be responsible for non receipt of documents sent via electronic delivery due to change in email address or for any other reason which inter alia include my/ouremail/inboxrunning out of capacity, mail function of my/our computer system/server/internet connection etc.

The Stock Broker/Stock Exchanges shall not be liable for any breach of confidentiality by the service provide or by any third person due to un authorised access to the information meant for the Client. In consideration of the Stock Broker / Stock Exchanges providing the service, the Client agrees to indemnify and keep safe, harmless and indemnified the Stock Broker / Stock Exchanges and its officials from any damages, claims, demands, proceedings, loss, cost, charges and expenses whatsoever which a Stock Broker/ Stock Exchanges may at anytime incur, sustain, suffer or be put to as a consequence of or arising out of interference with or misuse, improper or fraudulent use of the service by the Client. The Stock Broker/Stock Exchanges shall also not be liable for any delay or any other interruption which may occur in providing the data due to force majeure, communication failure, any technical reason including network (internet) related reasons, system failure or any other form of breakdown of services or the inability of the Broker / Exchange to send the data beyond the control of the Broker/Exchange.

The Stock Broker/ Stock Exchanges may amend the terms and conditions by giving prior notice to the Client. Any such amendments shall be binding on the Client who is already registered as user of this service.

I/We have read and understood the terms and conditions mentioned above and agree to abide by them and any amendments thereto made by the Stock Broker/ Stock Exchanges from time to time. I/We further undertake to pay fee/charges as may be levied by the Stock Exchange from time to time, as applicable, I/We am/are aware that mere acceptance of the registration from does not imply in any way that the request has been accepted by the Stock Broker/Stock Exchanges for providing the service. Providing the Service as outlined above shall be governed by the laws of India. I/We agree to intimate to Stock Broker, for any change in my mobile number and/or email ID provided to you in writing.

Client Name	
-------------	--

Date	D	D	-	M	M	-	Y	Y	Y	Y
Place										

22/30

(Client's Signature)

LETTER FOR ELECTRONIC COMMUNICATION SERVICES

**(THE CLIENT MAY, IF HE DEEMS FIT, EXECUTE THIS INSTRUCTION)
 CONSENT TO RECEIVE THE CONTRACT NOTE AND TRADE CONFIRMATIONS BY E-MAIL**

Date	D	D	-	M	M	-	Y	Y	Y	Y
------	---	---	---	---	---	---	---	---	---	---

To,
ARHAM WEALTH MANAGEMENT PVT. LTD.
 G-2, B-Wing, International Trade Centre, Majuragate,
 Ring Road, Surat-395002.

Dear Sirs,




I/We hereby consent to receive the contract note/trade confirmations/daily margin statements, quarterly statements of accounts for funds and securities of the trades executed by me/us, bills and account statements thereof, notices, circulars, amendments and such other correspondence or documents in electronic form duly authenticated by means of a digital signature as specified in the Information Technology Act 2000 and the rules made thereunder, to any of my below mentioned email ids:

I/We further hereby agree that the member shall fulfil the legal obligation, if the above documents are sent electronically to any one of the following e-mail ids. I/We agree that the member will not be responsible for non receipt of documents sent via electronic delivery due to change in email address/correspondence address as mentioned below or for any other reason which inter alia include my/our email/inbox running out of capacity, malfunction of my/our computer system/server/internet connection etc. I/We also agree that the member shall not take cognisance of out-of-office/out-of-station auto replies and I/We shall be deemed to have received such electronic mails. I/we agree to intimate any change in the e-mail id to you immediately in writing. I/We agree that non-receipt of bounced mail notification by the Member shall amount to delivery of the contract note.

E-mail Id details (in case of more than one e-mail ids select the default id for receipt of contract notes and trade confirmations)	
E-mail Id 1 *	<input type="radio"/>
E-mail Id 2 *	<input type="radio"/>

*tick the appropriate box to select the default option.

