



A route to making money online

OLT Application Money Deposited to
CA No. 0106201005908 on...../...../20....

FORM NO. _____

OLT CLIENT CODE

0	1	0	1						
---	---	---	---	--	--	--	--	--	--

CLIENT NAME _____

CANARA BANK STAFF/OTHERS

BROKERAGE OPTION

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

DP CLIENT CODE

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

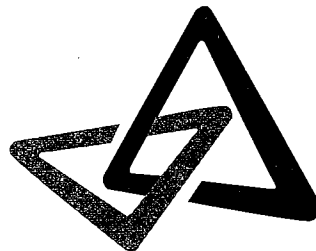
KRA REF.

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

CLIENT REGISTRATION FORM (ON-LINE TRADING)

BSE : SEBI Regn. No.:	INB 011280238	(Cash Segment)
	INF 011280238	(F&O Segment)
NSE : SEBI Regn. No.:	INB 231280232	(Cash Segment)
	INF 231280232	(F&O Segment)
	INE 231280232	(Currency Derivatives)
MCX-SX : SEBI Regn. No.:	INB 261280235	(Cash Segment)
	INF 261280235	(F&O Segment)
	INE 261280235	(Currency Derivatives)

Canara Bank Securities Ltd
A SUBSIDIARY OF CANARA BANK



Regd. Office: 7th Floor, Maker Chamber III, Nariman Point, Mumbai – 400 021.
Tel: 022 - 22802400, 43603800 • Fax: 022 - 22041715 • Website: www.canmoney.in

Correspondence office address: 7th Floor, Maker Chamber III, Nariman Point, Mumbai – 400 021.
Tel: 022 - 22802400, 43603800 • Fax: 022 - 22041715 • Website: www.canmoney.in

CIN: U67120MH1996GOI097783

GUIDELINES FOR OPENING A TRADING ACCOUNT (INDIVIDUAL)
FOR DETAILED INSTRUCTIONS PLEASE REFER PAGE 2 OF THE BOOKLET.

1. Read the form carefully and in case of any queries contact the concerned officials of designated Branches of Canara Bank.
2. Trading Account will be opened in individual name only. (Not in Joint names) i.e. in the first name of DP a/c.
3. In case of joint bank account the trading account client should be one of the holder with authority to operate account.
4. In case of joint demat account first name shall be of trading account holder.
5. Fill up all the details in the enclosed form. In case any of the columns is not applicable to you, mention N.A. against column.
6. Please affix your full signature in the places marked (X). (Total Signatures 16 i.e. (X1) to (X16))
7. Power of Attorney to be signed by all the Joint A/c holders in places marked ►
8. Witnesses have to sign at all the relevant places.
9. All the proofs of identity and address should be certified as truecopy. Please bring the originals at the time of account opening for verification purpose.
10. Paste a recent passport size photograph in the space provided for in the form and sign across the photograph legibly.
11. Email ID, Contact No. of the client is a prerequisite to open the trading account.
12. Overdraft account cannot be linked. Only Current / SB account is accepted.

Documents required.

❖ **For Proof of Identity**

- Photocopy of both sides of PAN card with Photo (Mandatory) self attested and duly verified *

❖ **For Proof of Residential Address** (Any one of the following document duly attested/verified) *

- Passport/Voter ID/Driving License
- Bank statement/Registered rent agreement/Ration card
- Telephone Bill(not more than 3 months old)/Electricity bill(not more than 3 months old)/Insurance policy.

❖ **For Income Proof** (Any one of the following documents duly attested/verified) *

- Copy of ITR Acknowledgement/Copy of annual Accounts/Salary slip, Form 16 in case of salary income
- Net worth certificate along with the computation sheet, duly certified by the Chartered Accountant.
- Bank Statement for the last 6 months(Not more than 3months old)/demat account holding statement
- Any other documents substantiating ownership of assets
- Self declaration along with relevant supporting documents

❖ **For Demat Proof**

- Certified copy of the client master report/transaction statement containing the name of the constituent

❖ **For Proof of Bank Account**

- Copy of passbook or bank statement with customer ID, account number & full address duly authenticated by the branch official.

***List of people authorized to attest/verify the documents:**

1. Notary public, Gazetted officer, Manager of a Scheduled Commercial /Co operative bank or Multinational foreign banks (Name, Designation & Seal should be affixed in the copy)
2. Incase of NRIs,Authorized officials of Overseas branches of scheduled commercial Banks registered in India, Notary Public, Court Magistrate,Judge,Indian Embassy/Consulate General in the country where the client resides are permitted to attest the documents.

ANNEXURE – 1
INDEX OF DOCUMENTS

S.N.	Name of the Document	Brief Significance of the Document	Pg. No
MANDATORY DOCUMENTS AS PRESCRIBED BY SEBI & EXCHANGES			
1.	Account Opening Form	A. KYC form - Document captures the basic information about the constituent and an instruction/check list.	2-5
		B. Document captures the additional information about the constituent relevant to trading account and an instruction/check list.	7-8
2.	Rights and Obligations	Document stating the Rights & Obligations of stock broker/trading member, sub-broker and client for trading on exchanges (including additional rights & obligations in case of internet/wireless technology based trading).	9-13
3.	Risk Disclosure Document (RDD)	Document detailing risks associated with dealing in the securities market.	15-18
4.	Guidance Note	Document detailing do's and don'ts for trading on exchange, for the education of the investors.	19-20
5.	Policies and Procedures	Document describing significant policies and procedures of the stock broker.	21-23
6.	Tariff sheet	Document detailing the rate/amount of brokerage and other charges levied on the client for trading on the stock exchange(s).	24
VOLUNTARY DOCUMENTS AS PROVIDED BY THE STOCK BROKER			
7.	Voluntary Clauses	This Document contains additional clauses between client and broker	25-31
8.	Voluntary Clauses	Authorization for Electronic Contract Note (ECN) & Other Documents	32
9.	Power of Attorney	This document is executed to authorise Canara Bank Securities Limited to transfer funds and securities of the clients upon execution of trade.	33

Name of stock broker/trading member/clearing member: **CANARA BANK SECURITIES LTD**

SEBI Registration No. and date:

BSE : (Cash Segment) INB 011280238 Dated 14/03/2007 • (F&O) INF 011280238 Dated 08/09/2011

NSE : (Cash Segment) INB 231280232 Dated 26/03/2007 • (F&O) INF 231280232 Dated 26/03/2007

(CDS) INE 231280232 Dated 03/03/2009

MCX-SX : (Cash Segment) INB 261280235 Dated 20/12/2012 • (F&O) INF 261280235 Dated 20/12/2012

(CDS) INE 261280235 Dated 20/12/2012

Regd. & Correspondence office address: 7th Floor, Maker Chamber III, Nariman Point, Mumbai – 400 021.

• Ph. No.: 022 - 22802400, 43603800 • Fax: 022-22041715 • Website: www.canmoney.in

Compliance Officer Name: **K. V. Kamath** • Ph. No.: 022-22802422, 43603822 • Email Id: compliance@canmoney.in

CEO Name: **Sri D Suresh Pai** • Ph.No -022 – 22802421, 43603821 • Email Id : md@canmoney.in

For any grievance/dispute please contact stock broker **CANARA BANK SECURITIES LTD** at the above address or email id: cbserve@canmoney.in and Phone no. 022-22802400, 43603800. In case not satisfied with the response, please contact the concerned exchange(s) (BSE) Email: is@bseindia.com • Ph. No.: 022-22728097; (NSE) Email: ignse@nse.co.in • Phone No.: 022-26598190/1800220058 & (MCX-SX) Email: investorcomplaints@mcx-sx.com • Phone No.: 022-6731 9000.

INSTRUCTIONS/CHECK LIST FOR FILLING KYC FORM

MANDATORY

A. IMPORTANT POINTS:

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

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

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

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

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

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

D. Exemptions/clarifications to PAN

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

1. In case of transactions undertaken on behalf of Central Government and/or State Government and by officials appointed by Courts e.g. Official liquidator, Court receiver etc.
2. Investors residing in the state of Sikkim.
3. UN entities/multilateral agencies exempt from paying taxes/filing tax returns in India.
4. SIP of Mutual Funds upto Rs 50, 000/- p.a.
5. In case of institutional clients, namely, FIIs, MFs, VCFs, FVCIs, Scheduled Commercial Banks, Multilateral and Bilateral Development Financial Institutions, State Industrial Development Corporations, Insurance

Companies registered with IRDA and Public Financial Institution as defined under section 4A of the Companies Act, 1956, Custodians shall verify the PAN card details with the original PAN card and provide duly certified copies of such verified PAN details to the intermediary.

E. List of people authorized to attest the documents:

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

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

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

INSTRUCTIONS/ CHECK LIST

1. Additional documents in case of trading in derivatives segments - illustrative list:

Copy of ITR Acknowledgement	Copy of Annual Accounts
In case of salary income - Salary Slip, Copy of Form 16	Net worth certificate
Copy of demat account holding statement.	Bank account statement for last 6 months
Any other relevant documents substantiating ownership of assets.	Self declaration with relevant supporting documents.

