



Do Good.

Neo Wealth Management Private Limited

Trading & Demat Account Opening Form (Non-Individual)

Client Name :

Client Code :

Branch Code :

BO ID : 12096600

Account Opening Date : DD / MM / YYYY

Form No. : NIV2-23

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/PIOCard/OCICard 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 NRIs, 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 specially exempt from obtaining PAN (listed in Section D).
 2. Unique Identification Number (UID) (Aadhaar) / Passport / Voter ID card / Driving license.
 3. Identity card/document with applicant's Photo, issued by any of the following: Central/State Government and its Departments, Statutory/Regulatory Authorities, Public Sector Undertakings, Scheduled Commercial Banks, Public Financial Institutions, Colleges affiliated to Universities, Professional Bodies such as ICAI, ICWAI, ICSI, Bar Council etc., to their Members; and Credit cards/Debit cards issued by Banks.
- C. Proof of Address (POA):** List of documents admissible as Proof of Address: (*Documents having an expiry date should be valid on the date of submission.)
1. Passport / Voters Identity Card / Ration Card / Registered Lease or Sale

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

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

D. Exemptions/clarifications to PAN

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

1. In case of transactions undertaken on behalf of Central Government and/or State Government and by officials appointed by Courts e.g. Official liquidator, Court receiver etc.
 2. Investors residing in the state of Sikkim.
 3. UN entities/multilateral agencies exempt from paying taxes/filing tax returns in India.
 4. SIP of Mutual Funds upto Rs 50,000/-p.a.
 5. In case of institutional clients, namely, FIIs, MFs, VCFs, FVCI, Scheduled Commercial Banks, Multilateral and Bilateral Development Financial Institutions, State Industrial Development Corporations, Insurance Companies registered with IRDA and Public Financial Institution as defined under section 4A of the Companies Act, 1956, Custodians shall verify the PAN card details with the original PAN card and provide duly certified copies of such verified PAN details to the intermediary.
- E. List of people authorized to attest the documents:**
1. Notary Public, Gazetted Officer, Manager of a Scheduled Commercial/Co-operative Bank or Multinational Foreign Banks (Name, Designation & Seal should be affixed on the copy).
 2. In case of NRIs, authorized officials of overseas branches of Scheduled Commercial Banks registered in India, Notary Public, Court Magistrate, Judge, Indian Embassy/Consulate General in the country where the client resides are permitted to attest the documents.

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

Types of entity	Documentary requirements
Corporate	<ul style="list-style-type: none"> • Copy of the balance sheets for the last 2 financial years (to be submitted every year) • Copy of latest share holding pattern including list of all those holding control, either directly or indirectly, in the company in terms of SEBI takeover Regulations, duly certified by the company secretary whole time director/MD (to be submitted every year) • Photograph, POI, POA, PAN and DIN numbers of whole time directors/two directors in charge of day to day operations • Photograph, POI, POA, PAN of individual promoters holding control - either directly or indirectly • Copies of the Memorandum and Articles of Association and certificate of incorporation • Copy of the Board Resolution for investment in securities market • Authorised signatories list with specimen signatures
Partnership firm	<ul style="list-style-type: none"> • Copy of the balance sheets for the last 2 financial years (to be submitted every year) • Certificate of registration (for registered partnership firms only) • Copy of partnership deed • Authorised signatories list with specimen signatures • Photograph, POI, POA, PAN of Partners
Trust	<ul style="list-style-type: none"> • Copy of the balance sheets for the last 2 financial years (to be submitted every year) • Certificate of registration (for registered trust only). Copy of Trust deed • List of trustees certified by managing trustees/CA • Photograph, POI, POA, PAN of Trustees
HUF	<ul style="list-style-type: none"> • PAN of HUF • Deed of declaration of HUF/List of coparceners • Bank pass-book/bank statement in the name of HUF • Photograph, POI, POA, PAN of Karta
Unincorporated Association or a body of individuals	<ul style="list-style-type: none"> • Proof of Existence/Constitution document • Resolution of the managing body & Power of Attorney granted to transact business on its behalf • Authorised signatories list with specimen signatures
Banks/Institutional Investors	<ul style="list-style-type: none"> • Copy of the constitution/registration or annual report/balance sheet for the last 2 financial years • Authorised signatories list with specimen signatures
Foreign Institutional Investors (FII)	<ul style="list-style-type: none"> • Copy of SEBI registration certificate • Authorised signatories list with specimen signatures
Army/Government Bodies	<ul style="list-style-type: none"> • Self-certification on letterhead • Authorised signatories list with specimen signatures
Registered Society	<ul style="list-style-type: none"> • Copy of Registration Certificate under Societies Registration Act • List of Managing Committee members • Committee resolution for persons authorised to act as authorised signatories with specimen signatures • True copy of Society Rules and Bye Laws certified by the Chairman/Secretary

Company Name : Neo Wealth Management Private Limited

Broking and Depository services offered by Neo Wealth Management Private Limited ("NEO")
SEBI Registration No.: **INZ000306537 (Trading Member of NSE, BSE)**

Depository participant with CDSL having **SEBI Registration No. : IN-DP-725-2022**

Corporate Identity Number : U74140MH2021PTC367572

Registered Office : 903, B-Wing, 9th Floor, Marathon Futurex, Mafatlal Mills Compound, N. M. Joshi Marg, Lower Parel, Mumbai-400 013.
Contact : 022 6642 3600

Corporate Office : 903, B-Wing, 9th Floor, Marathon Futurex, Mafatlal Mills Compound, N. M. Joshi Marg, Lower Parel, Mumbai-400 013.
Contact : 022 6642 3600

Website : **www.neo-wealth.com** and **Customer Care** : 022 6642 3600

Name of the Compliance Officer : Mr. A. Jayadevan. Tel. 022 6642 3600
Email ID : **compliance@neo-wealth.com**

For any grievance please contact us at Investor Grievance No: 022 6642 3600
or you may write into us at **ig@neo-wealth.com** for trading & demat related queries.

In case not satisfied with the response, please contact Depository or Exchanges on below numbers.

CDSL- email to complaints@cdslindia.com or call on 1800-22-5533

NSDL - email to relations@nsdl.co.in or call on 022-48867000 / 022-24997000

	NSE	BSE
Email ID	ignse@nse.co.in	bsehelp@bseindia.com
Phone No	18002660050	022-45720400 / 600 and 022-69158500

If not satisfied with response or your grievance is still unresolved you may register complaint to SEBI on the **SCORES** website (link: <https://scores.gov.in/scores/Welcome.html>)

Dear Customer,

We are happy that you have chosen us as your investment partner. We at Neo aim at enhancing experience and simplifying processes for our customers. This Account Opening Form is another step towards the very aim - making the process of entering a new financial relationship easier. We take pleasure and pride in introducing this Account Opening form as one of the shortest and simplest in the industry. Now, opening a trading account with us takes a few minutes only, leaving you more time to interact with our representative and clarify any doubts or queries that you may have. We also request you to go through the Terms and Conditions booklet which will be appended with your KYC. This booklet covers the details of your relationship with us and helps you become an informed investor.

With this, we also urge you to write to us on - neocare@neo-wealth.com for trading and demat account issues, queries or feedback. We will be glad to hear from you.

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

Please fill the form in ENGLISH and in BLOCK letters

Fields marked * are mandatory

Fields marked + are pertaining to CKYC and mandatory only if processing CKYC also

Application Number

Application Type* New KYC Modification KYC



1. Identity Details (please refer guidelines)

PAN* _____ Please enclose a duly attested copy of your PAN Card

Name* (Same as ID proof) _____

Date of Incorporation* _____ Place of Incorporation* _____

Date of Commencement* _____ Registration Number* _____

Entity Type* Private Limited Company Public Ltd. Co. Body Corporate Partnership

Please Tick (✓) Trust/Charity/NGO HUF FPI Category I FPI Category II

AOP Bank Government Body Defence Establishment

Body of Individual Society LLP

Non-Government Organization

Others _____

2. PROOF OF IDENTITY* (Please refer the guidelines)

Officially valid document(s) in receipt of person authorised to transact

Certificate of Incorporation / Formation Registration Certificate No.

Memorandum and Articles of Association Partnership Deed Trust Deed

Resolution of Board Power of attorney granted to its manager, officers or employees to transact on its behalf

Activity Proof - 1 (For Sole Proprietorship Only) Activity proof - 2 (For Sole Proprietorship Only)

3. Address Details* (please refer guidelines)

A. Registered Address*

Line 1* _____

Line 2 _____

Line 3 _____

City / Town / Village* _____ District* _____ Pin Code* _____

State* _____ Country* _____

B. Correspondence/Local Address in India (if different from above)*

Line 1* _____

Line 2 _____

Line 3 _____

City / Town / Village* _____ District* _____ Pin Code* _____

State* _____ Country* _____

Know Your Client (KYC) Annexure (For Non Individuals Only)

Please fill the form in ENGLISH and in BLOCK letters

Fields marked * are mandatory

Fields marked + are pertaining to CKYC and mandatory only if processing CKYC also

Application Number

Application Type* New KYC Modification KYC



1. Identity Details (please refer guidelines overleaf)

PAN* Please enclose a duly attested copy of your PAN Card

Prefix	First Name	Middle Name	Last Name
Name* (Same as ID proof)	<input type="text"/>	<input type="text"/>	<input type="text"/>
Maiden Name* (if any)	<input type="text"/>	<input type="text"/>	<input type="text"/>
Father / Spouse's Name*	<input type="text"/>	<input type="text"/>	<input type="text"/>
Mother Name*	<input type="text"/>	<input type="text"/>	<input type="text"/>

Date of Birth*

Gender* Male Female Transgender

Nationality* Indian Other

Related Person Type* Director Promoter Karta Trustee Partner
 Court Appointed Official Proprietor Beneficiary
 Authorized Signatory Power of Attorney Holder
 Others (please specify)
 DIN: (mandatory if the related person is Director)

PHOTO

photo across signature

Proof of Identity (POI) submitted for PAN exempted cases (Please (✓) tick)

A - Aadhaar Card **XXXXX XXXXX**

B - Passport Number (Expiry Date)

C - Voter ID Card

D - Driving License (Expiry Date)

E - NREGA Job Card

F - NPR

Z - Others any document notified by Central Government)

Identification Number

2. Address Details* (please refer guidelines overleaf)

A. Correspondence / Local Address*

Line 1*

Line 2

Line 3

City / Town / Village* District* Pin Code*

State* Country*

Address Type* Residential/Business Residential Business Registered Office Unspecified

B. Permanent residence address of applicant, if different from above A / Overseas Address* (Mandatory for NRI Applicant)

Line 1* _____

Line 2 _____

Line 3 _____

City / Town / Village* _____ District* _____ Pin Code* _____

State* _____ Country* _____

Address Type* Residential/Business Residential Business Registered Office Unspecified**Proof of Address*** (attested copy of any 1 POA for correspondence and permanent address each to be submitted) A - Aadhaar Card **XXXX XXXX** _____ B - Passport Number _____ (Expiry Date) _____ C - Voter ID Card _____ D - Driving License _____ (Expiry Date) _____ E - NREGA Job Card _____ F - NPR Letter _____ Z - Others _____ any document notified by Central Government)

Identification Number _____

3. CONTACT DETAILS (IN CAPITAL)

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

Email ID* _____

7. APPLICANT DECLARATION

- I hereby declare that the details furnished above are true and correct to the best of my/our knowledge and belief and I under-take 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.
- I/We hereby consent to receiving information from CVL KRA through SMS/Email on the above registered number/Email address.

Date : _____

Place : _____

Applicant Wet Signature



Authorized Signatory

8. For Office Use Only

KYC carried out by* _____

Kyc Date _____

Emp. Name _____

Emp. Code _____

Emp. Designation _____

 Self certified document copies received (Originals Verified) True Copies of documents received (Attested)

AMC / Intermediary Name OR Code:

Institution Name and Stamp

Know Your Client (KYC) Annexure (For Non Individuals Only)

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Father / Spouse's Name*	<input type="text"/>	<input type="text"/>	<input type="text"/>
Mother Name*	<input type="text"/>	<input type="text"/>	<input type="text"/>

Date of Birth*

Gender* Male Female Transgender

Nationality* Indian Other

Related Person Type* Director Promoter Karta Trustee Partner
 Court Appointed Official Proprietor Beneficiary
 Authorized Signatory Power of Attorney Holder
 Others (please specify)
 DIN: (mandatory if the related person is Director)

PHOTO

photo across signature

Proof of Identity (POI) submitted for PAN exempted cases (Please (✓) tick)

A - Aadhaar Card **XXXXX XXXXX**

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B. Permanent residence address of applicant, if different from above A / Overseas Address* (Mandatory for NRI Applicant)

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Identification Number _____

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

Email ID* _____

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- I/We hereby consent to receiving information from CVL KRA through SMS/Email on the above registered number/Email address.

