

BOB CAPITAL MARKETS LTD
CLIENT INFORMATION BOOKLET
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Name of the Trading / Clearing Member	BOB Capital Markets Ltd
Stock Broker SEBI Registration No. (Trading Member of NSE and BSE)	INZ000159332
Depository Participant Registration No.	IN-DP-728-2022
Membership Number	NSE:13045, BSE-3258
Depository Participant ID	CDL-18700, 18200, 18201, 22400, 31000, NSDL- IN300386, IN300870, IN302806, IN304578
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Email Id For Trading related Queries For Demat related Queries	customercare@bobcaps.in dematcare@bobcaps.in	
In Case not satisfied with the response, please contact the concern Exchange(s) / Depository(s) / SEBI		
NSE Investors Grievance Cell	Email ID - ignse@nse.co.in	Tel No. - (022) 26598190
BSE Investors Services	Email ID - is@bseindia.com	Tel No.: 022 - 2272 8097
NSDL Investors Grievance Cell	Email ID: relations@nsdl.com	Tel No: 022-48867000
CDSL Investors Grievance Cell	Email ID: complaints@cdslindia.com	Tel No: 1800-22-5533
In absence of response/complaint not addressed to your satisfaction, you may lodge a complaint with SEBI Scores Portal or Online Dispute Resolution (ODR)- https://scores.sebi.gov.in or https://smartodr.in/login		

Guidance Note – Do's and DON'T'S for Trading on the Exchange(s) for Investors.

Before You Begin 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 and SEBI websites.
2. Ensure that you fill in 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 stockbroker.
4. Ensure to read, understand and then sign the voluntary clauses, if any, agreed between you and the stockbroker. Note that the clauses agreed between you and the stockbroker 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 stockbroker free of charge. In case you wish to execute Power of Attorney (POA/DDPI) in favour of the Stockbroker, authorizing it to operate your bank and demat account, please refer to the guidelines issued by SEBI/Exchanges in this regard.
7. In case you wish to execute Power of Attorney (POA/DDPI) in favour of the Stockbroker, authorizing it to operate your bank and demat account, please refer to the guidelines issued by SEBI/Exchanges in this regard.

Transactions and Settlements

1. The stock broker may Transactions and Settlements 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.
2. Don't share your internet trading account's password with anyone.
3. Don't make any payment in cash to the stock broker
4. 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 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 which bank / demat account.
5. 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.
6. 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.
7. 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.
8. Please register your mobile number and email id with the stockbroker, 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.

1. In case, a stock broker surrenders his membership, is expelled from membership or declared a defaulter, Stock exchanges gives 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 supporting documents.
2. 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.

1. 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.
2. In case your issue/problem/grievance is not being sorted out by concerned stock broker / sub-broker then you may take up the matter with the concerned Stock exchange. If you are not satisfied with the resolution of your complaint then you can escalate the matter to SEBI.

Note that all the stock broker/sub-brokers have been mandated by SEBI to designate an e-mail ID of the grievance redressal division / compliance officer exclusively for the purpose of registering complaints.

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

CLIENT INFORMATION

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

Margins

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

TRANSACTIONS AND SETTLEMENTS

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

BROKERAGE

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

LIQUIDATION AND CLOSE OUT OF POSITION

19. Without prejudice to the stock broker's other rights (including the right to refer a matter to arbitration), the client understands that the stock broker shall be entitled to liquidate/close out all or any of the client's positions for non-payment of margins or other amounts, outstanding debts, etc. and adjust the proceeds of such liquidation/close out, if any, against the client's liabilities/obligations. Any and all losses and financial charges on account of such liquidation/closing-out shall be charged to and borne by the client..
20. In the event of death or insolvency of the client or his/its otherwise becoming incapable of receiving and paying for or delivering or transferring securities which the client has ordered to be bought or sold, stock broker may close out the transaction of the client and claim losses, if any, against the estate of the client. The client or his nominees, successors, heirs and assignee shall be entitled to any surplus which may result there from. The client shall note that transfer of funds/securities in favor of a Nominee shall be valid discharge by the stock broker against the legal heir.
21. The stock broker shall bring to the notice of the relevant Exchange the information about default in 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.
37. The stock broker shall not directly / indirectly compel the clients to execute Power of Attorney (POA) or Demat Debit and Pledge Instruction (DDPI) or deny services to the client if the client refuses to execute POA or DDPI.