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

2. Self-certified copy of cancelled cheque leaf/ pass book/bank statement specifying name of the constituent, MICR Code or/and IFSC Code of the bank should be submitted. (Not more than 4 months old)
3. Demat master or recent holding statement issued by DP bearing name of the client.
4. For individuals:
 - a. Stock broker has an option of doing 'in-person' verification through web camera at the branch office of the stock broker/sub-broker's office.
 - b. In case of non-resident clients, employees at the stock broker's local office, overseas can do in-person' verification. Further, considering the infeasibility of carrying out 'In-person' verification of the non-resident clients by the stock broker's staff, attestation of KYC documents by Notary Public, Court, Magistrate, Judge, Local Banker, Indian Embassy / Consulate General in the country where the client resides may be permitted.
5. For non-individuals:
 - a. Form need to be initialized by all the authorized signatories.
 - b. Copy of Board Resolution or declaration (on the letterhead) naming the persons authorized to deal in securities on behalf of company/firm/others and their specimen signatures.

MANDATORY

KNOW YOUR CLIENT (KYC) APPLICATION FORM

PHOTOGRAPH**X1**

Please affix your recent passport size photograph and sign across it.

Please fill this form in **ENGLISH** and in **BLOCK LETTERS**.**A. IDENTITY DETAILS**

1. Name of the Applicant: _____
2. Father's/ Spouse Name: _____
3. a. Gender: Male/ Female b. Marital status: Single/ Married c. Date of birth: _____ (dd/mm/yyyy)
4. a. Nationality: _____ b. Status: Resident Individual/Non Resident/Foreign National
5. a. PAN: _____ b. Unique Identification Number (UID)/Aadhaar, if any: _____
6. Specify the proof of Identity submitted: _____

B. ADDRESS DETAILS

1. Address for correspondence: _____

 City/town/village: _____ Pin Code: _____ State: _____ Country: _____
2. Contact Details: Std/Isd Code _____ Tel.(Off.) _____ Tel.(Resi.) _____
 Mobile No.: _____ Fax: _____ Email id: _____
3. Specify the proof of address submitted for correspondence address: _____
4. Permanent Address (if different from above or overseas address, mandatory for Non-Resident Applicant): _____

 City/town/village: _____ Pin Code: _____ State: _____ Country: _____

5. Specify the proof of address submitted for permanent address: _____

DECLARATION

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

X2

Signature of the Applicant _____

Date: _____ (dd/mm/yyyy)

FOR OFFICE USE ONLY
☐ Originals verified & Self-Attested Document copies received

(_____)
 Name and Signature of the Authorised Signatory
 Date _____

Seal/Stamp of the intermediary

**THIS PAGE IS INTENTIONALLY
KEPT BLANK**

A. BANK ACCOUNT(S) DETAILS

Bank Name:	CANARA BANK																								
Branch Address:																									
Bank Account No.:															Account Type:SB/CA/Others-In case of NRI/NRE/NRO										
MICR Number:															IFSC Code:										

B. DEPOSITORY ACCOUNT(S) DETAILS

Depository Participant Name:	CANARA BANK	DP ID:	IN301356
Depository Name: NSDL/CDSL	NSDL		
Beneficiary name:			Beneficiary ID (BO ID)

C. TRADING PREFERENCES

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

Exchanges	Segments	
BSE	Cash	<input checked="" type="checkbox"/> X3
	F & O	<input checked="" type="checkbox"/> X4
NSE	Cash	<input checked="" type="checkbox"/> X5
	F & O	<input checked="" type="checkbox"/> X6
	Currency	<input checked="" type="checkbox"/> X7
	IPO/MF/Others	<input checked="" type="checkbox"/> X8

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

D. OTHER DETAILS**1. Gross Annual Income Details (please specify):**

Income Range per annum: ☐ Below Rs 1 Lac ☐ 1-5 Lac ☐ 5-10 Lac ☐ 10-25 Lac ☐ > 25 Lacs

Net-worth as on (date)..... () (Net worth should not be older than 1 year)

2. Occupation (please tick any one and give brief details): ☐ Private Sector ☐ Public Sector ☐ Government Service ☐ Business ☐ Professional ☐ Agriculturist ☐ Retired ☐ Housewife ☐ Student ☐ Others**3. Please tick, if applicable:** Politically Exposed Person (PEP)/ Related to a Politically Exposed Person (PEP)**4. Any other information:****E. PAST ACTIONS**

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

F. DEALINGS THROUGH SUB-BROKERS AND OTHER STOCK BROKERS

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

Sub-broker's Name: SEBI Registration number:

Registered office address:

Ph: Fax: Website:

- Whether dealing with any other stock broker/sub-broker (in case dealing with multiple stock brokers/sub-brokers, provide details of all)

Name of stock broker:

Name of sub broker, if any:

Client Code: Exchange:

Details of disputes/dues pending from/to such stock broker/sub- broker:

G. ADDITIONAL DETAILS

- Whether you wish to receive physical contract note or Electronic Contract Note (ECN) (please specify): Specify your Email id, if applicable:
- Whether you wish to avail of the facility of internet trading/ wireless technology (please specify):
- Number of years of Investment/Trading Experience:
- In case of non-individuals, name, designation, PAN, UID, signature, residential address and photographs of persons

authorized to deal in securities on behalf of company/firm/others: _____

- Any other information: _____

H. INTRODUCER DETAILS (optional)

Name of the Introducer: _____

Surname Name Middle Name

Status of the Introducer: Sub-broker/Remisier/Authorized Person/Existing Client/Others, please specify _____

Address and phone no. of the Introducer: _____

Signature of the Introducer: _____

I. NOMINATION DETAILS (for individuals only)

☐ I/We wish to nominate

☐ I/We do not wish to nominate

Name of the Nominee: _____ Relationship with the Nominee: _____

PAN of Nominee: _____ Date of Birth of Nominee: _____

Address and phone no. of the Nominee: _____

If Nominee is a minor, details of guardian:

Name of guardian: _____

Address and phone no. of Guardian: _____

Signature of guardian: _____

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

Name _____ Name _____

Signature _____ Signature _____

Address _____ Address _____

DECLARATION

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

(X9)

Date _____

Signature of Client/ (all) Authorized Signatory (ies)

FOR OFFICE USE ONLY

UCC Code allotted to the Client: _____

	Documents verified with Originals	Client Interviewed By	In-Person Verification done by
Name of the Employee			
Employee Code			
Designation of the employee			
Date			
Signature			

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

Signature of the Authorised Signatory

Date _____

Seal/Stamp of the stock broker

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

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

CLIENT INFORMATION

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

MARGINS

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

TRANSACTIONS AND SETTLEMENTS

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

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

BROKERAGE

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

LIQUIDATION AND CLOSE OUT OF POSITION

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

DISPUTE RESOLUTION

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

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

TERMINATION OF RELATIONSHIP

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

ADDITIONAL RIGHTS AND OBLIGATIONS

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

ELECTRONIC CONTRACT NOTES (ECN)

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

LAW AND JURISDICTION

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

INTERNET & WIRELESS TECHNOLOGY BASED TRADING FACILITY PROVIDED BY STOCK BROKERS TO CLIENT
(All the clauses mentioned in the 'Rights and Obligations' document(s) shall be applicable. Additionally, the clauses mentioned herein shall also be applicable.)

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

**THIS PAGE IS INTENTIONALLY
KEPT BLANK**

RISK DISCLOSURE DOCUMENT FOR CAPITAL MARKET AND DERIVATIVES SEGMENTS

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

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

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

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

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

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

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

1. BASIC RISKS:**1.1 Risk of Higher Volatility:**

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

1.2 Risk of Lower Liquidity:

Liquidity refers to the ability of market participants to buy and/or sell securities / derivatives contracts expeditiously at a competitive price and with minimal price difference. Generally, it is assumed that more the numbers of orders available in a market, greater is the liquidity. Liquidity is important because with greater liquidity, it is easier for investors to buy and/or sell securities / derivatives contracts swiftly and with minimal price difference, and as a result, investors are more likely to pay or receive a competitive price for securities / derivatives contracts purchased or sold. There may be a risk of lower liquidity in some

securities / derivatives contracts as compared to active securities / derivatives contracts. As a result, your order may only be partially executed, or may be executed with relatively greater price difference or may not be executed at all.

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

1.3 Risk of Wider Spreads:

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

1.4 Risk-reducing orders:

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

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

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

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

1.5 Risk of News Announcements:

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

1.6 Risk of Rumors:

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

1.7 System Risk:

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

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

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

1.8 System/Network Congestion:

Trading on exchanges is in electronic mode, based on satellite/leased line based communications, combination

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

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

2.1 Effect of "Leverage" or "Gearing":

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

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

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

2.2 Currency specific risks:

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

2.3 Risk of Option holders:

1. An option holder runs the risk of losing the entire amount paid for the option in a relatively short

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

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

2.4 Risks of Option Writers:

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

3. **TRADING THROUGH WIRELESS TECHNOLOGY/ SMART ORDER ROUTING OR ANY OTHER TECHNOLOGY:** Any additional provisions defining the features, risks, responsibilities, obligations and liabilities associated with securities trading through wireless technology/ smart order routing or any other technology should be brought to the notice of the client by the stock broker.