Date : _____

Place : _____

Applicant Wet Signature



 Authorised Signatory
8. For Office Use Only

KYC carried out by* _____

Kyc Date _____

Emp. Name _____

Emp. Code _____

Emp. Designation _____

 Self certified document copies received (Originals Verified) True Copies of documents received (Attested)

AMC / Intermediary Name OR Code:

 Institution Name and Stamp

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Father / Spouse's Name*	<input type="text"/>	<input type="text"/>	<input type="text"/>
Date of Birth*	<input type="text"/>		

Gender* Male Female Transgender

Nationality* Indian Other

Related Person Type* Director Promoter Karta Trustee Partner
 Court Appointed Official Proprietor Beneficiary
 Authorized Signatory Power of Attorney Holder
 Others (please specify)
 DIN: (mandatory if the related person is Director)

PHOTO

photo across signature

Proof of Identity (POI) submitted for PAN exempted cases (Please (✓) tick)

A - Aadhaar Card **XXXX XXXX**

B - Passport Number (Expiry Date)

C - Voter ID Card

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E - NREGA Job Card

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Z - Others any document notified by Central Government)

Identification Number

2. Address Details* (please refer guidelines overleaf)

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Line 1*

Line 2

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State* Country*

Address Type* Residential/Business Residential Business Registered Office Unspecified

B. Permanent residence address of applicant, if different from above A / Overseas Address* (Mandatory for NRI Applicant)

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Line 2 _____

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 - B - Passport Number _____ (Expiry Date) _____
 - C - Voter ID Card _____
 - D - Driving License _____ (Expiry Date) _____
 - E - NREGA Job Card _____
 - F - NPR Letter _____
 - Z - Others _____ any document notified by Central Government
- Identification Number _____

3. CONTACT DETAILS (IN CAPITAL)

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

Email ID* _____

7. APPLICANT DECLARATION

- I hereby declare that the details furnished above are true and correct to the best of my/our knowledge and belief and I under-take 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.
- I/We hereby consent to receiving information from CVL KRA through SMS/Email on the above registered number/Email address.

Date : _____

Place : _____

Applicant Wet Signature



Authorized Signatory

8. For Office Use Only

KYC carried out by* _____

Kyc Date _____

Emp. Name _____

Emp. Code _____

Emp. Designation _____

Self certified document copies received (Originals Verified)

True Copies of documents received (Attested)

AMC / Intermediary Name OR Code:

Institution Name and Stamp

Type of Account - Sub Status

Individual Resident Individual-Director Individual Director's Relative Individual HUF / AOP Individual Promoter Minor
 Others (specify) _____

For New Demat Account With

I request you to open a Demat Account in my name as per following details :

Sole / First Holders Name : _____

Pan No. : _____

Second Holders Name : _____

Pan No. : _____

Third Holders Name : _____

Pan No. : _____

<input type="checkbox"/> Non-Individual	Type of Account (Please tick whichever is applicable) Status		Sub - Status
	<input type="checkbox"/> Body Corporate <input type="checkbox"/> Banks <input type="checkbox"/> Trust <input type="checkbox"/> Mutual Fund <input type="checkbox"/> OCB <input type="checkbox"/> FII <input type="checkbox"/> CM <input type="checkbox"/> FI <input type="checkbox"/> Clearing House <input type="checkbox"/> Others (specify) _____		To be filled by the DP
	SEBI Registration No. (If Applicable) _____ SEBI Registration date <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>		
	RBI Registration No. (If Applicable) _____ RBI Approval date <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>		
Nationality <input type="checkbox"/> Indian <input type="checkbox"/> Others (specify) _____			

Other Details

Gross annual income range p.a.	<input type="checkbox"/> Below Rs. 1 Lac <input type="checkbox"/> Rs. 1-5 Lac <input type="checkbox"/> Rs. 5-10 Lac <input type="checkbox"/> Rs. 10-25 Lac <input type="checkbox"/> Rs. 25 Lac -1 Crore <input type="checkbox"/> 1 Crore-5 Crore <input type="checkbox"/> < 5 Crore
Net-worth in Rs (Net worth should not be older than 1 year)	_____ as on <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Occupation	<input type="checkbox"/> Private Sector Service <input type="checkbox"/> Public Sector <input type="checkbox"/> Government Service <input type="checkbox"/> Business <input type="checkbox"/> Agriculturist <input type="checkbox"/> Retired <input type="checkbox"/> Housewife <input type="checkbox"/> Student <input type="checkbox"/> Professional <input type="checkbox"/> Farmer <input type="checkbox"/> Others (Please specify) _____
Please tick if applicable	<input type="checkbox"/> Politically Exposed Person (PEP) <input type="checkbox"/> Related to a Politically Exposed Person (RPEP) <input type="checkbox"/> Not Politically Exposed Person (PEP) <input type="checkbox"/> Not Related to a Politically Exposed Person (RPEP)
Any other information	_____

I wish to receive the standard account opening documents i.e :- Rights & Obligations (Stock Broker and Depository Participant) , Uniform Risk Disclosure Documents and guidance note detailing Do's and Dont's in the below mentioned mode :- Electronic Physical

Additional Details

Whether you wish to receive physical contract note or Electronic Contract Note (ECN)/Statement of A/c please specify : Physical Electronic

Specify your Email Id, if applicable : _____ Number of years of Investment / Trading experience : _____ (strike off, if not applicable)

Whether you wish to avail of the facility of Internet Trading/Mobile Trading/Wireless Technology (please specify) : Yes No (strike off, if not applicable)

Any other information : _____

DP Account(s) Details

In case, client does not have a DP Account, this column may not be filled in.

Depository Name: CDSL DP ID Depository Participant Name _____
 Beneficiary Name _____ Beneficiary ID (BO ID)

Past Actions

Details of any action taken / proceedings initiated / pending including but not limited to debarment / blacklisting / de-registering / name strike off from ROC records / declaring defaulter / monetary penalty / adverse arbitration award by SEBI / Stock exchange / Government Authority / Statutory Authority / MCA or any other authority against the applicant / constituent or its Partners / promoters / whole time directors / authorized persons in charge of dealing in securities:

Yes No If yes, provide details: _____

Dealings Through Authorized Persons And Other Members

If the client is dealing through any other Member / Authorized Person (AP), provide the following details (incase dealing with multiple Members/APs, provide details of all in a separate sheet containing all the information as mentioned below) :

Member's / AP's Name:

Exchange:

Exchange's Registration number:

Concerned Member's Name with whom the AP is registered:

Registered office address:

Pin Code:

Phone : _____ Fax : _____

Email ID: _____ Website: _____

Client Code :

Details of disputes/dues pending from/to such Member/AP: _____

Trading Preferences

Please sign in the relevant boxes where you wish to trade. Please strike off the segment not chosen by you.

Exchanges	NSE & BSE			
	Cash / Mutual Fund	F&O	Currency	Debt
<input type="checkbox"/> AS	<input type="checkbox"/> AS	<input type="checkbox"/> AS	<input type="checkbox"/> AS	<input type="checkbox"/> AS

If you do not wish to trade in any of segments / Mutual Fund, please mention here _____.

Option for issuance of Delivery Instruction Booklet (DIS Booklet)

Option for issuance of Delivery Instruction Slip (DIS) booklet alongwith account opening (to be filled by persons seeking to open depository account who have given Power of Attorney / Demat Debit and Pledge Instruction to operate the depository account to a StockBroker / Portfolio Manager for executing delivery instruction for setting stock exchange trades & do not intend to open a Basic Services Demat Account) Options for Issue of DIS booklet (please tick any one)

Option 1	<input type="checkbox"/> I/We do not wish to receive the DIS booklet with account opening. However, the DIS booklet should be issued to me/us on my/our request at any later date.
Option 2	<input type="checkbox"/> We wish to receive the Delivery Instruction Slip (DIS) booklet with account opening.

Standing Instructions

I/We instruct the DP to receive each and every credit in my / our account (If not marked, the default option would be 'Yes')	(Automatic Credit) <input type="checkbox"/> Yes <input type="checkbox"/> No
Account Statement Requirement <input type="checkbox"/> As per SEBI Regulation <input type="checkbox"/> Daily <input type="checkbox"/> Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly	
I/We request you to send Electronic Transaction-cum-Holding Statement at the email ID _____	<input type="checkbox"/> Yes <input type="checkbox"/> No
I/ We would like to share the email ID with the RTA	<input type="checkbox"/> Yes <input type="checkbox"/> No
I / We would like to receive the Annual Report (Tick the applicable box. If not marked the default option would be in 'Physical')	<input type="checkbox"/> Physical <input type="checkbox"/> Electronic <input type="checkbox"/> Both Physical & Electronic
I / We would like to instruct the DP to accept all the pledge instructions in my /our account without any other further instruction from my/our end (If not marked, the default option would be 'No')	<input type="checkbox"/> Yes <input type="checkbox"/> No
Account to be opened through DDPI	<input type="checkbox"/> Yes <input type="checkbox"/> No
I/We wish to receive dividend / interest directly in to my bank account as given in SARAL AOF 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="checkbox"/> Yes <input type="checkbox"/> No
I/We would wish to avail the following facility : Basis Service Demat Account facility (BSDA)	<input type="checkbox"/> Yes <input type="checkbox"/> No
Clearing Member Details (To be filled by CMs only)	
Name of Stock Exchange _____	Name of CC / CH _____
Clearing Member Id _____	Trading member ID _____
Whether DP a/c is to be opened with the same intermediary <input type="checkbox"/> Yes <input type="checkbox"/> No	

Details of Politically Exposed Persons (PEP) / Related to Politically Exposed Person (RPEP). [For Non-Individual]

Please tick If any of the authorized signatories / Promoters / Partners / Karta / Trustees / Whole Time Directors is either Politically Exposed Person (PEP) or Related to Politically Exposed Person (RPEP)

Yes No. If Yes, please provide details as under:

Name of Holder _____ PAN of the Holder _____

Sr. No.	Name of the Authorized signatures / Promoters / Partners / Karta / Trustees / Whole Time Directors	Relationship with the holder (i.e.) promoters, whole time directors etc.	Please tick the relevant option.
			<input type="checkbox"/> PEP <input type="checkbox"/> RPEP
			<input type="checkbox"/> PEP <input type="checkbox"/> RPEP
			<input type="checkbox"/> PEP <input type="checkbox"/> RPEP
			<input type="checkbox"/> PEP <input type="checkbox"/> RPEP
			<input type="checkbox"/> PEP <input type="checkbox"/> RPEP

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Declaration for Opening Trading and Depository Account Alongwith Acceptance of KYC Document Booklet.

By signing this document you confirm that you have read and understood the T&C, Rights and Obligations, Risk Disclosure, Policy and General Information mentioned in the additional booklet. You also confirm that all information furnished by you in this form is true.

Declaration for Opening Trading (For Equity and Depository Account Alongwith Acceptance of KYC Document Booklet.

1. I am desirous of opening the trading(for Equity) and /or depository account with **Neo Wealth Management Private Limited** and I am in the process of executing client registration documents relating to the opening of trading and demat account.
2. I hereby declare that the details furnished above are true and correct to the best of my 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 are aware that I/we may be held liable for it.
3. I have furnished all the details required in the KYC form as per SEBI/Exchange / Depository requirements.I have received the KYC booklet and confirm having read/been explained and understood the contents of the KYC documents which are provided to me in this separate booklet.I also confirm having read/been explained and understood the contents of the tariff sheet and all voluntary/non mandatory documents.
4. I/We have understood the information requirements of this Form (read along with the FATCA/CRS Instructions) and hereby confirm that the information provided by me/us on this Form is true, correct, and complete. I/We also confirm that I/We have read and understood the FATCA CRS Terms and Conditionand hereby accept the same.
5. I further confirm having read and understood the contents of the Rights and Obligations document(s), Risk Disclosure Document and Do's and Dont's. I do hereby agree to be bound by such provisions as outlined in these documents. I have also been informed that the standard set of documents has been displayed for Information on Member's designated website, if any.
6. I am hereby submitting self-certified Aadhaar copy with my due consent for opening the above said account associated to my investment with Neo.
7. I/We declare that the particulars given by me/us above are true and to the best of my/our knowledge as on the date of making this application. I/We agree and undertake to intimate the Stock-Broker / Depository Participant of any change(s) in the details/particulars mentioned by me/us in this form. I/We further account liable for termination and suitable action.
8. I/we hereby confirm and agree to have read and understood Tariff Charges, Depository charges, Term & Condition.
9. I/we hereby confirm and agree to have read and understood the term and conditions of the Voluntary Authorisations.
10. I/we hereby confirm to activate the facility of SMS & Email alerts from Stock Exchanges on Mobile number / Email id provided by me.
11. I/we wish to avail of the facility of Internet Trading / Wireless Technology
12. I/we have gone through the Voluntary Undertaking / Authorisation and agree to all the terms specified in it.
12. I/we further confirm having read and understood the contents of Rights and Obligations documents, Risk Disclosure Documents and Do's and Don't.

AS

 First Authorised Signatory

AS

 Second Authorised Signatory

AS

 Third Authorised Signatory

Client Name : _____

Date : _____

Office Use Only

I/We undertake that we have made the client aware of tariff sheet and all the voluntary/non-mandatory documents. I/We have also made the client aware of Rights and Obligations document (s), RDD, Do's and Dont's and Guidance Note. I/We have given/sent him a copy of all the KYC documents.

