

COCHIN STOCK BROKERS LIMITED

Trading Member -Cash , F&O, Currency Derivative and Commodity Derivative Segments
(NSE, BSE Ltd, MCX)

Subsidiary of Our Investments Enterprise Ltd. (OIEL)

[Formerly COCHIN STOCK EXCHANGE LIMITED]

CIN: U67120KL1999PLC013552 PAN : AABCC9652N GSTIN : 32AABCC9652N1ZD



SEBI Registration No. & Date : INZ000195533, Date: AUGUST 24, 2018
Trading member code : National Stock Exchange of India Limited[NSE] : 10769,
BSE Limited [BSE]:263
Multi Commodity Exchange of India Limited[MCX] :56590

CDSL-Depository Participant - SEBI Registration No.: IN-DP-CDSL-260-2016 Date: June 01, 2016
CDSL DP ID: 12023900

Approved Person of Central Insurance Repository Ltd.(AP-1190) CIRL-IRDA/IR2/2014/238
Mutual Fund Registration No – ARN78992

Registered Office Address : MES Dr. P K Abdul Gafoor Memorial Complex, 36/1565,
4th Floor, Judges Avenue, Kaloor, Cochin – 682017.
Tel : 7907467366, 8921195741, 0484 4874500, 508 Dir No.(DP)
0484 4874523
Email: csbllegal@csbl.co.in, csbllegal@gmail.com
Website: www.csbl.co.in

Correspondence Office Address : MES Dr. P K Abdul Gafoor Memorial Complex, 36/1565,
4th Floor, Judges Avenue, Kaloor, Cochin – 682017.
Tel : 0484 4874500, 508 Dir No.(DP) 0484 4874523
Email: csbllegal@csbl.co.in
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Compliance Officer Name : P. Janaki Devi
Phone no. : 9495427330, 8281407481, 7907467366, 8921195741
8921190725, 8921555693, 0484-4874500

E mail id : coselegal@gmail.com, csbllegal@gmail.com

For any grievance/dispute please contact stock broker: Cochin Stock Brokers Limited at the above address or email at csbl_grievance@csbl.co.in, dp_grievance@csbl.co.in or call on 9495427330, 8921190725. In case not satisfied with the response, please contact the concerned exchange(s) . For BSE Limited mail at is@bseindia.com or call on (022)- 2272 8097, for NSE mail at ignse@nse.co.in or call on (022) – 2659 8190, For MCX mail at grievance@mcxindia.com or call on (022)-66494151. For SEBI: http://scores.gov.in, SEBI Toll Free Helpline: 1800 22 7575 or 1800 266 7575





COCHIN STOCK BROKERS LIMITED

Registered/Correspondence Office: MES Dr. P. K. Abdul Gafoor Memorial Cultural Complex 36/1565,
4th Floor, Judges Avenue, Kaloor, Kochi - 682 017 Tel : 0484 - 4874500, 508, 523
Dir No.(DP) 0484 - 4874508 Mob: 8921190725 , 9495427330 Email : csbllegal@csbl.co.in
Website:www.csbl.co.in Email Id for constituent complaints : csbl_grievance@csbl.co.in

ACCOUNT OPENING KIT AND NON INDIVIDUAL CONSTITUENT REGISTRATION- INDEX OF DOCUMENTS

Sr. No.	Name of the Document	Purpose of the Document	Page No
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MANDATORY DOCUMENTS AS PRESCRIBED BY SEBI, EXCHANGES & DEPOSITORY

1	Account Opening Form and KRA Form	A. KYC Form - basic information about the constituent and an instruction/check list.	7-19
		B. Document captures the additional information about the constituent relevant to Trading/ Demat account and an instruction/checklist.	
2	Tariff sheet	Document detailing the rate of brokerage & other charges levied on the constituent for trading on Stock/CommodityExchange(s) & Fee Structure for DP Services.	20-22
3	Beneficial Ownership Determination Form	Document for determination of Natural person/s who ultimately own, control/influence a constituent and/or persons on whose behalf a transaction is being conducted.	23-25
4	Declaration by HUF & consent letter Declaration by partnership Firm Board Resolution (Trading / Demat)	Declarations / Documents required from Authorised persons for execution of various constituent registration documents.	26-28
5	Policies and Procedures	Document describing significant policies and procedures of the stock broker.	29-32
	Acknowledgment		33
6	Risk Disclosure Document (RDD)	Document detailing risks associated with dealing in the Securities/ Commodities Markets to be duly acknowledged by the Constituent	34-37
		Documents 6-9 SEPARATE COPY FOR constituent	



7	Rights and Obligations	Document stating the Rights & Obligations of Trading member, Authorised Person and constituent for trading on exchanges (including additional rights & obligations in case of internet/wireless technology based trading).	38-47
8	Rights & Obligations of Beneficial Owner & Depository Participants:	Document stating the Rights & Obligations of Beneficial Owner and Depository Participant as prescribed by SEBI and Depositories .	48-50
9	Guidance note	Document detailing do's and don'ts for trading on exchanges, for the education of the constituents.	51-54
10	SMS Alerts	SMART = SMS Alerts Related to Transactions CDSL's convenient, informative SMS alert facility	55

VOLUNTARY DOCUMENTS AS PROVIDED BY THE TRADING MEMBER

11	Voluntary Terms & Conditions	Additional terms & conditions specific to CSBL for the purpose of operational efficiency.	56-59
12	Running Account authorization	Authorization to maintain a running account	60-61
13	Consent for Smooth Operational Convenience for CASH/ F&O/ Currency/Commodity Derivative Segment	To enable the trading Member to act upon the clauses mentioned in the consent for smooth operational convenience	62-63
14	Consent for Securities as Collateral	To enable the Trading Member to act upon the clauses mentioned in the consent for smooth operational convenience	64
15	Power of Attorney for the purpose of settlement / Margin obligation	POA provided by BO to CSBL for settlement / Margin purpose	65-68
16	Authorisation for sending of statement of accounts of Beneficial Owner (BO) account through e - mode	For operational convenience of transactions	69
17	Electronic Contract Note (ECN) – Declaration	For operational convenience of transactions	70-71
18	Non mandatory	Format of letter to be obtained from a Bank to establish operation of Bank Account, Personal Identity and Signature	72
19	FATCA Declaration		73-75
20	Mutual Fund Service System facility (NSE) / BSE Star MF	Availing facility for online dealing in units of Mutual funds in NSE / BSE	76

Full Name of Verifier: _____



Employee Code: _____

General- INSTRUCTIONS / CHECKLIST FOR FILLING KYC FORM

- 1 Please fill up the form in English in CAPITAL LETTERS with black ink and countersign any over writing
- 2 Please fill the date in DD-MM-YYYY format, Constituents Signature on all required places
- 3 In person verification stamp on all docs (Individuals)
- 4 Original seen and verified stamp on all docs
- 5 List of State / U.T. code as per Indian Motor Vehicle Act., 1988 and List of two character ISO 3166 country codes are available in next page
- 6 Signature of Witness, ,All corrections to be countersigned with full signature.
- 7 Copies of all Documents must be self attested accompanied by originals for verification.
- 8 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, such as 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)
- 9 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 constituent resides are permitted to attest the documents
- 10 Agreement should contain its date and place
- 11 Financial Documentary Proof
- 12 Proof of Demat Account [For Trading Accounts if the Account opening does not contain a DP Account Application]
- 13 Audited balance sheet for last two financial years.
- 14 Yearly submission of Audited Financials is a Regulatory requirement
- 15 The mobile number and email Id as specified in the KRA/ KYC shall be used for the purpose of receiving details of various transactions
- 16 Information tendered herein shall be kept confidential unless required by the SEBI,Exchange(s), or any other statutory body
- 17 Declaration letter for sending digitally signed contract note through e-mail
- 18 If any proof of identity or address is in a foreign language, then translation into English is required.
- 19 Name & address of the applicant mentioned on the KYC form, should match with the documentary proof submitted
- 20 For non-residents and foreign nationals, (allowed to trade subject to RBI and FIPB/ FEMA guidelines),copy of passport/PIO Card/OCI Card and overseas address proof is mandatory.
- 21 For foreign entities, CIN is optional; and in the absence of DIN no. for the directors, their passport copy should be given.
- 22 In case of Merchant Navy NRI's, Mariner's declaration or certified copy of CDC (Continuous Discharge Certificate) is to be submitted along with other statutory approvals required for investment in commodities
- 23 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.

II PROOF OF IDENTIFY

1. Passport size photo of Authorised Signatory/ All Directors/Promoters/Karta/All Partners/Trustee/persons authorized to deal in securities/Derivatives/commodity derivatives on behalf of Constituent (Signed across)
2. Constituent's PAN card
3. Pan Card of Authorised Signatory/ All Directors/Promoters/Karta/All Partners/Trustee/persons authorized to deal in securities/ Derivatives/ commodity derivatives on behalf of Constituent
4. Pan Verification by CSBL
5. Aadhaar Card of Authorised Signatory/ All Directors/Promoters/Karta/All Partners/Trustee/persons authorized to deal in securities/Derivatives/commodity derivatives on behalf of Constituent.
6. Any other Supporting doc:

III Proof of Permanent Address- Constituent/ Authorised Signatory/All Directors/Promoters/Karta/All Partners/Trustees /persons authorized to deal in securities/Derivatives/ commodity derivatives on behalf of Constituent (Submit any one of the following)

- Bank Passbook/Statement /Electricity Bill/ Land line Bill (Not more than 3 months old)
- Lease Deed or Sale Agreement/
- Bank Verification Letter
- Ration Card,Voter ID,Driving Licence , Passport
- Any other Supporting doc: Please Specify _____

IV Proof of Correspondence address -Constituent/ Authorised Signatory/All Directors/Promoters/Karta/All Partners/Trustees/persons authorized to deal in securities/ Derivatives/commodity derivatives on behalf of Constituent (Submit any one of the following)

- Bank Passbook/Statement /Electricity Bill/ Land line Bill (Not more than 3 months old)

- Lease Deed or Sale Agreement/
- Bank Verification Letter [Original]
- Ration Card,Voter ID,Driving Licence ,Passport
- Any other Supporting doc: Please Specify _____

V Bank Proof With MICR Code of Constituent

- Constituent's cancelled cheque With MICR Code or
- Pass book/ Letter from bank/Bank Statement

VI Financial Documentary Proof

- Copy of ITR Acknowledgement
- Copy of Annual Accounts
- Net worth certificate
- Bank account statement for last 6 months
- Copy of demat account Holding statement.
- Any other relevant documents substantiating ownership of assets.

VII HUF

1. Deed of Declaration of HUF
2. Letter of HUF in their letterhead authorizing transactions in Securities/Commodities Markets. (To open & operate DP and Trading Account with Cochin Stock Brokers Ltd for the purpose.) , on behalf of HUF with the Authorised coparcener list along with their specimen signatures..
3. HUF Stamp
4. List of Coparceners

VIII Corporate

1. MOA, AOA & COI,CIN of the Company ,DIN of all Directors duly certified by one of the Directors of the Company with company seal
2. Certified copy of Board Resolution authorising transactions in Securities/Commodities Markets . (To open & operate DP and Trading Account with Cochin Stock Brokers Ltd.for the purpose) on behalf of Corporate attaching the list of persons so authorised along with their specimen signatures on the letterhead of the corporate.

- 3 Form 32, Form 18
- 4 IT Returns
- 5 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)
- 6 Beneficial ownership declaration form
- 7 In case of Newly Formed Company, Networth Certificate duly signed by C.A

IX Partnership Firm

- 1 Certified True copies of the following documents duly signed by Authorised Partners of the Partnership Firm along with Rubber Stamp of Firm.
- 2 [a] Copy Partnership deed
- 3 [b] Certificate of Registration with Registrar of Firms [for registered partnership firms only]
- 4 In case of Newly Formed Firm, Networth Certificate duly signed by C.A
- 5 Letter of Partnership in their letterhead authorizing transactions in Securities/Commodities Markets . (To open & operate DP and Trading Account with Cochin Stock Brokers Ltd for the purpose.), on behalf of Partnership with the list of persons so authorised along with their specimen signatures..

X Trust

- 1 Certified True copies of the following documents duly signed by Authorised Trustees of the Trust along with Rubber Stamp of the Trust.
- 2 [a] Copy of Trust deed
- 3 [b] Certificate of registration (for registered trust only)
- 4 [c] List of trustees certified by managing trustees/CA(on the letterhead of the Trust with PAN, Residential address Photograph of the Truste
- 5 Letter from Trust in their letterhead authorizing transactions in Securities/Commodities Markets. (To open & operate DP

and Trading Account with Cochin Stock Brokers Ltd for the purpose.) , on behalf of the Trust with the list of persons so authorised along with their specimen signatures..

XI Unincorporated association or a body of Individuals

- 1 Proof of Existence / Constitution document
- 2 Resolution of the managing body & Power of Attorney granted to transact business on its behalf
- 3 Authorised Signatories list with specimen signatures

XII Banks/Institutional constituents

- 1 Copy of the constitution / registration or annual report / balance sheet for the last 2 financial years
- 2 Authorised signatories list with specimen signatures

XIII Foreign Institutional constituents (FII)

- 1 Copy of SEBI registration certificate
- 2 Authorised signatories list with specimen signatures

XIV Army / Government Bodies

- 1 Self-certification on letterhead
- 2 Authorised signatories list with specimen signatures

XV Registered Society

- 1 Copy of Registration Certificate under Societies Registration Act
- 2 List of Managing Committee members
- 3 Committee resolution for persons authorised to act as authorised signatories with specimen signatures
- 4 True copy of Society Rules and Bye-laws certificated by the Chairman / Secretary.

XVI Demat Proof (Latest of 1 year - Only for Trading)

- Client Master Welcome Letter
- DP Statement
- Transaction cum Holding Statement

C. OTHER DETAILS

1. Name, PAN, UID residential address and photographs of Promoters/Partners/Karta/Trustees and all directors*: [If space is insufficient enclose these details separately]
2. a) DIN of all directors * b) Aadhaar number of Promoters/Partners/Karta *
(Please fill in the details as provided in Annexure)
3. Please tick if applicable: Politically Exposed Person [PEP]
Related to a Politically Exposed Person [RPEP]
4. Any other Information:

APPLICANT DECLARATION

I/We hereby declare that the details furnished above are true and correct to the best of my/our knowledge and belief and I/We undertake to inform you of any changes therein, immediately. In case 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 Central KYC Registry through SMS/Email on the above registered number -email address.

Date:

Name, & Signature of the Authorised Signatory
with the seal of the entity



Place

ATTESTATION / FOR OFFICE USE ONLY

- (Originals Verified) Self Certified Document copies received
 (Attested) True copies of documents received

IPV & KYC VERIFICATION CARRIED OUT BY

INSTITUTION DETAILS

Date:

Name: C O C H I N S T O C K B R O K E R S L T D

Code: 1 1 0 0 0 2 3 9 0 0

Employee/Authorised Person Name

Emp.Code/ Authorised Person Code

Emp. Designation

Employee/ Authorised Person Signature



ANNEXURE A



Details of Promoters/ Partners/ Karta / Trustees and whole time directors forming part of KYC (Know Your Client) Application Form for Non-Individuals

Name of Applicant _____ PAN of the Applicant

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Sr. No.	Name of the Authorised Signatory / Promoter/Partners / Kartha/ Trustee/ Whole Time Directors	Relationship with Applicant (i.e. promoters, Beneficiary/partner/Whole time directors etc.)	PAN and Aadhaar	DIN (For Directors)/ UID (For Others)	Residential / Registered Address	Whether Politically Exposed	Photograph
1						<input type="checkbox"/> PEP <input type="checkbox"/> RPEP <input type="checkbox"/> NO	
2						<input type="checkbox"/> PEP <input type="checkbox"/> RPEP <input type="checkbox"/> NO	
3						<input type="checkbox"/> PEP <input type="checkbox"/> RPEP <input type="checkbox"/> NO	

Name & Signature of the Authorised Signatory(ies) with seal of entity

Date

--	--	--	--	--	--	--	--	--	--

PEP: Politically Exposed Person RPEP: Related to Politically Exposed



This information is the sole property of the Trading member / brokerage house and would not be disclosed to anyone unless required by law or except with the express permission of constituents)

Application No.:

TRADING ACCOUNT RELATED DETAILS

A. BANK ACCOUNT(S) DETAILS

1. Bank Name

Branch Address

Bank A/c. No. MICR Number

IFSC Number A/c Type Savings Current NRI NRE NRO

2. Bank Name

Branch Address

Bank A/c. No. MICR Number

IFSC Number A/c Type Savings Current NRI NRE NRO

B. DEPOSITORY ACCOUNT (S) DETAILS

1. Depository Participant Name

Beneficiary Name

Beneficiary ID (Default for Payout)








2. Depository Participant Name

Beneficiary Name








Beneficiary ID (Default for Payout)

C. TRADING PREFERENCES AND CONSENT

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

Exchanges	Segments	: 	Signatures of Authorised Signatory of constituent.
NSE	Cash	: 	A.....
	F&O	: 	B.....
	Currency Derivative	: 	C.....
	Commodity Derivative	: 	D.....
	Mutual Fund	: 	E.....
	Margin Trading	: 	F.....