My/Our Unique Client Code is																			
My/Our BO ID is																			
Mobile Number (Mandatory)																			


	Name of Holders	Signature(s)
First / Sole Holder		 23/30
Second Holder		 11/12
Third Holder		 11/12

Date	0	0	-	00	00	-	Y	Y	Y	Y
------	---	---	---	----	----	---	---	---	---	---

[illegible]

my/our trading account

my/our trading account

 24/30

Client Signature _____

Client Name	
-------------	--

 25/30

Client Signature _____

DECLARATION FOR AVAILING OF BASIC SERVICES DEMAT ACCOUNT (BSDA) FACILITY

To,
ARHAM WEALTH MANAGEMENT PVT. LTD.
 G-2, B-Wing, International Trade Centre, Majuragate,
 Ring Road, Surat-395002.

Date : _____

Dear Sir / Madam,

☐ I / We wish to avail the BSDA facility ☐ I / We do not wish to avail the BSDA facility

	Signature
Sole / First Holder	
Second Holder	
Third Holder	

OPTION FORM FOR ISSUE OF DIS BOOKLET

										Date	D	D	-	M	M	-	Y	Y	Y	Y
DP ID										Client ID										
First Holder Name																				
Second Holder Name																				
Third Holder Name																				

To,
ARHAM WEALTH MANAGEMENT PVT. LTD.
G-2, B-Wing, International Trade Centre, Majuragate, Ring Road, Surat-395002.




Dear Sir / Madam

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

OPTION 1 :




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

Yours Faithfully

	Name of Holders	Signature(s)
First / Sole Holder		 27/30
Second Holder		 12/12
Third Holder		 12/12

OPTION 2 :

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

	Name of Holders	Signature(s)
First / Sole Holder		 27/30
Second Holder		 12/12
Third Holder		 12/12

ACKNOWLEDGEMENT RECEIPT

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

DP ID										Client ID									
First Holder Name																			
Second Holder Name																			
Third Holder Name																			

For, Arham Wealth Management Pvt. Ltd.


(Authorised Signatory)

CONFIRMATION OF RECEIPT OF EXECUTED DOCUMENTS

Client Code :


Dear Sir,

I confirm having received the copies of various policies / complete set of KYC along with client registration documents letters and all other documents submitted at the time of opening the account with you. I also understand that the policies are subject to change from time to time and I shall regularly keep myself updated as per your policies which are being displayed on the website.


 28/30

Client Signature


I/WE HAVE RECEIVED AND READ THE COPY OF RIGHTS AND OBLIGATION DOCUMENTS.

 29/30

Client Signature

 13/13

Second Holder Signature

 13/13

Third Holder Signature

ACKNOWLEDGEMENT RECEIPT

Application No.											Date	D	D	-	M	M	-	Y	Y	Y	Y
We hereby acknowledge the receipt of the Account Opening Application Form :																					
Name of the Sole / First Holder																					
Name of the Second Holder																					
Name of the Third Holder																					

For, Arham Wealth Management Pvt. Ltd.

(Authorised Signatory)

FOR ALL EXCHANGES**CLIENT AUTHORISATION LETTER**

Date : / /

To,
Arham Wealth Management Pvt. Ltd.
G-2, B-Wing, International Trade Centre, Majuragate,
Ring Road, Surat-395002.

Dear Sir/Madam

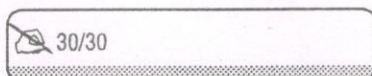
I/we, Mr./Ms./M/s. _____ do hereby state that I/we am/are registered as a client with M/s. ARHAM WEALTH MANAGEMENT PVT LTD, member of The National Stock Exchange of India Limited, Bombay Stock Exchange in Cash, Derivatives & Currency Derivatives Segment having Client Code No. _____.

I/we, further confirm that I/we have authorised following person(s) to give and Modify Order(s) and To receive Trade confirmation / Ledger Statement / Stock Statement and any other Regulatory Requirements existing in force or updated /modified by the regulatory Agency and/or Respective Exchanges from time to time on my behalf to M/s Arham Wealth Management Pvt Ltd, and any Order placed or transaction entered by the following person(s) on my behalf with M/s Arham Wealth Management Pvt Ltd Shall be binding on me/us.

	Name of the person	Relation	Specimen Signature
1.			
2.			
3.			

