

S No _____

UCC _____

Date _____

Demat No 12047900 _____



TRADING AND DEMAT

INDIVIDUAL

MANY WAYS TO GROW

Index

S.No.	Name of Document	Page Number	
1	Competent Finman - Contact Details	1	
2	Checklist for KYC	2	
3	Competent Finman – Declaration and Details	2	
4	CKYC (Central KYC form)	3 - 4	
5	Additional Details	A. Account Holder Status	5
		B. Trading Preferences	5
		C. Demat Account Details	5
		D. Bank Account Details	5
		E. Nominee Details for Trading and Demat Account	6
		F. Witness (Only applicable if account holder has made a nomination)	6
		G. Service Related	7
		H. Other Details	7
		I. Past Actions	7
		J. Dealing through – Other Sub-Brokers / Other Authorized Persons (AP) / Other Stock Brokers	7
6	Mandatory Section	A. Tariff Sheet – Trading	8
		B. Tariff Sheet – DP	8
		C. Declaration for Mobile Number and Email Address	9
		D. Declaration for Availing of Basic Service Demat Account (BSDA) Facility	9
		E. Introducer's Detail	9
		F. Policies & Procedures	10-13
		G. Documents found on website – www.competentfinman.com/downloads/ - Rights & Obligations (Trading) - Rights & Obligations (DP) - Risk Disclosure Document - Guidance Note (Do's and Don'ts for trading on exchanges)	
7	Optional Section	A. Client Defaulter declaration	14
		B. Letter of Authorization	14
		C. Power of Attorney	15
		D. Running Account Authorization	16
		E. Letter of Authorization to act through Authorized Person	16
8	Annexures	A. Trust Service by CDSL	17-18
		B. SMS Alerts Service by CDSL	18-20
9	Client Declaration	20	
10	FATCA / CRS Declaration / Self-Certification for Individual	21	
11	For Office Use Only	21	

Important Instructions

1. All details to be filled in capital letters with Black/Blue ink only.
2. Email ID and Mobile number is mandatory for account related password's and transaction details.
3. Corrections in the KYC form should be counter signed.
4. Strike off whichever option, in the account opening form, which is not applicable.
5. All Originals to be produced for physical verification.
6. If any proof or identity or address is in a regional language, then translation into English is required.
7. Name and address of the applicant mentioned on the KYC form, should match with the documentary proof submitted.

1. Competent Finman – Contact Details

Registered office address –

SCO 201- 203, 3rd Floor, Sub City Center,
Sector 34 A, Chandigarh. 160022.

Phone no: 0172 2623888. Fax: 0172 2623881,

Email: contact@competentfinman.com

Website – competentfinman.com

Correspondence office address – (Same as above)

MD and CEO –

Ranjan Chawla

Phone – 0172- 2623888

Email - ranjan.chawla@competentfinman.com

Chief Compliance Officer –

Abhay Kohli

Phone – 0172- 2623888

Email – abhay.kohli@competentfinman.com

Clearing Member: Stock Holding Corporation of India Ltd.

301, Centre Point, Dr. Babasaheb Ambedkar Road, Parel, Mumbai-400012

SEBI Registration No.: INZ010013233

For any [Grievance / Dispute](#) please contact – Competent Finman Private Limited, at the above address or email account. feedback@competentfinman.com

For [NSE](#): Toll Free - 1800 22 0051 www.nse-investorhelpline.com Email - ignse@nse.co.in

For [BSE](#): 011 25782116 www.bseindia.com iscdelhi@bseindia.com

For [MSEI](#): 022 67319010 www.msei.in customerservice@mcx-sx.com,

You can also lodge your grievances with [SEBI](#) at <http://scores.gov.in>

For any queries, feedback or assistance, please contact SEBI Office –

Toll Free Helpline: 1800-22-7575/1800-266-7575

2. Checklist for KYC

		Please Tick (✓)
PAN Card (Proof of Identity)	Account Holder & Joint Holder's (if any)	
Photograph	One Passport Size Colored Photograph (Page2)	
Proof of Address (Any One) Permanent / Correspondence	a. Voter ID	
	b. Valid Passport	
	c. Valid Driving Licence	
	d. Aadhaar Card – UID	
	e. Bank Statement / Passbook with cheque leaf (not more than 3 months old, containing complete address of client)	
	f. Electricity Bill (not more than 3 months old)	
	h. Other (Please specify) –	
Bank Proof with MICR / IFSC Code (1st Holder only)	a. Bank Statement / Passbook with cheque leaf (not more than 3 months old)	
	b. Banker's Certificate on letter head of the Bank (Original)	
	c. Cancelled Personalized Cheque leaf	
Demat Proof (1st Holder Only) (Any One)	a. Client Master (CML copy duly attested by DP)	
	b. DP Statement / Transaction cum Holding Statement (Duly attested by DP)	
Proof of Income (any one), mandatory for trading in derivatives. (First Holder only)	a. Copy of ITR Acknowledgement.	
	b. Copy of Annual Accounts.	
	c. In case of salary income – Salary Slip, Copy of Form 16.	
	d. Net worth certificate.	
	e. Copy of Demat Account Holding Statement.	
	f. Bank account statement for last 6 months	
	g. Other relevant documents substantiating ownership of assets.	
	h. Self-declaration with relevant supporting documents.	
Other Documents	a. Birth Certificate in case of minor.	

3. Declaration by Competent Finman Private Limited –

We hereby formally disclose that we carry out Pro-account trading in NSE, BSE and MSEI.

Stock Exchange Name & Segment	SEBI Registration Number	Date of Obtaining Membership
NSE – Capital Market	INB231130031	5-September-2000
NSE – Futures & Options	INF231130031	3-September-2001
NSE – Currency Derivatives	INE231130031	27-August-2008
BSE – Capital Market	INB011130037	30-September-2005
BSE – Futures & Options	INF011130037	30-August-2007
MSEI – Currency Derivatives	INE261130031	30-September-2008

CDSL Depository Participant ID	12047900
CDSL SEBI Registration Number	IN-DP-CDSL-381-2006



Important Instructions:

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

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

Application Type* New Update

KYC Number (Mandatory for KYC update request)

Account Type* Normal Simplified (for low risk customers) Small

1. PERSONAL DETAILS

Name* (Same as ID proof) Prefix First Name Middle Name Last Name

Maiden Name (If any*)

Father / Spouse Name*

Mother Name*

Date of Birth* DD - MM - YYYY

Gender* M- Male F- Female T-Transgender


Marital Status* Married Unmarried Others

Citizenship* IN- Indian Others (ISO 3166 Country Code)

Residential Status* Resident Individual Non Resident Indian Foreign National Person of Indian Origin

Occupation Type* S-Service (Private Sector Public Sector Government Sector) O-Others (Professional Self Employed Retired Housewife Student) B-Business X- Not Categorised

PHOTO



Signature / Thumb Impression

2. TICK IF APPLICABLE RESIDENCE FOR TAX PURPOSES IN JURISDICTION(S) OUTSIDE INDIA

ADDITIONAL DETAILS REQUIRED* (Mandatory only if section 2 is ticked)

ISO 3166 Country Code of Jurisdiction of Residence*

Tax Identification Number or equivalent (If issued by jurisdiction)*

Place / City of Birth* ISO 3166 Country Code of Birth*

3. PROOF OF IDENTITY (PoI)*

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

A- Passport Number Passport Expiry Date DD - MM - YYYY

B- Voter ID Card

C- PAN Card

D- Driving Licence Driving Licence Expiry Date DD - MM - YYYY

E- UID (Aadhaar)