BSE Limited	Cash : 	A.....
	F&O : 	B.....
	Currency Derivative : 	C.....
	Commodity Derivative : 	D.....
	Mutual Fund : 	E.....
	Margin Trading : 	F.....
MCX	Commodity Derivative : 	A.....

If, in future, the constituent wants to trade on any new segment/new exchange, separate Authorization/letter should be taken from the constituent by the Trading member.

D. PAST REGULATORY ACTIONS if any

Details of any action/proceedings initiated/pending/ taken by FMC/SEBI/ Stock Exchange/Commodity Exchange /any other authority against the applicant/constituent or its Partners/promoters/whole time directors/authorized persons in charge of dealing in securities/commodities during the last 3 years:

Yes No

If Yes attach annexure giving details

E.DEALINGS THROUGH AUTHORIZED PERSON [AP] AND OTHER Trading Members

If client is dealing through the Authorized Person, provide th following details

Authorized Person's Name:

AP Registration number: NSE.....BSE.....MCX.....

Registered office address:

Ph:

(1) Office (2) Residence

(3) Mobile Fax:

Website:

Whether dealing with any other Trading member / Authorized Person provide the following details (in case dealing with multiple Trading members / Authorized Person, provide the details of all in a separate sheet containing all the information as mentioned below :)

Yes / No

Name of Trading member

Name of Authorized Person, if any:.....

Constituent Code: NSE.....BSE.....MCX.....



Exchange's Reg.Number
Concerned Trading members Name with whom AP is registered

Registered Office Address

Phone.....

E-mail.....

Website

Details of disputes/dues pending from/to such Trading members / Authorized Person:

Whether KYC - KRA registered with any other intermediary (Yes / No)

Details

F. ADDITIONAL DETAILS

1. Whether you wish to receive a physical contract note or Electronic Contract Note (ECN) (please specify):

2. Whether you wish to receive communications from Trading member in electronic form on your email ID, (Yes / No)

3. If so please specify your Email ID,

4. Whether you wish to avail of the facility of internet trading/ Mobile trading / wireless technology (Yes / No)

5. I/We accord consent to receive SMS and Email alerts facility by Stock/Commodity Exchanges / CDSL (Yes / No)

6. The mobile number and email Id as specified in the KRA/ KYC shall be used for the purpose of receiving details of various transactions:

7. In case mobile number is in the name of any other person:

a. Name of the person:

b. Relationship with the constituent

Spouse

Dependant Child

Dependant parent

8. Number of years of Investment/Trading Experience

a) In Equity Segment

b) In Commodity Segment

c) Other Segment:



9. Nature of Business (Product / Services provided)
10. Please tick, if applicable for any of your Authorised signatories
 Politically Exposed Person (PEP) Related to a Politically Exposed Person (RPEP)
11. Whether any of your Authorised Signatories/ Promoters / Partners / Karta / Trustees & whole time Directors are any of the following, or/are directly or indirectly related to any of the following:
 Yes No
 Civil Servant Politician Current or former head of state Bureaucrat (Tax authorities, Foreign Services, IAS etc.) Current or former MP, MLA, MLC Connected to Media
 Connected to any promoter group of company listed on any stock exchange, if so Name of the Company
12. Primary Source of Income (Please Specify)
13. Secondary Source of Income: Royalties Bank Interest
 Rental Dividend Others (Specify)

14. **GST Details**

GST Registration No : **Validity Date** **State**

Other Registration No **Validity Date** **State**

15. Any other information:

.....

.....

OTHER DETAILS

1. Gross Annual Income Details (please specify): Income Range per annum	<input type="checkbox"/> Below Rs 1 Lac	<input type="checkbox"/> 1-5 Lacs	<input type="checkbox"/> 5-10 Lacs
	<input type="checkbox"/> 10-25 Lacs	<input type="checkbox"/> < 25 Lacs	

or

Net-worth as on (date):	Amount	Rs.
(enclose supporting document)		

(Net worth should not be older than 1 year)

2. Name, PAN, DIN/UID, residential address and photographs of Promoters / Partners / Karta / Trustees / whole time directors
(Please use the Annexure to fill in the details)
3. Is the entity involved / providing any of the following services Yes No
 For Foreign Exchange / Money Changer Services Yes No
 Money Lending / Pawning Yes No
 Gaming / Gambling / Lottery Services (e.g. casinos, betting syndicates) Yes No
4. Any other Information:
- _____



ANNEXURE B

DETAILS OF PERSON EMPOWERED TO DEAL IN SECURITIES/COMMODITIES ON BEHALF OF CONSTITUENT

Name of Applicant _____

PAN of the Applicant

Name of the person empowered to deal in securities/ commodities on behalf of Constituent	
Designation	
Date of Authorisation	
Gender : M/F	
PAN	
Date of Birth	
UID (Aadhar No.)	
Telephone	
Nationality	
Residential address	
Photograph	
Signature	

Place _____

Date _____



Signature of Authorised Signatory
of Constituent with seal



Sl. No.	Name of Empowered/Authorised Person	Signature(s) along with seal
1		
2		

G. INTRODUCER DETAILS

Name of the Introducer

Status of the Introducer

(Authorised Person/Employee existing constituent/Others, please specify)

Residential Address

In case introduced by Authorised Person:

I/We hereby confirm that I/We verified the identity & bonafides of the constituent. I/We undertake to ensure prompt settlement of the transaction carried out by the constituent and also extend full cooperation to Cochin Stock Brokers Limited to facilitate their smooth dealings with this constituent. I/We shall also ensure that all the dealings with the constituent are as per the Rules /Regulations/Byelaws of Exchanges/SEBI. Further I/We undertake to abide by the operational policies and procedures of CSBL and also the terms of the agreement entered into by me/us with CSBL.

Signature of the Introducer:

DECLARATION

I/We hereby declare that the details furnished above are true and correct to the best of my/our knowledge and belief and I/we undertake to inform you of any changes therein, immediately. In case 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 confirm having read/been explained and understood the contents of the document on policy and procedures of the stock broker and the tariff sheet.

I/We further confirm having read and understood the contents of the 'Rights and Obligations' document(s) and 'Risk Disclosure Document and Dos and Don'ts' in Guidance note as specified on the KYC handout (constituent Copy) and the same have been provided to me/us. I/We do hereby agree to be bound by such provisions as outlined in these documents. I/We have also been informed that the standard set of documents has been displayed for Information on stock broker's designated website, if any.

Place ----- 

Date -----

Signature of Authorised Signatory of Constituent with seal



FOR OFFICE USE ONLY

UCC Code allotted to the constituent : _____

	Documents verified with Originals	constituent Interviewed By	In-Person Verification done by
Name			
Employee / Trading member Code			
Designation			
Date			
Signature			

I / We undertake that I/we have made the constituent aware of 'Policy and Procedures', tariff sheet and all the non-mandatory documents. I/We have also made the constituent aware of 'Rights and Obligations' document (s), RDD Dos and Don'ts and Guidance Note. I/We have given/sent him a copy of all the KYC documents. I/We undertake that any change in the 'Policy and Procedures', tariff sheet and all the non-mandatory documents would be duly intimated to the constituents. 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 constituents.

Signature of the Authorised Signatory

Seal/Stamp of the Trading Member

Date

Place



Demat Account Related Additional Details [To be filled by DP Office]

Application No. Date

DP Internal Reference No.

DP ID constituent ID

(To be filled by the applicant in **BLOCK LETTERS** in English)

I/Werequest you to open a depository account in my/our name as per following details:-

Holders Details

Holder's Name <input style="width: 95%;" type="text"/>	PAN	<input style="width: 95%;" type="text"/>
	UID	<input style="width: 95%;" type="text"/>

*If joint A/c separate KYC form to be attached along with relevant self attested proof.

Name*

* In case of Firms, Association of persons (AOP), Partnership Firm, Unregistered Trust, etc., although the account is open in the name of natural persons the name of the Firm, Association of Persons (AOP), Partnership Firm unregistered trust etc., should be mentioned above.

TYPE OF ACCOUNT (Please tick whichever is applicable)

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) -----	
SEBI Registration No. <input style="width: 100%;" type="text"/> (If applicable)	SEBI Registration Date <input style="width: 100%;" type="text"/>
RBI Registration No. <input style="width: 100%;" type="text"/> (If applicable)	RBI Approval Date <input style="width: 100%;" type="text"/>
Nationality: <input type="checkbox"/> Indian <input type="checkbox"/> Others (Specify).....	

CLEARING MEMBERS DETAILS (To be filled by CMs only)

Name of Stock Exchange

Name of the CC/CH

Trading ID Clearing Trading Member ID

STANDING INSTRUCTIONS

Account Statement requirement Daily Weekly Fortnightly Monthly As per SEBI Regulation (will be charged extra)

I / We instruct the DP to receive each and every credit in my / our account [Automatic Credit]
(If not marked, the default option would be 'Yes') Yes No

Do you wish to receive dividend / interest directly into your bank account. Yes No
Given below through ECS?
(If not marked, the default option would be 'Yes')

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') Yes No

I / We would like to share the email ID with the RTA Yes No



TARIFF SHEET			
BROKERAGE STRUCTURE			
		PERCENTAGE	MINIMUM PAISE
Equity Segment (Subject to a ceiling of 2.5% of the turnover).	Same day square off		
	Delivery		
Futures Segment (Subject to a ceiling of 2.5% of the turnover)			
Options Segment (Subject to a ceiling of 2.5% of premium or Rs.100 per lot)		Rs._____ per lot	
Currency Derivatives - Futures Segment (Subject to a ceiling of 2.5% of the turnover)			
Currency Derivatives- Options Segment (Subject to a ceiling of 2.5% of premium or Rs.100 per lot)		Rs._____ per lot	
Commodity Derivatives-Options Segment (Subject to a ceiling of 2.5% of premium or Rs.100 per lot)			
Mutual Fund			

Note : Applicable statutory charges are levied separately e.g. STT, SEBI Turnover Fees, Exchanges Transaction Charges, Stamp Duty, Goods and Service Tax




Name :

Signature of the Authorised Signatory of the constituent with seal : _____

TARIFF OF CSBL DP		
S. No.	PRODUCT DESCRIPTION	CSBL DP TARIFF STRUCTURE
1	Account Opening	NIL
2.	Account Closure	NIL
3	ANNUAL MAINTENANCE CHARGES	Rs. 750/- Non-individuals Rs. 700/- for Non-trading constituents
4	AMC-BSDA	NIL - Holding Value up to Rs. 50,000/-;
4.1	(Only one demat account is applicable in the name across all depositories. General tariff is applicable when BSDA exceeds the prescribed criteria at any day)	Rs. 100/- Holding value from 50,001/- to Rs. 2,00,000/-

5	Sales (Market and Off-Market)	Rs. 9/- For Market Dr Tran with CSBL Rs. 15/- For Intra DP tran with CSBL Rs. 75/- For Inter DP tran / 0.07% of scrip value whichever is higher
6	Purchase	NIL
7	Custody Charges	NIL
8	Dematerialisation Non –trading constituents	*Rs. 45/- per DRF upto 5 Certificates (for additional each cert - Rs. 3/- more) Rs. 75/- + tax / 0.07% market value of the share whichever is higher
9	Rematerialisation Non-trading constituents	*Rs. 45/- + Rs.10/- additionally for each 100 quantity Rs. 75/- + tax / 0.07% market value of the share whichever is higher
10	Pledge Creation Non-trading constituents	*Rs. 45/- per scrip Rs. 75/- + tax / 0.07% market value of the share whichever is higher
11	Unpledge Non-trading constituents	*Rs. 45/- per scrip Rs. 75/- + tax / 0.07% market value of the share whichever is higher
12	Other charges	Additional DIS Book 5 Pages - Rs.20\-, 10 pages - Rs.30\-, 20 pages - Rs.50\-

GST is applicable for all

	First/Sole Authorized Signatory	First/Sole Authorized Signatory	First/Sole Authorized Signatory
Name			
Signatures			

I / We.....am /are fully conversant with the norms of CSBL, DP and hereby voluntarily undertake for the following

1. Fully abide by the tariff of the CSBL, DP.
2. Mr./Ms./M/s.....shall be our authorized agent for collecting all documents pertaining to my DP account and signature of the authorized agent is attested below.
3. The holding details can be viewed through Nodal Branch/Introducing Broker
4. I/ We hereby certify that I/ We have not been convicted by any court for any offense involving moral turpitude, economic offense, securities laws or fraud. I further certify that I have not been declared insolvent and that no order on grounds of insider trading, fraudulent and unfair trade practices or market manipulation has been passed against me by SEBI or any other regulatory authority.
5. I/ We..... having DP A/C No.with the depository participant, hereby gives my consent to debit arrears related to “transaction charges, postage charges as well as AMC arising in respect to CSBL – DP activities,” from my trading account numberwith CSBL

6. I/ We wish to open regular demat account.
7. I/We have received and read the rights and obligations document and terms & conditions and agree to abide by and be bound by the same and by the Bye Laws as are in force from time to time. I / We declare that the particulars given by me/us above are true and to the best of my/our knowledge as on the date of making this application. I/We agree and undertake to intimate the DP any change(s) in the details / Particulars mentioned by me / us in this form. I/ We further agree that any false / misleading information given by me / us or suppression of any material information will render my account liable for termination and suitable action.

Name and Signature of the Authorised Agent.....

	First/Sole Authorized Signatory	First/Sole Authorized Signatory	First/Sole Authorized Signatory
Name			
Signatures	☞	☞	☞

(Signatures should be preferably in black ink).

<i>Details of Introducer</i>
<i>Name/Designation</i>
<i>Address of the Authorised Person</i>
<i>Phone or Mobile No.</i>
<i>AP Regn.No</i>

I/We Confirm the Identity and address of the applicant (S)

Signature of the Introducer

FOR OFFICE USE ONLY

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

(.....) Signature of the Authorised Signatory of the constituent with seal

Date

Seal/Signature of the intermediary



Beneficial Ownership Determination Form

SEBI vide circular no. CIR/MIRSD/2/2013 dated January 24, 2013 and CIR/ISD/AML/3/2010 dated December 31, 2010 has mandated all registered intermediaries to obtain, as part of their constituent Due Diligence policy, sufficient information from their constituents in order to identify and verify the identity of persons who are beneficial owner. The beneficial owner has been defined in the circular as the natural person or persons, who ultimately own, control or influence a constituent 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.

The following approach shall be considered while determining the Beneficial Ownership:

For constituents other than individuals or trusts:

Where the constituent is a person other than an individual or trust, viz., company, partnership /LLP or unincorporated association /body of individuals, the intermediary shall identify the beneficial owners of the constituent and take reasonable measures to verify the identity of such persons, through the following information:

- a. 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.

Explanation: Controlling ownership interest means ownership of/entitlement to:

- i. More than 25% of shares or capital or profits of the juridical person, where the juridical person is a company;
- ii. More than 15% of the capital or profits of the juridical person, where the juridical person is a partnership; or

- iii. 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.

- b. In cases where there exists doubt under clause A (a) 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.

Explanation: Control through other means can be exercised through voting rights, agreement, arrangements or in any other manner.

- c. Where no natural person is identified under clauses A (a) or A (b) above, the identity of the relevant natural person who holds the position of senior managing official.

B. For constituent which is a trust:

Where the constituent is a trust, the intermediary shall identify the beneficial owners of the constituent and take reasonable measures to verify the identity of such persons, through 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:

Where the constituent 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.

Accordingly the following information is required to be filled: (Use additional sheets if required).

1. CONSTITUENT DETAILS

constituent Name

constituent Account No.

Name of the MD/CEO of the Company

2. BENEFICIAL OWNER'S PERSONAL INFORMATION

Beneficial Owner Name

Gender Male Female Marital Status Single Married

Date of Birth Nationality

PAN Aadhar No

% of shares or capital or profits of company/partnership firm unincorporated association or body of individual

Address

City/Town/Village Pin Code

State Country

*Tel (Off.) *Tel (Res.)

Mobile No. Fax

Email ID

3. BENEFICIAL OWNER'S EMPLOYMENT INFORMATION

Employer Name

Type of Business

Position Years with Employer

Address



City/Town/Village Pin Code

State Country

*Tel (Off.) *Tel (Res.)