ELECTRONIC CONTRACT NOTES (ECN)

38. 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.
39. 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.
40. 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.
41. 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.
42. 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.
43. 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

44. 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.
45. 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.
46. 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.

47. 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.
48. 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.
49. 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.

RIGHTS & OBLIGATIONS OF STOCKBROKERS & CLIENTS FOR MARGIN TRADING FACILITY (MTF) **- NSE**

CLIENT RIGHTS

1. Client shall receive all communications in a mode mutually agreed between the broker and the client regarding confirmation of orders/trades, margin calls, decision to liquidate the position / security.
2. Client shall be free to take delivery of the securities at any time by repaying the amounts that was paid by the Stockbroker to the Exchange towards securities after paying all dues.
3. Client has a right to change the securities collateral offered for Margin Trading Facility at any time so long as the securities so offered are approved for margin trading facility.
4. Client may close / terminate the Margin Trading Account at any time after paying the dues.

CLIENT OBLIGATIONS

1. Client shall, in writing in his own hand or in any irrefutable electronic method, agree to avail of Margin Trading Facility in accordance with the terms and conditions of Margin Trading Facility offered by the broker, method of communication for confirmation of orders/trades, margin calls and calls for liquidation of collateral/security/position.
2. Client shall inform the broker of its intent to shift the identified transaction under Margin Trading Facility within the timelines specified by the broker failing which the transaction will be treated under the normal trading facility.
3. Client shall place the margin amounts as the Stockbroker may specify to the client from time to time.
4. On receipt of 'margin call', the client shall make good such deficiency in the amount of margin placed with the Stockbroker within such time as the Stockbroker may specify.
5. By agreeing to avail Margin Trading Facility with the broker, client is deemed to have authorized the broker to retain and/or pledge the securities provided as collateral or purchased under the Margin Trading Facility till the amount due in respect of the said transaction including the dues to the broker is paid in full by the client.
6. Client shall lodge protest or disagreement with any transaction made under the margin trading facility within the timelines as may be agreed between the client and broker.

STOCK BROKER RIGHTS

1. Stockbroker and client may agree between themselves the terms and conditions including commercial terms if any before commencement of MTF.
2. Stockbroker may set up its own risk management policy that will be applicable to the transactions done under the Margin Trading Facility. Stockbroker may make amendments there at any time but give effect to such policy after the amendments are duly communicated to the clients registered under the Margin Trading Facility.
3. The broker has a right to retain and/or pledge the securities provided as collateral or the securities bought by the client under the Margin Trading Facility.
4. The broker may liquidate the securities if the client fails to meet the margin call made by the broker as mutually agreed of liquidation terms but not exceeding 5 working days from the day of margin call.

STOCK BROKER OBLIGATIONS

1. Stockbrokers shall agree with the client the terms and conditions before extending Margin Trading Facility to such client. However, for clients who already have existing trading relationship and want to avail of Margin Trading Facility, stockbrokers may take consent in writing in his own hand or in any irrefutable electronic method after stockbroker has communicated the terms and conditions of Margin Trading Facility to such existing clients.
2. The terms and conditions of Margin Trading Facility shall be identified separately, in a distinct section if given as a part of account opening agreement.
3. The mode of communication of order confirmation, margin calls or liquidation of position/security shall be as agreed between the broker and the client and shall be in writing in his own hand or in any irrefutable electronic method. Stockbroker shall prescribe and communicate its margin policies on haircuts/ VAR margins subject to minimum requirements specified by SEBI and exchanges from time to time.
4. The Stockbroker shall monitor and review on a continuous basis the client's position with regard to MTF. It is desirable that appropriate alert mechanism is set up through which clients are alerted on possible breach of margin requirements.
5. Any transaction to be considered for exposure to MTF shall be determined as per the policy of the broker provided that such determination shall happen not later than T + 1 day.
6. If the transaction is entered under margin trading account, there will not be any further confirmation that it is margin trading transaction other than contract note.
7. In case the determination happens after the issuance of contract, the broker shall issue appropriate records to communicate to Client the change in status of transaction from Normal to Margin trading and should include information like the original contract number and the margin statement and the changed data.
8. The Stockbroker shall make a 'margin call' requiring the client to place such margin; any such call shall clearly indicate the additional/deficient margin to be made good.
9. Time period for liquidation of position/security shall be in accordance declared policy of the broker as applicable to all MTF clients consistently. However, the same should not be later than 5 working (trading) days from the day of 'margin call'. If securities are liquidated, the contract note issued for such margin call related transactions shall carry an asterisk or identifier that the transaction has arisen out of margin call.
10. The daily margin statements sent by broker to the client shall identify the margin/collateral for Margin Trading separately.
11. Margin Trading Accounts, where there was no transactions for 90 days, should be settled immediately.
12. The stocks deposited as collateral with the stockbroker for availing margin trading facility (Collaterals) and the stocks purchased under the margin trading facility (Funded stocks) shall be identifiable separately and there shall not be any comingling for the purpose of computing funding amount.
13. Stockbroker shall close/terminate the account of the client forthwith upon receipt of such request from the client subject to the condition that the client has paid dues under Margin Trading Facility.