I/We undertake that any change in the tariff sheet and all the voluntary/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.

For Neo Wealth Management Private Limited

Authorised Signatory

TAXES, STATUTORY CHARGES, BROKERAGE & OTHER CHARGES FOR TRADING ACCOUNT (Tariff Sheet)**Further, I agree to the following terms of doing business**

Particulars	BSE / NSE CM		BSE / NSE F&O		NSE CD	
			Future	Option	Future	Option
Trading %						
Minimum						
Delivery %						
Minimum						

Platform Charges	
Particulars	Charges
AUM <1 lakh	Rs.20/- per month
AUM >1 lakh	Rs.100/- per month

Terms & Conditions:

- Brokerage rate of 0.5% for all clients on acceptance of shares that are tendered in any buyback offer
- Charges are subject to revision and at the sole discretion of Neo Wealth Management PVT Ltd.
- Charges for Physical CML or Contract notes will only be levied in case additional notes are requested over and above already sent digital and physical documents. Charges will not be levied if - (a) the default mode of delivery chosen by the user is physical (b) the mail with the statement soft copy has bounced or (c) the statements are not available online for download. The user will only be charged if physical statements are requested over and above the standard options available to him/her.

Note: In addition to above, Stamp Duty, Securities Transaction Tax, Clearing Charges, GST, SEBI fee & any other charges as levied by the Exchanges, SEBI, Central Govt., State Govt. and local authorities etc. will be payable by the client.

I/We have understood and agreed the above terms & conditions related to the charges listed above being charged to me/us, as applicable and agree to abide by the same.

Place : _____

Date: _____

Continuing page...

NEO WEALTH MANAGEMENT PRIVATE LIMITED (NWML) DP ID – 12096600

SN Particulars	Financial Year			
1 Demat Account Opening				
1st year annual maintenance charge	NIL			
2 Annual Maintenance				
Individual	Rs.299/-per year			
CM/ Corporates/ Others	Rs.1000/-per year			
NRI	Rs.500/-per year			
3 Account Closing charges	NIL			
4 Dematerialisation / Destatementized- per Certificate, (courier charges Extra)	Rs.15/-per certificate			
5 Rematerialisation - per Certificate, (courier charges Extra)	Rs. 15 Per Certificate Or Per 100 Units / shares - Whichever is higher Max Rs. 500000/-			
6 Debit Transaction				
Market	Rs.13.5/-perscript/ISIN			
Off market/Inter Depository	Rs.25/-perScript/ISIN			
7 Pledge				
Creation	Rs32/-			
Invocation	NIL			
Closer	Rs 32/-			
8 Margin pledge charge				
Perscript transaction charge Other Transaction	Pledge	Unpledge	Invocation	Repledge
	Rs.14/-per ISIN	Rs.13.5/-per ISIN	Rs.12/- per ISIN	Rs.2/-per ISIN
9 Other Transaction				
Transmission	NIL			
Nomination	NIL			

Eligibility for news schemes (Terms & Conditions)

- All statement-Transactions/Holdings/Bills etc. will be sent via Digital Mode on designated E-mail Ids as mentioned in the Kit,
- Charges are subject to revision and at the sole discretion of Neo Wealth Management PVT Ltd, with prior notice of 30 days.
- Neo Wealth Management Pvt. Ltd. reserves the right to freeze, discontinue or suspend any account. If required with prior notice of 30 days.
- Neo Wealth Management Pvt.Ltd. at its sole discretion shall levy Annual Maintenance Charges ("AMC") in advance for the Financial Year. However, such levy of advance AMC shall be on a prorata basis in the first year of onboarding.
- GST and other regulatory charges would be charged as per prevailing Govt. rules & regulations from time to time, on above charges.

AS

First Authorised Signatory

AS

Second Authorised Signatory

AS

Third Authorised Signatory

Annexure A

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-bearing on his capacity. The client shall provide/update the financial information to the stock broker on a periodic basis. 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 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, with holding 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 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 therefrom. 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 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/stockbroker 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 subbroker 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 stockbroker, 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.
37. The stock broker / stock broker and depository participant shall not directly /indirectly compel the clients to execute Power of Attorney (PoA) or Demat Debit and Pledge Instruction (DDPI) or deny services to the client if the client refuses to execute PoA or DDPI.

ELECTRONIC CONTRACT NOTES (ECN)

37. In case, client opts to receive the contract note in electronic form, he shall provide an appropriate e- mail id to the stock broker. The client shall communicate to the stock broker any change in the email-id through a physical letter. If the client has opted for internet trading, the request for change of email id may be made through the secured access by way of client specific user id and password.
38. The stock broker shall ensure that all ECNs sent through the e-mail shall be digitally signed, encrypted, non-tamper able and in compliance with the provisions of the IT Act, 2000. In case, ECN is sent through e-mail as an attachment, the attached file shall also be secured with the digital signature, encrypted and non-tamperable.
39. The client shall note that non-receipt of bounced mail notification by the stock broker shall amount to delivery of the contract note at the e-mail ID of the client.
40. The stock broker shall retain ECN and acknowledgement of the e-mail in a soft and non- tamperable form in the manner prescribed by the exchange in compliance with the provisions of the IT Act, 2000 and as per the extant rules/regulations/circulars/guidelines issued by SEBI/Stock Exchanges from time to time. The proof of delivery i.e., log report generated by the system at the time of sending the contract notes shall be maintained by the stock broker for the specified period under the extant regulations of SEBI/stock exchanges. The log report shall provide the details of the contract notes that are not delivered to the client/e-mails rejected or bounced back. The stock broker shall take all possible steps to ensure receipt of notification of bounced mails by him at all times within the stipulated time period under the extant regulations of SEBI/stock exchanges.
41. 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 Broker to the Client

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

Annexure B

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 rate 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 closeouts.
- 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. for trading and the relevant provisions/ guidelines specified by SEBI/Stock exchanges.
- 4.3 Obtain a copy of all the documents executed by you from the stock broker free of charge.
- 4.4 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.

Annexure C

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.nseindia.com and SEBI website <http://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.
8. The stock broker may issue electronic contract notes (ECN) if specifically authorized by you in writing. You should provide your email id to the stock broker for the same. Don't opt for ECN if you are not familiar with computers.
9. Don't share your internet trading account's password with anyone.
10. Don't make any payment in cash to the stock broker.
11. Make the payments by account payee cheque in favour of the stock broker. Don't issue cheques in the name of sub-broker. Ensure that you have a documentary proof of your payment/deposit of securities with the stock broker, stating date, scrip, quantity, towards which bank/ demat account such money or securities deposited and from which bank/ demat account.
12. Note that facility of Trade Verification is available on stock exchanges' websites, where details of trade as mentioned in the contract note may be verified. Where trade details on the website do not tally with the details mentioned in the contract note, immediately get in touch with the Investors Grievance Cell of the relevant Stock exchange
13. In case you have given specific authorization for maintaining running account, payout of funds or delivery of securities (as the case may be), may not be made to you within one working day from the receipt of payout from the Exchange. Thus, the stock broker shall maintain running account for you subject to the following conditions:
 - a) Such authorization from you shall be dated, signed by you only and contains the clause that you may revoke the same at 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 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.
14. In case you have not opted for maintaining running account and payout 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.

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. case may be. In case of dispute, refer the matter in writing to the Investors Grievance Cell of the

Annexure D

POLICIES AND PROCEDURES

1. 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 Refusal of orders for penny / illiquid stock The stock broker may from time to time limit (quantity/ value)/refuse orders in one or more securities due to various reasons including market liquidity, value of security(ies), the order being for securities which are not in the permitted list of the stock broker / exchange(s) / SEBI. Provided further that stock broker may require compulsory settlement/advance payment of expected settlement value/delivery of securities for settlement prior to acceptance/placement of order(s) as well. The client agrees that the trade related losses, if any on account of such refusal or due to delay caused by such limits, shall be borne exclusively by the client alone. The stock broker may require reconfirmation of orders, which are larger than that specified by the stock broker's risk management, and is also aware that the stock broker has the discretion to reject the execution of such orders based on its risk perception.
2. Setting up client's exposure limits and conditions under which a client may not be allowed to take further position or the broker may close the existing position of a client. The stock broker may from time to time impose and vary limits on the orders that the client can place through the stock broker's trading system (including exposure limits, turnover limits, limits as to the number, value and/or kind of securities in respect of which orders can be placed etc.). The client is aware and agrees that the stock broker may need to vary or reduce the limits or impose new limits urgently on the basis of the stock broker's risk perception and other factors considered relevant by the stock broker including but not limited to limits on account of exchange/ SEBI directions/limits (such as broker level/ market level limits in security specific / volume specific exposures etc.) , and the stock broker may be unable to inform the client of such variation, reduction or imposition in advance. The client agrees that the stock broker shall not be responsible for such variation, reduction or imposition or the client's inability to route any order through the stock broker's trading system on account of any such variation, reduction or imposition of limits. The client further agrees that the stock broker may at any time, at its sole discretion and without prior notice, prohibit or restrict the client's ability to place orders or trade in securities through the stock broker, or it may subject any order placed by the client to a review before its entry into the trading systems and may refuse to execute / allow execution of orders due to but not limited to the reason of lack of margin / securities or the order being outside the limits set by stock broker / exchange/ SEBI and any other reasons which the stock broker may deem appropriate in the circumstances.

The client agrees that trade related losses, if any on account of such refusal or due to delay caused by such review, shall be borne exclusively by the client alone. The stock broker is required only to communicate / advise the parameters for the calculation of the margin / security requirements as rate(s) /percentage(s) of the dealings, through anyone or more approved means or methods such as post /speed post / courier / registered post /registered A.D /facsimile / email / voice mails/telephone (telephone includes such devices as mobile phones etc.) including SMS on the mobile phone or any other similar device; by messaging on the computer screen of the client's computer; by informing the client through employees / agents of the stock broker; by publishing /displaying it on the website of the stock broker / making it available as a download from the website of the stock broker; by displaying it on the notice board of the branch / office through which the client trades or if the circumstances, so require, by radio broadcast / television broadcast /newspapers advertisements etc; or any other suitable or applicable mode or manner.

The client agrees that the postal department / the courier company / newspaper company and the e- mail / voice mail service provider and such other service providers shall be the agent of the client. Once parameters for margin / security requirements are so communicated, the client shall monitor his / her / its position (dealings / trades and valuation of security) on his / her / its own and provide the required / deficit margin / security forthwith as required from time to time.

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

The stock broker is entitled to vary the form (Le., the replacement of the margin / security in one form with the margin / security in any other form, say, in the form of funds instead of shares) &/ or quantum &/ or percentage of the margin &/ or security required to be deposited / made available, from time to time.

The margin / security deposited by the client with the stock broker are not eligible for any interest. The stock broker is entitled to include / appropriate any / all payout of funds &/ or securities towards margin / security without requiring specific authorizations for each payout.

The stock broker is entitled to transfer funds &/ or securities from his account for one exchange &/ or one segment of the exchange to his / her / its account for another exchange &/ or another segment of the same exchange whenever applicable and found necessary by the stock broker.

The client also agrees and authorises the stock broker to treat / adjust his/ her / its margin / security lying in one exchange &/ or one segment of the exchange / towards the margin / security / pay in requirements of another exchange &/ or another segment of the exchange.

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

3. Applicable brokerage rate

The stock broker is entitled to charge brokerage within the limits imposed by exchange which at present is as under: a. For Cash Market Segment:

The maximum brokerage chargeable in relation to trades effected in the securities admitted to dealings on the Capital Market segment of the Exchange shall be 2.5 % of the contract price exclusive of statutory levies. It is hereby further clarified that where the sale / purchase value of a share is Rs.10/- or less, a maximum brokerage of 25 paise per share may be collected. b. For Option contracts:

Brokerage for option contracts shall be charged on the premium amount at which the option contract was bought or sold and not on the strike price of the option contract. It is hereby clarified that brokerage charged on options contracts shall not exceed 2.5% of the premium amount or Rs 100/- (per lot) whichever is higher.

4. Imposition of penalty/ delayed payment charges

The client agrees that any amounts which are overdue from the client towards trading or on account of any other trade related reason to the stock broker will be charged with delayed payment charges at 0.05% per day. The client agrees that the stock broker may impose fines / penalties at 0.05% per day for any orders / trades / deals / actions of the client which are contrary to the Mandatory and Voluntary Client Registration Documents / rules / regulations / bye laws of the exchange or any other law for the time being in force. Further where the stock broker has to pay any fine or bear any punishment from any authority in connection with / as a consequence of / in relation to any of the orders / trades / deals / actions of the client, the same shall be borne by the client. The client agrees to pay to the stock broker brokerage, commission, fees, all taxes, duties, levies imposed by any authority including but not limited to the stock exchanges.