4. GENERAL

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

GUIDANCE NOTE - DO'S AND DON'TS FOR TRADING ON THE EXCHANGE(S) FOR INVESTORS**BEFORE YOU BEGIN TO TRADE**

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

TRANSACTIONS AND SETTLEMENTS

8. The stock broker may issue electronic contract notes (ECN) if specifically authorized by you in writing. You should provide your email id to the stock broker for the same. Don't opt for ECN if you are not familiar with computers.
9. Don't share your internet trading account's password with anyone.
10. Don't make any payment in cash to the stock broker.
11. Make the payments by account payee cheque in favour of the stock broker. Don't issue cheques in the name of sub-broker. Ensure that you have a documentary proof of your payment/deposit of securities with the stock broker, stating date, scrip, quantity, towards which bank/ demat account such money or securities deposited and from which bank/ demat account.
12. Note that facility of Trade Verification is available on stock exchanges' websites, where details of trade as mentioned in the contract note may be verified. Where trade details on the website do not tally with the details mentioned in the contract note, immediately get in touch with the Investors Grievance Cell of the relevant Stock exchange.
13. In case you have given specific authorization for maintaining running account, payout of funds or delivery of securities (as the case may be), may not be made to you within one working day from the receipt of payout from the Exchange. Thus, the stock broker shall maintain running account for you subject to the following conditions:
 - a) Such authorization from you shall be dated, signed by you only and contains the clause that you may revoke the same at any time.
 - b) The actual settlement of funds and securities shall be done by the stock broker, at least once in a calendar quarter or month, depending on your preference. While settling the account, the stock broker shall send to you a 'statement of accounts' containing an extract from the client ledger for funds and an extract from the register of securities displaying all the receipts/deliveries of funds and securities. The statement shall also explain the retention of funds and securities and the details of the pledged shares, if any.
 - c) On the date of settlement, the stock broker may retain the requisite securities/funds towards outstanding obligations and may also retain the funds expected to be required to meet derivatives margin obligations for next 5 trading days, calculated in the manner specified by the exchanges. In respect of cash market

transactions, the stock broker may retain entire pay-in obligation of funds and securities due from clients as on date of settlement and for next day's business, he may retain funds/securities/margin to the extent of value of transactions executed on the day of such settlement in the cash market.

- d) You need to bring any dispute arising from the statement of account or settlement so made to the notice of the stock broker in writing preferably within 7 (seven) working days from the date of receipt of funds/securities or statement, as the case may be. In case of dispute, refer the matter in writing to the Investors Grievance Cell of the relevant Stock exchanges without delay.
- 14. In case you have not opted for maintaining running account and pay-out of funds/securities is not received on the next working day of the receipt of payout from the exchanges, please refer the matter to the stock broker. In case there is dispute, ensure that you lodge a complaint in writing immediately with the Investors Grievance Cell of the relevant Stock exchange.
- 15. Please register your mobile number and email id with the stock broker, to receive trade confirmation alerts/details of the transactions through SMS or email, by the end of the trading day, from the stock exchanges.

IN CASE OF TERMINATION OF TRADING MEMBERSHIP

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

DISPUTES/ COMPLAINTS

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

The clients are required to note that the policies and procedures set out here below are mandatory and binding, if the clients want to avail the services of Canara Bank Securities Limited (herein after called as CBSL).

A. REFUSAL OF ORDERS FOR PENNY STOCKS:

Generally, Penny stocks have all or any of the following characteristics:

Trading at a price which is less than the Face value of the share.

Small Market Capitalization.

Poor / Unsound fundamentals.

Low liquidity.

Normally finds place in the list of illiquid shares published by the Exchanges.

Though the "Penny Stocks" have been not defined, it has been suggested to refer to list of illiquid scrip published by the Exchanges on a Quarterly basis to monitor trading in penny scrip. CBSL may at its discretion categorize any stock as penny stock as per its Policy and risk perception. CBSL has adopted the following Policy on the Penny stocks:

CBSL shall have the absolute discretion to restrict its clients from placing buy or sell orders in Penny / illiquid stocks in spite of client providing adequate hold of funds, Margin / balance in his / her / its account. To this end CBSL, may at its discretion accept and /or refuse any buy or sell order for penny / illiquid stocks from clients over phone. CBSL at its sole discretion, introduce online blocks to restrict clients from order placement in such penny / illiquid stocks through the online trading portal. CBSL may seek declarations from the clients before accepting such orders. CBSL may place such restrictions at the beginning or in between the market hours notwithstanding the client has / had previously purchased and / or sold such scrip / contracts through CBSL itself in the past. Further, client while placing buy or sell order for penny stocks / illiquid stocks shall not specify the price which is substantially different from the then existing market price. Client must ensure that placing of such orders doesn't result in creation of artificial bid / offer / volume or misleading or false appearance of trading. Client shall also ensure that their trading in penny stocks doesn't operate as a device to inflate or depress or cause fluctuations in the price of such stocks. CBSL may at its discretion, restrict intraday trading in such illiquid / penny stocks and also does not make available far month future / option contracts for trading in FNO segment of NSE/BSE/MCX-SX. CBSL shall provide intraday trading only in BSE "A" group scrip which are in FNO segment of NSE/BSE/MCX-SX. CBSL at its sole discretion may **restrict order** placement in any other contracts or scrip which are extremely volatile and/or subject to market manipulations.

CBSL at its discretion may cancel the pending orders in full or pending portion of the partly executed orders placed by the clients / dealers in respect of such illiquid / penny stocks. CBSL shall not be responsible for any opportunity loss or financial loss to the client consequent to non acceptance or cancellation of the pending orders. Further, the client shall indemnify CBSL for any loss caused / may cause to CBSL on account of client's trading in penny / illiquid stocks.

B. SETTING UP CLIENT'S EXPOSURE LIMITS:

Exposure is permitted based on the funds / securities put on hold by the client through the portal / the dealer in the account linked to the trading account or based on the deposits, balances and collaterals available. CBSL also permits exposure to the clients to the tune of value of sale proceeds of T day under the delivery based trading product. Unused exposure on account of such value of sale proceeds is carried forward till T+ 2 day. Mark to Market loss if any shall be reduced from the available exposure of the client.

CASH SEGMENT:

CBSL stipulates 100% margin by way of hold on funds for the value of buy orders and hold of securities to the extent of sale order for delivery trades. For non delivery (intraday) trades CBSL provides exposure based on the multiple of fund put on hold for both buy and sell orders. However, for trades under BITSOT (Buy in Today Sell out Tomorrow) no separate margins are stipulated by CBSL as the client has already paid the full value of share under delivery trade. Leveraged exposures are provided to the clients at the sole discretion of CBSL and are subject to change based on the market conditions and client profile.

F&O SEGMENT:

Clients are required to provide Initial Margin i.e. SPAN Margin and Exposure as stipulated by NSE/BSE/MCX-SX and an additional margin as decided by CBSL from time to time and notified in the Initial / FNO margin report available in the trading page. Clients are required to provide the margins as stipulated above for both buy and sell of Future contracts and for Sell / Writing of Options. The premium on purchase of options is recovered upfront by way of available balance in the form of hold in bank accounts or credit in the account maintained with CBSL.

CDS SEGMENT:

Clients are required to provide Initial Margin i.e. SPAN Margin and Extreme Loss Margin as stipulated by NSE/BSE/MCX-SX and an additional margin as decided by CBSL from time to time and notified in the Initial/FNO margin report available in the trading page. Clients are required to provide the margins as stipulated above for both buy and sell of Future contracts.

C. APPLICABLE BROKERAGE RATE:

CBSL client has the choice to select the brokerage scheme. Client has the option to change the brokerage scheme by paying the applicable charges, details of the same are available in the Tariff of charges attached to the application which is also published on the web site. Apart from the brokerage the client is liable to pay other statutory charges / taxes imposed by the Regulators / Governments and DP charges like AMC, Transaction charges etc. Brokerage shall not be charged more than maximum permissible limit as per rules and regulations of SEBI/Exchange. For penny stocks (where sale/purchase value of the share is Rs 10/- or less), applicable brokerage shall be 1 paise per share irrespective of brokerage plan opted by the client.

D. IMPOSITION OF PENALTY / DELAYED PAYMENT CHARGES BY EITHER PARTY SPECIFYING THE RATE AND THE PERIOD:

CBSL adheres to the pay out schedules specified by the Exchanges. Clients are also required to provide the funds / securities to CBSL well in advance to meet the Pay-in obligation to the Exchanges. CBSL reserves the right to charge / recover the penalty if any levied by the Exchanges or other Regulators from the respective clients for the client's orders / trades. Further, CBSL shall reserve the right to charge interest for delayed payments at the rate of 2% per month.

E. RIGHT TO SELL CLIENTS' SECURITIES OR CLOSE CLIENTS' POSITIONS, WITHOUT GIVING NOTICE TO THE CLIENT ON ACCOUNT OF NON-PAYMENT OF CLIENT'S DUES LIMITED TO THE EXTENT OF SETTLEMENT/MARGIN OBLIGATION:

Client is required to maintain the requisite margin for the open positions under cash segment and open / carry forward positions under FNO / CDS at all the times. The intraday trades (IDT) in the Cash segment shall be squared off without referring the clients at the cut off time (presently 3.00 p.m.) or any other time decided and informed to the client by CBSL at its discretion. Further, CBSL shall monitor the client's positions through the RMS and has the following policy for squaring off the positions: 4% Cover (16% erosion in value of allocated funds under IDT) CBSL may at its discretion square off open position of the clients under IDT as soon as the clients MTM losses erode 16 % of the total used exposure. CBSL shall also resort to selling the clients' securities / square off the positions when the client fails to provide the funds towards the valuation debit / auction against the BITSOT trade. In case of FNO and CDS the client is required to maintain the margins stipulated by CBSL at all times. Whenever there is shortfall in the margins, client is required to replenish the same. CBSL shall square off the positions of the clients under FNO / CDS with further notice when the shortfall is to the extent of additional margin and exposure margin required for the open positions. All losses consequential to such square off or sale of collaterals shall be borne by the client. In case CBSL is unable to square off or refrain from squaring off the position due to margin shortfall, the client shall not have a right to claim that the position was not squared off and the same has resulted in additional losses. Square off shall be at the discretion of CBSL and all consequential losses and charges shall be borne by the client.