Mobile No. Fax

Email ID

Recent Passport
size Photograph
of Beneficial
Owner only

Authorised Signature with seal

I/we certify that the information provided by me/us in this document is true and complete and I/we hereby agree to advise you immediately of any material change in the information.

Beneficial Owner/Authorised Person Signature _____ Date

Witness Name

Witness Signature _____ Date

Branch Manager Name

Branch Manager Signature _____ Date

Note: Beneficial Owner is required to submit copy of PAN card and valid address proof along with the captioned form.



DECLARATION BY HUF AND CONSENT LETTER

To,
 Cochin Stock Brokers Limited
 MES Dr. P. K. Abdul Gafoor Memorial Cultural Complex
 36/1565, 4th Floor, Judges Avenue,
 Kaloor, Kochi - 682 017

Date :
 Place :

With regard to Beneficiary account no(BOID)_____ And Trading Account _____ maintained in the name & style " _____ " with DP /Trading (Cochin Stock Brokers Limited) ,We the following family Trading members, being the co-parceners in the HUF account M/s _____ do hereby give our consent that the said Karta, viz _____ would operate above mentioned BO ID /Trading account as far as shares transactions of the HUF account is concerned.

We further declare and authorize you to recognize the beneficiary account No. _____ with depository _____ opened in the name of the undersigned who is the Karta of the HUF for the purpose of completing the share transfer obligations pursuant to the trading operations. I/ We agree and understand that this is to facilitate the operation of the above trading account. The transfer made by you to the beneficiary account shall be complete discharge of obligations by you in respect of trades executed in the above trading account.

Details of our HUF and all its co-parceners are stated as mentioned below:

Sl. No.	Name of the Family Trading member	Date of Birth [DD /MM/ YYYY]	Gender	Relationship with Karta	Signature

I/ We, hereby state that details mentioned above are true and any change in them would be intimated to you in writing.

Title of HUF/ Karta _____

Photo of Kartha
 Please sign
 across the
 Photograph

Signature of Karta

(HUF Rubber stamp)



DECLARATION BY PARTNERSHIP FIRM/LLP (TO BE OBTAINED ON FIRMS LETTER HEAD OR ATTESTED WITH FIRM'S SEAL)

To,
Cochin Stock Brokers Limited
MES Dr. P. K. Abdul Gafoor Memorial Cultural Complex
36/1565, 4th Floor, Judges Avenue,
Kaloor, Kochi - 682 017

Date :
Place :

Dear Sir,

This is with reference to the trading account being opened with you in the name of _____ a partnership firm/LLP and bearing the Registration no. _____. We acknowledge that a beneficiary account (DP Account) cannot be opened with a Depository Participant in the name and style of a partnership firm/LLP as per regulations.


We the undersigned partners of the above mentioned firm hereby declare and authorize you to recognize the beneficiary account No. _____ with depository _____, which belongs to one of our partners for the purpose of completing the share transfer obligations pursuant to the trades in the name of partnership firm/LLP as per regulations and that transfers made by you to the above beneficiary account will be complete discharge of obligations by you in respect of trades executed in the above trading account of the firm.


We further confirm that the authorised signatory jointly / severally issue instructions to you as our agent for securities trades, fund, etc. and to do all such acts, deals and things as may be necessary for the purpose of operating this account.


Signature (Please sign with stamp of the partnership firm/LLP)
We, (Please write name of the partners)

1. _____
2. _____
3. _____

Partners of the firm confirm that any securities due to the Firm's trading account with you, if transferred to the above mentioned Demat account, will constitute good delivery of the obligation. We further state that CSBL will not be responsible, if the shares are transferred to the above- mentioned a/c. If there is any change in the information given above, the same shall be informed to CSBL in writing. If any such information is not communicated , CSBL will not be liable for losses suffered by the firm or any of the individual partners. Further we acknowledge that we being partners of the above mentioned firm are responsible for the liabilities thereof.


Signature _____
1. Name


Signature _____
1. Name


Signature _____
1. Name



BOARD RESOLUTION (TRADING / DEMAT) (ON THE COMPANY LETTERHEAD)

CERTIFIED TRUE COPY OF AN EXTRACT FROM THE MINUTES OF A MEETING OF THE BOARD OF DIRECTORS OF _____

_____ LIMITED DULY CONVENED AND AT WHICH A PROPER QUORUM WAS PRESENT HELD AT THE REGISTERED OFFICE OF THE COMPANY AT _____

(ADDRESS) _____ ON _____ (DATE) _____

We hereby certify that the following resolution of the Board of directors of _____ LTD was passed at the Meeting of the Board held on _____ and has been duly recorded in the Minutes Book of the said Company.

"RESOLVED THAT having regard to the object/s of the Company and to the operations of the Company and its future plans, the Company do open a Trading Account for dealing in shares and securities in Cash Segment and / or Derivative Segment and/or commodity derivative segment on the BSE Ltd. and / or National Stock Exchange of India Ltd. (NSE) and / or commodities derivative segment in Multi Commodity Exchange of India Ltd. (MCX) and / or Clearing Trading member (for cash segment) / beneficiary account for the Company, with Cochin Stock Brokers Limited (Depository Participant of CDSL) in the name and style of" _____ (name of the co.) _____ LIMITED" and Mr. _____ Director of the Company having [DIN No _____] be and is hereby authorized to negotiate and finalize the terms and conditions for opening the account and completing the formalities.

"FURTHER RESOLVED THAT Mr. _____ and Mr. _____ the Directors, [DIN No _____] in this behalf, be and are hereby jointly and severally authorized to sign and execute necessary forms and KYC disclosures and agreements as might be required for the purpose of opening the Trading and / or Beneficiary account/s as aforesaid and that they are also authorized to as such to operate the said account for and on behalf of the Company"

"RESOLVED THAT for the company do grant in favor of Cochin Stock Brokers Limited a Power of Attorney for enabling Cochin Stock Brokers Limited to meet payin obligations for sale transactions carried out in the account of the Company and authorize Mr. _____ of the company to execute , notarize and deliver to Cochin Stock Brokers Limited, the said Power of Attorney and to do all other things as may be necessary in this connection.

"FURTHER RESOLVED THAT a certified copy of the said resolution be communicated to Cochin Stock Brokers Limited together with the specimen signatures of all the aforesaid officials by any director of the company.

Place: _____ CERTIFIED TRUE COPY

Date: _____ For _____ LTD.
Signatory

SPECIMEN SIGNATURES

NAME	SIGNATURE
1. Mr. _____	_____
2. Mr. _____	_____
3. Mr. _____	_____



POLICIES WITH RESPECT TO ORDERS IN PENNY/ILLIQUID STOCKS:

The term Penny Stocks could be used to refer to stocks trading at a price less than Rs10 or at a price less than the face value. These stocks have less liquidity and small trading volumes, which make them prone to price manipulation. The constituents are cautioned to exercise due care while dealing in Penny Stocks as trading in such stocks are very risky. To check excess volatility and chances of price manipulation the list of such stocks are put out by the Exchanges on a monthly basis in special categories and it is for the constituents to exercise due diligence while dealing with such stocks. Permissions to deal/providing limits in such stocks or to reduce the open market interest of the constituent in such securities is at our sole discretion and we may choose to allow or disallow constituents in dealing on them depending on a number of factors including regulatory norms, our risk management system etc.

CONSTITUENT'S EXPOSURE LIMIT:

We have a margin based Risk Management System. The constituent's Credit balance in the ledger, the securities held in Beneficial Account, cash margin if any, POA stock etc. is considered for setting exposure limits. We may from time to time impose and vary limits on the orders that the constituent can place through our trading system (including exposure limits, turnover limits, limits as to the number of times of the value and / or kind of securities in respect of which orders can be placed etc.) The constituent is aware and agrees that the CSBL 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 specific exposures etc.) and we may be unable to inform the constituent of such variation that the CSBL shall not be responsible for such inability to route any order through its trading system on account of any such variation, reduction or imposition of limits. The constituent further agrees that the CSBL may at any time, at its sole discretion and without prior notice, prohibit or restrict the constituent's ability to place orders or trade in securities through the stock broker, or it

may subject any order placed by the constituent 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 it/ Exchange/SEBI and any other reasons which it may deem appropriate in the circumstances. The constituent agrees that the losses, if any on account of such refusal or due to delay caused by such review, shall be borne exclusively by the constituent alone. In case of exposure taken on the basis of shares margin, the payment is required to be made before the exchange pay in date otherwise it will be liable to square off after the pay in time or any time due to shortage of margin. Neither CSBL, nor any affiliate of CSBL nor their respective directors, officers, employees, agents shall in any circumstances be liable for any direct or indirect loss, cost, liability, expense or damage (including without limitation all legal fees and expenses) arising from any variation or reduction of exposure or turnover limits by CSBL.

BROKERAGE RATE:

Brokerage would be charged by CSBL at mutually agreed (between CSBL, its Authorized Person & constituent) rates within the permissible limits as prescribed by SEBI/Exchanges (presently stipulated as not to exceed 2.5% of the trade value- & which is inclusive of the Authorized Person's brokerage not to exceed 1.5% of the trade value). Subject to such maximum prescribed rates, CSBL may revise the rates from time to time after advance intimation to the constituent of the revised rates and the date on and from which the revised rates shall take effect. However in case of any upward revision in brokerage, CSBL shall give 15 days advanced intimation to the constituent. CSBL may intimate the revised rates in writing addressed to the constituent and by publishing the rate on its back-office website.

Brokerage shall be paid in the manner intimated by CSBL to the constituent from time to time together with the service tax and statutory levies & duties as may be applicable from time to time on the same.

Without prejudice to the absolute obligation of the constituent to pay/reimburse monies/ securities to CSBL as set-out above, CSBL shall also be entitled to set-off and appropriate any monies that may be

placed with or available with CSBL for and /or on behalf of the constituent towards any dues of the constituent to CSBL ,Stock /Commodity exchanges, depositories and SEBI arising howsoever.

PENALTY/DELAYED PAYMENT CHARGES BY EITHER PARTY:

The constituent is aware and agree that pay-in of Securities or Funds are required to be made to CSBL on or before the payin time on T+2 day. The constituent will be liable to pay late pay in/delayed payment charges for not making payment of their payin/margin obligation on time as per the exchange requirement at the rate of 2% per month. CSBL is authorised to debit the delayed payment charges to the account of the constituent at the end of each month/such other interval as may be decided by CSBL.

CSBL shall be entitled to suspend or terminate the Trading Member constituent relationship without prior notice if the constituent fails to fulfil his/its payment obligations hereunder, under the Rights and Obligations / Terms and Conditions mentioned in this document or otherwise due to CSBL. CSBL shall not be obliged to return any money , margin or otherwise to the constituent until the constituent has satisfactorily discharged all its payment obligations or other obligations as specified in constituent Registration Document.

However, this shall not be construed to mean / or result in a permanent practice resulting in funding of the constituent by the broker in contravention of applicable laws. Further where the stock broker has to pay any fine or suffer penalty from any authority in connection with/as a consequence of/in relation to any of the orders/trades/deals/actions of the constituent, the same shall be borne by the constituent.

SALE OF CONSTITUENT SECURITIES, CLOSING CONSTITUENTS' POSITION DUE TO NON PAYMENT OF CONSTITUENT DUES:

The constituent is informed by CSBL that in case of any delay by constituent which being beyond permissible time limits as prescribed by SEBI's / Exchange's rules, regulations, byelaws, circulars / other applicable laws, in making the payment / clearing off obligations, dues, debit balances, margin, MTM debit balance etc., then constituent's open positions might be squared-off, credit balances of securities or securities lying with Broker might be sold off, credit balance of funds might be

adjusted against constituent's obligation, debit balances or liabilities without any notice from CSBL and the constituent agrees to the same.

SHORTAGES IN OBLIGATIONS ARISING OUT OF INTERNAL NETTING OF TRADES:

Constituents are required to make Securities Funds payin on or before payin time on T+2 day. In case of default in security pay-in, by the constituent and the shortage is at Trading Member level i.e. internal shortage, then the benefit calculated is the lowest among the highest NSE/BSE rates for T, T+1 & T+2; plus penalty (decided by the Trading Member from time to time) will be debited to the defaulting constituent and the same is passed on to the opposite party.

In case of the default of securities pay-in by the constituent, other than internal shortage, auction value of the respective exchange plus penalty, if any and other statutory charges shall be recovered from the defaulting constituent alongwith brokerage. In case of the shortage from exchange the exchange will conduct auction and transfer the shares on auction payout day and will be credited shares and / or funds to the respective constituents on settlement by Exchange.

In the case of funds default by the constituent, the Trading Member shall be liquidating the stocks to recover the money.

Any and all losses and financial charges on account of such liquidation/closing-out shall be charged to and borne by the constituent.

Any shortfall arising out of the liquidating securities by the Trading Members shall also be recovered from the defaulting constituent along with interest (decided by the Trading Member from time to time).and all his movable/immovable properties shall be liable for the same.

The constituent shall keep and hold CSBL indemnified and harmless from any loss arising out of such closing out/squaring off.Such liquidation or close out of positions shall apply to any segment in which the constituent does business with CSBL.

CONDITIONS FOR BARRING CONSTITUENT FROM TAKING FURTHER POSITION & CLOSING OF EXISTING POSITION :

The constituents are obliged to monitor their positions regularly to ensure prompt pay-in to Trading



member. Failure/delay to meet margin obligations, pay-in obligations; failure/delay to clear outstanding debit balance by the constituent within the permissible time limit or beyond the time as CSBL has prescribed in its Risk Management Policy, frequent returning of cheques, cancellation of trades by the Exchange suo moto are among the few circumstances which may result in CSBL not permitting the constituent to take any fresh position/ closing the existing position or open position without any further notice. CSBL in our discretion may not reverse this, till such time that the constituent clear his/her/its' dues.

REFUSAL OF CONSTITUENT REQUESTS FOR TRADES/ TRANSACTIONS:

CSBL is entitled in its sole discretion to restrict or refuse execution of any orders for transaction in any scrip if transaction in such scrip is not in accordance with its internal due diligence policy and /or the directives and guidelines of the Exchanges ,depository and/or the Regulator issued from time to time and the constituent shall not call in question any decision of CSBL to restrict or refuse transactions in such scrip on the ground that transactions in such scrip are not in violation of CSBL 's due diligence policy or the directives or guidelines of the Exchange and/or the Regulator or on the ground that the constituent has not been put on notice about the scrip on which trade restrictions have been imposed by CSBL

TEMPORARY SUSPENSION / ACCOUNT CLOSURE:

Either constituent or CSBL can initiate steps for temporary suspension and account closure of the constituent. The constituent can do so through prior written signed request made within a reasonable time to our Office at Kochi. Account closure requests would be entertained subject to the constituent clearing their entire dues/obligations. During the period the constituent account is suspended, the market transaction in the constituent account will be prohibited. However the constituent shares/ledger balance settlement can take place.

CSBL can initiate the temporary suspension of a constituent account due to its dormant/inactive status. Dormant / inactive accounts refers to those accounts with no transaction for two year from the last date of transaction. The period of two year will be counted from the last day of respective month in which the last transaction as aforesaid took place.

Failure/delay to meet margin obligations, pay-in

obligations; failure/delay to clear outstanding debit balance by the constituent could also result in CSBL deciding to temporarily suspend the constituent account/close the same.

DEREGISTRATION OF THE CONSTITUENT WITH OUT PRIOR NOTICE :

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

- i. Any breach of the terms of this document.
- ii. In the event of infraction of any Rules, Bye-Laws, Regulations of SEBI or the Stock Exchange or of the provisions of any law for the time being in force governing dealings in the securities market or on the directions of SEBI and/ or the Exchanges, depository.
- iii. If the action of the constituent are prima facie illegal/improper or such as to manipulate the price of any securities or disturb the normal/ proper functioning of securities or disturb the normal/proper functioning of the market, either alone or in conjunction with others.
- iv. If there is any commencement of a legal process against the constituent under any law in force;
- v. On the death/lunacy or other disability of the constituent;
- vi. If the constituent being a partnership firm, has any steps taken by the constituent and/ or its partners for dissolution of the partnership;
- vii. If the constituent suffers any adverse material change in his/her /its financial position or defaults in any other agreement with the Stock Broker;
- viii. If there is reasonable apprehension that the constituent is unable to pay its debts or the constituent has admitted its inability to pay its debts, as they become payable;
- ix. If the constituent is in breach of any term, condition or covenant of this Agreement;
- x. If the constituent has made any material misrepresentation of facts, including (without limitation) in relation to the Security;

- xi If a receiver, administrator or liquidator has been appointed or allowed to be appointed of all or any part of the undertaking of the constituent;
- xii If the constituent have taken or suffered to be taken any action for its reorganization, liquidation or dissolution;
- xiii If the constituent 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;
- xiv The Constituent being designated as a defaulter by any credit rating agency or any action or proceedings have been initiated by the relevant regulator/Authority including without limitation to SEBI.
- xv Bank account , demat account, securities account of the constituent being frozen or attached by any court of law or any other competent authority for whatever reason.
- xvi If any covenant or warranty of the constituent is incorrect or untrue in any material respect;
- xvii The constituent fails to fulfill his/its payment

obligations under this document or otherwise due to CSBL or SEBI

- xviii If the constituent migrates to a jurisdiction which prohibits trading in Indian Securities or otherwise subjects CSBL or any of its employees to any licensing or registration requirements.