F- NREGA Job Card

Z- Others (any document notified by the central government) Identification Number

S- Simplified Measures Account - Document Type code Identification Number

4. PROOF OF ADDRESS (PoA)*

4.1 CURRENT / PERMANENT / OVERSEAS ADDRESS DETAILS

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

Address Type* Residential / Business Residential Business Registered Office Unspecified

Proof of Address* Passport Driving Licence UID (Aadhaar) Voter Identity Card NREGA Job Card Others please specify

Simplified Measures Account - Document Type code

Address

Line 1*

Line 2

Line 3 City / Town / Village*

District* Pin / Post Code* State / U.T Code* ISO 3166 Country Code*

4.2 CORRESPONDENCE / LOCAL ADDRESS DETAILS *

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

Line 1*
Line 2
Line 3 City / Town / Village*
District* Pin / Post Code* State / U.T Code* ISO 3166 Country Code*

4.3 ADDRESS IN THE JURISDICTION DETAILS WHERE APPLICANT IS RESIDENT OUTSIDE INDIA FOR TAX PURPOSES* (Applicable if section 2 is ticked)

Same as Current / Permanent / Overseas Address details Same as Correspondence / Local Address details

Line 1*
Line 2
Line 3 City / Town / Village*
State* ZIP / Post Code* ISO 3166 Country Code*

5. CONTACT DETAILS (All communications will be sent on provided Mobile no. / Email-ID)

Tel. (Off) - Tel. (Res) - Mobile -
FAX - Email ID

6. DETAILS OF RELATED PERSON

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

Related Person Type* Guardian of Minor Assignee Authorized Representative
Prefix First Name Middle Name Last Name
Name*
(If KYC number and name are provided, below details of section 6 are optional)

PROOF OF IDENTITY [PoI] OF RELATED PERSON*

A- Passport Number Passport Expiry Date --
 B- Voter ID Card
 C- PAN Card
 D- Driving Licence Driving Licence Expiry Date --
 E- UID (Aadhaar)
 F- NREGA Job Card
 Z- Others (any document notified by the central government) Identification Number
 S- Simplified Measures Account - Document Type code Identification Number

7. REMARKS (If any)

8. APPLICANT DECLARATION

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

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

Date : --

Place :

[Signature / Thumb Impression]

Signature / Thumb Impression of Applicant

9. ATTESTATION / FOR OFFICE USE ONLY

Documents Received Certified Copies

KYC VERIFICATION CARRIED OUT BY
Date --
Emp. Name
Emp. Code
Emp. Designation
Emp. Branch

[Employee Signature]

INSTITUTION DETAILS
Name **COMPETENT FINMAN PRIVATE LIMITED**
Code **IN0835**

[Institution Stamp]

5. Additional Details

A. Account holder status

Status	Sub-Status	
<input type="checkbox"/> Individual	<input type="checkbox"/> Individual Resident	<input type="checkbox"/> Individual Director
	<input type="checkbox"/> Individual HUF/AOP	<input type="checkbox"/> Individual Director's Relative
	<input type="checkbox"/> Individual Promoter	<input type="checkbox"/> Other (Please Specify)
	<input type="checkbox"/> Individual Margin Trading Account (MANTRA)	
<input type="checkbox"/> NRI	<input type="checkbox"/> NRI Repatriable	<input type="checkbox"/> NRI Non-Repatriable
	<input type="checkbox"/> NRI Depository Receipts	
<input type="checkbox"/> Foreign National	<input type="checkbox"/> Foreign National	<input type="checkbox"/> Foreign National – Depository Receipts

	1st Holder	2nd Holder	3rd Holder
Name			
Aadhaar			
PAN			
Qualification			

B. Trading Preferences (Please tick only those segments where you wish to trade)

Exchange	Segment	Option (✓)	Signature
NSE	Capital Market		Signature of 1st Holder (1/17)
	Futures & Options		
	Currency		
BSE	Capital Market		Signature of 1st Holder (1/17)
	Futures & Options		
MSEI	Currency		Signature of 1st Holder (1/17)
For All Segments – Tick and Sign here			Signature of 1st Holder (1/17)

C. Demat Account Details

Do you want to open a Demat account with Competent Finman? <input type="checkbox"/> Yes [If not, please fill DP 2]		
	DP 1	DP 2
DP Name	Competent Finman Private Limited	
Depository	CDSL	NSDL / CDSL
DP ID	12047900	
BO ID (Demat Account Number)		

D. Bank Account Details

Bank 1 (Considered for Pay-in and Payout of Funds)			
Bank Name		Branch Location	
Account Number		<input type="checkbox"/> Savings	<input type="checkbox"/> Current
IFSC Code		MICR Code	
Bank 2			
Bank Name		Branch Location	
Account Number		<input type="checkbox"/> Savings	<input type="checkbox"/> Current
IFSC Code		MICR Code	

Signature of 1st Holder (2/17)	Signature of 2nd Holder (1/12)	Signature of 3rd Holder (1/12)
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E. Nominee Details for Trading and Demat Account

Please tick one of the following –
<input type="checkbox"/> I/We wish to declare someone as a nominee.
<input type="checkbox"/> I/We do not wish to declare anyone as a nominee.

	1st Nominee	2nd Nominee	3rd Nominee
Name			
Aadhaar Card Number			
PAN			
Mobile			
Email			
Address			
City			
State			
Pin			
Country			
Phone Number			
Relationship with BO			
Percentage Allocation of Securities			
Residual Securities to – (if unticked, to 1st Nominee)			
Is the Nominee a minor? (if Yes, please fill the following)	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Date of Birth of minor			
Guardian's Details –			
- Name			
- Aadhaar Card Number			
- Mobile			
- Email			
- Address			
- City			
- State			
- Pin			
- Country			
- Phone Number			
- Relationship with minor			
Signature of 1st Holder (3/17)	Signature of 2nd Holder (2/12)	Signature of 3rd Holder (2/12)	
Place –	Date – DD /MM / YYYY		

F. Witness (Only applicable if account holder has made a nomination)

Name		Signature of Witness (1/2)
Address		

For Office Use Only	Nomination accepted on Date -
	With Registration Number -

G. Service Related

1	Whether you want to avail facility of Internet Trading / Mobile Trading ?	<input type="checkbox"/> Yes <input type="checkbox"/> No
2	Whether you want to receive electronic contract note ?	<input type="checkbox"/> Yes <input type="checkbox"/> No
3	Whether you want to receive Annual report via Email?	<input type="checkbox"/> Yes <input type="checkbox"/> No
4	Whether you would like to receive Delivery Instruction Slips Booklet ?	<input type="checkbox"/> Yes <input type="checkbox"/> No
5	Whether you want to receive Electronic Transaction, Holding Statement, Bill, and all other correspondence on the Email address of the 1st Holder?	<input type="checkbox"/> Yes <input type="checkbox"/> No
6	Frequency of DP Account Statement ?	<input type="checkbox"/> As per SEBI Regulation <input type="checkbox"/> Monthly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Weekly <input type="checkbox"/> Daily
7	Whether you instruct the DP to receive all credits in your account automatically ?	<input type="checkbox"/> Yes <input type="checkbox"/> No
8	Whether you instruct the DP to accept pledge instructions in your account, without other further specific instructions?	<input type="checkbox"/> Yes <input type="checkbox"/> No
9	Whether you want your Email address to be shared with Registrar & Transfer Agent ?	<input type="checkbox"/> Yes <input type="checkbox"/> No
10	Are you a politically exposed person ?	<input type="checkbox"/> Yes <input type="checkbox"/> No
11	Are you related to a politically exposed person ?	<input type="checkbox"/> Yes <input type="checkbox"/> No
12	Whether you want to avail of TRUST (Transactions Using Secured Texting Facility) provided by CDSL? If yes, you conform to having read CDSL's prescribed Terms and Conditions of the same, given under Section – 7. Annexure – A	<input type="checkbox"/> Yes <input type="checkbox"/> No
13	Whether you want to avail of SMS Alert Facility on mobile number provided? If yes, you conform to having read CDSL's prescribed Terms and Conditions of the same, given under Section – 8. Annexure – B.	<input type="checkbox"/> Yes <input type="checkbox"/> No
Note – EASI (Electronic Access to Securities Information) facility can be availed of on cdslindia.com		
14	Whether you want to receive/download copy of KYC and other mandatory documents electronically?	<input type="checkbox"/> Yes <input type="checkbox"/> No