F. SHORTAGES IN OBLIGATIONS ARISING OUT OF INTERNAL NETTING OF TRADES:

There is a possibility that the delivery shortage of one client is compensated by the long position of other client of the Company. In such case the shortage will be an internal shortage and shall not be auctioned on the Exchange as the settlement takes place after netting out the position of all clients across the Trading Member.

Client hereby agrees that if he/she/it has short delivered any securities against this/her/its pay in obligation which resulted into internal shortage and could not be auctioned in the market, then CBSL may either go in for a Self Auction on BSE or close the transaction at and the closeout price will be 10% above, the closing price on the auction day or closing price of trading day or the settlement day whichever is higher. CBSL may revise the percentage from time to time and the same will be intimated to the client. In case of purchaser he/she/it will receive credit of the amount calculated as per the above formula. CBSL may resort to any other method of settlement of transaction if it is mutually agreed by both the parties and CBSL.

G. CONDITIONS UNDER WHICH A CLIENT NEED NOT BE ALLOWED TO TAKE FURTHER POSITION OR THE CBSL MAY CLOSE THE EXISTING POSITION OF A CLIENT:

Apart from Exchange stipulated instances and technical failures, CBSL shall not allow the client to take further positions or close the existing positions whenever there is shortage of margins. This may be either security specific or client specific based on the circumstances.

Under Intraday Trading client is not allowed to take fresh positions after 3.00 p.m. or any other time stipulated by CBSL and intimated to the client from time to time.

H. TEMPORARILY SUSPENDING OR CLOSING A CLIENT'S ACCOUNT AT THE CLIENT'S REQUEST:

Trading account opened shall be in inactive mode till the client makes a request over dedicated telephone no. to CBSL for activation of the same. CBSL may at any time temporarily suspend the trading account of the client based on the written request received in this regard from the client. Where the client has requested for temporary suspension of the account, no trades shall be permitted in such account. To reactivate such suspended accounts, Client is required to make a written request to CBSL. Before reactivating such accounts CBSL may ask the client to provide for financial statement or other documents as it deems fit and reactivation shall be solely at the discretion of CBSL. CBSL may suspend the accounts from trading on notices received from Statutory, Government or Local Bodies, Income Tax, Judicial or a Quasi-Judicial authority, Regulators etc. or client reported to have expired. For closure of the trading account, the client is required to submit a written request to CBSL. CBSL shall examine the same in the light of the compliance requirements, pending queries, security / funds dues if any from the client. The account shall be closed after the necessary approvals as above and after the notice period as decided by CBSL as per the terms of the Rights and Obligations and regulatory requirements from time to time.

I. DEREGISTERING A CLIENT:

CBSL at its sole / absolute discretion deregister a client and prohibit him / her / it from trading for the reasons it deems fit. Such deregistration shall not effect the rights and liabilities of the parties in respect of the transactions executed before the date of such deregistration. An inclusive list of such reasons for which a client shall be deregistered is provided here below:

SEBI or any other Regulator has passed an order against such client prohibiting or suspending such client from participating in the securities market.

A client who has been indicated by a regulatory body or any government enforcement agency in case of market manipulation or insider trading or any other case involving violation of any law, rule, regulation, guidance or circular governing the Securities Market.

A client suspected of indulging in illegal or criminal activities including fraud or money laundering. A client's name appears in the UN list of prohibiting entities or SEBI debarred list.

A client's account has been lying dormant for a long time.

A client has a tainted reputation and any business relationship with such client is likely to tarnish the reputation of CBSL or may act as detriment to CBSL's prospects.

Company at its discretion shall review the aforesaid Policies and procedures based on the Regulatory requirements and market practice.

J. POLICY ON INACTIVE ACCOUNTS:

An Online Trading (OLT) account which is not operated either by login into through Internet or over telephone for a period of 6 months or more shall be treated as a dormant account. Hence, an inactive account. In respect of inactive accounts, the Company has the following laid down policy.

1. An OLT account is treated as "inactive", where the client has not logged in either through internet or telephone for a period more than 6 months.
2. Company shall lock such inactive accounts immediately on completion of 6 months period and clients shall not be permitted to login through the passwords /TPIN provided by the Company.
3. A client whose account has become inactive has to request to the Company through a letter or an email from the email id registered with the Company or by any other approved mode acceptable to the Company to send fresh password / TPIN and unlock the account.
4. Company may inform the client to submit any credentials or documents before activating the account.
5. Activation of an inactive account is at the sole discretion of the Company.
6. An OLT account shall remain active even if there are no trades in the account for a period of 6 months or more, provided the client has logged in during the period either for placing the orders or to avail any other service.
7. Company recovers the client's obligations on the date of trade and credits the dues to the clients account based on the settlement calendar and compliances stipulated by the Exchange. Company shall not withhold the client assets unless there are any dues from the clients for the trades executed by the client through the portal.
8. Hold created by the client in respect of funds and / or securities in favour of the Company shall remain so until and unless the client releases the same irrespective of the account becoming inactive due to non operation. However, such funds /securities shall continue to remain in the Client's respective CASA / Demat account and client shall be alone responsible for release of such holds by following the required procedure enumerated above.

X10

Client's Signature: _____

TARIFF SHEET

I. Client to choose one from three options given below:

Option 1	NORMAL BROKERAGE OPTION (NBO)				
	Transaction Type				Rate
	Non Delivery (Cash / Future)				0.05%
	Delivery				0.35%
	Future carry forward positions				0.10%
Option 2	UPFRONT BROKERAGE OPTION (UBO) Choice of 4 options				
		Standard	Silver	Gold	Platinum
	VALIDITY	ONE MONTH			
	Brokerage payable upfront	Rs.299/-	Rs.499/-	Rs.999/-	Rs.3999/-
	Transaction type:				
	Non Delivery (Cash / Future)	0.035%	0.03%	0.025%	0.02%
	Delivery	0.30%	0.25%	0.20%	0.16%
	Future carry forward position	0.07%	0.06%	0.05%	0.04%
Option 3	TURNOVER BASED BROKERAGE OPTION (TBO)				
	Daily Turnover below Rs.5.00 lacs				0.25%
	Daily Turnover of above Rs.5.00 lacs but less than Rs.20.00 Lacs				0.15%
	Daily Turnover of above Rs.20.00 lacs but less than Rs.50.00 Lacs				0.10%
	Daily Turnover of Rs.50.00 lacs and above				0.07%
Equity Derivatives Option		Brokerage Rs. 25/- per lot			
Currency Derivatives (CDs)		For Currency Futures, brokerage is Rs. 15 /= per lot, levied on each trade leg. For Currency Option, brokerage is Rs. 5 /= per lot, levied on each trade leg.			
Brokerage for Penny stocks		For penny stocks (where sale/purchase value of the share is Rs 10/- or less), applicable brokerage shall be 1 paise per share irrespective of brokerage plan opted by the client.			

For transaction value upto Rs. 5715/- under delivery basis and upto Rs. 40,000/- under non delivery basis, Brokerage shall be lower of Rs. 20 or maximum permissible brokerage as per the rules/regulations of Stock Exchanges/SEBI per segment per exchange. The brokerage plan mentioned above in Tariff Sheet is applicable to transaction value exceeding Rs. 5715/- under delivery basis and Rs. 40,000/- under non delivery basis.

II. ACCOUNT OPENING CHARGES FOR OLT (On-Line Trading):

Consolidated charges - Rs.200/- to be paid at the time of opening the account. (towards Power of Attorney and other expenses).

III. OTHER INFORMATION:

- Client to indicate option selected in the 3 in 1 application form.
- Clients opting for Upfront brokerage have to necessarily remit applicable brokerage at the beginning of each month. By opting any of the scheme under this option client authorizes the Company to debit his account for the monthly upfront brokerage payable under respective scheme.
- At the end of the validity period i.e. 1 month, minimum of the actual brokerage amount collected during the month or the upfront brokerage collected shall be refunded to the client.
- For Delivery and Non Delivery transactions under NBO & UBO, brokerage shall be charged on both sides i.e. on purchase and sale side.
- Under Turnover Based Brokerage Option (TBO), (option 3 above) Brokerage rate will be same for both delivery and non delivery transactions and the brokerage will be charged on both sides for Delivery & non delivery transactions.
- Under TBO delivery and non delivery transactions will be clubbed together to determine the turnover per day. Further, the turnover (both buy & sell) is reckoned segment wise, Exchange wise.
- No charges for subscribing to IPO/MF
- Brokerage for 'Option' transactions made under F & O segment shall be Rs.25/- per lot or the actual brokerage as per the applicable rate whichever is higher subject to the maximum permissible brokerage as per the rules/ regulations of stock exchanges/SEBI. Further for Futures transactions, brokerage will be applied on both sides as applicable to non delivery trades where the trades are squared off on the same day. For carry forward positions under FNO, brokerage will be charged as per the scheme opted by the client respectively.
- Change of option / scheme for brokerage shall be Rs.100 per request.
- 'Month' in the context of brokerage options/schemes shall refer to 'calendar month'. Part of a month shall be treated as a month.
- Service Tax as applicable from time to time shall also be levied.
- All statutory levies like stamp duty, securities transaction tax, exchange turnover tax, SEBI turnover fees etc., shall be charged on actual basis.
- Disclosure on Proprietary Trading
The member hereby discloses that it undertakes Proprietary /OWN Trading in addition to Client Based Trading.

VOLUNTARY CLAUSES

The Clients are required to note that clauses in this document are not mandatory as per the SEBI and Exchange guidelines, but are binding, if the client wants to avail the services of CBSL.