9. 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). On classification of any account as dormant account, CSBL will inform the constituent 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 CSBL., from time to time with prior notice of 15 days. The prevailing policies and Procedures of CSBL in respect of the above said matters shall remain published on its website as may be notified to the constituent from time to time and the constituent agrees that it is constituent 's responsibility to access , understand and abide by such policies at all times during the subsistence of this agreement.

I agree and understand that CSBL may from time to time at its sole discretion amend or modify the policies and procedures under intimation to me/us.

I/we have read & understood the above mentioned policies and procedures.



Signature of the Authorised signatory with Seal :

constituent's Name :

constituent Code: :

Date :

Place :



ACKNOWLEDGEMENT

I/we hereby confirm and acknowledge the receipt of copies of all the documents executed by me including the following documents:

1. Account Opening Form
2. Tariff sheet (DP and Trading) and all other documents including voluntary (POA) executed by me/us
3. Proof of Address, Bank and PAN and Aadhar Card
4. Policies and procedures for Trading account, Financial details, FATCA declaration, Risk disclosure document.
5. I here by confirm having received and read the following :-
 - a. **RISK DISCLOSURE DOCUMENT (RDD)**
Document detailing risks associated with dealing in the Securities/Commodities Markets
 - b. **RIGHTS AND OBLIGATIONS OF TRADING MEMBER,AUTHORISED PERSON AND CONSTITUENT FOR TRADING ON EXCHANGES**
Document stating the Rights & Obligations of Trading member,Authorised Person and constituent for trading on exchanges (including additional rights & obligations in case of internet/wireless technology based trading).
 - c. **GUIDANCE NOTE**
Document detailing do's and don'ts for trading on exchange, for the education of the investors
 - d. **RIGHTS AND OBLIGATIONS OF BENEFICIAL OWNERS AND DEPOSITORY PARTICIPANTS:**
Document stating the Rights & Obligations of Beneficial Owners and Depository Participants.

Name of the Client :

BO ID 12023900

Client Code :

Date :



Signature of the Authorised signatory with Seal



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

The Exchanges /Securities and Exchange Board of India (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 / Commodity 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. You should, therefore, study derivatives trading carefully before becoming involved in it.

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

You must know and appreciate that trading in Equity shares,derivative contracts , investment in commodity futures contract/commodity derivatives or other instruments traded on the Stock/ Commodity Exchanges, 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 exchanges and suffer adverse consequences or loss, you shall be solely responsible for the same and Stock / Commodity 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 Trading member . 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 Derivatives contract being traded on Exchanges.

It must be clearly understood by you that your dealings on Stock/Commodity exchanges through a Trading Member shall be subject to your fulfilling

certain formalities set out by the Trading Member which may inter alia include your filling the know your constituent form,constituent registration form, reading the rights and obligations, do's and don'ts, etc., and are subject to the Rules, Byelaws and Regulations of relevant exchanges, its Clearing Corporations, guidelines prescribed by SEBI and in force from time to time and Circulars as may be issued by exchanges or its Clearing Corporation and in force from time to time.

The exchanges do not provide or purport to provide any advice and shall not be liable to any person who enters into any business relationship with any Trading Member of 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/investment 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 securities, Derivatives, commodity derivatives contract undergoes when trading activity continues on the Stock / Commodity Exchanges. Generally, higher the volatility of a security, Derivatives commodity derivatives contract, greater is its price swings. There may be normally greater volatility in thinly traded securities,Derivatives, commodity / derivatives contracts than in actively traded securities, Derivatives, commodity 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, commodities derivatives contracts expeditiously at a competitive price and with minimal price difference. Generally, it is assumed that more the number of orders available in a market, greater is the liquidity. Liquidity is

important because with greater liquidity, it is easier for constituents to buy and/or sell securities, Derivatives commodities derivatives contracts swiftly and with minimal price difference, and as a result, constituents are more likely to pay or receive a competitive price for securities, Derivatives, commodity derivatives contracts purchased or sold. There may be a risk of lower liquidity in some securities, Derivatives, commodity / derivatives contracts as compared to active securities, commodity 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, commodity derivatives contracts without intention of giving and/ or taking delivery as part of a day trading strategy may also result into losses, because in such a situation, securities, derivatives, commodity derivatives contracts may have to be sold / purchased/squared off at low / high prices, compared to the expected price levels, so as not to have any open position or obligation to deliver or receive such security, Derivatives commodity Derivatives contracts.

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, commodity 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, commodities / commodity 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 constituent 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, commodity 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 constituent 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, commodity derivatives contract, and such order gets activated if and when the 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, commodity 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 commodity 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 commodity ,commodity 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, Derivatives, commodity/commodity derivative contract.

1.6 Risk of Rumors: Rumors about companies/commodity / currencies at times float in the market through word of mouth, newspapers, websites or news agencies, etc. The constituents 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 closure. Such high volumes may also occur at any point in the day. These may cause delays in order execution or confirmation.

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

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

- a. 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/principal investment 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/principal investment amount.
- b. 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.
- c. If you fail to deposit the additional margin amount by the deadline or if an outstanding debt occurs in your account, the Trading Member may liquidate /square up a part of or the whole position or substitute securities/ commodities. In this case, you will be liable for any losses incurred due to such square up / close-outs.

- d. Under certain market conditions, a constituent 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.
- e. 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.
- f. You must ask your Trading Member 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 constituent or that a constituent 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 constituent 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.

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 constituents. 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, Derivatives, commodity Derivatives trading through wireless technology/ smart order routing or any other technology should be brought to the notice of the constituent by the Trading member.

4. GENERAL

4.1 Deposited Cash and Property

You should familiarize yourself with the protections accorded to the money or other property you deposit particularly in the event of a firm becoming insolvent or bankrupt. The extent to which you may recover your money or property may be governed by specific legislation or local rules. In some jurisdictions, property, which has been specifically identifiable as your own, will be pro-rated in the same manner as cash for purposes of distribution in the event of a shortfall. In case of any dispute with the Trading member of the Exchange, the same shall be subject to arbitration as per the Rules, Bye-laws and Business Rules of the Exchanges.

4.2. Commission and other charges:

Before you begin to trade, you should obtain a clear explanation of all commissions, fees and other charges for which you will be liable. These charges will affect your net profit (if any) or increase your loss.

4.3. For rights and obligations of the Trading members/Authorised Persons/ constituents, please refer Annexure

4.4. The term 'constituent' shall mean and include a client, a customer or an investor who deals with a Trading Member for the purpose of acquiring and/ or selling of Securities, Derivatives, Commodity Derivatives contracts through the mechanism provided by the Exchanges.

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

I hereby acknowledge that I have received and understood this Risk Disclosure Document (RDD)

Signature of Authorised Signatory of the Constituent With seal:

constituent's Name :

Date :

constituent Code :



Annexure

RIGHTS AND OBLIGATIONS OF Trading members , Authorised Person and the Constituents

(as prescribed by SEBI, Stock, and Commodity Exchanges)

1. The constituent shall invest/trade in those securities, commodities /contracts/other instruments admitted to dealings on the Exchanges as defined in the Rules, Byelaws, and Business Rules/ Regulations of Exchanges/ Securities and Exchange Board of India (SEBI) and circulars/notices issued thereunder from time to time.
2. The Trading Member, / Authorized Person and the constituent shall be bound by all the Rules, Bye-laws and Business Rules /Regulations of the Exchange and circulars/notices issued there under and the Rules and Regulations of SEBI and relevant notifications of Government authorities as may be in force from time to time.
3. The constituent shall satisfy himself of the capacity of the Trading Member to deal in securities, derivatives, commodities derivatives contracts and wishes to execute its orders through the Trading Member and the constituent shall from time to time continue to satisfy itself of such capability of the Trading Member before executing orders through the Trading Member
4. The Trading member shall continuously satisfy itself about the genuineness and financial soundness of the constituent and investment objectives relevant to the services to be provided.
5. The member shall take steps to make the constituent aware of the precise nature of the Trading member's liability for business to be conducted, including any limitations, the liability and the capacity in which the Trading member acts.
6. The Authorized Person shall provide necessary assistance and co-operate with the Trading member in all their dealings with the constituents..
7. Requirements of professional diligence
 - a. The Trading member must exercise professional diligence while entering into a financial contract or discharging any obligations under it.
 - b. "professional diligence" means the standard of skill and care that a Trading Member would be reasonably expected to exercise towards a Constituent , commensurate with
 - i. honest market practice;
 - ii. the principle of good faith;
 - iii. the level of knowledge, experience and expertise of the constituent;
 - iv. the nature and degree of risk embodied in the financial product* or financial service being availed by the constituent; and
 - v. the extent of dependence of the constituent on the stock broker.

CONSTITUENT INFORMATION

8. The constituent shall furnish all such details in full as are required by the trading Trading Member in "Account Opening Form" with supporting details, made mandatory by stock/ commodity exchanges / SEBI from time to time.
9. The constituent shall familiarize himself with all the mandatory provisions in the Account Opening documents. Any additional clauses or documents specified by the Trading Member shall be non-mandatory; as per the terms and conditions accepted by the constituent.
10. The constituent shall immediately notify the ' Trading member 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 constituent shall provide/update the financial information to the Trading member on a periodic basis.
11. A. Protection from unfair terms in financial contracts**
 - a. **An unfair term of a non-negotiated contract will be void.**
 - b. **A term is unfair if it –**
 - i. causes a significant imbalance in the rights and obligations of the parties under the financial contract, to the detriment of the Constituent ; and

- ii. is not reasonably necessary to protect the legitimate interests of the Trading member.
- c. The factors to be taken into account while determining whether a term is unfair, include –**
- i. the nature of the financial product or financial service dealt with under the financial contract;
 - ii. the extent of transparency of the term;
- ** contracts offered by commodity exchanges**
- iii. the extent to which the term allows a constituent to compare it with other financial contracts for similar financial products or financial services; and
 - iv. the financial contract as a whole and the terms of any other contract on which it is dependent.

d. A term is transparent if it –

- I. is expressed in reasonably plain language that is likely to be understood by the constituent
 - ii. is legible and presented clearly; and
 - iii. is readily available to the constituent affected by the term.
- e. If a term of a financial contract is determined to be unfair under point 11.A.c, the parties will continue to be bound by the remaining terms of the financial contract to the extent that the financial contract is capable of enforcement without the unfair term.**

11.B.

- a. “Non-negotiated contract” means a contract whose terms, other than the terms contained in point 11.C. (given below) are not negotiated between the parties to the financial contract and includes –**
- i. a financial contract in which, relative to the constituent, the Trading member has a substantially greater bargaining power in determining terms of the financial contract; and
 - ii. a standard form contract.
- b. “Standard form contract” means a financial contract that is substantially not negotiable for the constituent, except for the terms contained in point 11.C.**

c. Even if some terms of a financial contract are negotiated in form, the financial contract may be regarded as a non-negotiated contract if so indicated by –

- i. an overall and substantial assessment of the financial contract; and
- ii. the substantial circumstances surrounding the financial contract

d. In a claim that a financial contract is a non-negotiated contract, the onus of demonstrating otherwise will be on the Trading member.

11. C.

- a. The above does not apply to a term of a financial contract if it –**
- i. defines the subject matter of the financial contract;
 - ii. sets the price that is paid, or payable, for the provision of the financial product or financial service under the financial contract and has been clearly disclosed to the constituent. ; or
 - iii is required, or expressly permitted, under any law or regulations.
- b. The exemption under point 11.C does not apply to a term that deals with the payment of an amount which is contingent on the occurrence or non- occurrence of any particular event**

12. The Trading member and Authorized Person shall maintain all the details of the constituent as mentioned in the account opening form or any other information pertaining to the constituent, 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 Trading member may so disclose information about his constituent to any person or authority with the express permission of the constituent.

13. A. Protection of personal information and confidentiality

- a. “ Personal information” means any information that relates to a constituent or allows a constituent. ’s identity to be inferred, directly or indirectly, and includes –**
- i. name and contact information;
 - ii. biometric information, in case of individuals
 - iii. information relating to transactions in, or holdings of, financial products



- iv. information relating to the use of financial services; or
- v. such other information as may be specified.

13. B. a. A Trading member must –

- i. not collect personal information relating to a constituent. in excess of what is required for the provision of a financial product or financial service;
 - ii. maintain the confidentiality of personal information relating to constituent. and not disclose it to a third party, except in a manner expressly permitted under point 13.B.b.;
 - iii. make best efforts to ensure that any personal information relating to a constituent that it holds is accurate, up to date and complete;
 - iv. ensure that constituents can obtain reasonable access to their personal information, subject to any exceptions that the Regulator may specify; and
 - v. allow constituent. an effective opportunity to seek modifications to their personal information to ensure that the personal information held by the Trading member is accurate, up to date and complete.
- b. A Trading member may disclose personal information relating to a constituent. to a third party only if –
- i. it has obtained prior written informed consent of the constituent. for the disclosure, after giving the constituent. an effective opportunity to refuse consent;
 - ii. the constituent has directed the disclosure to be made;
 - iii. the Regulator has approved or ordered the disclosure, and unless prohibited by the relevant law or regulations, the constituent. is given an opportunity to represent under such law or regulations against such disclosure;
 - iv. the disclosure is required under any law or regulations, and unless prohibited by such law or regulations, the constituent. is given an opportunity to represent under such law or regulations against such disclosure;
 - v. the disclosure is directly related to the provision of a financial product or financial service to the constituent, if the Trading member –

- 1. informs the constituent. in advance that the personal information may be shared with a third party; and
 - 2. makes arrangements to ensure that the third party maintains the confidentiality of the personal information in the same manner as required under this Part; or
 - vi. the disclosure is made to protect against or prevent actual or potential fraud, unauthorised transactions or claims, if the Trading member arranges with the third party to maintain the confidentiality of the personal information in the manner required under this Part.-
 - c. “Third party” means any person other than the concerned Trading member, including a person belonging to the same group as the Trading member.
14. A. Requirement of fair disclosure both initially and on continuing basis
- a. Trading member must ensure fair disclosure of information that is likely to be required by a constituent to make an informed transactional decision.
 - b. In order to constitute fair disclosure, the information must be provided –
 - i. sufficiently before the constituent. enters into a financial contract, so as to allow the constituent reasonable time to understand the information;
 - ii. in writing and in a manner that is likely to be understood by a constituent belonging to a particular category; and
 - iii. in a manner that enables the constituent to make reasonable comparison of the financial product or financial service with other similar financial products or financial services.
 - c. The types of information that must be disclosed to a constituent. in relation to a financial product or financial service, which may include information regarding -
 - i. main characteristics of the financial product or financial service, including its features, benefits and risks to the constituent;
 - ii. consideration to be paid for the financial product or financial service or the manner in which the consideration is calculated;
 - iii. existence, exclusion or effect of any term in the financial product or financial contract;

- iv. nature, attributes and rights of the Trading member, including its identity, regulatory status and affiliations;
- v. contact details of the Trading member and the methods of communication to be used between the Trading member and the constituent.
- vi. rights of the constituent. to rescind a financial contract within a specified period; or
- vii. rights of the constituent under any law or regulations.

14. B.

- a. Trading member must provide a constituent. that is availing a financial product or financial service provided by it, with the following continuing disclosures –
 - i. any material change to the information that was required to be disclosed under point 14.A at the time when the constituent initially availed the financial product or financial service;
 - ii. information relating to the status or performance of a financial product held by the constituent. , as may be required to assess the rights or interests in the financial product or financial service; and
 - iii. any other information that may be specified.

b. A continuing disclosure must be made –

- i. within a reasonable time-period from the occurrence of any material change or at reasonable periodic intervals, as applicable; and
- ii. in writing and in a manner that is likely to be understood by a constituent. belonging to that category.

MARGINS

- 15. The constituent shall pay applicable initial margins, withholding margins, special margins or such other margins as are considered necessary by the Trading member or the Exchanges or as may be directed by SEBI from time to time as applicable to the segment(s) in which the constituent trades. The Trading member 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 constituent shall be obliged to pay such margins within the stipulated time.