TERMINATION OF RELATIONSHIP

1. The margin trading arrangement between the stock broker and client shall be terminated; if the Stock Exchange, for any reason, withdraws the margin trading facility provided to the Stockbroker or the Stockbroker surrenders the facility or the Stock Broker ceases to be a member of the stock exchange.
2. The MTF facility may be withdrawn by the broker, in the event of client committing any breach of any terms or conditions therein or at any time after due intimation to client allowing such time to liquidate the MTF position as per the agreed liquidation terms without assigning any reason. Similarly, clients may opt to terminate the margin trading facility in the event of brokers committing any breach of any terms or conditions therein or for any other reason.
3. In the event of termination of this arrangement, the client shall forthwith settle the dues of the Stockbroker. The Stockbroker shall be entitled to immediately adjust the Margin Amount against the dues of the client, and the client hereby authorizes the Stockbroker to make such adjustment.

4. After such adjustment, if any further amount is due from the client to the Stockbroker, the client shall settle the same forthwith. Upon full settlement of all the dues of the client to the Stockbroker, the Stockbroker shall release the balance amount to the client.
5. If the client opts to terminate the margin trading facility, broker shall return to the client all the collateral provided and funded securities retained on payment of all the dues by clients.

RIGHTS & OBLIGATIONS OF STOCKBROKERS & CLIENTS FOR MARGIN TRADING FACILITY (MTF)- BSE.

1. Stockbroker/ Trading Member is eligible to provide Margin Trading Facility (MTF) in accordance with SEBI Exchange Guidelines as specified from time to time.
2. Stockbroker/ Trading Member desirous of extending MTF to their clients is required to obtain prior permission of BSE. Stockbroker/ Trading Member may note that BSE has the right to withdraw permission at any time.
3. Stockbroker/ Trading Member shall extend MTF to the client, on such terms and conditions as specified by the Stock Exchange / SEBI from time to time. Stockbroker/ Trading Member and the client shall abide by the requirements of the margin trading framework, including rights and obligations, as prescribed by Stock Exchange/ SEBI/ Stockbroker/ Trading Member.
4. Stockbroker/ Trading Member shall intimate all the terms and conditions, including maximum allowable exposure, specific stock exposures etc., as well as the rights and obligations to the client desirous of availing MTF.
5. Stockbroker/ Trading Member may, at its sole and absolute discretion, increase the limit of initial and/or maintenance margin, from time to time. The Client shall abide by such revision, and where there is an upward revision of such margin amount, he agrees to make up the shortfall within such time as the Stockbroker/ Trading Member may permit. It may however, be noted that the initial/ maintenance margins shall never be lower than that prescribed by Stock Exchange/ SEBI.
6. Stockbroker/ Trading Member shall provide MTF only in respect of such shares, as may be permitted by Stock Exchange/ SEBI.
7. Stockbroker/ Trading Member shall liquidate the securities and other collateral, if the client fails to meet the margin call to comply with the margin requirement as specified by Stock Exchange/ SEBI/ Stockbroker/ Trading Member. In this regard, Stock Broker/ Trading Member shall also list down situations/ conditions in the which the securities may be liquidated (Stockbroker/ Trading Member to list down situations/ conditions):
8. Stockbroker/ Trading Member shall not use the funds of one client to provide MTF to another client, even if the same is authorized by the first client.
9. The stocks deposited as collateral with the Stockbroker/ Trading Member for availing margin trading facility (Collaterals) and the stocks purchased under the margin trading facility (Funded stocks) shall be identifiable separately and no comingling shall be permitted for the purpose of computing funding amount.
10. IPF shall not be available for transactions done on the Stock Exchange, through MTF, in case of any losses suffered in connection with the MTF being availed by the client.