H. Other Details

a.	Experience in Trading / Investments	(in years)		
b.	Gross Annual Income	<input type="checkbox"/> Below 1 Lac	<input type="checkbox"/> 5 - 10 Lacs	<input type="checkbox"/> > 25 Lacs
		<input type="checkbox"/> 1 - 5 Lacs	<input type="checkbox"/> 10 - 25 Lacs	
	OR Current Net Worth in ₹	as on date – DD/MM/YYYY		
c.	Nature of Business	<input type="checkbox"/> Manufacturing	<input type="checkbox"/> Services	<input type="checkbox"/> Training
		<input type="checkbox"/> Consultancy	<input type="checkbox"/> Others _____	

I. Past Actions

Have any actions / proceedings, been initiated / pending / taken, by SEBI / Stock Exchanges / any other authority, against the applicant / constituent, during the last 3 years?

<input type="checkbox"/> No	If <u>Yes</u> , please specify –
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J. Dealings through – Other Sub-Brokers / Other Authorized Persons (AP) / Other Stock Brokers

Sub-Broker / AP / Other Stock Broker Name			
SEBI Registration Number		Name of Exchange	
Registered Office Address			
Phone		Email Address	
Details of disputes / dues, pending from / to, such Stock Broker / Sub-Broker.			

Signature of 1st Holder (4/17)	Signature of 2nd Holder (3/12)	Signature of 3rd Holder (3/12)
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6. Mandatory Section

A. Tariff Sheet – Trading

Brokerage

Capital Markets				Derivatives Segment				Currency Derivatives Segment			
Delivery		Square Up		Futures		Options		Futures		Options	
%	Min ₹	%	Min ₹	%	Min ₹	%	Min ₹	%	Min ₹	%	Min ₹

Charges

Charges	Capital Markets		Derivatives Segment		Currency Derivatives Segment	
	Delivery	Jobbing	Futures	Options	Futures	Options
Transaction Charges						
Other Charges						
Stamp Duty						
GST	As per provisions of GST Act 2017 and as amended from time to time.					
STT	As per the provisions of STT and as amended from time to time.					
Other Taxes	As may be applicable from time to time.					

I/We hereby agree with the aforementioned Brokerage and Other Charges.

Signature of 1st Holder (5/17)	Signature of 2nd Holder (4/12)	Signature of 3rd Holder (4/12)
Place –	Date – DD /MM / YYYY	

B. Tariff Sheet – DP

	Charge Head	Amount
1	Account Opening	Nil
2	Maintenance	Normal Account
		Lifetime Account
3	Custody Charges	Nil
4	Transaction Charges	0.03% of value of transaction subject to a minimum ₹ 23/- per debit instruction
5	Dematerialization Charges	₹ 3/- per certificate + ₹ 35/- for minimum postage and handling charges
6	Rematerialization Charges	₹ 20/- per certificate, Minimum ₹ 50/- per folio
7	Pledge Creation	₹ 50/- per instruction
8	Pledge Closure/Invocation	₹ 20/- per instruction
9	Failed Transaction	Nil
10	Demat Rejection	Nil
11	Statement of Account (Monthly/Quarterly)	Nil. Non-periodic statement - ₹ 10/- per statement.
12	Closing Account	Nil
13	Additional Delivery Instruction Slip Book	10 slips – ₹ 20/-
		20 slips – ₹ 30/-
		100 slips – ₹ 100/-

Plus service charges which may vary from time to time.

Plus any statutory dues as may be applicable from time to time.

I/We hereby agree with the aforementioned Brokerage, charges and Tariff Sheet-DP

Signature of 1st Holder (6/17)	Signature of 2nd Holder (5/12)	Signature of 3rd Holder (5/12)
Place –	Date – DD /MM / YYYY	

C. Declaration for Mobile Number and Email Address

Client Code –	Name of Client –	
I/We would like to avail of the facility of receiving Electronic Contract Notes. These should be sent to the Mobile Number(s) and Email address('s) mentioned in this booklet. I/We undertake to keep both operational and shall formally intimate CFPL in case of any change in the same in writing.		
Signature of 1st Holder (7/17)	Signature of 2nd Holder (6/12)	Signature of 3rd Holder (6/12)
Place –	Date – DD /MM / YYYY	

D. Declaration for Availing of Basic Service Demat Account (BSDA) Facility

Please tick one of the following –		
<input type="checkbox"/>	I/We wish to avail BSDA facility for this new account opened via this form.	
<input type="checkbox"/>	I/We wish to avail BSDA facility for our below mentioned Demat account.	
BO ID –	12047900	
	Name	PAN
First Holder		
Second Holder		
Third Holder		
I/We have read and understood the regulatory (SEBI) guidelines for opening a BSDA and undertake to comply with the relevant guidelines. I/We also undertake to comply with the guidelines issued by any such authority for BSDA from time to time.		
Signature of 1st Holder (8/17)	Signature of 2nd Holder (7/12)	Signature of 3rd Holder (7/12)
Place –	Date – DD /MM / YYYY	

E. Introducer's Detail

Introducer's Name			
Status	<input type="checkbox"/> Sub-broker / Authorized Person	<input type="checkbox"/> Client	<input type="checkbox"/> Others (please specify)
Introducer's Address			
Introducer's Mobile			
Introducer's Signature			