- 16. The constituent understands that payment of margins by the constituent does not necessarily imply complete satisfaction of all dues. In spite of consistently having paid margins, the constituent 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

- 17. The constituent shall give any order for buy or sell of a security, derivatives ,commodity/ derivatives contract in writing or in such form or manner, as may be mutually agreed between the constituent and the Trading member however ensuring the regulatory requirements in this regard are complied with. The Trading member shall ensure to place orders and execute the trades of the constituent, only in the Unique constituent Code assigned to that constituent.
- 18. The Trading member shall inform the constituent 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 constituent to comply with such schedules/procedures of the relevant stock/commodity exchanges where the trade is executed.
- 19. The Trading member shall ensure that the money/ securities deposited by the constituent shall be kept in a separate account, distinct from his/its own account or account of any other constituent and shall not be used by the Trading Member for himself/itself or for any other constituent or for any purpose other than the purposes mentioned in Rules, Regulations, circulars, notices, guidelines of SEBI and/or Rules/ Business Rules, Regulations and Bye-laws, circulars and notices of Exchange.
- 20. Where the Exchange(s) cancels trade(s) suo moto all such trades including the trade/s done on behalf of the constituent shall ipso facto stand cancelled, Trading Member shall be entitled to cancel the respective contract(s) with constituents.
- 21. The transactions executed on the Exchange are subject to Rules, Bye-laws 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 Bye-laws and Regulations, Business Rules of the Exchanges where the trade is executed for the



purpose of giving effect to the provisions of the Rules, Byelaws and Regulations, Business Rules of the Exchanges and the circulars/notices issued thereunder.

BROKERAGE

22. The constituent shall pay to the Trading Member brokerage and statutory levies as are prevailing from time to time and as they apply to the constituent's account, transactions and to the services that Trading member renders to the constituent. The Trading Member shall not charge brokerage more than the maximum brokerage permissible as per the Rules, Regulations, Business Rules and Bye-laws of the relevant stock/commodity exchanges and/or Rules and regulations of SEBI.

LIQUIDATION AND CLOSE OUT OF POSITION

23. Without prejudice to the Trading member's other rights (including the right to refer a matter to arbitration), the constituent understands that the Trading member shall be entitled to liquidate/close out all or any of the constituent'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 constituent'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 constituent.
24. In the event of death or insolvency of the constituent or his/its otherwise becoming incapable of receiving and paying for or delivering or transferring securities and commodities which the constituent has ordered to be bought or sold, Trading member may close out the transaction of the constituent and claim losses, if any, against the estate of the constituent. The constituent or his nominees, successors, heirs and assignee shall be entitled to any surplus which may result there from. The constituent shall note that transfer of funds/securities/commodities in favor of a Nominee shall be valid discharge by the Trading member against the legal heir.
25. The Trading member shall bring to the notice of the relevant Exchange the information about default in payment/delivery and related aspects by a constituent. In case where defaulting constituent is a corporate entity / partnership / proprietary firm/Trust or any other artificial legal entity, then the name(s) of Directors (s) Promoter(s) / Partner(s)/Proprietor/Trustees as

the case may be, shall also be communicated by the Trading member to the relevant Exchange(s).

DISPUTE RESOLUTION

26. The Trading member shall provide the constituent with the relevant contact details of the concerned Exchanges and SEBI.
27. The Trading member shall co-operate in redressing grievances of the constituent in respect of all transactions routed through it removing objections for bad delivery of shares ,rectification of bad delivery etc.
28. The constituent and the Trading member shall refer any claims and/or disputes with respect to deposits, margin money etc to arbitration as per the Rules, Byelaws and Regulations ,/Business Rules of the Exchanges where the trade is executed and circulars/notices issued thereunder as may be in force from time to time.
29. The Trading member shall ensure faster settlement of any arbitration proceedings arising out of the transactions entered into between him vis-a-vis the constituent and he shall be liable to implement the arbitration awards made in such proceedings.
30. The constituent /Trading member understands that the instructions issued by an authorized representative for dispute resolution, if any, of the constituent/Trading member shall be binding on the constituent/Trading member in accordance with the letter authorizing the said representative to deal on behalf of the said constituent/Trading member.
31. Requirement for each Trading member to have an effective grievance redress mechanism which is accessible to all its constituent.
 - a. A Trading member must have in place an effective mechanism to receive and redress complaints from its constituents in relation to financial products or financial services provided by it, or on its behalf, in a prompt and fair manner.
 - b. A Trading member must inform a constituent, at the commencement of relationship with the constituent and at such other time when the information is likely to be required by the constituent, of –
 - i. the constituent's right to seek redress for any complaints; and

- ii. the processes followed by the Trading member to receive and redress complaints from its constituents.

32. A. Suitability of advice for the constituent

Right to receive advice that is suitable taking into account the relevant personal circumstances of the constituent, such as the constituent financial circumstances and needs. This obligation would apply to persons who render advice to constituent and the regulator may specify categories of financial products and service that necessarily require such advice to be given.

a. A Trading member must –

- i. make all efforts to obtain correct and adequate information about the relevant personal circumstances of a constituent; and
 - ii. ensure that the advice given is suitable for the constituent after due consideration of the relevant personal circumstances of the constituent.
- b. If it is reasonably apparent to the Trading member that the available information regarding the relevant personal circumstances of a constituent is incomplete or inaccurate, the Trading member must warn the constituent of the consequences of proceeding on the basis of incomplete or inaccurate information.
- c. If a constituent intends to avail of a financial product or financial service that the Trading member determines unsuitable for the constituent, the Trading member –
- i. must clearly communicate its advice to the constituent in writing and in a manner that is likely to be understood by the constituent; and
 - ii. may provide the financial product or financial service requested by the constituent only after complying with point 28.A.a and obtaining a written acknowledgement from the constituent .

33. Dealing with conflict of interest

In case of any conflict between the interests of a constituent and that of the Trading member, preference much be given to the constituent interests.

a. A Trading member must –

- i. provide a constituent with information regarding any conflict of interests, including any conflicted remuneration that the Trading member has

received or expects to receive for making the advice to the constituent; and

- ii. give priority to the interests of the constituent if the Trading member knows, or reasonably ought to know, of a conflict between –
 1. its own interests and the interests of the constituent; or
 2. the interests of the concerned Trading member and interests of the constituent, in cases where the Trading member is a financial representative.
- b. The information under point 33a.i. must be given to the constituent in writing and in a manner that is likely to be understood by the constituent and a written acknowledgement of the receipt of the information should be obtained from the constituent.
- c. In this section, “conflicted remuneration” means any benefit, whether monetary or non-monetary, derived by a Trading member from persons other than constituents that could, under the circumstances, reasonably be expected to influence the advice given by the Trading member to a constituent.

TERMINATION OF RELATIONSHIP

34. This relationship between the Trading member and the constituent shall be terminated; if the Trading member for any reason ceases to be a Trading member of the stock/commodity exchange including cessation of Trading membership by reason of the Trading member’s default, death, resignation or expulsion or if the certificate is cancelled by the Board/Exchange.
35. The Trading member, Authorized Person and the constituent 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.
36. In the event of demise/insolvency of the Autho-

rized Person or the cancellation of his/its registration with the Board or/withdrawal of recognition of the Authorized Person by the stock/commodity exchanges and/or termination of the agreement with the Authorized Person by the Trading member,, for any reason whatsoever, the constituent shall be informed of such termination and the constituent shall be deemed to be the direct constituent of the Trading member and all clauses in the 'Rights and Obligations' document(s) governing the Trading member, Authorized Person and constituent shall continue to be in force as it is, unless the constituent intimates to the Trading member his/its intention to terminate their relationship by giving a notice in writing of not less than one month.

ADDITIONAL RIGHTS AND OBLIGATIONS

37. The Trading member shall ensure due protection to the constituent regarding constituent'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 constituent with whom and for whom they may have had transactions in securities/commodities ..
38. The Trading member and constituent shall reconcile and settle their accounts from time to time as per the Rules, Business Rules, Bye Laws, Circulars, Notices and Guidelines issued by SEBI and the relevant Exchanges where the trade is executed.
39. The Trading member shall issue a contract note to his constituents for trades executed in such format as may be prescribed by the Exchanges 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, constituent 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 Exchanges. The Trading member shall send contract notes to the constituents within one working day of the execution of the trades in hard copy and/or in electronic form using digital signature.
40. The Trading member shall make pay out of funds or delivery of securities/ commodities as the case may be to the constituent within one working day of receipt of the pay-out from the relevant exchange where the trade is executed as per the Exchange Rules, Bye-Laws, Business Rules and Circulars, unless otherwise specified by the constituent and subject to such terms and conditions as may be prescribed by the relevant Exchange from time to time where the trade is executed.
40. The Trading Member shall send a complete 'Statement of Accounts' for both funds and securities / commodities in respect of each of its constituents 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 constituent 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 Trading Member..
41. The Trading Member shall send daily margin statements to the constituents. Daily Margin statement should include, inter-alia, details of collateral deposited, collateral utilized and collateral status (available balance/due from constituent) with break up in terms of cash, Fixed Deposit Receipts (FDRs), Bank Guarantee, warehouse receipts, securities etc.
42. The constituent shall ensure that it has the required legal capacity to, and is authorized to, enter into the relationship with the Trading member 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 constituent may enter into shall be completed by the constituent prior to such transaction being entered into.
43. In case, where a Trading member surrenders his/her/ its Trading membership, Trading member gives a public notice inviting claims, if any, from constituents. In case of a claim relating to transactions executed on the trading system of the Exchange, the Trading member has to ensure that the constituent lodges a claim with the Exchange within the stipulated period and with the supporting documents.
44. A. Protection from unfair conduct which includes misleading conduct & abusive conduct
 - a. Unfair conduct in relation to financial products or financial services is prohibited.
 - b. "Unfair conduct" means an act or omission by a Trading member or its financial representative that

significantly impairs, or is likely to significantly impair, the ability of a constituent to make an informed transactional decision and includes –

- i. misleading conduct under point 45.B
- ii. abusive conduct under point 45.C
- iii. such other conduct as may be specified.

45. B.

- a. Conduct of a Trading member or its financial representative in relation to a determinative factor is misleading if it is likely to cause the constituent to take a transactional decision that the constituent would not have taken otherwise, and the conduct involves –
 - i. providing the constituent with inaccurate information or information that the Trading member or financial representative does not believe to be true; or
 - ii. providing accurate information to the constituent in a manner that is deceptive.
- b. In determining whether a conduct is misleading under point 45.B.a, the following factors must be considered to be “determinative factors” –
 - i. the main characteristics of a financial product or financial service, including its features, benefits and risks to the constituent;
 - ii. the constituent’s need for a particular financial product or financial service or its suitability for the constituent;
 - iii. the consideration to be paid for the financial product or financial service or the manner in which the consideration is calculated;
 - iv. the existence, exclusion or effect of any term in a financial contract, which is material term in the context of that financial contract;
 - v. the nature, attributes and rights of the Trading member, including its identity, regulatory status and affiliations; and
 - vi. the rights of the constituent under any law or regulations

45. C.

- a. A conduct of a Trading member or its financial representative in relation to a financial product or financial service is abusive if it –

- i. involves the use of coercion or undue influence; and
 - ii. causes or is likely to cause the constituent to take a transactional decision that the constituent would not have taken otherwise.
- b. In determining whether a conduct uses coercion or undue influence, the following must be considered –
 - i. the timing, location, nature or persistence of the conduct;
 - ii. the use of threatening or abusive language or behavior;
 - iii. the exploitation of any particular misfortune or circumstance of the constituent of which the Trading member is aware, to influence the constituent’s decision with regard to a financial product or financial service;
 - iv. any non-contractual barriers imposed by the Trading member where the constituent wishes to exercise rights under a financial contract, including –
 - v. the right to terminate the financial contract;
 - vi. the right to switch to another financial product or another Trading member and
 - vii. a threat to take any action, depending on the circumstances in which the threat is made.

ELECTRONIC CONTRACT NOTES (ECN)

- 46. In case, the constituent opts to receive the contract note in electronic form, he shall provide an appropriate email id to the Trading member. The constituent shall communicate to the Trading member any change in the e-mail Id through a physical letter, if the constituent has opted for internet trading, the request for change of e-mail Id may be made through the secured access by way of constituent specific user Id and password.
- 47. The Trading member shall ensure that all ECNs sent through the e-mail shall be digitally signed, encrypted, non-tamperable and in compliance with the provisions of the IT Act 2000. In case ECN is sent through email as an attachment, the attached file shall also be secured with the digital signature encrypted and non tamperable.
- 48. The constituent shall note that non-receipt of bounced mail notification by the Trading member shall amount to delivery of the contract note at the e-mail Id of the constituent.

49. The Trading member shall retain ECN and acknowledgement of the e-mail in a soft and non-tamperable form in the manner prescribed by the Exchanges in compliance with the provisions of the IT Act, 2000 and as per the extant rules/regulations/circulars/guidelines issued by SEBI/Stock/Commodity 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 Trading member for the specified period under the extant regulations ,rules/circulars/guidelines issued by SEBI/Stock/Commodity exchanges. The log report shall provide the details of the contract notes that are not delivered to the constituent/e-mails rejected or bounced back. The Trading member shall take all possible steps to ensure receipt of notifications of bounced mails by him at all times within the stipulated time period under the extant rules/circulars/guidelines issued by SEBI,Stock/Commodity Exchanges.
50. The Trading member shall continue to send contract notes in the physical mode to such constituents who do not opt to receive the contract notes in the electronic form. Wherever the ECNs have not been delivered to the constituent or has been rejected (bouncing of mails) by the e-mail ID of the constituent, the Trading member shall send a physical contract note to the constituent within the stipulated time under the extant regulations/ Rules/Bye Laws/Business Rules and Circulars of SEBI, stock/commodity exchanges and maintain the proof of despatch and delivery of such physical contract notes.
51. In addition to the e-mail communication of the ECNs to the constituent, the Trading member shall simultaneously publish the ECN on his designated web-site, if any, in a secured way and enable relevant access to the constituents and for this purpose, shall allot a unique username and password to the constituent, with an option to the constituent to save the contract note electronically and/or take a print out of the same.

LAW AND JURISDICTION

52. In addition to the specific rights set out in this document, the Trading member / Authorized Person and the Constituent shall be entitled to exercise any other rights which the Trading member or the constituent may have under the Rules, Bye-laws and Regulations of the Exchanges in

which the constituent chooses to trade and circulars / notices issued thereunder or Rules and Regulations of SEBI.

53. 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 / commodity exchanges, where the trade is executed, that may be in force from time to time.
54. The Trading member and the constituent shall abide by any award passed by the Arbitrator(s) under the Arbitration and Conciliation At, 1996.. However, there is also a provision of appeal within the stock exchanges, if either party is not satisfied with the arbitration award.
55. Words and expressions which are used in this document but which are not defined herein shall, unless the context otherwise requires, have the same meaning as assigned thereto in the Rules, Bye-laws and Regulations and circulars/notices issued thereunder of the Exchanges / SEBI.
56. All additional voluntary /non mandatory clauses/ document added by the Trading member should not be in contravention with rules/Business 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 Constituents.
57. 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, Business Rules and Regulations of the relevant Stock/commodity 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 TRADING MEMBERS TO CONSTITUENTS

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

1. Trading member is eligible for providing Internet



- based trading (IBT) and securities/commodities 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 Trading member shall comply with all requirements applicable to internet based trading/securities/commodities trading using wireless technology as may be specified by SEBI & the Exchanges from time to time.
2. The constituent is desirous of investing/trading in securities/commodities and for this purpose, the constituent is desirous of using either the internet based trading facility or the facility for securities/commodities trading through use of wireless technology. The Trading member shall provide the Trading member's IBT Service to the constituent, and the constituent shall avail of the Trading member's IBT Service, on and subject to SEBI/Exchanges Provisions and the terms and conditions specified on the Trading member's IBT Web Site provided that they are in line with the norms prescribed by Exchanges/SEBI.
 3. The Trading member shall bring to the notice of constituent the features, risks, responsibilities, obligations and liabilities associated with securities/Derivatives/commodities derivatives trading through wireless technology/internet/smart order routing or any other technology should be brought to the notice of the constituent by the Trading member.
 4. The Trading member shall make the constituent aware that the Trading Member's IBT system itself generates the initial password and its password policy as stipulated in line with norms prescribed by Exchanges/ SEBI.
 5. The constituent 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 Trading member's IBT System using the constituents Username and/or Password whether or not such person was authorized to do so. Also the constituent is aware that authentication technologies and strict security measures are required for the internet trading/securities/derivatives/commodities derivative trading through wireless technology through order routed system and undertakes to ensure that the password of the constituent and/or his authorized representative are not revealed to any third party including employees and dealers of the Trading member.
 6. The constituent shall immediately notify the Trading member in writing if he forgets his password, discovers security flaw in Trading member'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 constituent is fully aware of and understands the risks associated with availing of a service for routing orders over the internet/for securities/commodities trading through wireless technology and constituent shall be fully liable and responsible for any and all acts done in the constituent's Username/password in any manner whatsoever.
 8. The Trading member shall send the order/trade confirmation through email to the constituent at his request. The constituent is aware that the order/ trade confirmation is also provided on the web portal. In case constituent is trading using wireless technology, the Trading member shall send the order/trade confirmation on the device of the constituent.
 9. The constituent is aware that trading over the internet involves many uncertain factors and complex hardware, software, systems, communication lines, peripherals, etc. which are susceptible to interruptions and dislocations. The Trading member and the Exchange do not make any representation or warranty that the Trading Member's IBT Service will be available to the constituent at all times without any interruption.
 10. The Constituent shall not have any claim against the Exchange or Trading member on account of any suspension, interruption, non-availability or malfunctioning of the Trading member'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 Constituent / Trading member's /Exchange end for any reason beyond the control of the Trading member/ Exchanges.