The rights and obligations prescribed hereinabove shall be read in conjunction with the rights and obligations as prescribed under SEBI circular no. CIR/ MIRSD/ 16/ 2011 dated August 22, 2011.

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 whatsoever through the Stock broker's IBT System using the Client's Username and/or Password whether or not such person was authorized to do so. Also, the client is aware that authentication technologies and strict security measures are required for the internet trading/securities trading through wireless technology through order routed system and undertakes to ensure that the password of the client and/or his authorized representative are not revealed to any third-party including employees and dealers of the stock broker.
6. The Client shall immediately notify the Stock broker in writing if he forgets his password, discovers security flaw in Stock Broker's IBT System, discovers/suspects discrepancies/ unauthorized access through his username/password/account with full details of such unauthorized use, the date, the manner and the transactions effected pursuant to such unauthorized use, etc.
7. The Client is fully aware of and understands the risks associated with availing of a service for routing orders over the internet/securities trading through wireless technology and Client shall be fully liable and responsible for any and all acts done in the Client's Username/password in any manner whatsoever.
8. The stock broker shall send the order/trade confirmation through email to the client at his request. The client is aware that the order/ trade confirmation is also provided on the web portal. In case client is trading using wireless technology, the stock broker shall send the order/trade confirmation on the device of the client.
9. The client is aware that trading over the internet involves many uncertain factors and complex hardware, software, systems, communication lines, peripherals, etc. are susceptible to interruptions and dislocations. The Stock broker and the Exchange do not make any representation or warranty that the Stock broker's IBT Service will be available to the Client at all times without any interruption.
10. The Client shall not have any claim against the Exchange or the Stock broker on account of any suspension, interruption, non- availability or malfunctioning of the Stock broker's IBT System or Service or the Exchange's service or systems or non-execution of his orders due to any link/system failure at the Client/Stock brokers/Exchange end for any reason beyond the control of the stock broker/Exchanges.
 - a. The term 'constituent' shall mean and include a client, a customer or an investor, who deals with a trading member of NSE/BSE for the purpose of acquiring and / or selling of securities through the mechanism provided by NSE/BSE.
 - b. The term 'member' shall mean and include a member or a broker or a stock broker, who has been admitted as such by NSE/BSE and who holds a registration certificate as a stock broker from SEBI.
 - c. NSE/BSE may be substituted with names of the relevant exchanges, wherever applicable.

RIGHTS AND OBLIGATIONS OF BENEFICIAL OWNER AND DEPOSITORY PARTICIPANT

General Clause

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

Beneficial Owner information

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

Fees/Charges/Tariff

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

Dematerialization

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

Separate Accounts

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

Transfer of Securities

11. The DP shall affect transfer to and from the demat accounts of the Beneficial Owner only based on an order, instruction, direction, or mandate duly authorized by the Beneficial Owner and the DP shall maintain the original documents and the audit trail of such authorizations.
12. The Beneficial Owner reserves the right to give standing instructions with regard to the crediting of securities in his demat account and the DP shall act according to such instructions.
13. The Stock Broker / stock broker and depository participant shall not directly / indirectly compel the clients to execute Power of Attorney (POA) or Demat Debit and Pledge Instruction (DDPI) or deny services to the client if the client refuses to execute POA or DDPI.