5. The right to sell clients' securities or close clients' positions, without giving notice to the client, on account /of non-payment of client's dues. (Limited to Margin/ Settlement Obligations)

The stock broker maintains centralized banking and securities handling processes and related banking and depository accounts at designated place. The client shall ensure timely availability of funds / securities in designated form and manner at designated time and in designated bank and depository account(s) at designated place, for meeting his/her/its pay in obligation of funds and securities. The stock broker shall not be responsible for any claim/loss/damage arising out of non availability/short availability of funds/securities by the client in the designated account(s) of the stock broker for meeting the pay in obligation of either funds or securities. If the client gives orders / trades in the anticipation of the required securities being available subsequently for pay in through anticipated payout from the exchange or through borrowings or any off market delivery(s) or market delivery(s) and if such anticipated availability does not materialize in actual availability of securities / funds for pay in for any reason whatsoever including but not limited to any delays / shortages at the exchange or stock broker level / non release of margin by the stock broker etc., the losses which may occur to the client as a consequence of such shortages in any manner such as on account of auctions / square off / closing outs etc., shall be solely to the account of the client and the client agrees not to hold the stock broker responsible for the same in any form or manner whatsoever. In case the payment of the margin / security is made by the client through a bank instrument, the stock broker shall be at liberty to give the benefit / credit for In case open position (Le. short/long) gets converted into delivery due to non square off because of any reason whatsoever, the client agrees to provide securities/funds to fulfill the payin obligation failing which the client will have to face auctions or internal close outs; in addition to this the client will have to pay penalties and charges levied by exchange in actual and losses, if any. Without prejudice to the foregoing, the client shall also be solely liable for all and any penalties and charges levied by the exchange(s).

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

Mandatory and Voluntary Client Registration Documents or elsewhere, if the client fails to maintain or provide the required margin/ fund / security or to meet the funds/margins/ securities pay in obligations for the orders / trades / deals of the client within the prescribed time and form, the stock broker shall have the right without any further notice or communication to the client to take any one or more of the following steps:

- i. To withhold any payout of funds / securities.
- ii. To withhold / disable the trading / dealing facility to the client.
- iii. To liquidate one or more security(s) of the client by selling the same in such manner and at such rate which the stock broker may deem fit in its absolute discretion. It is agreed and understood by the client that securities here includes securities which are pending delivery / receipt.
- iv. To liquidate / square off partially or fully the position of sale & / or purchase in anyone or more securities / contracts in such manner and at such rate which the stock broker may decide in its absolute discretion.
- v. To take any other steps which in the given circumstances, the stock broker may deem fit. The client agrees that the trade related loss(s) if any, on account of anyone or more steps as enumerated herein above being taken by the stock broker, shall be borne exclusively by the client alone and agrees not to question the reasonableness, requirements, timing, manner, form, pricing etc., which are chosen by the stock broker.

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

The stock broker shall not be obliged to deliver any securities or pay any money to the client unless and until the same has been received by the stock broker from the Exchange, the Clearing corporation/Clearing House or other Company or entity liable to make the payment and the client has fulfilled his / her / its obligations first.

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

- a. The short delivering client is debited by an amount equivalent to 20% above of closing rate of day prior to payin / payout day.
- b. The short delivering seller is debited at the closing rate on T+2 day or auction day on Exchange + 10% or The highest price prevailing in NSE from the first day of the relevant trading period till auction trade day.

The provisional entry debited to the short delivering client will be reversed on auction settlement day.

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

We have margin based RMS System. Client may take exposure up to the amount of margin available with us. Client may not be allowed to take position in case of non-availability/ shortage of margin as per our RMS policy of the company. The existing position of the client is also liable to square off/ close out without giving notice due to shortage of margin / non making of payment for their pay-in obligation / outstanding debts. De-registering a client

Notwithstanding anything to the contrary stated in the Mandatory and Voluntary Client Registration Documents the stock broker shall be entitled to terminate the Mandatory and Voluntary Client Registration Documents with immediate effect in any of the following circumstances:

- i. If the action of the Client are prima facie illegal/ improper or such as to manipulate the price of any securities or disturb the normal/proper functioning of the market, either alone or in conjunction with others.
- ii. If there is any commencement of a legal process against the Client under any law in force.
- iii. On the death/lunacy or other disability of the Client.
- iv. If a receiver, administrator or liquidator has been appointed or allowed to be appointed of all or any part of the undertaking of the Client.
- v. If the Client has voluntarily or compulsorily become the subject of proceedings under any bankruptcy or insolvency law or being a company, goes into liquidation or has a receiver appointed in respect of its assets or refers itself to the Board for Industrial and Financial Reconstruction or under any other law providing protection as a relief undertaking.
- vi. If the Client being a partnership firm, has any steps taken by the Client and/ or its partners for dissolution of the partnership.
- vii. If the Client have taken or suffered to be taken any action for its reorganization, liquidation or dissolution.
- viii. If the Client has made any material misrepresentation of facts, including (without limitation) in relation to the Security.
- ix. If there is reasonable apprehension that the Client is unable to pay its debts or Client has admitted its inability to pay its debts as they become payable.
- x. If the Client suffers any adverse material change in his / her / its financial position or defaults in any other agreement with the Stock broker.
- xi. If the Client is in breach of any term, condition or covenant of this Mandatory and Voluntary Client Registration Documents.
- xii. If any covenant or warranty of the Client is incorrect or untrue in any material respect.

However notwithstanding any termination of the Mandatory and Voluntary

Client Registration Documents, all transactions made under/pursuant to this Mandatory and Voluntary Client Registration Documents shall be subject to all terms and conditions of this Mandatory and Voluntary Client Registration Documents and parties to this Mandatory and Voluntary Client Registration

Documents submit to exclusive jurisdiction of courts of law at the place of execution of this Mandatory and Voluntary Client Registration Documents by Stock Broker. Client Acceptance of Policies and Procedures stated here in above:

I/We have fully understood the same and do hereby sign the same. These Policies and Procedures may be amended / changed by the broker, provided the change is informed to me / us with through anyone or more approved means or methods such as post / speed post / courier / registered post / registered AD / telegram / e-mail / voice mails / telephone (telephone includes such devices as mobile phones etc.) including SMS on the mobile phone or any other similar device; by messaging on the computer screen of the client's computer; by informing the client through employees / agents of the stock broker; by publishing / displaying it on the website of the stock broker / making it available as a download from the website of the stock broker; by displaying it on the notice board of the branch / office through which the client trades or if the circumstances, so require, by radio broadcast / television broadcast / newspapers advertisements etc; or any other approved suitable or applicable mode or manner by an advance notice of 15 days. I/we agree that the postal department / the courier company / newspaper company and the email/ voice mail service provider and such other service providers shall be my/our agent. These Policies and Procedures shall always be read along with the Mandatory and Voluntary Client Registration Documents and shall be compulsorily referred to while deciding any dispute / difference or claim between me / us and stock broker before any court of law / judicial / adjudicating authority including arbitrator / mediator etc. Temporarily suspending or closing client's account at Client's request

On the written request of the client, the client account can be suspended temporarily and can be re-activated on the written request of the client only. During suspension period, the market transaction will be prohibited. However client's pending settlement can take place. NEO WEALTH MANAGEMENT PRIVATE LIMITED can withhold the payouts of client and suspend his trading account due to surveillance action or judicial or / and regulatory order/action requiring

client suspension. On the written request of the client, the client account can be closed provided the client adheres to formalities for account closure including settlement of all dues in the account and closing of all open position. If the client wishes to again open a broking account then the client shall have to complete the KYC and account opening formalities once again.

8. Policy for Dormant Accounts

A Trading Account (irrespective whether having debit or credit balance) shall be classified as dormant account in case there are no transactions for a period in excess of 12 (Twelve) calendar months from the last transaction date. The Dormant Accounts shall be frozen for further transaction(s). Transactions here mean any of the following:

- a. No purchase or sale transaction in the Cash Segment of NSE & BSE.
- b. No purchase or sale transaction in the Derivative segment of NSE & BSE.
- c. No purchase or sale transaction in the currency derivative segment of NSE.
- d. No Bank Receipts or Payments (Client Funds Pay-in or Pay-out).
- e. Any other Financial or Security transaction as provided on the website or through the offline mode affecting the common ledger of the customer maintained in the back office for NEO WEALTH MANAGEMENT PRIVATE LIMITED. f. Not logged in with security token.

On classification of any account as dormant account as stated above, NEO WEALTH MANAGEMENT PRIVATE LIMITED will inform the client within seven days of such classification. A dormant account can be re-activated on receipt of a request for reactivation along with valid proof of identity. These policies and procedures can be changed by NEO WEALTH MANAGEMENT PRIVATE LIMITED from time to time with prior notice of 15 days.

9. Client Acceptance of Policies and Procedures stated herein above :

I/We have fully understood the same and do hereby sign the same and agree not to call into question the validity, enforceability and applicability of any provision/clauses this document any circumstances what so ever. These Policies and Procedures may be amended / changed unilaterally by the broker, provided the change is informed to me / us with through any one or more means or methods such as post / speed post / courier / registered post / registered AD / facsimile / telegram / e- mail / voice mails / telephone (telephone includes such devices as mobile phones etc.) including SMS on the mobile phone or any other similar device; by messaging on the computer screen of the client's computer; informing the client through employees / agents of the stock broker; by publishing/ displaying it on the website of the stock broker / making it available as a download from the website of the stock broker; by displaying it on the notice board of the branch / office through which the client trades or if the circumstances, so require, by radio broadcast / television broadcast / newspapers advertisements etc; or any other suitable or applicable mode or manner.

I/we agree that the delivery shall be complete when communication is given to the postal department / the courier company / the email /voice mail service provider, etc. by the stock broker and I/we agree never to challenge the same on any grounds including delayed receipt / non receipt or any other reasons whatsoever. These Policies and Procedures shall always be read along with the agreement / Rights & Obligations and shall be compulsorily referred to while deciding any dispute / difference or claim between me/ us and stock broker before any court of law / judicial/ adjudicating authority including arbitrator/ mediator etc

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Rights and Obligations of Beneficial Owner and Depository Participant as prescribed by SEBI and Depositories - (Annexure 2.7)

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 "
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.
13. **§The stock broker / stock broker and depository participant shall not directly / indirectly compel the clients to execute Power of Attorney (PoA) or Demat Debit and Pledge Instruction (DDPI) or deny services to the client if the client refuses to execute PoA or DDPI.**

Statement of account

14. 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.
15. 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.
16. 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.
17. 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

18. 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.
19. 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

20. 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.
21. 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

22. 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

23. 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.
24. 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

25. 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

26. 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

27. 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.
28. 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 Byelaws of the relevant Depository, where the Beneficial Owner maintains his/ her account, that may be in force from time to time.
29. 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.
30. 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
31. 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.
32. 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.













DEMAT DEBIT AND PLEDGE INSTRUCTION

Details of Client / Principals

Name of Client/First Holder	
Address of Client	
Trading Account No.	
Depository Participant Name	Neo Wealth Management Private Limited
DP ID CDSL	12096600
Demat Account No.	

Dear Sir/Madam,

I/We, maintain a Beneficiary account no. 12096600.....(BO-ID) with Central Depository Services (India) Limited, through Neo Wealth Management Private Limited, a SEBI Registered Depository Participant with its Registered Office at 903, B-Wing, 9th Floor, Marathon Futurex, Mafatlal Mills Compound, N. M. Joshi Marg, Lower Parel, Mumbai-400 013 India. Whereas due to exigency and paucity of time, I/We do hereby nominate and appoint Neo Wealth Management Private Limited, acting through any of its officers or employees, to be my/our true and lawful agents and attorney for me/us and on my/our behalf and in my/our name from time to time, to do and exercise or cause to be done and exercised all or any of the following acts, powers and authorities to transfer any securities from aforesaid account number _____ to Neo Wealth Management Private Limited account no as mentioned below for the following purposes:

Sr. No.	Purpose	First Authorised Signatory	Second Authorised Signatory	Third Authorised Signatory
1	Transfer of securities held in the beneficial owner accounts of the client towards Stock Exchange related deliveries / settlement obligations arising out of trades executed by clients on the Stock Exchange through the same stockbroker.			
2	Pledging / re-pledging of securities in favour of trading member (TM) / clearing member(CM) for the purpose of meeting margin requirements of the clients in connection with the trades executed by the clients on the Stock Exchange.			
3	Mutual Fund transactions being executed on stock exchange order entry platforms.			
4	Tendering shares in open offers through Stock Exchange platforms			

* the same may be signed physically against each purpose of DDPI.