The Client may revoke or cancel any or all the clauses and in such a situation CBSL reserves the right to deny the particular service or cancel / terminate the dealings with the client.

1. Definitions

- 1.1 "Account" shall mean the CLIENT's Broking Account with CBSL.
- 1.2 "Bank Account" shall mean the bank account that may be opened by the CLIENT with a Designated Bank pursuant to this Rights and Obligations.
- 1.3 "BSE" shall have the meaning the Bombay Stock Exchange Limited and will include its Clearing corporation/clearing house.
- 1.4 "Business Day" means any day on which the BSE/NSE/MCX-SX are open for trading.
- 1.5 "Designated Bank" shall mean Canara Bank with whom CBSL has arrangements for electronic debit/credit of payments and receivables to and from its Clients.
- 1.6 "Broking Services" shall mean the services provided by the CBSL for doing trades through the Stock Exchange.
- 1.7 "DP Account" shall mean an account that may be opened by the CLIENT with designated DP pursuant to this Rights and Obligations.
- 1.8 "Designated DP" shall mean depository participant of Canara Bank with which CBSL has an arrangement, which includes an Internet delivery gateway, for speedy delivery and receipt of securities to and from its CLIENTS.
- 1.9 "Minimum Margin Deposit" means the minimum cash/securities balance that the CLIENT is required to maintain with CBSL at all times as a condition to avail the broking Services.
- 1.10 "Nifty" shall mean the NSE's fifty share stock index.
- 1.11 "NSE" shall have the meaning the National Stock Exchange of India Limited and will include its Clearing corporation/clearing house.
- 1.12 MCX -SX shall have the meaning MCX Stock Exchange Limited and will include its Clearing corporation/clearing house.
- 1.13 "Order Types" shall include the various types of orders, including those listed in Trading and Product Guidelines Brochure and order types known by such other name or terminology as are commonly used in the trade, that the CLIENT may place with CBSL.
- 1.14 "Password" shall mean the alphanumeric code allotted by CBSL to the CLIENT to enable it to validate the Username and operate the Account.
- 1.15 "Products" shall mean the various products offered by CBSL as part of the broking Services.
- 1.16 "Relevant Stock Exchange" shall mean the stock exchange where CBSL has a membership and it offers/plans to offer its products and services.
- 1.17 "SEBI" shall have the meaning Securities and Exchange Board of India.
- 1.18 "Sensex" shall mean the BSE's sensitive stock index.
- 1.19 "Settlement Cycle" shall mean the settlement period specified by the relevant Stock Exchange.
- 1.20 "Stock Exchange" shall mean a stock exchange that is recognized by SEBI and shall include the BSE/NSE/MCX-SX.
- 1.21 "Trading and Product Guidelines Brochure" means the product brochure describing the products offered by CBSL from time to time at its sole discretion.
- 1.22 "Trading Hours" shall mean such period of Business Day when the relevant Stock Exchange offers trading to its members including CBSL.
- 1.23 "User name" means the login identification allotted by CBSL and used by the CLIENT for access-ing its Account.

CBSL hereby agrees to provide broking Services to CLIENT and the CLIENT agrees to avail of the broking Services provided by CBSL on the terms and conditions set forth in this Rights and Obligations.

2. Eligibility Criteria

The CLIENT shall be eligible to avail of the Broking Service only after having registered with CBSL on completing the Registration Form prescribed by CBSL in this behalf and fulfilling the conditions of registration specified by CBSL from time to time including, inter alia, as follows:

- 2.1 The existing/opening of a bank account and a depository account by the CLIENT either with a Designated Bank and a Designated DP or with a bank and a depository participant acceptable to CBSL.
- 2.2 The existence or creation of the Minimum Margin Deposit by the CLIENT with CBSL.

- 2.3 Execution of such other documents and furnishing of particulars as may be required from time to time by CBSL.
- 2.4 On the satisfactory verification by CBSL of the information provided by the CLIENT and the fulfillment of all requirements as stated in sub-clauses 2.1.1 and 2.1.3 above by the CLIENT, CBSL shall register the CLIENT for availing the Broking Services and issue a unique client number and open the Account.
- 2.5 On opening of the Account, CBSL shall provide the CLIENT with a Username and Passwords to access and operate the Account, and avail of the Broking Services.

3. Services offered by CBSL

CBSL provides to their Client broking and other value added services which includes;

- a. Broking services through their website www.canmoney.in and internet client server application
- b. Trading facility over telephone as Dial 2 Trade
- c. Online subscription to IPO/Mutual Fund Schemes/other Investment Schemes

Terms and Conditions of On Line Trading through www.canmoney.in :

The Client agrees to avail of the On-Line-Trading services through their website www.canmoney.in , on and subject to the terms and conditions below:

- 3.1 For the purpose of Broking services Client will be entitled to a Login ID, Login Trade Password through which Client can directly deal in the securities through the Website www.canmoney.in and internet client server application.
- 3.2 For the purpose of trading facility over telephone client can get an access to the Tele-brokers of CBSL through login ID and a separate 4 digit Telephone Personal identification Number (TPIN).
- 3.3 The client agrees that CBSL shall seek to verify the Clients default demat account number or such other information for client identification when Client access to the Tele-brokers of CBSL.
- 3.4 CBSL shall from time to time introduce such other additional facilities and security as may be necessary (by whatever name called) which will enable the Client to avail facilities as available in www.canmoney.in services at the Client's cost.
- 3.5 The Client is aware that the CBSL system itself generates Login and Trade Passwords which will be sent to the Client. The Passwords can be used only for first login. The Client agrees and undertakes to immediately create his own Passwords, TPIN through the setting provided and reset the same as and when necessary. The Client is aware that the Passwords TPIN created and reset by the Client are not known to any one else including CBSL. CBSL shall not be responsible for the Passwords, TPIN as the Client has to create and reset the same through internet/software system.
- 3.6 The client shall be responsible for keeping the Login ID, Trade Password, TPIN confidential and secure and shall not part with the same to any other person and shall be solely responsible for all orders entered and transactions done by any person whosoever through 'canmoney.in' using the Client's Login ID, Trade Passwords or TPIN or have access to client E-mail, whether or not such person was Authorised to do so.
- 3.7 The Client acknowledges that he is fully aware of and understands the risks associated with availing of an On Line Trading for routing orders over the internet and telephone including the risk of misuse and unauthorized use of his Login ID, Trade passwords, TPIN by a third party and the risk of a person hacking into the Client's account on the Canmoney and unauthorized routing of orders on behalf of the Client through the system. The Client agrees that he shall be fully liable and responsible for any and all unauthorized use and misuse of his Login ID, Trade Passwords, TPIN and also for any and all acts done by any person through the 'Canmoney.in' on the Client's account in any manner whatsoever.
- 3.8 The Client shall immediately on becoming aware, inform CBSL of any unauthorized use of the Client's Login ID, Trade Passwords, TPIN with full details of such unauthorized use including the date of such unauthorized use, the manner in which it was used, the transactions effected pursuant to such unauthorized use, etc.
- 3.9 The Client shall log off from the 'Canmoney.in', whenever the Client is not accessing or using the Service. Any liability incurred by the Client as a consequence of the Client not logging off the Service shall be borne solely by the Client.
- 3.10 The Client shall immediately notify CBSL in writing with full details if (i) he discovers or suspects unauthorized access through his Login ID, Trade Passwords, TPIN (ii) he notices discrepancies that might be attributable to unauthorised access, (iii) he forgets his Login ID, Trade Passwords, TPIN (iv) he discovers a security flaw in the 'Canmoney.in'. In any of the above events specified, the Client shall immediately change his Trade Passwords, TPIN. However, if the Client is unable to change his Trade Passwords, TPIN having been unauthorisedly changed by some other person or for any other reason then the Client shall immediately request CBSL in writing and follow the instructions given by CBSL. At no point in time shall CBSL be liable for any loss, whether notional or actual, that may be suffered by the client on account of the misuse of the Trade Passwords, TPIN.