F. Policies & Procedures

1	<p>Refusal of orders for penny Stocks</p> <p>Penny stocks are defined as the stocks appearing in the list of illiquid securities issued by the exchange(s) every month. The Member Broker may from time to time set/vary limits (quantity/value) or refuse orders in one or more securities due to various reasons including but not limited to market liquidity, value of security(s) limit if any, defined by the exchange either client wise or member wise, or if the order is for securities which are not in the permitted list of the Member Broker/exchange(s)/SEBI.</p> <p>Provided further that Member Broker may require compulsory settlement/advance payment of expected settlement value/delivery of securities for settlement prior to acceptance/placement of orders as well. The client agrees that the losses, if any, on account of such refusal shall be borne exclusively by the client alone. The Member Broker may require reconfirmation of orders, which are larger than that specified by the Member Broker's risk management, and the Client is also aware that the Member Broker has the discretion to reject the execution of such orders based on its risk perception.</p>
2	<p>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 positions of a client –</p> <p>The client is aware and agrees that the stock broker may set the Exposure limits on the basis of available base capital which may comprise of Ledger balance and stocks (after suitable margin hair cut). The limits may be allowed on a multiplier basis to the available capital or actual VAR margin basis or a specified margin depending on the Market conditions and CFPL perception. Client agrees that said limit parameters is a dynamic process that is allowed at the discretion of the stock broker based on the Market conditions and their risk perception about the market. However in exceptional situations and circumstances broker may use its own discretion in providing the limits and may change for a client or for all depending on market condition. In case overall position in a scrip / derivatives contracts has reached the Regulators prescribed Exchange limit / Market Wide Open Interest limit, then client may not be allowed to take further position, till such time Regulator prescribed limits comes down to create a new position.</p> <p>Further, the stock broker may close the existing position of a client to the extent of Debit balances to release the Margin from the Exchange. In case if the stock broker has sufficient Margin cover on behalf of its client, it may still decide based on the market conditions and risk perception not to allow further position or may close the existing position of a client.</p> <p>In case the Client makes the payment through a bank instrument, the Member Broker shall be at liberty to give the benefit/credit for the same only on the realization of the funds from the said bank instrument etc. at the absolute discretion of the Member Broker.</p> <p>The Client accepts to comply with the Member Broker's requirement of payment of Margin in the form of funds and/or securities and/or any other asset acceptable to Member Broker immediately failing which the Member Broker may sell, dispose, transfer or deal in any other manner the securities and/or any other asset already placed with the Member Broker on any account or square off all or some of the positions of the Client as it deems fit in its discretion without further reference to the Client and any resultant and/or associated losses that may occur due to such square off/ sale transfer etc. shall be borne by the Client, and the Member Broker is hereby fully indemnified, absolved and held harmless by the Client in this behalf.</p> <p>The Member Broker shall not be liable for any losses, damage or claims on account of rejection or cancellation of any trade for any reason whatsoever. The Member Broker is required only to communicate /devise the parameters for the calculation of the margin/security requirements as rate(s) /percentage(s) of the dealings, through anyone or more means or methods such as post/ speed post/ courier/ registered post/ registered A.D./ facsimile/ email/ voicemails /telephone (telephone includes such devices as mobile phone 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 Member Broker.</p> <p>The client agrees that all securities and/or money and/or assets belonging to the client which are deposited and/or submitted and/or under the control or possession of the Member Broker and/or its group/ associate companies shall be subject to a general lien and/or set off, for discharge of any obligation or indebtedness, in any exchange/segment, in which the client and/or its family members are/will be dealing, of the client and/or Member(s)of the client's family, to the Member Broker and/or any of its group/ associate companies. In enforcing the right of lien and/or set off, the Member Broker and/or its group/associate companies shall have the sole discretion of determining the manner and time in which the securities and/or money and/or assets are to be appropriated/ liquidated. The Client, for the purpose of this clause further authorizes Member Broker to receive and/or issue cheque(s) from and/or to its group/associate companies. The Member Broker is entitled to include/appropriate any/all payout of funds and/or securities towards margin/security without</p>

	<p>requiring specific authorizations for each payout. The Member Broker is entitled to disable/freeze the account and/or trading facility or any other services/facilities if in the opinion of the Member Broker, the client has committed a crime/fraud or has acted in contradiction of the agreement/contract or is likely to evade/violate any laws, rules, regulations, directions of a lawful authority whether Indian or Foreign or if the Member Broker so apprehends.</p>
3	<p>Applicable Brokerage Rate</p> <p>The brokerage shall comprise of two broader segments, namely (a) Brokerage (b) Other levies</p> <p>(a) Brokerage shall be applied as per the rates agreed upon with the client. The rate of brokerage shall not exceed the maximum brokerage permissible under exchange rules, regulations, byelaws, notices and circulars issued by exchange from time to time.</p> <p>(b) Other charges shall be applied as per the rates agreed upon with the client and shall comprise of Transaction. Charges, other levies as Clearing Charges, Admin Charges etc., Stamp duty, GST, STT and other taxes as may be applicable from time to time.</p>
4	<p>Imposition of penalty/delayed payment charges / other levies:</p> <p>The client is required to pay all amounts due to the stock broker before its due date. The amount due to broker shall include all type of Margin and Pay-in-obligation / Settlement Obligation on account of any other reason. In case the client does not pay the amount due on time, the stock broker shall charge delayed payment charges up to the rate of 2% per month on the daily outstanding value or at such rates as may be determined from time to time by the stock broker. These penal amount/delayed payment charges will be charged from the time it becomes due till the time obligation is cleared by the client. The objective of charging such a charge is to force a client to clear their dues on time.</p> <p>Since Member Broker incurs expenditure to provide requisite customized services e.g. Home service to collect delivery instruction slips (DIS), home delivery of payment of cheques, reminder of delivery shortages, updating of balances of clients on their mobile, back office access of internet to the clients, transfer of payment to the client's account, organizing seminars, arranging meetings with analysts and other allied services etc. also CFPL has accepted 100% security with appropriate hair cut for margin purpose, but has to deploy its own funds / securities (approved) for meeting clients' / their all type of margin requirements to the Exchange(s) as per the applicable norms of the exchange, the client agrees and authorizes Member Broker to recover such cost from clients by <i>levying</i> other charges as maybe agreed between the Client and the Member Broker from time to time and/or notified by Member Broker on the website(s) and/or sent by electronic communication and/or sent by any other mode from time to time and in the event of default of payment of any of the <i>above</i> mentioned charges, without prejudice to the other rights of the Member Broker, member broker shall <i>levy penalty, delayed payment charges, other levies</i> at rates as may be applicable from time to time.</p> <p>The client hereby agrees that he/they will be charged transaction processing charges which shall be levied by the Stock Broker. Further the client also agrees that these charges will include charges incurred by CFPL towards pledging / unpledging of your securities to Exchange(s) for meeting your margin requirements in connection with the trades executed on the stock exchange(s). The client agrees that under the instances where the stock broker has been penalized from any Exchange/Regulation/Authority on account of / as a consequence of orders /trades/acts of the client, the same shall be borne by the client.</p>
5	<p>The right to sell client's securities or close client's positions, without giving notice to the client, on account of non-payment of client's dues</p> <p>The Client shall provide timely funds/securities for the purchase/sale of securities to the stock broker for meeting his obligation to the Exchange. In case of client falling short of providing fund/securities the stock broker has the right to close the positions. The Stock Broker has the right to sell client's securities or close clients position with or without giving prior notice to client on account of non payment of dues to the extent of Ledger debit and/or to the extent of Margin obligation. The broker can liquidate the securities bought or collaterals given or any other securities given in any other form for clearing the clients obligation.</p> <p>The client agrees that all securities and/or money and/or assets belonging to the client which are deposited and/or submitted and/or under the control or possession of the Member Broker and/or anyone or more companies which are of the group to which Member belongs (herein referred to as Competent Group) shall be subject to a general lien and/or set off, for discharge of any obligation or indebtedness of the client and/or its family member and/or client's group/associate companies/firms/entities etc. in any exchange/segment in which Client and/or its family members and/or client's group/associate companies/firms/entities are dealing to the Memembr Broker and/or any of Competent Group companies and refers to and include any account(s) with the Member Broker and/or with Competent Group companies including any account opened after signing the agreement/contract. In enforcing the right of lien and/or set off, the Member Broker and/or Competent Group</p>

companies shall have the sole discretion of determining the manner and time in which the securities and/or money and/or assets are to be appropriated/liquidated.