DEMAT DEBIT AND PLEDGE INSTRUCTION

Details of Stock Broker's Demat Account

Name of DP / CC	DP ID	Account Type	Account No	CM BP ID
Neo Wealth Management Private Limited	12096600	CLIENT SECURITIES MARGIN PLEDGE ACCOUNT	00000129	-
Neo Wealth Management Private Limited	12096600	BSE PRINCIPAL	00000040	6792
Neo Wealth Management Private Limited	12096600	BSE POOL	00000036	6792
Neo Wealth Management Private Limited	12096600	NSE POOL	00000101	M70049
Neo Wealth Management Private Limited	12096600	NSE SLB POOL	00010270	M70049
Neo Wealth Management Private Limited	IN300126	BSE POOL - NSDL	11297326	6792/IN644173
Neo Wealth Management Private Limited	IN300126	NSE POOL - NSDL	11299608	M70049 / IN545461
NSCCL	11000011	Early Pay In	00022197	M70049

Note :- This authorization will continue to remain valid until revoked in writing by you (pursuant to SEBI Circular no. SEBI / HO / MIRSD / DoP / P / CIR / 2022 / 44 dated April 04, 2022)

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Voluntary Authorisations

Please read the detailed terms and conditions for each of the below authorizations.

1. Authorisation for Periodic Settlement of Funds and Securities Yes No

By ticking on YES you authorize NEO to maintain the Trading Account as Running Account thereby adjusting any obligations and receivables.

To maintain my/our account on a running account basis and adjust any amounts receivable from me against any credits standing into my account or from my forthcoming pay-outs payable by me/ us to Neo Wealth Management Private Limited, where I am / we are registered with you as a Client.

My/our preference for periodic settlement of funds and securities is as follows:

a) Monthly b) Quarterly

2. Authorization for receiving ECN's and any documents/communications in electronic form by E-mail from the Stock Broker (for Equity) and Depository Participant :- Yes No

By ticking on YES you authorize NEO to maintain the Trading Account as Running Account thereby adjusting any obligations and receivables.

I/We hereby give my consent to receive documents/communications by Email/SMS on my email-id / mobile number registered with the Stock Broker / Depository Participant.

3. Authorisation for debiting various depository charges :- Yes No

By ticking on YES you authorize NEO to deduct all DP charges from your account.

I hereby give my consent/authority to debit/recover all types of depository charges viz annual maintenance charges, inter settlement charges, any type of transaction charges as is levied on me for the transactions carried out in my demat account including any statutory levies, services tax or any other tax/charges/fees in/from my trading ledger having the captioned client code as maintained with NEO.

4. Sharing of Data & Information :- Yes No

By ticking on YES you express your approval and interest in receiving information on various other financial products/services that NEO has to offer. You also allow NEO to share your preferences with other allied businesses.

I/We authorize you to the extent appropriate for our relationship with you, personal information may be shared for the purposes as mentioned in the Voluntary terms and conditions document, about me/us with its group/associate companies or affiliates."

5. Acceptance of securities as collateral for any or all segment(s) :- Yes No

I/we hereby provide my / our consent/ authorisation to further pledge /deposit my/our securities lying with you or in my/our Beneficial account(Demat Account No) with the clearing member / clearing corporation for additional exposure availed by me / us during the period of my relationship with you.

6. One Time Self Declaration :- Yes No

I/we declare that all transfer instructions (i.e. G-Sec / SGB) submitted by me / us for execution are bonafide and arising out of genuine trade or transfer transactions.

I/we hereby confirm and agree to have read and understood the terms and conditions of the above voluntary authorizations.

Name _____

Request for SMS and E-mail Alerts from Stock Exchange/s & Stock Brokers

(Reference to SEBI circular Ref. No. CIR/MIRSD/15/2011 dated August 02, 2011)

To,

Neo Wealth Management Private Limited

903, B-Wing, 9th Floor, Marathon Futurex,
Mafatlal Mills Compound, N. M. Joshi Marg,
Lower Parel, Mumbai-400 013.

This document and the details that you furnish will allow us and the exchanges to send you all relevant information of your account and transactions by SMS and e-mail.

Dear Sir,

Sub: SMS and E-mail alerts from Stock Exchange/s & Stock Brokers, Depository Participant for my Trading Account No. _____ and Demat account _____ 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.

YES I/We wish to receive alerts by SMS/EMAIL

By SMS By EMAIL By SMS & EMAIL*

* If opted for both SMS and Email facility, it is mandatory to give both the Mobile number and Email ID.

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 member 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

Client Name _____

Mutual Fund confirmations

To _____

Date: _____

Dear Sir,

Subject: BSE Star MF / MFSS

I/We _____ am/are registered as your client with Client Code No. _____ and have entered into relationship with the Trading Member for the purpose of trading in the Capital Market Segment of Bombay Stock Exchange Ltd. (Exchange) and National Stock Exchange Ltd. (Exchange).

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

I/we am/are provides my consent for mutual fund trading against collateral lying my account. Also, aware that in event of non clearance of debit in my/our trading accounts; there is risk of stock collateral or MF collateral getting liquidated to extent of my/our ledger debit for recovery of trading debit.

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

I/We am/are willing to abide by the terms and conditions as mention in the circular dated December 2,2009 and such other Notices/Circulars as may be specified by the Exchange/ICCL from time to time in this regards, for BSE STAR MF and Terms & Conditions mentioned in circular No. NSE/MFSS/003/2001 download Ref. No. NSE (MIC/13533) dated November 24, 2009.

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

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

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

Thanking you,

Yours faithfully,

Client Name _____

Demat A/c No. _____

1st Holder _____

Date : _____ Place : _____

Self Declaration of Income and Net Worth

We, _____ having PAN no. _____ having registered office at
(full address) _____

_____ do hereby

solemnly affirm and declare as under :-

- a) Our annual income is Rs. _____ (Source of Income _____)
- b) Our DP holding as on date is attached herewith. The total valuation as on _____ is Rs. _____
- c) Our Net Worth as on _____ is Rs. _____

We hereby further confirm/undertake that the investments/trading done in securities market are from our own/borrowed sources of funds and we confirm that the funds utilized for trading activity by us is in compliance with the rules, regulations and guidelines stipulated under PMLA.

I certify that the above information given by me is true.

Name of Customer: _____

Date: _____

FATCA CRS Declaration for Entities

Details of ultimate beneficial owner including additional FATCA & CRS information

(please include other references for completeness sake)

1. Name of the entity: _____
2. Customer ID: _____
3. Address of tax residence(including city, state, country and pin code) _____
4. Address Type: _____ (Business or Registered office)
5. Country of incorporation: _____
6. City of incorporation: _____
7. Entity Constitution Type: _____
 (A- Partnership Firm, B- HUF, C- Private Limited Company, D- Public Limited Company, E- Society, F- AOP/BOI, G- Trust, H- Liquidator, I- Limited Liability Partnership, J- Artificial Juridical Person, Z – Others specify _____)
8. Date of Incorporation: _____ (in DD/MM/YYYY format)(Mandatory if valid PAN is not reported)
9. PAN _____
10. Mobile / Telephone Number (including ISD and STD code) _____
11. Identification type and Identification Number (if TIN or US GIIN not provided): Company Identification Number _____, Global Entity Identification Number _____, Other(please specify & provide) _____
12. Issuing country for identification number provided in 11. Above _____

Please tick the applicable tax resident declaration:(Any one)

- Entity is a tax resident of India and not tax resident of any other countryOR
- Entity is a tax resident of the country/ies mentioned in the table below

Please indicate the country/ies in which the entity is a resident for tax purposes and the associated Tax ID Number below:

Country(ies) of tax residency [#]	Tax Identification Number [%]	Identification Type (TIN or Other [%] , please specify)

[#]In case Tax Identification Number is not available, kindly provide functional equivalent¹

In case the Entity's Country of Incorporation/Tax residence is U.S. but Entity is not a Specified U.S. Person, mention Entity's exemption code² here:

FATCA & CRS declaration (Please consult your professional tax advisor for further guidance on FATC & CRS classification)

Part A (to be filled by Financial Institutions or Direct Reporting NFEs)		
1	We are a <input type="checkbox"/> Financial institution ³ or references to corresponding footers <input type="checkbox"/> Direct reporting NFE ⁴ (please tick as appropriate) <i>*If the entity is a FI and a tax resident outside India, please fill Annexure A (Additional CRS declaration)</i>	GIIN: _____ <i>Note: If you do not have a GIIN but you are sponsored by another entity, please provide your sponsor's GIIN above and indicate your sponsor's name below:</i> Name of sponsoring entity: _____ GIIN not available (please tick as applicable): Following options available only for Financial Institutions: <input type="checkbox"/> Applied for <input type="checkbox"/> Not required to apply for (Please specify sub-category ⁵ _____) Please provide with Form W8-BEN-E, duly filled in <input type="checkbox"/> Not obtained – Non-participating FI

¹It is mandatory to supply a TIN or functional equivalent if the country in which you are tax resident issues such identifiers. If no TIN is yet available or has not yet been issued, please provide an explanation and attach this to the form.

²Refer 3(viii) of Part D

³Refer 1 of Part D

⁴Refer 3(vii) of Part D

⁵ Refer 1A. of Part D

Part B (please fill any one as appropriate; to be filled by NFEs)			
1	<table style="width:100%; border-collapse: collapse;"> <tr> <td style="width: 50%; border-right: 1px solid black; padding: 5px;"> Is the Entity a publicly traded company⁶ (that is, a company whose shares are regularly traded on an established securities market) Please provide reference to corresponding footers </td> <td style="padding: 5px;"> <input type="checkbox"/> Yes (If yes, please specify any one stock exchange upon which the stock is regularly traded) Name of the stock exchange _____ </td> </tr> </table>	Is the Entity a publicly traded company ⁶ (that is, a company whose shares are regularly traded on an established securities market) Please provide reference to corresponding footers	<input type="checkbox"/> Yes (If yes, please specify any one stock exchange upon which the stock is regularly traded) Name of the stock exchange _____
Is the Entity a publicly traded company ⁶ (that is, a company whose shares are regularly traded on an established securities market) Please provide reference to corresponding footers	<input type="checkbox"/> Yes (If yes, please specify any one stock exchange upon which the stock is regularly traded) Name of the stock exchange _____		
2	<table style="width:100%; border-collapse: collapse;"> <tr> <td style="width: 50%; border-right: 1px solid black; padding: 5px;"> Is the Entity a related entity of a publicly traded company⁷ - a company whose shares are regularly traded on an established securities market </td> <td style="padding: 5px;"> <input type="checkbox"/> Yes Name of the listed company, the stock of which is regularly traded _____ (If yes, please specify any one stock exchange upon which the stock is regularly traded) Name of the stock exchange _____ Nature of relation: <input type="checkbox"/> Subsidiary of the listed company <input type="checkbox"/> Controlled by a listed company </td> </tr> </table>	Is the Entity a related entity of a publicly traded company ⁷ - a company whose shares are regularly traded on an established securities market	<input type="checkbox"/> Yes Name of the listed company, the stock of which is regularly traded _____ (If yes, please specify any one stock exchange upon which the stock is regularly traded) Name of the stock exchange _____ Nature of relation: <input type="checkbox"/> Subsidiary of the listed company <input type="checkbox"/> Controlled by a listed company
Is the Entity a related entity of a publicly traded company ⁷ - a company whose shares are regularly traded on an established securities market	<input type="checkbox"/> Yes Name of the listed company, the stock of which is regularly traded _____ (If yes, please specify any one stock exchange upon which the stock is regularly traded) Name of the stock exchange _____ Nature of relation: <input type="checkbox"/> Subsidiary of the listed company <input type="checkbox"/> Controlled by a listed company		
3	<table style="width:100%; border-collapse: collapse;"> <tr> <td style="width: 50%; border-right: 1px solid black; padding: 5px;"> Is the Entity an active NFE⁸ </td> <td style="padding: 5px;"> <input type="checkbox"/> Yes Nature of business _____ Please specify the sub-category of Active NFE: _____ (Mention code – refer 2c of Part D) </td> </tr> </table>	Is the Entity an active NFE ⁸	<input type="checkbox"/> Yes Nature of business _____ Please specify the sub-category of Active NFE: _____ (Mention code – refer 2c of Part D)
Is the Entity an active NFE ⁸	<input type="checkbox"/> Yes Nature of business _____ Please specify the sub-category of Active NFE: _____ (Mention code – refer 2c of Part D)		
4	<table style="width:100%; border-collapse: collapse;"> <tr> <td style="width: 50%; border-right: 1px solid black; padding: 5px;"> Is the Entity a passive NFE⁹ if yes, please fill Part C </td> <td style="padding: 5px;"> <input type="checkbox"/> Yes Nature of business _____ </td> </tr> </table>	Is the Entity a passive NFE ⁹ if yes, please fill Part C	<input type="checkbox"/> Yes Nature of business _____
Is the Entity a passive NFE ⁹ if yes, please fill Part C	<input type="checkbox"/> Yes Nature of business _____		

⁶Refer 2a of Part D

⁷Refer 2b of Part D

⁸Refer 2c of Part D

⁹Refer 3(ii) of Part D

Part C (to be filled only by Passive NFEs)

Please list below the details of each controlling person(s)¹⁰, confirming ALL countries of tax residency/ permanent residency/ citizenship and ALL Tax Identification Numbers for EACH controlling persons (Please attach additional sheets if necessary):

	Controlling Person 1	Controlling Person 2	Controlling Person 3	Controlling Person 4	Controlling Person 5	Controlling Person 6
Name						
Country of tax residency*						
Residence Address for tax purpose (include City State, Country & Pin code)						
Telephone/mobile number with ISD code						
Tax identification number (or functional equivalent) for each country identified in relation to each person%						
Identification Type (TIN or Other, please specify)						
Controlling person type code ¹¹						

Additional details to be filled below ONLY by controlling persons having tax residency/permanent residency/citizenship in any country other than India including green card holders:

	Controlling Person 1	Controlling Person 2	Controlling Person 3	Controlling Person 4	Controlling Person 5	Controlling Person 6
Customer ID (if allotted)						
Gender (Male, Female, Others)						
City of Birth						
Country of birth						
Occupation Type (Service, Business, Others)						
Nationality						
Father's Name (if PAN not available)						
Birth Date						
PAN						
Address type for address mentioned above (Residence or business, Residential, Business, Registered office)						
Identification Type (Documents submitted as proof of identity of the individual)@						
Identification Number (Mandatory if PAN or Aadhaar number is not reported)						
Spouse's name (optional)						
Aadhaar Number (optional)						

¹⁰Refer 3 (iv) of Part D

¹¹Refer 3(iv) (A) of Part D

[†]To include US, where controlling person is a US citizen or green card holder and provide all the countries of tax residency and corresponding TINs.