Rights and Obligations of Beneficial Owner and Depository Participant as prescribed by SEBI and Depositories

GENERAL CLAUSE

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

BENEFICIAL OWNER INFORMATION

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

FEES/CHARGES/TARIFF

5. The Beneficial Owner shall pay such charges to the DP for the purpose of holding and transfer of securities in dematerialized form and for availing depository services as may be agreed to from time to time between the DP and the Beneficial Owner as set out in the

Tariff Sheet provided by the DP. It may be informed to the Beneficial Owner that “no charges are payable for opening of demat accounts”

6. In case of Basic Services Demat Accounts, the DP shall adhere to the charge structure as laid down under the relevant SEBI and/or Depository circulars/directions/notifications issued from time to time.
7. The DP shall not increase any charges/tariff agreed upon unless it has given a notice in writing of not less than thirty days to the Beneficial Owner regarding the same.

DEMATERIALIZATION

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

SEPARATE ACCOUNTS

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

TRANSFER OF SECURITIES

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

STATEMENT OF ACCOUNT

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

MANNER OF CLOSURE OF DEMAT ACCOUNT

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

DEFAULT IN PAYMENT OF CHARGES

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

LIABILITY OF THE DEPOSITORY

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

FREEZING/ DEFREEZING OF ACCOUNTS

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

REDRESSAL OF CONSTITUENT GRIEVANCE

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

AUTHORIZED REPRESENTATIVE

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

LAW AND JURISDICTION

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

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

BEFORE YOU BEGIN TO TRADE

Do's

1. Ensure that you deal with and through only SEBI registered intermediaries. You may check their SEBI registration certificate number from the list available on the Stock exchanges www.exchange.com and SEBI Website www.sebi.gov.in.
2. Trade only through Registered Trading members of the Exchange. Check from the Exchange website at following links <https://www1.nseindia.com/>, <https://www.bseindia.com/> <https://www.mcxindia.com/> Trading membership/notice-board/Trading member-AP -Details to see whether the Trading member is registered with the Exchange
3. Ensure that you fill the KYC form completely and strike off the blank fields in the KYC form.
4. Furnish all such details in full as are required by the Trading member as required in "Know your constituent" form,
5. Ensure that you have read all the mandatory documents viz. Rights and Obligations, Risk Disclosure Document, Policy and Procedure Document of the Trading member
6. Insist on getting a Unique client Code (UCC) and ensure all your trades are done under the said UCC.
7. Cross check the genuineness of trades carried out at the Exchanges through the trade verification facility available on the Exchange website at the following link <https://www.bseindia.com/><https://www.nseindia.com/> <https://www.mcxindia.com/en/login> .The trades can be verified online where trade information is available up to 5 working days from the trade date.
8. Insist on a duly signed Contract Note in specified format for every executed trade within 24 hours of trade, highlighting the details of the trade along with your UCC.
9. Ensure to give any order for buy or sell of a security in writing or in such form or manner, as may be mutually agreed. Giving instructions in writing ensures that you have proof of your intent, in case of disputes with the Trading member.
10. Ensure that, a contract note is issued to you by the Trading Member which contains details such as Trading member Registration Number, Order No., Order Date, Order time, Trade No, Trade rate, Quantity, name of security, constituent code allotted to you, brokerage Arbitration Clause, etc. Contract notes are required to be given/sent by the Trading member to the constituents latest on the next working day of the trade. Contract note can be issued by the Trading members either in electronic form using digital signature as required, or in hard copy. In case you do not receive a contract note on the next working day or at a mutually agreed time, please get in touch with the constituents Grievance Cell of Exchanges.
11. Obtain receipt for collaterals deposited with the Trading member towards margins.
12. Go through the Rules, Bye-laws, Regulations, Circulars, Directives, Notifications of the Exchange as well as of the Regulators, Government and other authorities to know your rights and duties vis-à-vis those of the Trading member.
13. Ask all relevant questions and clear your doubts with your Trading member before transacting and Insist on receiving the bills for every settlement.
14. Insist on Monthly statements of your ledger account and report any discrepancies in the statement to your Trading member within 7 working days. In case of unsatisfactory response report the discrepancy to the Exchanges within 15 working days from the date of cause of action.
15. Keep Delivery Instruction Slips (DIS) book issued by DPs in safe possession. Ensure that the DIS numbers are preprinted and your account number (UCC) is mentioned in the DIS book.

16. Freeze your Demat account in case of your absence for longer duration or in case of not using the account frequently.
17. Pay required margins in time and only by Cheque and ask for receipt thereof from the Trading member.
18. Deliver the Securities /commodities in case of sale or pay the money in case of purchase within the time prescribed.
19. Understand and comply with accounting standards for derivatives.
20. Ensure to read, understand and then sign the voluntary clauses, if any, agreed between you and the Trading member. Note that the clauses as agreed between you and the Trading member cannot be changed without your consent.
21. Before you begin to trade, you should obtain a clear idea from your Trading member of all brokerage, commissions, fees and other charges which will be levied on you for trading and the relevant provisions/ guidelines specified by SEBI/Stock/commodity exchanges.. These charges will affect your net cash inflow or outflow.
22. Obtain a copy of all the documents executed by you from the Trading member free of charge.
23. In case you wish to execute Power of Attorney (POA) in favour of the Trading member authorizing it to operate your bank and demat account, please refer to the guidelines issued by SEBI/Exchanges in this regard.

TRANSACTIONS AND SETTLEMENTS

24. 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.
25. Don't share your internet trading account's password with anyone.
26. Don't make any payment in cash to the Trading member..
27. Ensure that payment / delivery of securities against settlement is given to the concerned

Trading member within one working day prior to the date of pay-in announced by Exchange or its Clearing Corporation. Make the payments by account payee cheque in favour of the Trading Member .. Don't issue cheques in the name of Authorized Person. Ensure that you have a documentary proof of your payment/deposit of securities or commodities with the Trading member, stating date, scrip or commodity , quantity, towards which bank /demat account such money or securities or commodities in the form of warehouse receipts deposited and from which bank/demat account.

28. In case pay-out of money and/or securities is not received on the next working day after date of pay-out announced by Exchange or its Clearing Corporation, please follow-up with the concerned Trading member for its release. In case pay-out is not released as above from the trading member within five working days, ensure that you lodge a complaint with the investors Grievance Cell of Exchanges.

Every Trading member is required to send a complete 'Statement of Accounts', for both funds and securities settlement to each of its constituents, at such periodicity as may be prescribed by the Exchanges from time to time. You should report errors, if any, in the Statement immediately, but not later than 30 calendar days of receipt thereof, to the Trading member. In case the error is not rectified or there is a dispute, ensure that you refer such matter to the investors Grievance Cell of Exchanges .

29. Note that facility of Trade Verification is available on stock /commodity 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 /commodity exchanges.
30. In case you have given specific authorization for maintaining running account, to the Trading member the payout of funds or delivery of securities/commodities (as the case may be), may not be made to you within one working day from the receipt of payout from the Exchanges. Thus, the Trading member 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, securities and commodities shall be done by the Trading Member , at least once in a calendar quarter or month, depending on your preference. While settling the account, the Trading Member 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,commodities displaying all the receipts/deliveries of funds and securities/commodities . The statement shall also explain the retention of funds and securities/commodities and the details of the pledged shares, commodities if any.
 - c) On the date of settlement, the Trading member may retain the requisite securities/commodities and 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 Trading Member may retain entire pay-in obligation of funds and securities/commodities due from constituents as on date of settlement and for next day's business, he may retain funds/securities/commodities/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 Trading member in writing preferably within 7 (seven) working days from the date of receipt of funds/securities/commodities or statement, as the case may be. In case of dispute, refer the matter in writing to the constituents Grievance Cell of the relevant Stock/commodity exchanges without delay.
31. In case you have not opted for maintaining running account and pay-out of funds/delivery of securities/commodities is not received on the next working day of the receipt of payout from the exchanges, please refer the matter to theTrading member. In case there is dispute, ensure that you lodge a complaint in writing immediately with the Grievance Cell of the relevant Stock / commodity exchanges.
 32. Please register your mobile number and email id with the Trading member , to receive trade confirmation alerts/ details of the transactions through SMS or email, by the end of the trading day, from the stock /commodity exchanges.

IN CASE OF TERMINATION OF TRADING MEMBERSHIP

33. In case, a Trading member surrenders his Trading membership or is expelled from Trading membership or declared a defaulter; Stock/ commodity exchanges give a public notice inviting claims relating to only the "transactions executed on the trading system" of exchanges, from the constituents. Ensure that you lodge a claim with the relevant Stock / commodity exchanges within the stipulated period and with the supporting documents.
34. Familiarize yourself with the protection accorded to the money and/or securities or other property you may deposit with your Trading member , particularly in the event of a default in the stock / commodity market or the Trading member'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/ commodity exchanges where the trade was executed and the scheme of the constituents' Protection Fund in force from time to time.

DISPUTES/ COMPLAINTS

35. Please note that the details of the arbitration proceedings, penal action against the Trading members and constituent complaints against the Trading members are displayed on the website of the relevant Stock/Commodity exchanges.
36. In case your issue/problem/grievance is not being sorted out by concerned Trading members,Authorized Person then you may take up the matter with the concerned Stock/commodity exchanges. If you are not satisfied with the resolution of your complaint then you can escalate the matter to SEBI.
37. Note that all the Trading members, Authorized Person 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.

Don'ts

1. Do not deal with any unregistered intermediaries.
2. Do not undertake off-market transactions as such transactions are illegal and fall outside the jurisdiction of the Exchange.
3. Do not enter into assured returns arrangement with any Trading member.
4. Do not get carried away by luring advertisements, rumours, hot tips, explicit/implicit promise of returns, etc.
5. Do not make payments in cash/ take any cash towards margins and settlement to/ from the Trading member.
6. Do not start trading before reading and understanding the Risk Disclosure Agreement.
7. Do not neglect to set out in writing, orders for higher value given over phone.
8. Do not accept unsigned/duplicate contract note/confirmation memo, or contract note/confirmation memo signed by any unauthorized person.
10. Don't share your internet trading account's password with anyone
11. Do not delay payment/deliveries of securities/ commodities to Trading member.
12. Do not forget to take note of risks involved in the investments.
13. Do not sign blank Delivery Instruction Slips (DIS) while furnishing commodities, deposits and/or keep them with Depository Participants (DP) or Trading member to save time.
14. Do not pay brokerage in excess of that rates prescribed by the Exchange
15. Do not issue cheques in the name of Authorized Person.

COCHIN STOCK BROKERS LTD.

Subsidiary of Our Investments Enterprise Ltd. (OIEL)

Depository Participant -CDSL

36/1565-A-17, 4TH FLOOR M E S BUILDINGS, JUDGES AVENUE, KALOOR, COCHIN - 17.
Phone : Ph : 0484- 4874500/508 (D.P.) Mob.: 7907467366, 8590200175, 8075225142 Email : dp@csbl.co.in
Website: www.csbl.co.in SEBI Re. No. IN-DP-260-2016 DP ID 12023900

ANNEXURE - 2.4 SMART = SMS Alerts Related to Transactions

CDSL's convenient, informative SMS alert facility

Features :

- SMS alerts to demat account holder for any debit and IPO / Corporate Action credits to the demat account.
- SMS Sent directly by CDSL

- Yes ! I/We would like to register for CDSL's **SMART** facility
- Registration details are given below.
- Terms and Conditions are acceptable to me / us available on CDSL's Website : www.cdslindia.com

Governing Law and Jurisdiction :

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

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

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

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

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

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

BOID

1	2	0	2	3	9	0	0	0	0						
---	---	---	---	---	---	---	---	---	---	--	--	--	--	--	--

(Please write your 8 digit DPID)

(Please write your 8 digit client ID)

Name of the Constituent/ Beneficiary Owner :

Mobile Number on which messages are to be sent

+91															
-----	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

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

The mobile number is registered in the name of :

Email ID :

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

Place :

Signature of Authorised Signatory With seal:

Date :



VOLUNTARY TERMS AND CONDITIONS

Whereas the constituent intends to open securities derivative, commodity derivative trading accounts with Cochin Stock Brokers Limited., (hereinafter referred as CSBL) for the purpose of trading in Capital Market Segment , Futures & Options and Currency/Commodity Derivative Segments of the National Stock Exchange of India Ltd., BSE Ltd., and Commodity Derivative Segments of the MCX and Mutual Fund transactions Facilities offered by SEBI recognized Stock Exchanges and whereas for the purpose of more fully and conveniently availing of the services agreed to be provided by CSBL and also the additional services that may be made available by CSBL from time to time, the constituent, on its own free will and volition, agrees to accept and be bound by the following terms and conditions . The constituent understands that these terms and conditions are voluntary i.e, non - mandatory in nature but on their acceptance , these shall constitute the contract between the parties and bind them fully and be enforceable by each party against the other

1. **Authorization to debit additional charges with regard to Trading and Demat Account:**

Without prejudice to the other rights and obligations of the parties , the constituent understands and agrees that CSBL may levy additional charges including Annual Maintenance Charges and payment delay charges and all transaction charges with respect to constituents Demat account for any service rendered by CSBL and as may be required by the constituent , and recover from the constituent all reasonable costs , as may be incidental or consequential for rendering the said services. The said charges will be debited to the constituents ledger account with CSBL.

2. **Payment by cheque:**

Where payment by the constituent towards margin money is made through cheque / pay order / demand draft issued in favor of CSBL, trades may be executed at the discretion of CSBL only upon realization of the funds of the said cheque /pay order / demand draft.

3. **Lien:** All securities, funds and/or properties of the constituent as may be permitted by the Exchange (s) from time to time to be placed with CSBL shall be subject to a lien for the payments or fulfillment of all undischarged liabilities and obligations of the constituent in

relation to its transactions or owing to any of the group companies of CSBL. CSBL shall be entitled to withhold such securities, funds and/or property of the constituent as security towards any such un- discharged liabilities or obligation of the constituent and to sell and/or appropriate to itself all such securities , funds or properties at its sole discretion and at any point in time.

4. **Authorization for Inter segment fund balance transfer and stock transfers:**

The constituent hereby authorizes CSBL to transfer its debit /credit balances in the ledger account arising during the course of trades in any segment to its ledger account in any other segment or to transfer any stock purchased /lying in its account in any segment to its account in any other segment as often as may be required . The transfers may be completed by passing journal entries in the books of CSBL.

5. **Disclaimer:** The constituent understands and agrees that neither CSBL nor any other party disseminating any market data, message or information through the Website of CSBL or in any other media shall be liable for:

- (a) Any inaccuracy, error, omission or delay in the transmission or delivery of any such data, information or message, or
- (b) Any loss or damage arising from or occasioned by (i) Any such inaccuracy , error, delay or omission , (ii) Non-performance, or (iii) Interruption in making available any such data , information or message, due to either any act or omission by CSBL or any disseminating party or to any "force majeure " (e.g. flood, extraordinary weather condition , earthquake or other act of nature, fire, war, insurrection, riot, labour dispute/unrest, accident, action of government , communications or power failure , equipment or software malfunction) or any other cause beyond the reasonable control of CSBL or any disseminating party.

6. **Manner and Mode of placing orders / instructions :**

The constituent may communicate orders to CSBL or the authorised person as the case may

be over phone at the designated contact telephone number, or in writing, or through designated email, or by personally visiting the designated office . constituent may use any one or more of these means as may be permitted by the SEBI / Exchanges from time to time for placing orders.

7. **Non -execution /delay /cancellation of Orders :**

The constituent hereby agrees that CSBL or the Exchanges shall not be liable for non execution or partial execution of any orders caused due to suspension, interruption, or malfunctioning of the online as well as offline trading services, disruptions or congestion of communication net works , hardware or software problems , or failure of the electronic trading system generally in any manner due to one or the other reasons beyond the control of CSBL or the Exchange.