In case the Client makes the payment through a bank instrument, the Member Broker shall be at liberty to give the benefit/credit for the same only on the realization of the funds from the said bank instrument etc. at the absolute discretion of the Member Broker.

When the margin is made available in form of securities and/or any other property by the Client, the Member Broker is empowered to decline its acceptance as margin. The Client agrees and authorizes the Member Broker to determine the market value of securities placed as Margin after applying a haircut that the Member Broker may deem appropriate and/or by marking it mark to market and/or by any other method as the Member Broker may deem appropriate. The Client's positions are valued at the latest market price available (mark to market) on a continuous basis by the Member Broker. The Client undertakes to monitor the adequacy of the collateral and the Market value of such securities on a continuous basis. If due to any reason but not limited to price fluctuations, there is erosion/shortfall in the *value* of the margins, the client agrees to replenish any shortfall in the value of the margins immediately, whether or not the Member Broker intimates such shortfall.

The client hereby authorizes the Member Broker to square off/sell/liquidate all his/her/its outstanding positions/ securities/shares and to cancel all pending orders at the discretion of the Member Broker, for any reason including but not limited to the following –

(a) Which are not marked for delivery, **15 minutes before the closing** time of the relevant segment of the exchanges or any other time which the member Broker may notify through electronic communication or otherwise from time to time;

(b) When mark to market percentage reaches or crosses stipulated percentage mentioned on the website or any other percentage which the Member Broker may notify through electronic communication or otherwise. The member broker will have the sole discretion to decide above referred stipulated percentage/time depending upon the market condition. Any direct or indirect profit/loss arising out of square off cancellation shall be the risk of and shall be borne by the client.

In case any open position (i.e. short or long) gets converted into delivery due to non-square off because of any reason whatsoever, the client agrees to provide securities/funds to fulfill the pay-in obligation failing which the client will have to face auctions or internal closeouts. 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 is liable for all and any penalties/charges/fees/fines levied by the exchange(s).

Without prejudice to the Member Broker's other rights including the right to refer the matter to Arbitration. If payments/ securities towards the margin and/or shortfall in margin and/or any other payment obligation of the client, and/or his/her/its family member(s) towards the member broker and/or Competent group is not received instantaneously to enable restoration of sufficient Margin/balances in the client's account and/or in the account of his/her/its family Member(s) with the member broker and/or Competent group, without any reference or prior notice or communication to the Client, the Member Broker has the right but not the obligation to take one or more of the following steps:

- I. All or some of the positions/securities/shares of the Client as well as the securities placed as margin or otherwise including but not Limited to securities which are pending delivery/receipt with Member Broker may be liquidated/closed out by the Member Broker at its sole discretion and at such rate and time as the Member Broker may deem fit.
- II. To withhold any payout of funds/securities.
- III. To withhold/disable the trading/dealing facility to the client.
- IV. To cancel all pending orders.
- V. To take any other steps, which in the given circumstances, the Member Broker may deem, fit. The resultant or associated losses that may occur due to such squaring off/cancellations and/or sale of securities/positions shall be borne by the Client and the Member Broker is hereby fully indemnified and held harmless by the Client in this regard. Such liquidation and/or close out or cancellations of such securities/positions shall apply to any segment/exchange in which the client does business with the Member Broker.

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

Any reference to sale or transfer of securities and/or any other asset by the Member Broker shall be deemed to include sale or transfer of all the securities and/or any other asset lying with member broker for any reason including all which form the part of the Margin maintained by the client with the Member Broker. In exercise of the Member Broker's right to sell or transfer securities and/or any other asset, the Client agrees that the

	choice of specific securities and/or any other asset to be sold or transferred shall be solely at the Member Broker's discretion, and shall be unchallengeable at any time, whatsoever.
6	<p>Shortages in obligation arising out of internal netting of trades</p> <p>The client agrees to the laid down policy and procedure followed for handling shortages arising out of internal netting of trades, as mentioned herein below:</p> <p>Close out price will be the Highest Weighted Average price for any day recorded in the scrip from the trading day on which the transaction took place up to the day of auction or the closing price on the day of auction, i.e. T+2, + 2% (for NIFTY INDEX scrips) and 5% (for other scrips).</p> <p>(Above defined parameters are subject to change from time to time)</p>
7	<p>Temporary Suspension of Accounts:</p> <ul style="list-style-type: none"> • The client may request the stock broker for temporary suspension/closure of his trading account by sending a written request to Branch. This request will be in turn sent by Branch to Head Office for further processing where after verification of the client details, the trading account of the client will be suspended. • The client would be required to clear all his dues/settlement of obligations before his account is temporarily suspended. The client may also be required to fulfill other conditions, on a case to case basis. • The stock broker can withhold the payouts of client and suspend/close his trading account due to any internal / regulatory action. <p>Upon Suspension / closure of trading account an intimation will be sent to the client within 15 days of suspension.</p>
8	<p>Treatment of Inactive Clients</p> <ul style="list-style-type: none"> • In case of dormant accounts i.e. clients who have not traded for more than Six months (or as decided by exchanges/SEBI from time to time), first transaction executed is confirmed over telephone with clients, if such transactions are executed after a gap of such period. In addition to above, as a part of surveillance if any delivery based sell trades are executed in any account which is inactive for more than six months, there is a proactive calling from head office to check the authenticity of the client and trade. • In case of very old dormant accounts, CFPL identifies such client codes / trading accounts that are inoperative for a minimum period of preceding 18 months. Accordingly, such trading accounts are made inactive in the Trading System and an email/letter/SMS or by way of any other mode the client is informed about the status of his trading account maintained with us. • Further, if the client has any dues / obligation to CFPL, then any securities bought or collaterals given or any other securities given by the client in any other form for clearing his obligation; will be adjusted and the balance would be returned to the client. • For re-activation of such trading account, the client shall be required to make a request to reopen the account and submit all necessary information with regard to updation of his / their KYC requirement. CFPL upon verifying at its end may activate client's trading code in the Trading System and an email/letter/SMS or by way of any other mode the client is informed about the status of his trading account. Upon re-activation, the stock broker may execute the order on behalf of its client. <p>Client acceptance of policies and procedures mentioned here in above– I / We have fully understood and agree to sign the same.</p> <p>Above policies and procedures may be amended / changed unilaterally by the stock broker provided these policies and procedures are kept/available on the member broker's website and are accessible at any point. I/we undertake to keep ourselves abreast and updated about the same.</p>
9.	<p>De-Registration/Closure of Accounts:</p> <ul style="list-style-type: none"> • The client may request the Stock Broker for de-registration/closure of his trading account by submitting a written request. • The client would be required to clear all his dues before de-registration/closure of account. • There should not be any complaint of AP/Sub Broker/Other clients. • The stock broker can withhold the payouts of client and de-registration his trading account due to any internal/regulatory action. • Upon de-registration of trading account, an intimation will be sent to the client.
I/We hereby confirm that we have read, understood, and agree to the terms and conditions mentioned under heading – Policies & Procedures.	
Client Name –	Signature of 1st Holder (9/17)

7. Optional Section

A. Client Defaulter declaration

I/We hereby declare that I/We have not been involved in any terrorist activity, and have not been declared a defaulter(s) by regulatory body.

Signature of 1st Holder (8/17)

Signature of 2nd Holder (8/12)

Signature of 3rd Holder (8/12)

B. Letter of Authorization

I/We have been/ shall be dealing through you as my/our broker (MEMBER BROKER) on the Capital Market and / or Future & Option Segments/Currency Derivative Segments.