[%] In case Tax Identification Number is not available, kindly provide functional equivalent¹

[@] Permissible values are:

- Passport
- Election ID card
- PAN Card
- ID Card
- Driving License
- UIDAI Letter
- NREGA Job card
- Others

¹It is mandatory to supply a TIN or functional equivalent if the country in which you are tax resident issues such identifiers. If no TIN is yet available or has not yet been issued, please provide an explanation & attach this to the form

FATCA CRS Terms and Conditions

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

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

Please note that you may receive more than one request for information if you have multiple relationships with The Neo Group or its group entities. Therefore, it is important that you respond to our request, even if you believe you have already supplied any previously requested information.

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

Certification

Under penalty of perjury, I/we certify that:

- I/We understand that The Neo Group is relying on this information for the purpose of determining the status of the account holder named above in compliance with FATCA/CRS. The Neo Group is not able to offer any tax advice on FATCA or CRS or its impact on the account holder. I/we shall seek advice from professional tax advisor for any tax questions.
- I/We agree to submit a new form within 30 days if any information or certification on this form becomes incorrect.
- I/We agree that as may be required by domestic regulators/tax authorities, The Neo Group may also be required to report, reportable details to CBDT or other authorities/agencies or close or suspend my account, as appropriate.
- I/We have understood the information requirements of this Form (read along with the FATCA/CRS Instructions and definitions in Part D to this Form) and hereby confirm that the information provided by me/us on this Form including the taxpayer identification number is true, correct, and complete. I/We also confirm that I/We have read and understood the FATCA Terms and Conditions below and hereby accept the same.

Name: _____

Designation _____



Authorised Signatory

Date: _____

Place: _____

FATCA CRS Declaration for Entities

Annexure A - Additional CRS declaration for Foreign Financial Institutions

Instructions for filling the Form: The form has to be filled out by a 'Financial Institution' with tax residency of a foreign jurisdiction.

Country of tax residency _____

1. Whether CRS Jurisdiction: Yes No
 (Please refer to the list of signatories to CRS given in the following link <http://www.oecd.org/tax/automatic-exchange/international-framework-for-the-cr/>)
 (If no, please go to Qs.2)

2. Whether FI is an 'Investment Entity?' Yes No
 (Please refer definition 1(iii) of Part D of the FATCA-CRS declaration - If yes, please go to Qs. 3)

3. Please tick the appropriate answer:
 The entity is managed by another entity that is a depository institution, a custodial institution, a specified insurance company, or an investment entity and the gross income of the entity is primarily attributable¹² to investing, reinvesting, or trading in financial assets. Yes No
 If **Yes**, please additionally fill **Part C** of the FATCA-CRS declaration)

Certification

I have understood the information requirements of this Form (read along with the FATCA/CRS Instructions) and hereby confirm that the information provided by me on this Form is true, correct, and complete. I also confirm that I have read and understood the FATCA CRS Terms and Conditions and hereby accept the same.

Name: _____

Designation: _____



 Authorised Signatory

Date: _____

Place: _____

¹² Entity's gross income attributable to the relevant activities equals or exceeds 50 percent of the entity's gross income during the shorter of:

- (i) the three-year period ending on 31 March of the year preceding the year in which the determination is made; or
- (ii) the period during which the entity has been in existence.

CENTRAL KYC REGISTRY | Instructions / Check list / Guidelines for filling Individual KYC Application Form
A Clarification / Guidelines on filling 'Personal Details' section

- 1 **Name:** The name should match the name as mentioned in the Proof of Identity submitted failing which the application is liable to be rejected.
- 2 **One the following is mandatory:** Mother's name, Spouse's name, Father's name.

B Clarification / Guidelines on filling 'Current Address Details' section

- 1 In case of deemed PoA such as utility bill, the document need not be uploaded on CKYCR.
- 2 PoA to be submitted only if the submitted Pol does not have current address or address as per Pol is invalid or not force.
- 3 State / U.T. Code and Pin / Post Code will not be mandatory for Overseas addresses.
- 4 In Section 2, one of I, II and III is to be selected, In case of online E-KYC authentication, II is to be selected.
- 5 In Section 3, one of I, II, III and IV is to be selected. In case of online E-KYC authentication, II is to be selected.
- 6 List of documents for 'Deemed Proof of Address'.

Document Code	Description
01	Utility bill which is not more than two months old or any service provider (electricity, telephone, post-paid mobile phone, piped gas, water bill).
02	Property or Municipal tax receipt.
03	Pension or family pension payment orders (PPOs) issued to retired employees by Government Departments or Public Sector Undertakings, if they contain the address.
04	Letter of allotment of accommodation from employer issued by State Government or Central Government Departments, statutory or regulatory bodies, public sector undertakings, scheduled commercial banks, financial institutions and listed companies and leave and licence agreements with employers allotting official accommodation.

- 7 Regulated Entity (RE) shall redact (first 8 digits) or the Aadhaar number from Aadhaar related data and documents such as proof of possession of Aadhaar, while uploading on CKYCR.
- 8 "Equivalent e-document" means an electronic equivalent of a document, issued by the issuing authority of such document with its valid digital signature including documents issued to the digital locker account of the client as per rule 9 of the information Technology (Preservation and Retention of information by intermediaries Providing Digital Locker Facilities) Rules, 2016.
- 9 'Digital KYC process' has to be carried out as stipulated in the PML Rules, 2005.
- 10 REs may use the Self Declaration check box where Aadhaar authentication has been carried out successfully for a client wants to provide a current address different from the address as per the identity information available in the Central Identities Data Repository.

C Clarification / Guidelines on filling 'Contact details' section

- 1 Please mention two digit country code and 10 digit mobile number (e.g. for Indian mobile number mention 91-9999999999).
- 2 Do not add '0' in the beginning of Mobile number.

D Clarification / Guidelines on filling 'Related Person details' section

- 1 Provided KYC number of related person, if available.

E Clarification on Minor

- 1 Guardian details are optional for minors above 10 years of age for opening of bank account only.
- 2 However, in case guardian details are available for minor above 10 years of age, the same (CKYCR number of guardian) is to be uploaded.

Instructions/Guidelines for filling Individual KYC Application Form

A. General Instructions:

1. Self-attestation of documents is mandatory.
2. Copies of all documents that are submitted need to be compulsorily self-attested by the applicant 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 below list 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 addresses 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 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., Head of State or of Government, senior politician, senior government/judiciary/military officer, senior executive of state owned corporation, important political party official, etc.

B. Proof of Identity (POI):

1. PAN card with photograph is mandatory for all applicants except those who are specifically exempt from obtaining PAN (listed in Section D).
2. Original Verified Documents (OVD) are acceptable: Unique Identification Number (UID) (Aadhaar) / Passport / Voter ID card / Driving License / Letter issued by NPR / NREGA job card
3. If driving license number or passport is provided as proof of identity then expiry date is to be mandatorily furnished.
4. Mention identification / reference number if 'Z' – Others (any document notified by the central government) is ticked.
5. Others – Identity card with applicant's photograph issued by any of the following: Central/ State Government 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):

1. PoA to be submitted only if the submitted PoI does not have an address or address as per PoI is invalid or not in force.
2. Others includes – Utility bill which is not more than 3 months old of any service provider (electricity, landline telephone, piped gas, water bill); Bank account or Post Office savings bank account statement; Documents issued by Government departments of foreign jurisdictions and letter issued by Foreign Embassy or Mission in India
3. Identity card/document with address issued by any of the following: Central/ State Government 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.
4. Self declaration of High courts/Supreme court judges, giving the new address in respect of their own accounts.
5. For FII/Sub account, Power of attorney given by FII/Sub account to the custodians (which are duly notarized and/or apos-tilled or consularized) that gives registered address should be taken.
6. Proof of address in name of spouse may be accepted.
7. Registered lease or Sale agreement/ Flat maintenance bill / Insurance copy / Ration card / Latest Property tax
8. Original Verified Documents (OVD) are acceptable: Unique Identification Number (UID) (Aadhaar) / Passport / Voter ID card / Driving License / Letter issued by NPR / NREGA job card

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

1. Investments (including SIPs), in Mutual Fund schemes up to INR 50,000/- per investor per year per Mutual Fund.
2. Transactions undertaken on behalf of Central/State Government, by officials appointed by Courts, e.g., Official liquidator, Court receiver, etc.
3. Investors residing in the state of Sikkim.
4. UN entities/multilateral agencies exempt from paying taxes/filing tax returns in India.
5. In case of institutional clients, namely FII, MFs, VCFs, FVCIs, Scheduled commercial bank, Multilateral and Bilateral development financial institutions, State Industrial development corporations, insurance companies registered with IRDA and public financial institutions as defined under section 4A of the Company Act 1956, custodians shall verify the PAN card details with the original PANs and provide duly certified copies of such verified PAN details to the intermediary.

E. List of people authorized to attest the documents:

1. Authorized officials of Asset Management Companies (AMCs).
2. Authorized officials of Registrar & Transfer Agent (RTA) acting on behalf of the AMC.
3. KYC compliant mutual fund distributors affiliated to Association of Mutual Funds (AMFI) and have undergone the process of 'Know Your Distributor (KYD)'.
(Name, Designation & Seal should be affixed on the copy).
4. Notary Public, Gazette Officer, Manager of a Scheduled Commercial/Co-operative Bank or Multinational Foreign Banks (Name, Designation & Seal should be affixed on the copy).
5. In case of NRIs, authorized officials of overseas branches of Scheduled Commercial Banks registered in India, Notary Public, Court Magistrate, Judge, Indian Embassy/ Consulate General in the country where the client resides are permitted to attest the documents.

F. Online Mode Processing of KYC:**1. EKVCBIOMETRIC**

- Applicant may directly upload their documents (OVD) as scanned images on intermediary's portal.
- The documents should be e-signed.
- Applicant details are verified using UIDAI Biometric details.
- Original Seen Verification (OSV) of documents as well as IPV /VIPV is exempted.
- Intermediary attestation on documents is exempted.

2. EKVCOTP

- Applicant may directly upload their documents (OVD) as scanned images on intermediary's portal.
- The documents should be e-signed.
- Applicant details are verified using UIDAI details using OTP.
- Original Seen Verification (OSV) of documents as well as IPV /VIPV is exempted.
- Intermediary attestation on documents is exempted.

3. ONLINE KYC

- Applicant may directly upload their documents (OVD) as scanned images on intermediary's portal.
- The documents should be e-signed.
- Virtual In Person Verification (VIPV) is mandatory as per SEBI guidelines.
- Intermediary attestation on documents (OSV) is exempted.

4. OFFLINE EKVC

- Applicant may directly upload their document (PAN copy) as scanned images on intermediary's portal.
- The documents should be e-signed.
- Digital KYC performed through Offline Aadhaar e-KYC. OVD sourced from Offline Aadhaar e-KYC.
- Original Seen Verification (OSV) of documents as well as IPV /VIPV is exempted.

5. DIGILOCKER

- Digital KYC performed through the documents (OVD) sourced from Digilocker.
- Original Seen Verification (OSV) of documents as well as IPV /VIPV is exempted.
- Intermediary attestation on documents is exempted.