- 3.11 The Client agrees that orders, instructions and other communication made over the telephone routed through the CBSL's interactive voice response or other telephone system may be recorded by CBSL. The Client also agrees that such recording and CBSL records of any orders, instructions and communications given or made by the Client or CBSL by the fax, E-mail, or other electronic means shall be admissible as evidence.
- 3.12 Client agrees to provide information relating to Clients ID and other personal details as may be required while placing orders on telephone to determine the identity of the Client. Provided however nothing prevents CBSL to accept the instructions from Client over telephone without usage of TPIN and such acceptance of instructions by CBSL will be binding on Client.
- 3.13 The Client agrees and understands that CBSL shall discontinue or alter his services through 'Canmoney.in' in part or entirely and change the terms of Service at any time without prior notice to the Client.
- 3.14 The Client, declares that, he has fully read and understood the terms and conditions of 'Canmoney.in' and agrees to abide by all the terms and conditions mentioned above.
- 3.15 Apart from the above, to avail the value added services, the client is aware of/that.
- (i) separate nomination facility available for mutual funds;
 - (ii) alternate method for transacting with the AMC upon termination of the Rights and Obligations with the Distributor;
 - (iii) The cut-off timing mentioned on the Website is prior to the statutory cut-off timing specified under the SEBI Regulations and the SID/SAI for operational convenience.
- 4. Products Offered by CBSL**
- Trading will be limited to securities that form part of the DEMAT FOR ALL (for institutional as well as retail investors) list prescribed by SEBI.
- 4.1 The Broking Services shall comprise of one or more of the following distinct Products that may be offered to the CLIENT:
- a) All Trades (more specifically described on www.canmoney.in) for Cash Segment.
 - b) Derivatives - All derivative products which may be offered by the Exchange from time to time (more specifically described in website 'Canmoney.in').
- 4.2 The CLIENT shall select the Products he/she wishes to avail of. CBSL shall, in its absolute discretion agree to offer one or more of the Products selected, by the CLIENT. Based on the CLIENT's selection and CBSL's confirmation of the Products that the CLIENT may avail of, CBSL will determine the Minimum Margin Deposit to be maintained by the CLIENT with CBSL and set an authorized limit ("the Limit") or amount of outstanding trades that the CLIENT may have at any given time.
- 4.3 The Products offered by CBSL to the CLIENT shall be used by the CLIENT on the terms and conditions more specifically described in the website 'Canmoney.in'.
- 4.4 The procedure for accessing the Trading Site canmoney.in and availing of the Products is set out in website 'Canmoney.in'. It is clarified that the Products may be availed of by the CLIENT by giving instructions to CBSL over the telephone, fax, virtual private network, or the Internet.
- 4.5 CBSL reserves the right to modify or cancel any of its products/ offerings at its sole discretion.
- 5. Brokerage and Taxes:**
- 5.1 CBSL shall be entitled to a brokerage of upto the maximum rate permitted by SEBI, of the value of every transaction that may be undertaken by the CLIENT by using the Broking Service. The rates of brokerage may be revised by CBSL from time to time at its sole discretion and the same will be notified to the client by way of email and publication on the website.
- 5.2 The CLIENT shall also pay any applicable taxes, including service tax and depository charges that may be levied on any transaction undertaken pursuant to this Rights and Obligations.
- 6. Lien**
- 6.1 All securities in DP and/or cash balance in the Bank Account shall be subject to a lien for the discharge of any and all indebtedness or any other lawful obligation that the CLIENT may have towards CBSL.
- 6.2 All of the CLIENT's Securities and/or cash balance and/or any other Assets shall continue to be held by CBSL as security for the payment of any such lawful obligation or indebtedness to CBSL.
- 6.3 In enforcing its lien, CBSL at its sole discretion may determine which cash balances and/or securities are to be sold or which contracts are to be enforced.

7. Payment

7.1 Time of Payment

- 7.1.1 The CLIENT shall make all remittances to CBSL (i.e. payment for all purchase transactions plus taxes, brokerage, depository related fees and transaction fees of CBSL) by the end of trade day. Provided that subject to Clause 7.1.3 a notional debit may be made with respect to the Limit on the last day of the Settlement Cycle, notwithstanding that actual payment is due on a later date and such notional debit shall be reversed on receipt of payment.
- 7.1.2 CBSL shall remit funds to the CLIENT (i.e. payment for all sale transactions less taxes, brokerage, depository related fees and transaction fees of CBSL), less any amounts deducted for shortages within the next working day from the pay out date specified by the Exchange/Clearing Corporation/ clearing house.
- 7.1.3 In the event of the CLIENT having made both sales and purchases during a Settlement Cycle on the same Stock Exchange, the amount due from and to the CLIENT shall be netted off and only the difference shall be payable by or to the CLIENT. A notional debit or credit as the case may be, may be made to the Limit at the end of day until the actual payment is made.

7.2 Mode of payment.

- 7.2.1 In the case of a purchase transaction, Client shall remit the funds within the time period provided in the sub clause 7.1.1 above to CBSL from the Client's specified bank account.
- 7.2.2 In the case of a sale transaction, CBSL shall remit funds to the CLIENT within the time period provided in sub-clause 7.1.2 above, provided the CLIENT has delivered the securities sold to CBSL within the time prescribed in clause 8.1.1 through account payee cheque or transfer of funds into the Designated Bank account of the Client opened with Designated Bank.

8. Delivery of Shares

8.1 Time of Delivery

- 8.1.1 The CLIENT shall deliver shares to CBSL for all sale trades due for settlement, on or before the trade settlement day. The settlement day for all CLIENT sales will be the pay-in day less one day, where the pay-in day is specified by the exchange clearing house for the relevant settlement period or the trade day whichever is early. All CLIENT sale delivery defaults or shortages will result in auction debits at the exchange-clearing house, which will be passed on to the CLIENT.
- 8.1.2 CBSL shall deliver shares purchased by the CLIENT on the trade settlement day, except in the cases of delivery shortages from the exchange-clearing house. The settlement day for all CLIENT purchases will be pay-out day plus one day, where the pay-out day is specified by the exchange - clearing house for the relevant settlement period.

8.2 Mode of Delivery

Delivery of securities will involve only transfer of balances with the relevant depository participant.

8.3 Bad Delivery of Shares

- 8.3.1 Exchange shortage quantities will be settled after the due auction buy-in process at the exchange. All auction shortage closeout credits received from the exchange will be passed on to and borne by the CLIENT.
- 8.3.2 The CLIENT shall reimburse CBSL for all costs incurred in the auction procedure within 2 business days of the bill received by CBSL in this regard.

9. The Minimum Margin Deposit

Subject to CBSL's rights to appropriate the Minimum Margin Deposit or an appropriate part thereof against its dues, or towards margin money payable by the Client, the Minimum Margin Deposit shall be maintained by CBSL in a ledger account of the customer in its books. In the event of the Client being required to pay margin money whether under the rules of any Stock Exchange or SEBI or as otherwise determined by CBSL, CBSL shall be authorised to appropriate the Minimum Margin Deposit or any part thereof, towards such margin requirement. The Client shall immediately replenish funds adequate to the required level of the Minimum Margin Deposit, failing which the Broking services may be suspended by CBSL.

10 Confirmations and Cancellations

- 10.1 If the Client has opted for receipt of Contract Note in the digital form, the member broker would upload the digital contract notes on the website and/or send an email to designated e-mail ID of the Client. The same shall be deemed to be received by the Client provided there is no bounced mail notification received by CBSL. The Client is aware that it is his responsibility to review the trade, confirmation, contract notes, bills or statement of account immediately upon their receipt. All information contained therein shall be binding upon the Client, if the Client does not object in writing to any of the contents of such trades, confirmations, contract notes, bills to

the member broker within prescribed time limit as specified by the exchange/s. All transactions undertaken by the Client via Internet during Trading Hours shall be confirmed to the CLIENT as per notification option opted for by the CLIENT via e-mail. The digital contract notes sent to Client's designated e-mail ID would be the original contract notes delivered to the Client. However, copy of the digitally delivered contract note may be issued by CBSL upon specific request by the client. The Client shall note that such copies are only copies of the validly delivered contract notes. CBSL may levy appropriate charges for duplicate copies so issued. (Only for physical contract note).

- 10.2 The CLIENT agrees that the information sent by CBSL by e-mail is deemed to be a valid delivery of such information by CBSL to the CLIENT provided there is no bounced mail notification received by CBSL. In the event the CLIENT does not receive any confirmation from CBSL, whether by e-mail or printed contract note, by the end of the next Business Day following the date on which the order is placed, the CLIENT shall make inquiries with CBSL on the status of the order.

The CLIENT further agrees as follows:

- a. CBSL shall have the right to refuse to accept any buy or sell transaction or order from the CLIENT without providing any reasons thereof provided that CBSL shall immediately inform the CLIENT of any such decision.
- b. Without prejudice to the generality of the above, the CLIENT is aware that CBSL has provided on the web site, a facility for reconfirmation of orders, which are larger than that specified by CBSL's risk management team and that CBSL has the discretion to reject the execution of any orders based on its risk perception.
- c. CBSL shall not be liable for non-execution of any order or for any delay in the execution of any purchase or sale order or for any resultant loss on account of such non-execution or delay, due to any link/system/failure at the CLIENT/CBSL/Exchange end.
- d. CBSL shall, at its sole discretion subject any sale or purchase order placed by the CLIENT to manual review and entry or other verification process, which may cause delays in the processing of the CLIENT's orders.
- e. The CLIENT will receive the price at which his order is executed in the market place, which may be different from what is traded when his order is entered into the system.
- f. The client shall inform CBSL if he does not receive confirmation of trade under section 10.1

11. Investment Advice

- 11.1 The CLIENT acknowledges that CBSL shall not be liable to provide him with any legal, tax or accounting advice or advice regarding the suitability or profitability of a security for investment.
- 11.2 The CLIENT also acknowledges that CBSL's employees are not authorized to give any such advice and that the CLIENT will not solicit or rely upon any such advice from CBSL or any of its employees.
- 11.3 Any information or recommendations provided by CBSL in addition to the Broking Service shall not be construed as investment advice given by CBSL to the CLIENT.

12. Representations and Warranties

Representation and Warranties of the CLIENT

- 12.1 The CLIENT agrees that the gross exposure computation norms, the resulting authorized trade limit for the CLIENT, the Minimum Margin Deposit requirement for each Product are discretionary parameters that may be set by CBSL, at its sole discretion without having to provide any reasons for the same.
- 12.2 The CLIENT is aware that authentication technologies and strict security measures are required for the internet trading through order routed system. Accordingly the CLIENT undertakes to ensure that the Password and Username are not revealed to any third party and shall ensure that no third person other than his authorized representative gains access to it.
- 12.3 The CLIENT agrees that CBSL may, in its absolute discretion, issue a new password to the CLIENT on the terms and conditions stated herein or on such terms and conditions as CBSL may deem fit.
- 12.4 The CLIENT agrees that CBSL may suspend the Broking Service in whole or in part, at any time without prior notice if the CLIENT does not comply with any of the terms and conditions of this Rights and Obligations.
- 12.5 The CLIENT shall take responsibility for all the transactions conducted by using the Broking Service and will abide by the record of transactions generated by CBSL. Such records generated by CBSL shall be proof for all purposes and may be used as evidence in any proceedings. In particular it shall not be an option to the CLIENT to contend or to try and avoid a transaction on the allegation that a trade conducted on its Account using the Password allotted to the CLIENT was not a transaction done by or on behalf of the CLIENT.
- 12.6 The CLIENT agrees that in the event of death or insolvency of the CLIENT or his otherwise becoming incapable of buying and paying for or delivering or transferring securities which the CLIENT has ordered to be bought or sold, CBSL may close out the transaction of the CLIENT and the CLIENT or his legal representative shall be liable

for any losses, costs and be entitled to any surplus which may result therefrom.