8. **constituent not to act on representations of agents, employees :**

constituent is aware that CSBL has not authorized its authorised persons or any agents, representatives, employees or other persons to make any representation , or to give any promise , assurance, warranty , undertaking or commitment as to return on investment of the constituent whether writing or otherwise on behalf of CSBL

9. **Recording of Conversation :**

The constituent is aware and agrees that CSBL may tape record the conversation between the constituent/constituent's representative and CSBL, whether over the telephone or in person . CSBL may produce before competent authorities, voluntarily or on such production being required by such authorities, recorded conversation or transcript thereof or both as valid evidence of the content of the conversation so recorded.

10. **Confidentiality of constituent Details:**

CSBL may disclose the constituent information to any person /entity as required under the law or to any broker 's Association or organisations in case of dispute inorder to take informed decision. The constituent hereby agrees and give its consents for the disclosure by CSBL to any person or entity including but not limited to any independent third parties or any entities of CSBL Group ,

whether within or outside India , of any information and data relating to constituent or relating to constituent's trading account with CSBL for the purposes of or in connection with, any present or proposed initiatives, including but not limited to any marketing or cross sell initiatives , business proposals , activities, facilities or services availed of or to be availed, by constituent in future.

11. **Disclosure as to Proprietary Trades by CSBL:**

CSBL may carry out proprietary trades in addition to trades on behalf of its constituents.

12. **Severance :** In case any one or more of the terms and conditions contained in this document become invalid , illegal or unenforceable in any respect under any applicable law, the validity, legality and enforceability of the remaining provisions contained herein shall not in any way be affected or impaired thereby.

13. **No Waiver:** No forbearance, relaxation or inaction by any party to require from the other performance or discharge of any obligation to be performed or discharged by the other under this document shall in any way affect, diminish, or prejudice the right of such party to require of the other party at any time such performance or discharge , or performance or discharge of any other obligations under this document or be considered to be a waiver of any rights, unless the waiver is specifically agreed in writing.

14. **Notices:** All notices or communications issued by CSBL shall be served on the constituent in any one or more or all of the following ways at the ordinary business address and /or ordinary place of residence and/or last known address of the constituent:

- 14.1 (a) By ordinary post or (b) By registered post (c) Under certificate of posting or (d) By express delivery post or (e) by SMS on registered mobile or by telephonic call or (f) By affixing it on the door at the last known business or residential address or (g) By oral communication to the party or on the last known telephone number or on the recording machine of such number or (h) By advertising it in at least one prominent daily newspaper having circulation in the area where the last known business or residential address of the constituent is situated or (i) By publishing it in



the website of CSBL wherein secured log-id and password to constituent is provided or (j) By a notice posted on the notice board of the Exchange if no address be known or (k) By electronic mail or fax or (l) By hand delivery or By Courier or any other mode as may be allowed for communication.

14.2 Notwithstanding anything stated above, communication relating to orders, margins, maintenance calls and other similar matters in the ordinary course of dealings between CSBL and the constituent may be made orally.

15. Electronic Contract Note (ECN):

15.1. constituent agrees to receive contract notes in Electronic/Digital Form (ECN) authenticated by means of a digital signature in lieu of Physical Contract notes through e-mail by authorizing CSBL in this connection and providing the e-mail address (es) at which the constituent wishes the ECN to be sent.

15.2. The constituent shall access and verify the ECN and all information contained therein, In case of discrepancy the constituent, shall inform CSBL either in writing or via E-mail within 7 working days of the receipt of the same. CSBL shall also publish the Contract Note on the Web site www.csbl.com or on any other designated location specified by CSBL from time to time. The constituent will be issued a login and password by which the constituent can login in to his account and view/save/print the ECN. Should the constituent experience any difficulty in opening the ECN, CSBL may, on advice by the constituent, make the Contract Note available by any other means (e-mail, electronic mail attachment, or in the form of an available download from the back office web site or by delivery of a hard copy). constituent's failure to advise CSBL of such a difficulty shall amount to valid delivery and viewing of the document by the constituent.

16. Electronic Transmission of other Documents : The constituent who have opted for ECN agrees that CSBL may transmit to the constituent any statements, documents or intimation including, but not limited to, Margin Statement, Statements of Funds and Securities, margin and maintenance calls & other notices/communications in electronic mode either at the e-mail ID designated for delivery of ECN or to the mobile number of the Client or both

and, in case of non receipt of bounced mail/ non delivery of SMS notification, CSBL shall be deemed to have fulfilled their obligation to deliver to the Client such documents. Discrepancies if any in documents should be brought to the notice of CSBL within seven working days from issuance failing which the documents shall be deemed to be true and correct record of transactions stated therein.

17. Electronic Payment Gateway for Net Banking Services:

CSBL may provide on its internet trading website, without additional cost to the constituent, access to Electronic Payment Gateways provided by various banks for facilitating transfer of funds from constituent 's bank account to the account of the constituent with CSBL . constituent understands that CSBL is only providing access to the electronic fund transfer facility provided by the banker of the constituent through CSBL 's website by means of an interface and is not liable or responsible for the proper functioning or otherwise of the Gateway or for any transaction errors, losses, malfunctioning or hacking of the system by unscrupulous elements , frauds , and /or any incidental or consequential claims arising thereout. constituent undertakes not to make CSBL a party to any litigation , claim, dispute , difference or complaint that the constituent may initiate in respect of, arising out of or in connection with any transactions on the Gateway and agrees that CSBL 's liability shall at all time be limited to the amount actually received in its account by electronic transfer from constituent's account with the Bank.

18. Internet / Wireless Technology based Trading facility:

18.1. CSBL offers Internet and mobile Trading facility for transaction in securities on the concerned Exchanges including facilities for online application of IPO / FPO / NFO / Bond issues or any other issues of securities or services to apply / purchase / redeem / sale / buyback or otherwise deal in the units of Mutual Funds (hereinafter referred to as "the Internet /wireless Trading system") through Exchange approved software . The constituent can route its orders to CSBL over the internet / mobile / laptop with data card or any other devices which use internet protocol for purchasing, selling and dealing in securities . The constituent may avail of such



Trading facility provided by CSBL by complying with the formalities prescribed therefor.

processing of the constituent 's order or may result in rejection of such order.”

18.2. Non-usage of Internet/Wireless Trading Facility: If the constituent does not use the Internet /Wireless Trading Facility for a continuous period of 3 months or such other period as CSBL may notify, the facility may be deactivated without notice and the constituent shall comply with the prescribed formalities for reactivating the facility.

Trades can, however, be executed at all time by placing orders off-line with the concerned branch of CSBL.

18.3. The constituent understands and agrees that CSBL has different product of the Internet Trading /Wireless Trading softwares which have been approved by the Exchanges and the constituent shall be allotted such product as may be chosen by him. The constituent also understands and agrees that depending on the trading activity of the constituent, CSBL shall have the exclusive right and liberty to change the product version allotted to the constituent and allot a different product version of the Internet Trading/Wireless Trading facility.

18.4. Orders of constituent subject to review by CSBL: The constituent agrees that the CSBL may, on being suspicious of any of the transactions, review any order placed by a constituent, which may cause delays in the

19. Extra Ordinary Events and termination / suspension of trading facility: CSBL will not be liable for losses caused directly or indirectly by government restriction , Exchange rulings, suspension of trading , computer , communication , telephone or system failure, war, earthquakes, flood, accident, power failure, equipment or software malfunction, lack of connectivity, congestion or disruption of communication net-work or links, software glitches or corruption, low processing speed, strikes or any other conditions beyond CSBL 's control resulting in non-execution , partial or incomplete execution of orders and the resulting financial loss, if any. CSBL may at any time terminate, discontinue or temporarily suspend trading facility provided to the constituent in the event of any such extraordinary event occurring without giving prior notice to the constituent.

20. Amendments to the terms and conditions : CSBL reserves the right to amend the terms and conditions herein contained by adding, deleting, modifying or varying the provisions thereof by giving 15 days notice to the constituent. In the event where the constituent has not objected to revised terms and conditions within 15 days of receiving the notification, the same shall be binding on the constituent.

I/We hereby confirm to have read and understood the terms and conditions as mentioned above and agree to abide by the same.

For Cochin Stock Brokers Limited

Seal and Signature of Authorised signatory

Seal and Signature of Authorised signatory
of the constituent

Witnesses

1.

2.



VOLUNTARY

RUNNING ACCOUNT AUTHORISATION

Date:.....

Cochin Stock Brokers Ltd. (CSBL)
Regd. Office: MES Dr. P.K Abdul Gafoor Memorial Cultural Complex,
36/1565,
4th Floor, Judges Avenue,
Kaloor, Kochi -682017.

I/We am/are dealing through you as a constituent in Capital Market and/or Future & Option segment and / or Currency segment and/or Commodity Derivative 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/our account & retain the credit balance in any of my/our account and to use the unused funds towards my/our margin/pay-in/other future obligation(s) at any segment(s) of any or all the Exchange(s)/Clearing corporation unless I/we instruct you otherwise.
2. I/We request you to retain securities with you for my/our margin/pay-in/other-future obligation(s) at any segment(s) of any or all the Exchange(s)/Clearing corporation, unless I/we instruct you to transfer the same to my/our account.
3. I/We request you to settle my/our account for funds and securities on a weekly OR Quarterly OR monthly basis.(Tick any one) ✍ X 14 signature of the Authorised signatory of Constituent.....or such other higher period as allowed by SEBI/Stock/Commodity Exchange time to time, as specified by me/us in your Back office System, except the funds given towards collaterals/margin in form of Bank Guarantee and/or Fixed Deposit Receipt.
4. 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 obligations for next 5 trading days, calculated in the manner specified by the exchanges.
5. I/We agree not to claim any interest from you on such securities/ funds so retained by you.
6. I/We confirm you that I/we will bring to your notice any dispute arising from the statement of account or settlement so made in writing within 7 working days from the date of receipt of funds/ securities or statement of account or statement related to it, as the case may be at your registered office.
7. I/We confirm you that I/we can revoke the above mentioned authority at any time by giving a notice in writing to you.
8. Periodic settlement of running account may not be necessary for margin trading facility or funds received towards collaterals/ margin in form of Bank Guarantee, Fixed Deposit etc.



9. On my/our request/demand, you shall transfer the funds/securities within 1 working day if lying with you.
10. No inter-client adjustments shall be made for the purpose of settlement of my/our running account.
11. Balance below Rs. 10000/- will not be considered for Quarterly settlement of funds for active constituents who have done atleast a single trade during the quarter prior to settlement of funds.

Constituent Name :

Constituent Code :

PAN No. :

Signature of the Authorised Signatory with seal 

Witness (1) Name : _____ Signature: _____

Address : _____

Witness (2) Name : _____ Signature: _____

Address : _____

VOLUNTARY

CONSENT(S) FOR SMOOTH OPERATIONAL CONVENIENCE- CASH/F&O/CURRENCY/COMMODITY DERIVATIVE SEGMENT

*This document is purely voluntary and all/any part thereof can be deleted before signing. Your consent can also be revoked at any time after execution by sending your written request to do so.

I/We do hereby give my/ our consents as follows:

1. I/we may not be insisted upon, to place, modify or cancel my/our orders, in writing to your Authorized Person / you , instead, my/our oral instructions on these may be accepted.
2. I/We hereby authorise you to keep all the securities which we give you in margin including the payout of Securities received by us for meeting margin/other obligation on our behalf in Stock/Commodity Exchanges in whatever manner which may include pledging of shares or for giving the same as margin to the Stock /Commodity Exchanges.
3. I/We request you to retain credit balance in any of my /our account and to issue the idle funds towards our margin/ future obligations at any or both the Exchanges unless I/we instruct you otherwise. I/We also authorize you to debit the necessary demat charged from time to time, for keeping the shares in your constituent demat beneficial account on my/our behalf. I/We also authorise you to debit the financial charges 2%p.m for the debit balances if any, in my/ our account and not settled as per the exchange requirements.
4. Trading of all Exchanges is in Electronic Mode, based on VSAT, leased line, ISDN, Modem and VPN, Combination of technologies and computer systems to place and route orders. I/We understand that there exists a possibility of communication failure or system problems or slow or delayed response from system or trading halt, of any such other problem/glitch whereby not being able to establish access to the trading system/ network, which may be beyond your control and may result in delay in processing or not processing buy or sell Orders either in part or in full. I/we agree that I/We shall not hold you liable or responsible for any such problems/fault.
5. I/We, am/are agreeable for inter – settlement transfer of securities, that is for settling pay out of securities of one settlement with the payin of subsequent settlement in the same exchange or another exchange when possible.
6. I/We have a Trading as well as depository relationship with CSBL. Please debit the charges relevant with Trading, Depository services from my/our trading account as and when the charges accrue. I/we agree to maintain the adequate balance in my trading account/ pay adequate advance fee for the said reasons.
7. I/We agree that all fines/penalties /charges etc levied upon you by the Exchanges/SEBI for my/our transactions / deeds/ actions/mistakes are recoverable by you from my/our accounts.
8. I/We agree to furnish periodic updation of financial information to you. Documentary evidence of the same will also be furnished to you if you require/ Since we are your non

individual constituents we shall also submit our audited accounts/ shareholding pattern, updated list of directors/ Partners etc also every year.

9. I/We are aware & agree that you can charge us for any additional services provided by you as per my/ our oral/ written request.
10. Consent to receive Contract Notes, Daily Margin Report, Quarterly Statement of Accounts of Funds & Securities, ASFS Statement, STT Report, Email Alerts and other documents through e-mail:
 - (i) I/We request you to send me/us above said documents through e-mail to the e-mail id given to you by me and the same shall be binding upon me/us.
 - (ii) I/we will check the relevant emails regularly as may be sent by you into my/our e-mail id.
11. These consents, instructions and confirmations shall also apply to all other past, present and future transactions with you.
12. I/we have noted your designated e-mail id for constituent complaints/grievances.

All/any of the aforesaid consents shall be in-force until I/We revoke the same in writing giving you 15 days time.

I/we understand that the aforesaid consents are purely voluntary and have been given to you for smoother operations of my/our constituent account with you as our broker and then only I/we have put our signature only after proper understanding.



Signature of Authorised Signatory With seal :

Constituent's Name :

Constituent Code :

Date :



CONSENT FOR SECURITIES AS COLLATERAL

- 1. During the course of my/our trading through CSBL on NSE/BSE/MCX , securities shall be provided by me/us and be accepted on your terms as collateral for maintenance of margins / providing trading limits on any of the Exchange segments. I/We am/are aware that only Approved Securities are acceptable as collateral.
- 2. That such securities transferred by me/us to CSBL shall be from BO accounts held in my/our name /Joint name.
- 3. That I/we hereby authorize you to utilize any such securities retained in my/our account with you in any segment towards collateral.
- 4. That these securities shall be valued at current market prices and credit (referred to my/our Collateral amount) shall be assigned only after applying the due haircut percentages which shall vary from security to security.
- 5. That I/we undertake to replenish any shortfall in the value of securities in the form of additional securities and / or cash, as is acceptable to CSBL by the start of the next trading session from the time of CSBL intimating me/us on such shortfall either orally or in writing.
- 6. That I/we hereby authorize CSBL to dispose/liquidate my/our securities to meet any shortfall in Margins and / or adjust any outstanding dues in my/our account with CSBL.
- 7. That I/we have given the above authority to CSBL with my/our free consent.
- 8. That in future I/we shall not make any claim upon CSBL, in any manner whatsoever for any losses and costs arising out of shortage in securities payin as mentioned in any of the points above and the delay in releasing my/our securities back, due to reasons associated with the Depository Participant/ Clearing House/ Custodian/ Clearing Trading member or any such entity.
- 9. That this is my/our true irrevocable statement and shall continue to apply until my/our trading rights with CSBL are terminated and / or until all my/our obligations and dues are completely fulfilled and settled to the satisfaction of CSBL.