I/We authorize you as my/our broker (agent) to follow the instructions below across exchanges & across all segments & DP in which I/we have already opened accounts with you and/or I/We may open account in future.

I/We understand that from time to time there may be situations where on one hand I/we have credit balance in one segment/exchange/DP, and on the other hand debit balance/margin shortfall with the other.

Therefore, I/we direct the MEMBER BROKER to –

1 Net off/adjust, my/our credit, and/or debit balance and/or margin shortfall, standing with the MEMBER BROKER in one exchange/segment/DP with another.

2 I/We hereby authorize MEMBER BROKER that any monies/ credit balance in ledger and/or securities and/or margin lying as credit in my/our account and/or any other assets which are deposited and/or submitted and/or under the control or possession of the MEMBER BROKER and/or the two aforementioned companies, shall be subject to a general lien and/or set off/appropriation/adjustment, in part or whole for discharge of any obligation or against any dues/debit balance in ledger, including but not limited to, dues by way of shortfall in margin, in any of my/our and or my/our family Member's account. In enforcing the right of lien and/ or set off, the Member Broker and or Competent Group companies shall have the sole discretion of determining the manner and time in which the securities and/or monies and/or assets are to be appropriated/liquidated.

3 If any transaction(s) under the Agreement or otherwise with the MEMBER BROKER, has/have been executed by me/us and/or on my/our behalf by any other person, and the same has/have been accepted by me/us from time to time on the basis of the contract note(s)/bills/any other communication dispatched/communicated to me/us by the MEMBER BROKER and/or by part or full settlement of the said transaction(s) by me/us and or my/our family members, then such transaction(s) shall be deemed to be executed by me/us and/or the person authorized by me/us and I/we hereby agree to ratify and accept all such or other actions of such person and undertakes to meet all obligations arising from these transactions.

4 For this authorization and the Agreement and or any authorization by me/us family shall mean and include, without limiting the meaning and scope of word Family as –

- Spouse, all ascendants, descendants, brothers and sisters of client and all family member of client's Hindu Undivided Family(HUF), all dependents of client and their spouse and children and such other persons who live in the same household/residential address as that of client including the relative(s) as defined in Sec 6 of the Companies Act, 1956.
- In case of HUF any of the coparcener
- In case of a Trust, any of the trustees of beneficiaries.
- In case of Partnership firm, the partners, their spouse, dependent children and parents.
- In case of Corporates, the promoters having controlling shareholding, their spouse, dependent children and parents.
- All individual, companies, firm's entities and other persons as notified from time to time by the client and or by the family member of the client to MEMBER BROKER including all such account opened before or after.

5 I/We further declare that the aforesaid authorization is given by me/ us with my/our own volition.

Signature of 1st Holder (11/17)

Date – DD /MM / YYYY

C. Power of Attorney (PoA)

TO ALL TO WHOM THESE PRESENTS SHALL COME I/we _____,

(name of the BO, with full address), Indian inhabitant/Non-resident SEND GREETINGS.

Whereas I/we hold a Beneficiary account no. 12047900 _____ (BO-ID) with Central Depository Services (India) Limited, with Competent Finman Private Limited (a Depository Participant registered with CDSL) bearing DP-ID 12047900. And Whereas I/we are registered as a client with Competent Finman Private Limited (trading member of Bombay Stock Exchange Ltd., National Stock Exchange of India Ltd., and Metropolitan Stock Exchange of India Ltd. for dealing in the securities market).

NOW KNOW WE ALL AND THESE PRESENTS WITNESSTH THAT I/We THE ABOVENAMED DO HEREBY NOMINATE, CONSTITUTE / AND APPOINT M/s Competent Finman Private Limited, as my/our true and lawful attorney (hereinafter referred to as the Attorney) for me/us and on my/our behalf and in my/our name to do the following:

1. To debit my/our aforesaid beneficiary account and to transfer securities there-out for delivering/pledging the same to the clearing corporation of the recognized stock exchange in any segment to discharge my/our settlement obligations in respect of securities sold by me/us or for providing margins in respect of the trading positions taken up by me/us. A list of the Demat accounts of my/our Attorney where securities can be transferred in exercise of the power conferred here is specified herein. My attorney may amend the Schedule by adding/deleting Demat account(s) to/from the list with prior intimation to me/us in writing, of the of Demat account(s) so added/deleted.

Account Holder Name	Demat Account No	CM ID	DP Name	Purpose
Competent Finman (P) Ltd.	1204790000001964	3060	Competent Finman (P) Ltd.	BSE Pay-In Account
Competent Finman (P) Ltd.	1204790000001041	M51120	Competent Finman (P) Ltd.	NSE Pay-In Account
Competent Finman (P) Ltd.	1204790000044981	-	Competent Finman (P) Ltd.	Margin Account
Competent Finman (P) Ltd.	1100001000015740	3060	Competent Finman (P) Ltd.	EPN A/c BSE
Competent Finman (P) Ltd.	1100001100016983	M51120	Competent Finman (P) Ltd.	EPN A/c NSE

2. To apply for and subscribe to, on my/our instructions, to various products like Mutual Funds, Initial Public Offerings, Public Issues (shares as well as debentures), tendering shares in open offers, Rights etc., including redemption where applicable, through online/offline platform and to perform, do, undertake, discharge all incidental and ancillary acts, deeds, matters, things, functions and obligations in connection therewith.
3. The said Attorney shall return to me/us the securities that may have been received by it erroneously or that it was not entitled to receive.
4. I/we do hereby ratify, confirm and agree to ratify and confirm whatsoever my/our said Attorney shall have lawfully done or may lawfully do or cause to be done by virtue of or in exercise of any power hereby granted, given authorized or implied or intended to be so granted, given or authorized and also all lawful acts, deeds, matters and things done by the said Attorney of the nature mentioned above or incidental or relating thereto or arising there-from or deemed by my/our Attorney to be requisite/expedient to be done or performed in exercise of any power herein.
5. I/we further agree and confirm that the powers and authorities conferred by this Power of Attorney shall continue to be good, valid and effective until revoked by me/us in writing given to my Attorney and that the Power of Attorney shall not be affected by lapse of time. This power and authority shall continue in full force and effect until my/our Attorney receives a written notice of revocation thereof, signed by me/us; or, in the event of termination thereof by my/our death, until my/our Attorney shall have received actual notice thereof, and such revocation or termination shall in no way affect the validity of this Power of Attorney with reference to any transactions initiated by my/our Attorney, prior to the actual receipt by the Attorney of the notice of such revocation or termination, as above provided. Further, without prejudice to the generality of the aforesaid, such revocation of this Power of Attorney, in so far as any transaction, settlement of which is pending on the date of receipt of notice of revocation by my/our Attorney is concerned, shall become effective only after all pending obligations in respect of such transactions are settled on the respective settlement dates and all dues owing by me/us in connection therewith have been fully paid by me/us to the

Attorney. Further, such revocation of the power and authority given to my/our Attorney hereby shall in no way affect the validity of any acts, deeds or things done or action taken by my /our Attorney for discharging any of my/our settlement obligations in respect of any transactions settlement of which is pending on the date of receipt of the notice of revocation by the Attorney.