- 12.7 The CLIENT agrees that any instruction issued by an authorized representative of the CLIENT shall be binding on the CLIENT in accordance with the letter authorizing the said representative to deal on behalf of the CLIENT and shall be as per applicable laws, rules & regulations of Exchange/SEBI.
- 12.8 The CLIENT agrees that if the relevant Stock Exchange cancels a trade suo-moto without giving any reason thereof, CBSL shall be entitled to cancel relative contract(s) with the CLIENT.
- 12.9 The CLIENT has the legal capacity to enter into this Rights and Obligations and has taken all corporate and other action necessary and obtained all required consents to enable it to enter into this Rights and Obligations and this Rights and Obligations constitutes legal, valid and binding obligations of the CLIENT enforceable against the CLIENT in accordance with its terms.
- 12.10 The CLIENT confirms and undertakes that none of the monies paid to or deposited by the CLIENT with CBSL is or shall be tainted with any form of illegality.

13 Indemnities

The CLIENT shall indemnify CBSL for all transactions undertaken on its behalf by CBSL and in particular shall not hold CBSL liable for the following:

- 13.1 For any transactions using the Broking Service carried out in good faith by CBSL on instructions issued by or on behalf of the CLIENT.
- 13.2 For the unauthorized usage/unauthorized transactions conducted by using the Broking Service and/ or the CLIENT's Account and/or Password.
- 13.3 For any loss or damage incurred or suffered by the CLIENT due to any error, defect, failure or interruption in the provision of the Broking Service arising from or caused by any reason whatsoever beyond CBSL's control.
- 13.4 For any negligence/mistake or misconduct by the CLIENT.
- 13.5 For any breach or non-compliance by the CLIENT of the rules/terms and conditions stated in this Rights and Obligations.
- 13.6 For not carrying out any such instructions where CBSL has reason to believe that the instructions given are not genuine or are otherwise improper, unclear, vague or raise a doubt or that the Minimum Margin Deposit or margin requirement to process a transaction is not there.
- 13.7 For any incidental, consequential, special or indirect damages including but not limited to lost profits, trading losses, or damages that result from inconvenience, delay or loss of the use of the Service even if CBSL has been advised of the possibility of such damages.

14. Confidentiality

- 14.1 CBSL shall keep the information relating to the transactions of the CLIENT using the Broking Service confidential. Provided, however, that CBSL is entitled to disclose any information or particulars pertaining to the CLIENT to any authority, statutory or otherwise as may be required by law.
- 14.2 The Client is aware that the Member can tape-records the conversation between the Clients representative and the Member, either personally or over the telephone, and hereby specifically permits the member to do so. Such recordings may be relied upon by the Member as and when required to resolve disputes in connection with the trading transactions.

15 Acting as a Sub Broker/Authorised Person

The client agrees not to act as a Sub Broker or Authorised Person without prior written permission of the Member and without obtaining certificate of registration from SEBI/Exchange.

The client further agrees not to issue bills/contracts/confirmation notes to anyone else for trades done in the client account.

16 Placement of orders

Considering the practical difficulties in placing written orders, the client hereby requests the member to accept the orders placed orally over telephone.

17 Change of address

The client agrees to inform the change of communication address to the company and request in writing providing the necessary documentary proof for effecting the change.

18 Miscellaneous

CBSL and/or its agents will not be liable for losses caused directly or indirectly by Government restriction, Exchange or market rulings, suspension of trading, computer or telephone failure, war, earthquakes, flood, accident, power failure, equipment or software malfunction, strikes or any other conditions beyond CBSL's

control.

This document can be altered, amended and / or modified by the parties mutually in writing without derogating from the contents of this Document. Provided however, if the rights and obligations of the parties hereto are altered by virtue of change in Rules and regulations of SEBI or Bye-laws, Rules and Regulations of the relevant stock Exchange, such changes shall be deemed to have been incorporated herein in modification of the rights and obligations of the parties mentioned in this document.

I/We hereby expressly agree to abide by these voluntary clauses in addition to the mandatory Documents as prescribed by the SEBI/Exchanges.

(X12)

Client's Signature:

Date: _____

VOLUNTARY

To,
Canara Bank Securities Limited
7th Floor, Maker Chamber III,
Nariman Point, Mumbai – 400 021.

Dear Sir / Madam,

Sub.: Authorisation for Electronic Contract Note (ECN) & other documents.

With reference to Client Registration documents executed between us, I/We hereby authorized you to do the following:

I/We have been / shall be dealing through you as my / our broker on the Capital Markets and/or Future and Option Segments and / or currency derivatives segment. As my / our broker i.e. agent I / We direct and authorize you to carry out trading / dealings on my / our behalf as per instructions given below.

I / We understand that, I / we have the option to receive the contract notes, bills, margin calls, Client Margin information, Statement of Accounts / Ledger and Security Balance Confirmation in physical form or electronic form. In pursuance of the same, I / we hereby opt for receipt of contract notes, bills, margin calls, Client Margin Information, Statement of Accounts / Ledger and Security Balance Confirmation in electronic form. I/We understand that for the above purpose, you are required to take from the client "an appropriate email account" for you to send electronic contract notes. Accordingly, please take _____ email account on your record for sending the contract notes and other documents to me / us.

I / We agree not to hold you responsible for late / non - receipt of contract notes, bills, margins calls, Client Margin information, Statement of Accounts / Ledger and Security Balance Confirmation sent in electronic form and any other communication for any reason including but not limited to failure of email server, loss of connectivity, email in transit etc which is beyond CBSL's control. I / we agree that the log reports of your dispatching software shall be a proof of dispatch of contract notes, bills, margin calls, Client margin information, Statement of Accounts, Ledger and Security Balance Confirmation to me / us.

I / We also agree that non - receipt of bounced mail notification by you shall amount to delivery at my email account(s) / email id(s).

I / We understand that I / we am / are required to intimate any change in the email id / email account mentioned hereinabove needs to be communicated by me / us either through a physical letter to you or through the email id already registered with the company. In respect of internet clients, the request for change of email id may be made through the secured access by way of client-specific user id and password. Please treat this authorization as written ratification of my / our verbal directions / authorizations given and carried out by you earlier. I / We shall be liable for all losses, damages and actions which may arise as a consequence of your adhering to and carrying out my / our directions given above.

(X13)

Client's Signature

Client's Name: _____

[Note: To be signed by client himself/herself and not by his/her attorney/authorized person etc.]

POWER OF ATTORNEY

TO ALL TO WHOM THESE PRESENTS SHALL COME:

I/We _____

INDIVIDUALS

(1) Mr / Ms _____ I.T. PAN No. (_____)
S/o, D/o, W/o _____ Aged _____ Residing/Working at _____

(2) Mr / Ms _____ I.T. PAN No. (_____)
S/o, D/o, W/o _____ Aged _____ Residing/Working at _____

(3) Mr / Ms _____ I.T. PAN No. (_____)
S/o, D/o, W/o _____ Aged _____ Residing/Working at _____

(4) Mr / Ms _____ I.T. PAN No. (_____)
S/o, D/o, W/o _____ Aged _____ Residing/Working at _____

NON-IND.

M/s _____ HUF / a sole proprietary concern / a partnership firm / a body corporate / a trust, registered / incorporated under the provisions of Indian Partnership Act, 1932 / Companies Act, 1956 / Indian Trust Act, 1882 / Bombay Trust Act 1956, having its registered office at _____

_____ represented by duly A/c holder / Karta, Mr/ Mrs _____ (Hereinafter called the "Clients" which expression shall, unless it be repugnant to the context or meaning thereof, be deemed to mean and include his/her/its successors, lawful attorneys and heirs) . "

WHEREAS

The above said Client/s is/are desirous of opening a Bank Account in individual/ joint/HUF/Trust/ Proprietary/Partnership/Corporate name/s and / or Depository Account in individual/joint/Karta/ Trust/ Company name/s as part of three in one account for the Online Trading facility offered by M/s Canara Bank Securities Limited (CBSL), the details of which will be provided to the CBSL in due course as per Schedule A (hereinafter called "Clients Account).

Whereas I/We hold the Beneficiary account(s) of dematerialized securities and/or banking account(s) as per the particulars mentioned in the Schedule A hereunder (herein after referred to as 'the Client's Accounts').

(## delete whichever is not applicable)

Whereas A Trading Account is proposed to be opened in the name of the client/s mentioned above with M/s Canara Bank securities Limited (CBSL) a company incorporated under Companies Act, 1956 having Registered Office at 7th Floor, Maker Chamber III, Nariman Point, Mumbai – 400021 (Hereinafter called Stockbroker) and is desirous of investing/trading in those securities/contracts/ other instruments/ derivatives admitted to dealings on the Stock Exchange as defined in the Rules, Byelaws and Regulations of the Stock Exchange and circulars issued there under from time to time.