Internet & wireless technology based trading facility provided by stock broker to the client

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

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

Declaration

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

Name: _____

Date: ____/____/____ Place: _____

Voluntary**Sub : Voluntary Undertaking /Authorisation****1. ORDER PLACEMENT INSTRUCTIONS**

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

2. ERRORS AND OMISSIONS

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

3. NO MARKET MANIPULATION

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

4. NOT TO ACT AS UNREGISTERED SUB BROKER

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

5. NOT DEBARRED BY ANY REGULATOR

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

6. PMLA DECLARATION

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

I further undertake and confirm that;

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

Name: _____

Date: ____/____/____ Place: _____

7. INDEMNIFICATION

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

INDEMNITY OF JOINT HOLDINGS

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

8. BSE StAR MUTUAL FUND FACILITY

I am interested in availing the StAR Mutual Fund facility of the Exchange for the purpose of dealing in the units of Mutual Funds Schemes permitted to be dealt with on the StAR platform of the Exchange. For the purpose of availing the StAR Mutual Fund facility, I state that "Know Your Client" details as submitted by me for the opening of Trading Account may be considered for the purpose of StAR and I/we further confirm that the details contained in same remain unchanged as on date. I am willing to abide by the terms and conditions as has been specified and as may be specified by the Exchange from time to time in this regard. I shall ensure also compliance with the requirements as may be specified from time to time by Securities and Exchange Board of India and Association of Mutual Funds of India (AMFI). I shall read and understand the contents of the Scheme Information Document and Key Information Memorandum, addenda issued regarding each Mutual Fund Schemes with respect to which I choose to subscribe/redeem. I further agree to abide by the terms and conditions, rules and regulations of the respective Mutual Fund Schemes subscribed by me.

9. DELAYED PAYMENT CHARGES

I understand that in case my account is in debit balance and/or if I have insufficient funds to manage my trading positions, I will be charged an interest of 0.035% per day as delayed payment charges. I confirm having read the rules & regulations pertaining to the levy of such interest under the policies & procedures page on Neo Wealth Management Private Limited's website.

10. NRI DECLARATION

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

11. THIRD-PARTY PAYMENTS

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

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

12. NO DEALINGS IN CASH

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

13. DISCLOSURE OF PROPRIETARY TRADING BY NEO WEALTH MANAGEMENT PRIVATE LIMITED

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

Name: _____

Date: ____/____/____ Place: _____

14. DELIVERIES

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

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

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

After such square off of open positions by Neo Wealth Management Private Limited, as mentioned in above clauses, if there is a debit balance, the client shall pay the same immediately. However, if the client does not clear off the debit balance, Neo Wealth Management Private Limited shall have the right to liquidate the shares and other securities of the client (kept as collateral/margin) to the extent of the debit balance, without any intimation to the client. The client shall not have the right to decide on the timing of liquidation of shares and securities held in collateral/margin and the shares and securities that needs to be sold or liquidated.

Neo Wealth Management Private Limited, its Directors and employees shall not be responsible for any trade related loss or damages arising out of such selling.

Running account authorization

Voluntary

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

I/We authorize you as under:

1. I/We request you to maintain running balance in my account & retain the credit balance in any of my/our account and to use the unused funds towards my/our margin/pay-in/other future obligation(s) of any segment(s) of any or all the Exchange(s)/Clearing corporation unless I/We instruct you otherwise.
2. I/We request you to retain securities with you for my/our margin/pay-in/other future obligation(s) of any segment(s) of any or all the Exchange(s)/Clearing Corporation, unless I/We instruct you to transfer the same to my/our account.
3. In case I/We have an outstanding obligation on the settlement date, you may retain the requisite securities/funds towards such obligations and may also retain the funds expected to be required to meet margin obligation for next 5 trading days, calculated in the manner specified by the exchanges.
4. I/We confirm you that I will bring to your notice any dispute arising from the statement of account or settlement so made in writing preferably within 7 working days from the date of receipt of funds/securities or statement of account or statement related to it, as the case may be at your registered office.
5. I/We confirm you that I can revoke the above mentioned authority at any time.
6. This running account authorization would continue until it is revoked by me.

Name: _____

Date: ____/____/____ Place: _____



Broker/Agent Code ARN:		SUB BROKER		EJIN	
Unit Folder Information					
Name of the First Applicant :					
PAN Number :		KYC :		Date Of Birth :	
Father Name:			Mother Name :		
Name of Guardian:			PAN:		
Contact Address:					
City:		Pincode:		State:	
				Country:	
Tel. (Off):		Tel. (Res):		Email:	
Fax (Off):		Fax (Res):		Mobile:	
Income Tax Slab/Networth:			Occupation Details:		
Place of Birth:		Country of Tax Residence:			
Tax Id No:					
Politically exposed person / Related to Politically exposed person etc.?				Yes	No
Mode of Holding:			Occupation:		
Name of the Second Applicant :					
PAN Number :		KYC :		Date Of Birth :	
Income Tax Slab/Networth:			Occupation Details:		
Place of Birth:		Country of Tax Residence:			
Tax Id No:					
Politically exposed person /Related to Politically exposed person etc.?				Yes	No
Name of the Third Applicant :					
PAN Number :		KYC :		Date Of Birth :	
Income Tax Slab/Networth:			Occupation Details:		
Place of Birth:		Country of Tax Residence:			
Tax Id No:					
Politically exposed person /Related to Politically exposed person etc.?				Yes	No
Other Details of Sole / 1st Applicant					
Overseas Address (In case of NRI Investor):					

City:	pincode:	Country:	
Bank Mandate 1 Details			
Name of Bank:		Branch:	
A/C No.:	A/C Type:	IFSC Code:	
Bank Address:			
City:	pincode:	State:	Country:
Bank Mandate 2 Details			
Name of Bank:		Branch:	
A/C No.:	A/C Type:	IFSC Code:	
Bank Address:			
City:	pincode:	State:	Country:
Bank Mandate 3 Details			
Name of Bank:		Branch:	
A/C No.:	A/C Type:	IFSC Code:	
Bank Address:			
City:	pincode:	State:	Country:
Bank Mandate 4 Details			
Name of Bank:		Branch:	
A/C No.:	A/C Type:	IFSC Code:	
Bank Address:			
City:	pincode:	State:	Country:
Bank Mandate 5 Details			
Name of Bank:		Branch:	
A/C No.:	A/C Type:	IFSC Code:	
Bank Address:			
City:	pincode:	State:	Country:
Nomination Details			
Nominee Name:		Relationship:	
Guardian Name (If Nominee is Minor):			
Nominee Address:			
City:	pincode:	State:	
Declaration and Signature I/We confirm that details provided by me/us are true and correct. The ARN holder has disclosed to me/us all the commission (In the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Fund From amongst which the scheme is being recommended to me/us.			
Date:		Place :	



First Authorised Signatory



Second Authorised Signatory



Third Authorised Signatory

Part B [to be filled by Financial Institutions or Direct Reporting NFFEs]

We are a

Financial Institution / FFI [refer instructions a.]

Direct Reporting NFFE [refer instructions b.]

GIIN(Global Intermediary Identification Number):

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Note: if you do not have a GIIN but you are sponsored by another entity, please provide your sponsor's GIIN above and indicate your sponsor's name below

Name of the sponsoring entity

GIIN not available [tick any one]:

Applied For

Not required to apply for- specify subcategory code [refer instructions c.]

Not obtained- Non-participating FFI

Part C [Fill any one as applicable to be filled by NFEs other than Direct Reporting NFFEs]

1	Is the entity is a listed company [whose shares are regularly traded on a recognized stock exchange] [refer instructions d.]	<input type="checkbox"/> No <input type="checkbox"/> Yes (If Yes, Please specify any one Stock Exchange on which the stock is traded regularly) Name of the Stock Exchange _____
2	Is the entity a 'Related Entity' of a listed company [whose shares are regularly traded on a recognized stock exchange] [refer instructions e.]	<input type="checkbox"/> No <input type="checkbox"/> Yes (Please specify the name of the listed company and one stock exchange on which stock is traded regularly) Name of listed company: _____ Nature of Relation: <input type="checkbox"/> Subsidiary <input type="checkbox"/> Controlled Name of the Stock Exchange: _____
3	Is the entity an Active NFE?	<input type="checkbox"/> No <input type="checkbox"/> Yes- Nature of Business _____ Please specify subcategory of Active NFE <input type="text"/> <input type="text"/> [refer instructions g.]
4	If the entity a Passive NFE:	<input type="checkbox"/> No <input type="checkbox"/> Yes- Nature of Business _____ If Yes, fill UBO declaration in the next section

if Passive NFE, please provide the below additional details for each of the Controlling person. attach additional sheets if necessary)

S No.	Name of UBO	Taxpayer Identification Number / PAN / Equivalent ID Number	Place & Country of Birth	Country of Tax Residency	Occupation Type [Service, Business, Others]	Nationality	Father's Name	Date of Birth dd/mm/yyyy	Gender [Male, Female, Others]

Additional details to be filled by controlling persons with tax residency / permanent residency / citizenship / Green Card in any country other than India
 ~ In case TIN is not available, kindly provided functional equivalent
 * If UBO has more than one tax residency outside India, details to be provided in separate rows for each of the tax residency countries

Declaration:

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

Signature with relevant seal:



 First Authorised Signatory



 Second Authorised Signatory



 Third Authorised Signatory

Date: _____

Place: _____

Instructions for FATCA & CRS Declaration

- a. Financial Institution / Foreign Financial Institution [FFI] – Means any non-US financial institutions that is a – (1) Depository institution – *accepts deposits in the ordinary course of banking or similar business*; (2) Custodian institution – *as a substantial portion of its business, hold financial assets for the accounts of others*; (3) Investment entity – *conducts a business or operates for or on behalf of a customer for any of the activities like trading in money market instruments, foreign exchange, foreign currency, etc. or individual or collective portfolio management or investing, administering or managing funds, money or financial assets on behalf of other persons; or an entity managed by this type of entity*; or (4) Insurance company – *entity issuing insurance products i.e. life insurance*; (5) Holding or Treasury company – *entity that is part of an expanded affiliate group that includes a depository, custodian, specified insurance company or investment entity*
- b. Direct Reporting NFFE – a NFFE that elects to report information about its direct or indirect substantial U.S. owners to the IRS
- c. GIIN not required category:

Code	Sub-Category
01	Governmental Entity, International Organization or Central Bank
02	Treaty Qualified Retirement Fund; a Broad Participation Retirement Fund; a Narrow Participation Retirement Fund; or a Pension Fund of a Governmental Entity, International Organization or Central Bank
03	Non-public fund of the armed forces, an employees' state insurance fund, a gratuity fund or a provident fund
04	Entity is an Indian FI solely because it is an investment entity
05	Qualified credit card issuer
06	Investment Advisors and Investment Managers
07	Exempt collective investment vehicle
08	Trustee of an Indian Trust
09	FI with a local client base
10	Non-registering local banks
11	FFI with only Low-Value Accounts
12	Sponsored investment entity and controlled foreign corporation
13	Sponsored, Closely Held Investment Vehicle
14	Owner Documented FFI

- d. Listed Company - A company is publicly traded if its stock are regularly traded on one or more *established securities markets (Established securities market means an exchange that is officially recognized and supervised by a governmental authority in which the securities market is located and that has a meaningful annual value of shares traded on the exchange)*
- e. Related Entity - an entity is a "Related Entity" of another entity if one controls the other, or the two entities are under common control (where control means direct or indirect ownership of more than 50% of the vote or value in an entity)
- f. Non-financial foreign entity [NFFE] – Non-US entity that is not a financial institution [including a territory NFFE]. Following NFFEs are excluded from FATCA reporting – (a) Publicly traded corporation / listed companies; (b) Related Entity of a listed company; and (c) Active NFFE
- g. Active NFFE – Any one of the following –

Code	Sub-Category
01	Less than 50% of the NFE's gross income for the preceding calendar year or other appropriate reporting period is passive income and < 50% of the assets held by NFE are assets that produce or are held for the production of passive income
02	The NFE is a Governmental Entity, an International Organization, a Central Bank, or an entity wholly owned by one or more of the foregoing;
03	Substantially all of the activities of the NFE consist of holding (in whole or in part) the outstanding stock of, or providing financing and services to, one or more subsidiaries that engage in trades or businesses other than the business of a Financial Institution, except that an entity shall not qualify for NFE status if the entity functions (or holds itself out) as an investment fund, such as a private equity fund, venture capital fund, leveraged buyout fund, or any investment vehicle whose purpose is to acquire or fund companies and then hold interests in those companies as capital assets for investment purposes;
04	The NFE is not yet operating a business and has no prior operating history, but is investing capital into assets with the intent to operate a business other than that of a Financial Institution, provided that the NFE shall not qualify for this exception after the date that is 24 months after the date of the initial organization of the NFE;
05	The NFE was not a Financial Institution in the past five years, and is in the process of liquidating its assets

	or is reorganizing with the intent to continue or recommence operations in a business other than that of a Financial Institution;
06	The NFE primarily engages in financing and hedging transactions with, or for, Related Entities that are not Financial Institutions, and does not provide financing or hedging services to any Entity that is not a Related Entity, provided that the group of any such Related Entities is primarily engaged in a business other than that of a Financial Institution;
07	Any NFE is a 'non for profit' organization which meets all of the following requirements: <ul style="list-style-type: none"> • It is established and operated in its jurisdiction of residence exclusively for religious, charitable, scientific, artistic, cultural, athletic, or educational purposes; or it is established and operated in its jurisdiction of residence and it is a professional organization, business league, chamber of commerce, labour organization, agricultural or horticultural organization, civic league or an organization operated exclusively for the promotion of social welfare; • It is exempt from income tax in India; • It has no shareholders or members who have a proprietary or beneficial interest in its income or assets; • The applicable laws of the NFE's jurisdiction of residence or the NFE's formation documents do not permit any income or assets of the NFE to be distributed to, or applied for the benefit of, a private person or non-charitable Entity other than pursuant to the conduct of the NFE's charitable activities, or as payment of reasonable compensation for services rendered, or as payment representing the fair market value of property which the NFE has purchased; and • The applicable laws of the NFE's jurisdiction of residence or the NFE's formation documents require that, upon the NFE's liquidation or dissolution, all of its assets be distributed to a governmental entity or other non-profit organization, or escheat to the government of the NFE's jurisdiction of residence or any political subdivision thereof.