Signature of 1st Holder (12/17)	Signature of 2nd Holder (9/12)	Signature of 3rd Holder (9/12)
Witness Name -		Signature of 1st Witness (2/2)
Witness Address -		
On behalf of Competent Finman Private Limited, I accept –		
Name –		Date –
Address –		

D. Running Account Authorization

I/We are dealing with CFPL as a client in the sections mentioned in “Additional Details – Section D” of this booklet. To facilitate operational ease and upfront availability of margin for trading, I/we authorize you as under –	
1	To maintain running balance in our account, retain credit balance in our account, to use unused funds towards margin / pay-in / other future obligation(s) in any segment(s) of any / all exchange(s), or Clearing Corporations unless instructed otherwise.
2	I/We will not keep debit balance in the account. In case a debit balance remains beyond pay-in date, I/we shall be liable to pay penal charges @ 2% per month.
3	To retain securities for margin / pay-in / other future obligation(s) in any segment(s) of any / all exchange(s), or Clearing Corporations unless instructed otherwise.
4	To settle my fund and securities amount –
	<input type="checkbox"/> Once in every calendar month
	<input type="checkbox"/> Once in every calendar quarter
	<input type="checkbox"/> As allowed by SEBI / Exchange(s)
5	To retain requisite securities / funds to – meet outstanding obligations on settlement date, and to meet margin obligations for the next 5 trading days calculated in the manner specified by exchanges.
6	I/We confirm that we will bring to your notice in writing any dispute arising from settlement of account or other settlement in writing within 7 working days from – date of receipt of funds / securities, or from settlement of account, as the case may be.
7	I/We confirm that I/we can revoke the above-mentioned authorization by giving you a written intimation.
Signature of 1st Holder (13/17)	Date – DD /MM / YYYY

E. Letter of Authorization to act through Authorized Person

I hereby authorize Mr./Ms. _____ to trade on my behalf in my unique client code _____.	
I will be fully responsible for all trades done through this authorized person in my trading account code.	
Further, I allow this authorized person to collect and deliver – cheques, bills, contract notes, confirmations, other documents, deliver any instructions, settle the account, enter any compromise, and sign any document. The aforementioned acts by the above authorized person shall be treated as acts validly done by me, for all intents and purposes.	
I agree to indemnify and keep indemnifying you against all losses, damages and actions which you may suffer or face because of carrying out my/our directions given above. I am signing this document at my own volition.	
Client Name –	Signature of 1st Holder (14/17)

8. Annexures

A. Terms and Conditions for availing Transaction Using Secured Texting (TRUST) Service offered by CDSL

- 1. Definitions** – In these Terms & Conditions, terms shall have following meaning unless indicated otherwise:
 - i “Depository” means Central Depository Services (India) Limited (CDSL)
 - ii TRUST means “Transactions Using Secured Texting” service offered by the Depository.
 - iii “Service Provider” means a cellular service provider(s) with whom the Depository has entered / shall enter an arrangement for providing the TRUST service to the BO.
 - iv “Service” means the service of providing facility to receive/give instructions through SMS on best effort basis as per the following terms and conditions. The types of transaction that would normally qualify for this type of service would be informed by CDSL from time to time.
 - v “Third Party” means the operators with whom the Service Provider is having / will have an arrangement for providing SMS to the BO.
- 2.** The service will be provided to the BO at his / her request and at the discretion of the depository provided the BO has registered for this facility with their mobile numbers through their DP or by any other mode as informed by CDSL from time to time. Acceptance of application shall be subject to the verification of the information provided by the BO to the Depository.
- 3.** The messages will be sent on best efforts basis by way of an SMS on the mobile no which has been provided by the BOs. However, depository shall not be responsible if messages are not received or sent for any reason whatsoever, including but not limited to the failure of the service provider or network.
- 4.** The BO is responsible for promptly informing its DP in the prescribed manner any change in mobile number, or loss of handset on which the BO wants to send/receive messages generated under TRUST. In case the new number is not registered for TRUST in the depository system, the messages generated under TRUST will continue to be sent to the last registered mobile number. The BO agrees to indemnify the depository for any loss or damage suffered by it on account of messages sent on such mobile number.
- 5.** The BO agrees that SMS received by the Depository from the registered mobile number of the BO on the basis of which instructions are executed in the depository system shall be conclusive evidence of such instructions having been issued by the BO. The DP / CDSL will not be held liable for acting on SMS so received.
- 6.** The BO shall be responsible for submitting response to the ‘Responsive SMS’ within the specified time period. Transactions for which no positive or negative confirmation is received from the BO, will not be executed except for transaction for deregistration. Further, CDSL shall not be responsible for BOs not submitting the response to the said SMS within the time limit prescribed by CDSL.
- 7.** The BO agrees that the signing of the TRUST registration form by all joint holders shall mean that the instructions executed on the basis of SMS received from the registered mobile for TRUST shall be deemed to have been executed by all joint holders.
- 8.** The BO agrees to ensure that the mobile number for TRUST facility and SMS alert (SMART) facility is the same. The BO agrees that if he is not registered for SMART, the DP shall register him for SMART and TRUST. If the mobile number provided for TRUST is different from the mobile number recorded for SMART, the new mobile number would be updated for SMART as well as TRUST.
- 9.** BOs are advised to check the status of their obligation from time to time and also advise the respective CMs to do so. In case of any issues, the BO/CM should approach their DPs to ensure that the obligation is fulfilled through any other mode of delivery of transactions as may be informed / made available by CDSL from time to time including submission of Delivery Instruction Slips to the DP.
- 10.** The BO acknowledges that CDSL will send the message for confirmation of a transaction to the BO only if the Clearing Member (registered by the BO for TRUST) enters the said transaction in CDSL system for execution through TRUST within prescribed time limit.
- 11.** The BO further acknowledges that the BO/CM shall not have any right to any claim against either the DP or Depository for losses, if any, incurred due to non-receipt of response on the responsive SMS or receipt of such response after the prescribed time period. In the event of any dispute relating to the date and time of receipt of such response, CDSL’s records shall be conclusive evidence and the Parties agree that CDSL’s decision on the same shall be final and binding on both Parties.
- 12.** The BO may request for deregistration from TRUST at any time by giving a notice in writing to its DP or by any other mode as specified by Depository in its operating instructions. The same shall be effected after entry of such request by the DP in CDSL system if the request is received through the DP.
- 13.** Depository reserves the right to charge such fees from time to time as it deems fit for providing this service to the BO.

14. The BO expressly authorizes Depository to disclose to the Service Provider or any other third party, such BO information as may be required by them to provide the services to the BO. Depository however, shall not be responsible and be held liable for any divulgence or leakage of confidential BO information by such Service Providers or any other third party.
15. The BO takes the responsibility for the correctness of the information supplied by him to Depository through the use of the said Facility or through any other means such as electronic mail or written communication.
16. The BO is solely responsible for ensuring that the mobile number is not misused and is kept safely and securely. The Depository will process requests originated from the registered Mobile as if submitted by the BO and Depository is not responsible for any claim made by the BO informing that the same was not originated by him.
17. **Indemnity** – In consideration of providing the service, the BO agrees that the depository shall not be liable to indemnify the BO towards any damages, claims, demands, proceedings, loss, cost, charges and expenses whatsoever as a consequence of or arising out of interference with or misuse, improper or fraudulent use of the service by the BO.
18. **Disclaimer** – Depository shall be absolved of any liability in case:-
 - i There is loss of any information during processing or transmission or any unauthorized access by any other person or breach of confidentiality.
 - ii There is any lapse or failure on the part of the service providers or any third party affecting the said Facility and that Depository makes no warranty as to the quality of the service provided by any such service provider.
 - iii There is breach of confidentiality or security of the messages whether personal or otherwise transmitted through the Facility.