(X14)



Nature of Document	
Registration Details	Registrable/Non Registrable If Registrable Name of S.R.O.....
Franking Unique No.	
Property Description in brief	Village..... Tel..... S.R. No./C.S.T. No..... Area.....
Consideration Amount	
Stamp Purchasers Name	
Name of the Other Party	
If Through Name & Address	
Stamp Duty Amount	In words
Authorised Person's full Signature and Seal	

And Whereas I/We am/are investor(s) engaged in subscribing to and buying/selling of share, securities and /or dealing in Derivative products/and exchange traded funds and other financial products and services through and/or with CANARA BANK SECURITIES LTD, (I.T. PAN: AAACG2218H).

And Whereas due to exigency and paucity of time, I/We am/are desirous of appointing an agent/attorney to operate my/our said beneficiary account(s) of dematerialized securities and/or banking account(s) on my/our behalf for the limited purposes and in the manner hereinafter appearing:

NOW KNOW WE ALL AND THESE PRESENTS WITNESSTH THAT I/WE THE ABOVENAMED DO HEREBY NOMINATE, CONSTITUTE AND APPOINT CANARA BANK SECURITIES LTD (Stock Broker) as my/our true and lawful attorney (hereinafter referred to as 'the Broker/Attorney') for me/us and authorize it to perform the following functions on my/our behalf and in my/our name.

1. I/we, the Client(s) hereby authorize the said Broker/Attorney to instruct the concerned depository participant(s) and/or bank(s) to transfer the securities and/or funds from the said Client's Accounts and to sign the necessary documents/papers/instruments required for this purpose and to register this power of attorney with the said bank/depository participant concerned.
2. The authority of the said Broker/Attorney is limited;
 - a. to the transfer of securities and funds from the said Client's Accounts to the credit of dematerialized securities account(s) and banking account(s) of the said CANARA BANK SECURITIES LTD., the Broker/Attorney and/or to the accounts of the designated custodians, clearing houses/corporations and stock exchanges. The particulars of the Broker/Attorney's Accounts are mentioned in the Annexure - I appended herewith (hereinafter referred to as the 'Broker's Accounts'). AND
 - b. for the purposes as appearing hereinafter.
3. The Broker/Attorney is authorized:
 - a. To transfer securities from the said Client's Accounts towards stock exchange related margin/delivery obligations arising out of trades executed by the Client(s) on the recognized stock exchanges through the said Broker/Attorney.
 - b. To pledge the securities lying in the Client(s) account in its own favour and/or in favour of the designated custodians, clearing houses/corporations and stock exchanges, for the limited purpose of meeting the margin requirements of the client(s) in connection with the trades executed by the clients on the stock exchanges through the said Broker/Attorney.
 - c. To apply for various products like Mutual Funds, Public Issues (shares as well as debentures), rights, offer of shares, tendering shares in open offers etc. pursuant to and in accordance with the instructions of the Client(s) and to act as may be necessary to effect the subscription/purchase/redemption there of.
4. The Broker/Attorney is authorized to block / transfer the funds from the bank account(s) of client(s);
 - a. For meeting the settlement obligations of the client(s)/margin requirements of the client(s) in connection with the trades executed by the client(s) on the stock exchange through the said Broker/Attorney.
 - b. For recovering any outstanding amount due from the client(s) arising out of clients trading activities on the stock exchanges through the said Broker/Attorney.
 - c. For meeting obligations arising out of the client subscribing to such other products/facilities/services through the said Broker/Attorney like Mutual Funds, Public Issues (shares as well as debentures), rights, offer of shares etc.
 - d. Towards monies/fees/charges, etc. due to the Stock Broker/Depository Participant, payable by virtue of the client using/subscribing to any of the facilities/services availed by the Client at his/her instance.
5. The particulars of dematerialized securities account(s) and banking account(s) mentioned in Schedule A and Annexure - I may be added/appended/altered according to the future business requirements and with the mutual written consent.
6. The Broker/Attorney shall return to the Client(s), the securities or funds that may have been received by the Broker/Attorney erroneously or those securities or funds that the stock broker was not entitled to receive from the Client(s);
7. The Broker/Attorney is authorized to send the following communications by way of SMS/ email to my/our mobile / email Id furnished in KYC Application form to be registered with CBSL.

- (a) consolidated summary of scrip wise buy and sell positions taken with average rates to the Client(s), notwithstanding any other document to be disseminated as specified by SEBI/Exchanges from time to time.
- (b) information/ alerts to investors by CDSL and Exchanges.
8. I/We, the Client(s) ratify the instructions given by the aforesaid Broker/Attorney to the depository participant and bank named herein and in the manner specified herein.
9. I/We the Client(s) understand that the Account holder alone will be entitled to the Login, Login ID, Login Password, Trade Password, Telephone Identification No. (TIN), Telephone Personal Identification Number (TPIN) and all other properties /materials connected with the trading account.
- Further, the powers given under this Power of Attorney shall have overriding effect over the mandate and/or credit required amount/quantities of securities from my/our Bank Account/ Demat Account mentioned above. In the event of any instructions being provided to the Bank which would in any manner prejudice any monies blocked by the Bank, the Bank shall at all its option, be entitled to transfer of its own accord the said blocked monies to the Stockbroker ("Forced Transfer"). The Bank shall not in any manner be responsible or liable for the consequences of such Forced Transfer including where such Forced Transfer results in dishonor of cheque by the Bank or where despite such transfer, the corresponding securities are not delivered to the client by the Securities Trader.
10. I/We understand that this Power of Attorney shall be revocable at any time without notice. I/We, the Client(s) further agree and confirm that the powers and authorities conferred by this Power of Attorney shall continue until it is revoked. Such revocation shall not be applicable for any outstanding settlement obligation arising out of the trades carried out by me / us prior to such revocation of POA.

SCHEDULE A

List of Client(s) Accounts

Beneficiary account(s) of dematerialized securities

Account Title	BOID	DPID	DP/Branch Name and Address
		IN301356	CANARA BANK

Banking Account (s)

Account Title	Account No	MICR/IFSC	Bank/Branch Name and Address

IN WITNESSETH WHEREOF I/we the Account Holder/s have put my/our hand thisday of 20.....
Signed and delivered by:

1. _____ (Name) X16 _____ (Signature)
2. _____ (Name) ► _____ (Signature)
3. _____ (Name) ► _____ (Signature)
4. _____ (Name) ► _____ (Signature)

(Non Individuals affix Seal and Sign)

In the presence of:

Witnesses:

1. _____ (Names & Addresses) _____ (Signature)
2. _____ (Names & Addresses) _____ (Signature)

ANNEXURE - I
List of Brokers Accounts
Beneficiary account(s) of dematerialized securities

EXCHANGE NAME	Account Title	BO ID	DP ID	DP Name & Address	Purpose of Account
NSE	CM POOL A/c	20264164	IN301356	Canara Bank	Security Settlement
	CM POOL A/c	00366591	16010100	Stock Holding Corp of India Ltd	Security Settlement
BSE	CM POOL A/c	20264172	IN301356	Canara Bank	Security Settlement
	CM POOL A/c - Payout	00366627	16010100	Stock Holding Corp of India Ltd	Security Settlement
	CM POOL A/c - Payin	00366612	16010100	Stock Holding Corp of India Ltd	Security Settlement

Banking Account (s)

Account Title	Account No	MICR/IFSC	Bank/Branch Name and Address
CURRENT A/C	2426201041012	400015110	CANARA BANK
			National Stock Exchange Branch
			MUMBAI

**THIS PAGE IS INTENTIONALLY
KEPT BLANK**

**THIS PAGE IS INTENTIONALLY
KEPT BLANK**

**THIS PAGE IS INTENTIONALLY
KEPT BLANK
LAST PAGE**

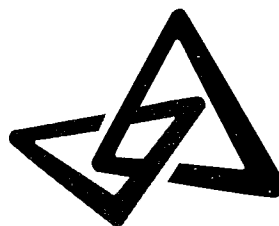
CHECK-LIST OF DOCUMENTS TO BE OBTAINED FOR OPENING OF OLT ACCOUNT
DOCUMENTS REQUIRED

	Whether submitted	
	Yes	No
Account Opening form, duly signed on pages marked (X)		
Rights and Obligation		
Risk Disclosure Document (RDD)		
Guidance Note		
Policies & Procedures		
Power of Attorney, duly filled up and signed by all the a/c holders		
Tariff Sheet		
Voluntary Document		
Authorisation for ECN, Running Account Authorisation.		
SUPPORTING DOCUMENT REQUIRED		
(A) For Identity proof:		
Photocopy of both side of PAN Card with photo (Mandatory)		
(B) For Address proof: (Verified copy of any one of the following)		
Passport / Voter ID / Driving License		
Bank Statement / Registered Rent Agreement / Ration Card		
*Telephone Bill / *Electricity Bill / Insurance Policy (*Not older than 3 months)		
(C) For Income proof: (Verified copy of any one of the following)		
ITR Acknowledgement/Annual Accounts/Form 16 in case of salary income/Salary slip		
Net worth certificate		
Bank account statement for last 6 months/Demat account Holding statement.		
Any other relevant documents substantiating ownership of assets.		
Self declaration along with relevant supporting documents.		

Account opened by.....Signature.....

Account checked by.....Signature.....

Canara Bank Securities Ltd
A SUBSIDIARY OF CANARA BANK



Toll free no. 1800 22 0369 (BSNL & MTNL) 1800 103 1369 (Airtel)

**Telephone nos.: 022 2280 2471 - 475, 4360 3871 - 875 (F/O)
022 2280 2451 - 454, 4360 3851 - 854 (B/O)**

10/02/15