I/we, further confirm that my/our contract / bills/ cheques /other Statements & documents delivered to the above referred person or any of the employees of the above referred person at the time of delivery shall also be binding on me /us and shall be deemed to be subject to the Bye Laws, Rules and Regulation of the Exchange from time to time.

Thanking You,
Yours faithfully,

 30/30

Client Signature

Place:

CLIENT AUTHORIZATION LETTER

Date: _____

Arham Wealth Management Pvt. Ltd.

4-2, 2nd Floor, International Trade Centre, Marolli Nagar,

Post Box No. 195002

Dear Sir,

I hereby state that I am a shareholder of the company and I am authorized to give and modify orders and to receive funds confirmation, ledger, stock statement and any other regulatory documents in case of instant member's order placed or transaction entered by the following personnel on my behalf to Mrs. Arham Wealth Management Pvt. Ltd. and any Order placed or transaction entered by the following personnel on my behalf to Mrs. Arham Wealth Management Pvt. Ltd. shall be signed on my behalf.

Name of the person		Signature	
1.			
2.			
3.			

I further confirm that report covered by this order shall be delivered to the person named or any of the employees of the above referred firm and shall be binding on me and shall be deemed to be subject to the rules and regulations of the Exchange from time to time.

Thanking You,
Yours faithfully,

Client Signature

Page

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



Arham Wealth Management Pvt. Ltd.

G-2, B-Wing, International Trade Centre, Majuragate, Ring Road, Surat-2.

Please fill in ENGLISH and in BLOCK LETTERS with black ink

Application No. :

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

A. Identity Details (please see guidelines overleaf)

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

Name

Father's/Spouse Name

2. Gender ☐ Male ☐ Female B. Marital status ☐ Single ☐ Married C. Date of Birth

3. Nationality ☐ Indian ☐ Other

4. Status Please tick (✓) ☐ Resident Individual ☐ Non Resident ☐ Foreign National (Passport Copy Mandatory for NRIs & Foreign Nationals)

5. PAN Please enclose a duly attested copy of your PAN Card

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

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

☐ UID (Aadhaar) ☐ Passport ☐ Voter ID ☐ Driving Licence ☐ Others

PHOTOGRAPH

Please affix the recent passport size photograph and sign across it

B. Address Details (please see guidelines overleaf)

1. Address for Correspondence

City / Town / Village

State

Country

Pin Code

2. Contact Details

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

Mobile (ISD) (STD)

E-mail Id.

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

Fax (ISD) (STD)

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

☐ Passport ☐ Ration Card ☐ Registered Lease / Sale Agreement of Residence ☐ Driving License ☐ Voter Identity Card ☐ *Latest Bank A/c Statement/Passbook

☐ * Latest Telephone Bill (only Land Line) ☐ * Latest Electricity Bill ☐ * Latest Gas Bill ☐ Others

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

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

City / Town / Village

State

Country

Pin Code

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

☐ Passport ☐ Ration Card ☐ Registered Lease / Sale Agreement of Residence ☐ Driving License ☐ Voter Identity Card ☐ *Latest Bank A/c Statement/Passbook

☐ * Latest Telephone Bill (only Land Line) ☐ * Latest Electricity Bill ☐ * Latest Gas Bill ☐ Others

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

DECLARATION

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

Place:

Date:

SIGNATURE OF APPLICANT

FOR OFFICE USE ONLY

IPV Done ☐ on

AMC/Intermediary name OR code

☐ (Originals Verified) Self Certified Document copies received

☐ (Attested) True copies of documents received

Main Intermediary

Seal/Stamp of the intermediary should contain

Staff Name

Designation

Name of the Organization

Signature

Date

Seal/Stamp of the intermediary should contain

Staff Name

Designation

Name of the Organization

Signature

Date

INSTRUCTIONS / CHECK LIST FOR FILLING KYC FORM

A. IMPORTANT POINTS:

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

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

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

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

1. Passport/Voters Identity Card/Ration Card/Registered Lease or

Sale Agreement of Residence/Driving License/Flat Maintenance bill/Insurance Copy.

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

D. Exemptions/clarifications to PAN

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

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

E. List of people authorized to attest the documents:

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