B. Terms & Conditions-cum-Registration / Modification Form for receiving SMS Alerts from CDSL

[SMS Alerts will be sent by CDSL to BOs for all debits]

Definitions:

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

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

Availability:

1. The service will be provided to the BO at his / her request and at the discretion of the depository. The service will be available to those accountholders who have provided their mobile numbers to the depository through their DP. The services may be discontinued for a specific period / indefinite period, with or without issuing any prior notice for the purpose of security reasons or system maintenance or for such other reasons as may be warranted. The depository may also discontinue the service at any time without giving prior notice for any reason whatsoever.
2. The service is currently available to the BOs who are residing in India.
3. The alerts will be provided to the BOs only if they remain within the range of the service provider's service area or within the range forming part of the roaming network of the service provider.
4. In case of joint accounts and non-individual accounts the service will be available, only to one mobile number i.e. to the mobile number as submitted at the time of registration / modification.
5. The BO is responsible for promptly intimating to the depository in the prescribed manner any change in mobile number, or loss of handset, ~n which the BO wants to receive the alerts from the depository, In

case of change in mobile number not intimated to the depository, the SMS alerts will continue to be sent to the last registered mobile phone number. The 60 agrees to indemnify the depository for any loss or damage suffered by it on account of SMS alerts sent on such mobile number.

Receiving Alerts:

1. The depository shall send the alerts to the mobile phone number provided by the 60 while registering for the service or to any such number replaced and informed by the 60 from time to time. Upon such registration / change, the depository shall make every effort to update the change in mobile number within a reasonable period of time. The depository shall not be responsible for any event of delay or loss of message in this regard.
2. The 60 acknowledges that the alerts will be received only if the mobile phone is in 'ON' and in a mode to receive the SMS. If the mobile phone is in 'Off" mode i.e. unable to receive the alerts then the 60 may not get / get after delay any alerts sent during such period.
3. The 60 also acknowledges that the readability, accuracy and timeliness of providing the service depend on many factors including the infrastructure, connectivity of the service provider. The depository shall not be responsible for any non-delivery, delayed delivery or distortion of the alert in any way whatsoever.
4. The 60 further acknowledges that the service provided to him is an additional facility provided for his convenience and is susceptible to error, omission *andl* or inaccuracy. In case the 60 observes any error in the information provided in the alert, the 60 shall inform the depository *andl* or the DP immediately in writing and the depository will make best possible efforts to rectify the error as early as possible. The 60 shall not hold the depository liable for any loss, damages, etc. that may be incurred/ suffered by the 60 on account of opting to avail SMS alerts facility.
5. The 60 authorizes the depository to send any message such as promotional, greeting or any other message that the depository may consider appropriate, to the 60. The 60 agrees to an ongoing confirmation for use of name, email address and mobile number for marketing offers between CDSL and any other entity.
6. **The BO agrees to inform the depository and DP in writing of any unauthorized debit to his BO account/ unauthorized transfer of securities from his BO account, immediately, which may come to his knowledge on receiving SMS alerts. The BO may send an email to CDSL at complaints@cdslindia.com. The BO is advised not to inform the service provider about any such unauthorized debit *to/* transfer of securities from his BO account by sending a SMS back to the service provider as there is no reverse communication between the service provider and the depository.**
7. The information sent as an alert on the mobile phone number shall be deemed to have been received by the 60 and the depository shall not be under any obligation to confirm the authenticity of the person(s) receiving the alert.
8. The depository will make best efforts to provide the service. The 60 cannot hold the depository liable for non-availability of the service in any manner whatsoever.
9. If the 60 finds that the information such as mobile number etc., has been changed with out proper authorization, the 60 should immediately inform the DP in writing.

Fees:

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

Disclaimer:

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

Liability and Indemnity:

The Depository shall not be liable for any breach of confidentiality by the service provider or by any third person due to unauthorized access to the information meant for the BO. In consideration of the depository providing the service, the BO agrees to indemnify and keep safe, harmless and indemnified the depository and its officials from any damages, claims, demands, proceedings, loss, cost, charges and expenses whatsoever which a depository may at any time incur, sustain, suffer or be put to as a consequence of 0; arising out of interference with or misuse,

improper or fraudulent use of the service by the BO.

Amendments:

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

Governing Law and Jurisdiction:

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

I/We wish to avail the SMS Alerts facility provided by the depository on *my/our* mobile number provided in the registration form subject to the terms and conditions mentioned below. 1/ We consent to CDSL providing to the service provider such information pertaining to account/transactions in my/our account as is necessary for the purposes of generating SMS Alerts by service provider, to be sent to the said mobile number.

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

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

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

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

BO ID – 12047900		Mobile for SMS' –	
Email -		Name in which Mobile Registered	
Signature of 1st Holder (15/17)	Signature of 2nd Holder (10/12)	Signature of 3rd Holder (10/12)	
Name of 1st Holder	Name of 2nd Holder	Name of 3rd Holder	

9. Client Declaration

I/We hereby declare that the details furnished above are true and correct to the best of my/our knowledge and belief. I/We agree & undertake to intimate CFPL of any changes therein, immediately. I/We further agree that any false/misleading information given by me/us or any suppression of any material information will render my account liable for termination & suitable action.

I/We confirm that we have read/been explained, and have understood the contents of – Rights and Obligations (Trading and DP) documents, Risk Disclosure Document (RDD), Guidance Note, Policies and Procedures of the stock broker, and the Tariff Sheet. I/We hereby agree to be bound by such provisions as outlined in these documents, and the Bye-Laws as in force from time to time.

I/We have also been informed about the standard set of documents available on www.competentfinman.com/downloads/. I/We agree to not call into question the validity of such documents.

I/We have received copies of – this KYC Kit, the Rights & Obligations (Trading & DP), Risk Disclosure Document, and Guidance Notes.

Signature of 1st Holder (16/17)	Signature of 2nd Holder (11/12)	Signature of 3rd Holder (11/12)
Place –	Date – DD /MM / YYYY	

10. FATCA / CRS Declaration / Self-Certification for Individual

		First Holder	Second Holder	Third Holder
1.	Are you a person resident in India? (refer Risk Disclosure Document on www.competentfinman.com/downloads/)	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
2.	If the above is No , kindly specify the country of residence for tax purpose.			
3.	Tax Identification Number			
<p>Note – If you are a US person and/or if your residency / nationality / citizenship is other than India, please provide declaration / self-certification under FATCA / CRS. Download from – www.competentfinman.com/downloads/ or email – kyc@competentfinman.com</p>				
<p>Declaration – I/We have read and understood the information requirements and the Terms & Conditions mentioned in this Form (read along with FATCA & CRS instructions) and hereby confirm that the information provided by me on this Form is true, correct and complete. I/We hereby agree and confirm to inform CFPL for any modification to this information promptly. I/we further agree to abide by the provisions of the scheme related documents inter alia provisions of FATCA & CRS on Automatic Exchange of Information (AEOI).</p>				
4.	Signatures	Signature of 1st Holder (17/17)	Signature of 2nd Holder (12/12)	Signature of 3rd Holder (12/12)

11. For Office Use Only

Employee / Authorized Person / Sub-Broker Details	Documents verified with originals, client interview and in-person verification done by –	CFPL Stamp / Intermediary Stamp
Name		
Employee ID / Intermediary Code		
Date – dd/mm/yyyy	Place –	
Signature of Employee / Intermediary		

Summary

Unique Client Code (Trading)	
Depository Participant ID	12047900
Client ID	