- h. Passive NFE - means any NFE that is not (i) an Active NFFE or listed / publicly traded entity or entity related to the listed / publicly traded entity, or (ii) a withholding foreign partnership or withholding foreign trust pursuant to relevant U.S. Treasury Regulations or (iii) the gross income of which is primarily attributable to investing, reinvesting, or trading in financial assets, if the entity is managed by another entity that is a depository institution, a custodial institution, a specified insurance company, or an investment entity - (Note: Foreign persons having controlling interest in a passive NFE are liable to be reported for tax information compliance purposes)
- i. Passive Income – portion of gross income that consists of dividends, interest, rents and royalties (other than rents and royalties derived in the active conduct of a trade or business conducted, at least in part, by employees of the NFFE), income equivalent to interest / amount received from pool of insurance contracts, annuities, excess of gains over losses from the sale or exchange of property / from transactions (including futures, forwards or similar transactions) in any commodities but not including (i) any commodity hedging transaction, determined by treating the entity as a controlled foreign corporation or (ii) active business gains or losses from the sale of commodities but only if substantially all the foreign entity's commodities are property, excess of foreign currency gains over losses, net income from notional principal contracts, amounts received under cash value insurance contracts, amounts earned by insurance company in connection with its reserves for insurance and annuity contracts
- j. Controlling Persons means the natural persons who exercise control over an entity. In the case of a trust, such term means the settlor, the trustees, the protector (if any), the beneficiaries or class of beneficiaries, and any other natural person exercising ultimate effective control over the trust, and in the case of a legal arrangement other than a trust, such term means persons in equivalent or similar positions. The term "Controlling Persons" shall be interpreted in a manner consistent with the Financial Action Task Force Recommendations.
- k. Non-Participating FFIs [NPFIFs] – an FFI other than participating FFI, a deemed-complaint FFI, or an exempt beneficial owner
- l. Specified US Persons – Any US Person other than i). A publicly traded corporation; ii). A corporation that is a member of the same expanded affiliate group; iii). A tax exempt organization; iv). an individual retirement plan; v). the United States or an agency or instrumentality of the United States; vi). Any state [including District of Columbia and United States possession] or State Authorities; vii). A bank, viii). A real estate investment trust; ix). A regulated investment company; x). an entity registered with the SEC under the Investment Company Act of 1940; xi). A common trust fund; xii). A tax exempt trust; xiii). A registered dealer; xiv). A registered broker
- m. Expanded affiliated group – One or more chains of members connected through ownership (50% or more, by vote or value) by a common parent entity if the common parent entity owns stock or other equity interests meeting the requirements in at least one of the other members
- n. Owner documented FFI – AN FFI meeting the following requirements – (a) FFI is an FFI solely because it is an investment entity; (b) FFI is not owned by or related to any FFI that is a depository institution, custodial institution, or specified insurance company; (c) FFI does not maintain a financial account for any non-participating FFI; (d) FFI provides the designated withholding agent with all of the documentation and agrees to notify the withholding agent if

there is a change in the circumstances, and (e) The designated withholding agent agrees to report to the IRS (or, in case of a reporting Model 1 IGA, to the relevant foreign government or agency thereof) all of the information described in or (as appropriate) with respect to any US specified persons and (2) Notwithstanding the previous sentence, the designated withholding agent is not required to report information with respect to an indirect owner of the FFI that holds its interest through a participating FFI, a deemed-compliant FFI (other than an owner-documented FFI), an entity that is a US person, an exempt beneficial owner, or an exempted NFE

o. Exemption Code for US persons

Code	Sub-category
A	An organization exempt from tax under section 501(a) or any individual retirement plan as defined in section 7701(a)(37)
B	The United States or any of its agencies or instrumentalities
C	A state, the District of Columbia, a possession of the United States, or any of their political subdivisions or instrumentalities
D	A corporation the stock of which is regularly traded on one or more established securities markets, as described in Reg. section 1.1472-1(c)(1)(i)
E	A corporation that is a member of the same expanded affiliated group as a corporation described in Reg. section 1.1472-1(c)(1)(i)
F	A dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any state
G	A real estate investment trust
H	A regulated investment company as defined in section 851 or an entity registered at all times during the tax year under the Investment Company Act of 1940
I	A common trust fund as defined in section 584(a)
J	A bank as defined in section 581
K	A broker
L	A trust exempt from tax under section 664 or described in section 4947(a)(1)
M	A tax exempt trust under a section 403(b) plan or section 457(g) plan
N	Not Applicable

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Instructions on Controlling Persons / Ultimate Beneficial Owner

As per SEBI Master Circular No. CIR/ISD/AML/3/2010 dated December 31, 2010 regarding Client Due Diligence policy, related circulars on anti-money laundering and SEBI circular No. CIR/MIRSD/2/2013 dated January 24, 2013, non-individuals and trusts are required to provide details of controlling persons [CP] / ultimate beneficiary owner [UBO] and submit appropriate proof of identity of such CPs/ UBOs. The beneficial owner has been defined in the circular as the natural person or persons, who ultimately own, control or influence a client and/or persons on whose behalf a transaction is being conducted, and includes a person who exercises ultimate effective control over a legal person or arrangement.

A. For Investors other than individuals or trusts:

- (i) The identity of the natural person, who, whether acting alone or together, or through one or more juridical person, exercises control through ownership or who ultimately has a controlling ownership interest. Controlling ownership interest means ownership of/entitlement to:
 - more than 25% of shares or capital or profits of the juridical person, where the juridical person is a company;
 - more than 15% of the capital or profits of the juridical person, where the juridical person is a partnership;
 - more than 15% of the property or capital or profits of the juridical person, where the juridical person is an unincorporated association or body of individuals.
- (ii) In cases where there exists doubt under clause (i) above as to whether the person with the controlling ownership interest is the beneficial owner or where no natural person exerts control through ownership interests, the identity of the natural person exercising control over the juridical person through other means like through voting rights, agreement, arrangements or in any other manner.
- (iii) Where no natural person is identified under clauses (i) or (ii) above, the identity of the relevant natural person who holds the position of senior managing official.

B. For Investors which is a trust:

The identity of the settler of the trust, the trustee, the protector, the beneficiaries with 15% or more interest in the trust and any other natural person exercising ultimate effective control over the trust through a chain of control or ownership.

C. Exemption in case of listed companies / foreign investors

The client or the owner of the controlling interest is a company listed on a stock exchange, or is a majority-owned subsidiary of such a company, it is not necessary to identify and verify the identity of any shareholder or beneficial owner of such companies. Intermediaries dealing with foreign investors viz., Foreign Institutional Investors, Sub Accounts and Qualified Foreign Investors, may be guided by the clarifications issued vide SEBI circular CIR/MIRSD/11/2012 dated September 5, 2012, for the purpose of identification of beneficial ownership of the client

D. KYC requirements

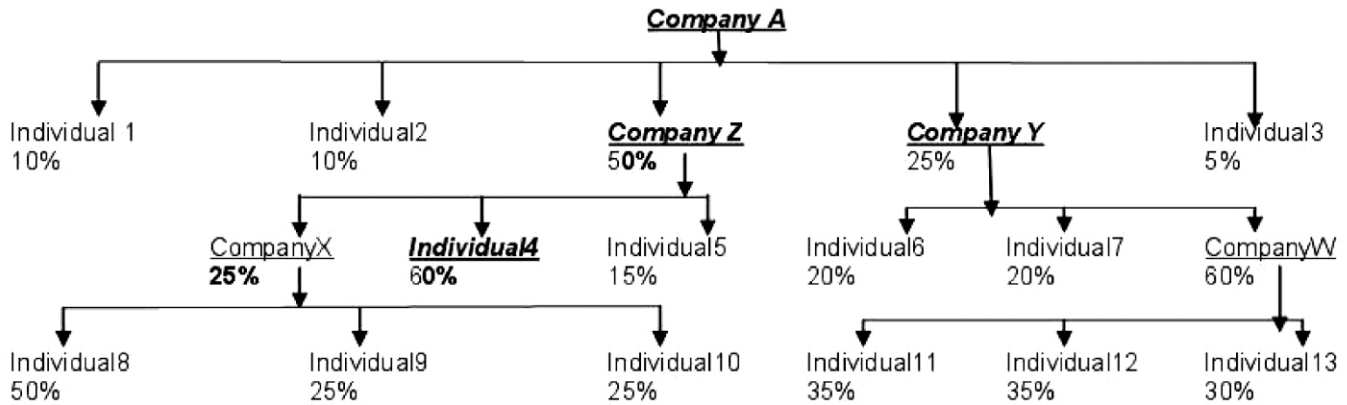
Beneficial Owner(s) is/are required to comply with the prescribed KYC process as stipulated by SEBI from time to time with any one of the KRA & submit the same to AMC. KYC acknowledgement proof is to be submitted for all the listed Beneficial Owner(s).

E. Controlling Person Type [CP/UBO] Codes:

CP/UBO Code	Description	CP/UBO Code	Description
C01	CP of legal person-ownership	C08	CP of legal arrangement-trust-other
C02	CP of legal person-other means	C09	CP of legal arrangement-trust-other-settlor equivalent
C03	CP of legal person-senior managing official	C10	CP of legal arrangement-trust-other-trustee-equivalent
C04	CP of legal arrangement-trust-settlor	C11	CP of legal arrangement-trust-other-protector equivalent
C05	CP of legal arrangement-trust-trustee	C12	CP of legal arrangement-trust-other-beneficiary-equivalent
C06	CP of legal arrangement-trust-protector	C13	CP of legal arrangement-trust-other-other-equivalent
C07	CP of legal arrangement-trust-beneficiary	C14	Unknown

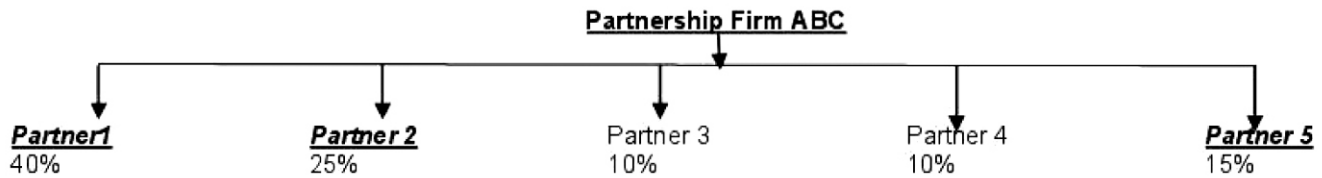
Sample Illustrations for ascertaining beneficial ownership:

Illustration No. 1 – Company A



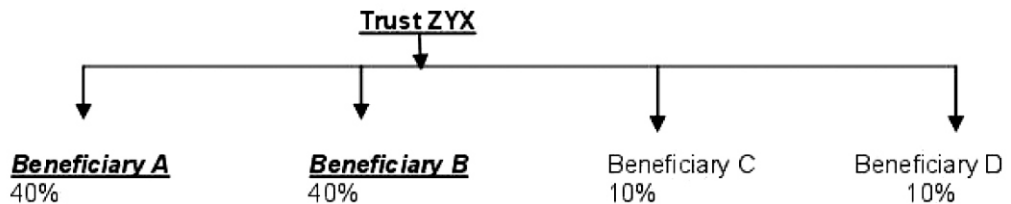
For Applicant A, Individual 4 is considered as UBO as it holds effective ownership of 30% in Company A. Hence details of Individual 4 has to be provided with KYC proof, Shareholding pattern of Company A, Z & Y to be provided along with details of persons of Company Y who are senior managing officials and those exercising control.

Illustration No. 2 – Partner ABC



For Partnership Firm ABC, Partners 1, 2 & 5 are considered as UBO as each of them holds >=15% of capital. KYC proof for these partners needs to be submitted including shareholding

Illustration No. 3 – Trustee ZYX



For Trust ZYX, Beneficiaries A & B are considered as UBO as they are entitled to get benefitted for >15% of funds used KYC proof for these beneficiaries needs to be submitted. Additionally, if they have nominated any person or group of persons as Settlor of Trust / Protector of Trust, relevant information to be provided along with the proof indicated.

(Please Tear Here)



Do Good.

Neo Wealth Management Private Limited

SEBI Registration No. : INZ000306537 | CIN No. : U74140H2021PTC367572
903, B-Wing, Marathon Futurex, Mafatlal Mills Compound, N. M. Joshi Marg, Lower Parel, Mumbai-400 013.
Contact: 022 6642 3600