Signature of Authorised Signatory
of the constituent With seal

Constituent's Name :

Constituent Code :

Date :



VOLUNTARY

Constituent Code _____

*Special
Adhesive
Stamp
Rs. 100 /-*

**POWER OF ATTORNEY FOR PAY-IN OF SECURITIES
FOR THE PURPOSE OF SETTLEMENT AND MARGIN**

TO ALL TO WHOM THESE PRESENTS SHALL COME I/WE,.....
..... an individual / a sole proprietary concern /
a partnership firm, Limited Liability Partnership / a HUF / a body corporate or Trust, any other legal
entity registered / incorporated under the provisions of a relevant Act, [name of the Beneficial Owner]
aged.....years, S/o,D/o. residing at.....
..... or having Registered Office at..... incorporated/
registered onwith PAN Card No.....whose other particulars are given
hereunder at the execution page hereinafter referred to as "constituent" which expression shall, un-
less it be repugnant to the meaning or context thereof, be deemed to mean and include my / our heirs,
executors, administrators, permitted assigns, the partners of the firm and the survivors of them and
the heirs, executors and administrators of the partners, successors in title, trustees of a Trust and
their successors, member of the governing body and any new members elected appointed or co-opted
as the case may be of a society, having residence / office at the place mentioned above and also at
the execution page (residence address for individuals, office address for proprietorship and partner-
ship and HUF and registered office for companies, trusts and societies) having E-mail
Id.....Mobile.....

Whereas I/We hold a Beneficial Account No.12023900..... (BO-ID) with Central Depository
Services (India) Limited, through Cochin Stock Brokers Limited (CSBL) (the Depository Participant) bearing
DP ID 12023900 having its registered office at MES, Dr. P.K. Abdul Gafoor Memorial Cultural Complex,
36/1565, 4th Floor, Judges Avenue, Kaloor, Cochin 682017 and is a Stock Broking Company
incorporated under the Companies Act, 1956.

And Whereas I/We propose to register/ am/are an constituent engaged in buying and selling of
securities through CSBL (the Trading/ Clearing Member), a Trading Member of National Stock Ex-
change Of India Limited (NSE) / BSE Ltd., Multi Commodity Exchange of India Limited (MCX) or any
other Recognised Stock Exchange ('Stock Exchange') through whom CSBL trades, bearing SEBI Regis-
tration No INZ000195533.

And Whereas due to exigency and paucity of time, I/We am/are desirous of appointing an agent /
attorney to operate the aforesaid Beneficial account on my/our behalf for a limited purpose in the
manner hereinafter appearing at my / our cost and expense to do and / or cause to be done the acts,
deeds or things for the limited purposes as under:

NOW KNOW I/ WE ALL AND THESE PRESENTS WITNESSETH THAT I/WE THE ABOVE NAMED DO HEREBY
NOMINATE, CONSTITUTE AND APPOINT CSBL acting through any of its officers or employees or any
sub-agents or delegates, (the attorney / Trading/Clearing member) as my/our true and lawful attorney
(hereinafter referred to as the attorney) for me/our and on my/our behalf and in my/our name to do and
exercise or cause to be done and exercised all or any of the following acts, powers and authorities :



1. to do instruct the aforesaid Depository Participant to debit securities and/or to transfer securities from the aforesaid account towards the stock exchange related margin/ settlement obligations / and for the purpose of delivering the same to the clearing corporation of the recognized stock exchange towards any segment in respect of trades / transactions executed by me/us on any stock exchange through CSBL from any of their respective demat accounts as given in Schedule II as permissible under applicable Regulations.
2. To consider the securities in the demat account (details of which are given herein) as margin / collateral / security for dealings done / to be done / expected to be done through / with CSBL on my/our behalf; and for recovery of my/our outstanding dues to CSBL .
3. Pledge and Repledge the securities for the limited purpose of meeting the margin requirements in connection with my/our trades/ transactions executed on the stock exchange through CSBL,
4. To apply for various products like mutual funds, public issues (shares as well as debentures), rights, offer of shares, tendering shares in open offers, redemption, etc. pursuant to my/our instructions and to give effect to my/our desires / requirements to sign any documents and / or do any and all act(s) as may be required for these purposes from time to time. However, a proper audit trail should be maintained by CSBL to prove that the necessary application/act was made/done pursuant to receipt of instruction from me/us.
5. This authority is applicable to all my/our pay -in obligations arising out of the transactions of sale and all trades effected by me/us through CSBL (the attorney / Trading/Clearing member) and I/we ratify the instructions given from time to time by the aforesaid attorney/Trading/ Clearing member to the Depository Participant named hereinabove in the manner specified herein.
6. This PoA is further given with the understanding that CSBL would return to me/us, the securities that may have been received by it erroneously or those securities that it was not entitled to receive from me/us.
7. I/We shall return to CSBL, the securities that may have been received by me/ us erroneously or those securities that I/We were not entitled to be received from CSBL.
8. It is further agreed and confirmed that for a demat account held jointly, a fresh PoA will be executed, if there is any change in the constitution of the account.
9. I/We hereby authorise CSBL to send consolidated summary of my/our scrip-wise buy and sell positions taken with average rates to me/us by way of SMS to/ E-mail toon a daily basis.

I/We agree that instructions given by me/us to block securities in or to transfer securities from an Account in connection with any transaction entered into and/or to be entered into by me/us with or through , CSBL will be given first priority over any other instructions (whether prior or subsequent) given or issued by me/us or through any other attorney.

I/We confirm that the powers and authorities conferred by this Power of Attorney shall be revocable at any time without notice after settlement of my dues to the attorney / Trading/Clearing member, Depository Participant, Stock Exchanges and SEBI.

SCHEDULES

I. constituent's Beneficial account details :

DP Name	DP ID	Beneficial Owner's Account Number

II. CSBL's Beneficial Account details :

Depository Beneficial ID	Demat A/c Purpose
1100001100014631	NSE Early Payin A/c
1100001000013821	BSE Early Payin A/c
1202390000000685	NSE CDSL Pool A/c
1202390000000419	BSE Principal A/c
1202390000410885	TM/CM - Client's Securities Margin Pledge A/c.
1202390000412688	NSE Securities Lending & Borrowing Scheme (SLBS)

We request you to consider the shares in my / our demat account as margin / security against my / our obligations, I/We agree that therefore an interest will get created in your favour against the shares in my/our account, I/We agree that our actions with respect to power granted to you shall not be detrimental to your ability to satisfy my/our margin / pay-in obligations.

AND I/We do hereby agree and undertake to be liable to Cochin Brokers Limited [(Attorney / Trading/Clearing member) and agree to ratify and confirm all whatsoever Act or Acts my said Attorney shall lawfully do, execute or perform or cause to be done, executed or performed in pursuance of the above mentioned powers conferred on him /her by virtue of this deed of Power of Attorney .

Whereas our identity proofs such as Certificate of Incorporation/ Registration is sent here-with for verification.

In witness whereof I/We ----- hereunto had signed and subscribed my/our hand and seal on this Deed of Power of Attorney on this the ----- day of ----- 20 ----- at -----.

SIGNED AND DELIVERED :

By the within named Beneficial Owner(s) or constituent along with seal

Authorised Signatory of the Constituent

Name & Address:

.....Signature: 

IN THE PRESENCE OF WITNESSES :

1. Name :

Address :

.....

Signature :

2. Name :

Address :

.....

Signature :

i) I/WE ACCEPT (For Cochin Stock Brokers Limited)

Authorised Signatory of CSBL(Name, Address and Signature of the Attorney)

Place:

Date:



VOLUNTARY

From,

Date:.....

Name of Constituent.....

Place:.....

Address).....

.....

To

Cochin Stock Brokers Ltd. (CSBL)

Regd. Office: MES Dr. P.K Abdul Gafoor Memorial Cultural Complex,
36/1565, 4th Floor, Judges Avenue, Kaloor, Kochi -682017

Dear Sir,

Sub:- Authorisation for Sending of Statement of Accounts through E-mode

Ref:- Beneficial Owner (BO) Account No.: 1202390000.....

I/We.....[Name (s) of the BO(s)] had entered into agreement dated with you at the time of opening of the aforesaid BO account.

Pursuant to the amendment in Clause 3 of the Agreement (Annexure C to the Bye Laws of CDSL), I/ We confirm having opted to receive the statement of accounts pertaining to the abovementioned BO account in electronic mode in lieu of physical copy of the statement of account.

I/We confirm that the despatch of statement of account to me/us at the following email address shall constitute full and absolute discharge of your obligation under the above agreement to provide me/us with statement of my/our BO account. But, I/We reserve my/our right to receive the physical copy of statement of accounts despite receiving the same in electronic mode, if such a demand is made in writing on you.

E mail address:.....

Tel. No.:Mobile No.:

(I/We would like to register for CDSL’s SMART facility. Terms and conditions are acceptable to me/us available on CDSL’s website)

I/We confirm that any change in the aforesaid email address or any other instructions with regard to despatch/service of my/our statement of account on me/us shall not be binding upon you unless you are intimated in writing by me/us by acknowledged delivery.

Yours faithfully,

Name(s) of the BO(s)

Signature/s:  A First Holder

 B Second Holder

 C Third Holder

Signature of Authorised Signatory of the Constituent With seal

Constituent’s Name :

Constituent Code: :

Date :



Electronic Contract Note (ECN) – Declaration

To,

Cochin Stock Brokers Ltd. (CSBL)
Regd. Office: MES Dr. P.K Abdul Gafoor Memorial
Cultural Complex, 36/1565, 4th Floor,
Judges Avenue, Kaloor, Kochi -682017.

Dear Sir,

we, _____ a constituent of M/s. Cochin Stock Brokers Ltd Trading member of National Stock Exchange of India Limited [NSE] BSE LIMITED [BSE] and Multi Commodity Exchange of India Ltd. (MCX) undertake as follows:

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

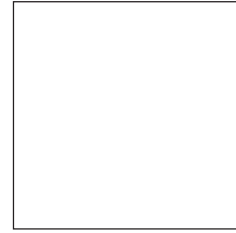
The above declaration and the guidelines on ECN given in the Annexure have been read and understood by us. We are aware of the risk involved in dispensing with the physical contract note, and do hereby take full responsibility for the same.

*(The email id must be written in own handwriting of the Authorised Signatory of the constituent.)

constituent Name:			
Address		Unique client Code	
		PAN :	
The constituents Signature/ Authorised Signatory	Partner / Director / Authorised Signatory	Partner / Director / Authorised Signatory	Partner / Director / Authorised Signatory
Place		Date	
Verification of the constituent signature done by			
Name of the designated officer of Cochin Stock Brokers Ltd: _____			
Signature			

Non mandatory
Format of letter to be obtained from a Bank to establish
operation of Bank Account, Personal Identity and Signat

To,
 Cochin Stock Brokers Ltd. (CSBL)
 Regd. Office: MES Dr. P.K Abdul Gafoor Memorial
 Cultural Complex, 36/1565, 4th Floor,
 Judges Avenue, Kaloor, Kochi -682017.



(Bank stamp across photo graph
 of the Authorized Signatory)

This is to certify that, the Savings /Current Account No.....Of Mr. /Ms./
 M/s..... Whose PAN is
 held jointly with our branch, has been active since years / months and the opera-
 tion of the account has been satisfactory.

We further confirm that Mr. / Ms. / M/s. having
 Address as appearing in our records and
 Name as in and
 Name as in are one and the same person.

.....swear or affirm that the information provided in this form
 is true and correct. I understand that making a false statement in this form may constitute the
 case of perjury.

Signature of the authorised signatory of the constituent with seal

Signed in my presence and attested :

Name & Signature of Branch Manager (with Stamp)



FATCA/CRS Declaration For Non Individuals

Date :.....

Constituent Id

CDSL - DP ID		Constituent Id							
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Sr. No.	Details	1st Holder	2nd Holder	3rd Holder
1	Are You US Person	Yes / No		
2	Country of Birth	India		
		US		
		Other		
3	Place of birth	City /Town (If Other than India)		
4	Source Of Wealth	Salary		
		Business		
		Gift		
		Ancestral Property		
		Rental Income		
		Prize Money		
		Royalty		
		Others		
5	If your country of Tax Residency Other than India	Yes / No		

If 'Yes' please specify the details of all countries where you hold tax residency and its Tax identification Number & Type.

Sr. No.	Details	1st Holder	2nd Holder	3rd Holder
1	Country of Residence For Tax Purpose (Other than India)#			
2	Tax Identification No. (US TIN) or Equivalent (Other)			
3	Identification Type			



#To include all countries other than India, where investor is Citizen/Resident/Green Card Holder/ Tax Resident in those respective countries especially of USA.

Declaration:

1. I/We acknowledge and confirm that the information provided above is true and correct to the best of my/our knowledge and belief correct and complete. 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. In case of any change in the above given status on a future date, I/we undertake to inform CSBL the same within 30 Days.

2. I/We agree that if I/we am/are a U.S. person or tax resident of a reportable foreign jurisdiction (other than U.S.) requiring reporting under FATCA/CRS or any other Law, my account details, as required under inter governmental agreement (IGA)/Multilateral competent authority agreement (MCAA) Signed by Indian government, would be reported by CSBL to the relevant Tax Authority.

3. If My/Our Country of Birth is US, I/We am/are providing a certificate of relinquishment of Citizenship (loss of Nationality) or a self certification for stating reason for not having such a certificate despite relinquishing US citizenship OR not obtaining US citizenship at birth.

I/We hereby authorize you to disclose, share, remit in any form, mode or manner, all / any of the information provided by me/us, including all changes, updates to such information as and when provided by me/us to 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 to facilitate single submission / updation & 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 end.

	1st Authorised Signatory	2nd Authorised Signatory	3rd Authorised Signatory
Name			
Signature			



Notes:

Who is US person?

in case of individuals, U.S. person means a citizen or Resident of the United States. Persons who would qualify as US person could be born in the United States, Born outside the united states of a US parents, Naturalized Citizens, Green Card Holders, Tax residents.

Who is a reportable person (non US) under common reporting standards (CRS)? Under common reporting standards (CRS), Reportable person means tax resident of a reportable foreign jurisdiction other than US

Document to be collected if Customer's Country of birth is US but declares that he/she is not a US person

Certificate of relinquishment of citizenship (loss of nationality certificate); or

Self certification for stating reason for not having such a certificate despite relinquishing US citizenship; Or

Self certification for stating reasons for not obtaining US citizenship at birth.

MF transactions will be permitted to constituents/ joint holders in new folios after reviewing this declaration and existing KYC data and only if permitted by AMCs.

Towards compliance with tax information sharing laws, such as FATCA, we would be required to seek additional personal, tax and beneficial owner information and certain certifications and documentation from our account holders. Such information may be sought either at the time of account opening or any time subsequently. In certain circumstances we may be obliged to share information on your account with relevant tax authorities. If you have any questions about your tax residency, please contact your tax advisor. Should there be any change in any information provided by you, please ensure you advise us promptly, i.e., within 30 days. Towards compliance with such laws, 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. As may be required by domestic or overseas regulators/ tax authorities, we may also be constrained to withhold and pay out any sums from your account or close or suspend your account(s).

If any controlling person of the entity is a citizen or resident or green card holder of outside India, please include all such foreign country information field along with the relevant Tax Identification Number. Also note that you may receive more than one request to provide this information, if you have multiple relationships with us or our group entities. Therefore it is important that you respond to our request, even if you believe that you have already provided this information earlier. Please note that above information is provided only for quick reference to customers. You are requested to refer Rule 114F, 114G and 114H of Income-tax Rules, 1962 consult a legal/tax advisor for any clarification.

**MUTUAL FUND SERVICE SYSTEM FACILITY / BSE STAR MF
(VOLUNTARY)**

To,
Cochin Stock Brokers Limited (CSBL)
MES Dr. P K Abdul Gafoor Memorial Complex,
36/1565, 4th Floor, Judges Avenue,
Kaloor, Cochin – 682017.

Sub: Constituent consent on terms and conditions for dealing in Mutual Fund Service System (MFSS) facility / BSE STAR MF or mutual fund facility offered by SEBI recognized Stock Exchange from time to time (hereinafter jointly referred to “Mutual Fund Transaction Facilities”)

Dear Sir,

I/We am/are registered as your constituent and have executed Know Your Form and certain other documents for the purpose of trading in securities/commodities market on the recognized Stock/commodity Exchange (herein after referred as “Exchanges”).I/We am/are interested in availing the trading facility of the Exchanges for the purpose of dealing in the units of Mutual Funds Schemes permitted to be dealt with on the SEBI recognized Stock/Commodity exchanges.

For the purpose of availing Mutual Fund Transaction Facilities, I/we state that Know Your client details as submitted by me/us for the stock/commodity broking may be considered for the purpose of Mutual fund transaction facilities and I/We further confirm that the details contained in the same remain unchanged as on date.I/We am/are willing to abide by the terms and conditions as mentioned in the circulars as may be specified by the Exchanges from time to time in this regard.I/We shall also ensure compliance with the requirements as may be specified from time to time by 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, addendum 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 confirm to have read & understood the terms & conditions for using Mutual Fund transaction facility as stated in KYC handout (constituent copy). I/we therefore request you to register me/us as your constituent for participating in Mutual Fund Transaction Facilities.

I/We have read and understood the above and I /we agree to abide by the same.

Signature of Authorised Signatory of the
Constituent With seal:

Constituent’s Name :

Constituent Code : Date :