Statement of account

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

Manner of Closure of Demat account

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

Default in payment of charges

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

Liability of the Depository

22. As per Section 16 of Depositories Act, 1996

- a. Without prejudice to the provisions of any other law for the time being in force, any loss caused to the beneficial owner due to the negligence of the depository or the participant, the depository shall indemnify such beneficial owner.
- b. Where the loss due to the negligence of the participant under Clause (1) above, is indemnified by the depository, the depository shall have the right to recover the same from such participant.

Freezing/ Defreezing of accounts

23. The Beneficial Owner may exercise the right to freeze / defreeze his/her demat account maintained with the DP in accordance with the procedure and subject to the restrictions laid down under the Bye Laws and Business Rules/Operating Instructions.

24. The DP or the Depository shall have the right to freeze / defreeze the accounts of the Beneficial Owners on receipt of instructions received from any regulator or court or any statutory authority.

25. The Joint holders are aware that in case of any Statutory Order for freezing any one joint holder, the demat account will be frozen and the other joint holders will have to obtain a specific Order for unfreezing their percentage of joint ownership by submitting the relevant documentary proof to the Order issuing authority.

Redressal of Investor grievance

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

Authorized representative

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

28. In addition to the specific rights set out in this document, the DP and the Beneficial owner shall be entitled to exercise any other rights which the DP or the Beneficial Owner may have under the Rules, Bye Laws and Regulations of the respective Depository in which the demat account is opened and circulars/notices issued there under or Rules and Regulations of SEBI.

29. The provisions of this document shall always be subject to Government notification, any rules, regulations, guidelines and circulars/ notices issued by SEBI and Rules, Regulations and Bye-laws of the relevant Depository, where the Beneficial Owner maintains his/ her account, that may be in force from time to time.

30. The Beneficial Owner and the DP shall abide by the arbitration and conciliation procedure prescribed under the Bye-laws of the depository and that such procedure shall be applicable to any disputes between the DP and the Beneficial Owner.

31. Words and expressions which are used in this document, but which are not defined herein shall unless the context otherwise requires, have the same meanings as assigned thereto in the Rules, Bye-laws and Regulations and circulars/notices issued there under by the depository and /or SEBI.

32. Any changes in the rights and obligations which are specified by SEBI/Depositories shall also be brought to the notice of the clients at once..

33. If the rights and obligations of the parties hereto are altered by virtue of change in Rules and regulations of SEBI or Bye- laws, Rules and Regulations of the relevant Depository, where the Beneficial Owner maintains his/her account, such changes shall be deemed to have been incorporated herein in modification of the rights and obligations of the parties mentioned in this document.

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 Rumours:

Rumours 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 rumours.

- 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 trading in derivatives and 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 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.
- a. 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.
 - b. 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.
 - c. 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:
- a. 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 significant part of his investment in the option.
 - b. The Exchanges may impose exercise restrictions and have absolute authority to restrict the restrict the exercise of options at certain times in specified circumstances.
- 2.4. Risk of Option Writers:
- a. If the price movement of the underlying is not in the anticipated direction, the option writer runs the risks of losing substantial amount.
 - b. 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.
 - c. 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.
 - d. 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

- a. 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.
- b. 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.

Risk Disclosures on Derivatives.

- 9 out of 10 individual traders in equity Futures and Options Segment, incurred net losses.
- On average, loss makers registered net trading loss close to ₹ 50,000.
- Over and above the net trading losses incurred, loss makers expended an additional 28% of net trading losses as transaction costs.
- Those making net trading profits, incurred between 15% to 50% of such profits as transaction cost.

Source: SEBI study dated January 25, 2023 on "Analysis of Profit and Loss of Individual Traders dealing in equity Futures and Options (F&O) Segment", wherein Aggregate Level findings are based on annual Profit/Loss incurred by individual traders in equity F&O during FY 2021-22.

Policies & Procedure – Client Registration

In order to ensure proper compliance with various Notices/Circulars /Guidelines issued by SEBI/Exchanges and uniformity the Company has prescribed the Policies & Procedure as under for guidance of all employees in HO/all Branches which is to be strictly followed by all.

Risk Management Policy.

(1) Refusal of orders for penny stocks.

The Company may, at its discretion accept or reject the orders in illiquid securities, and in the Penny stocks category as per our internal risk policy. "Penny stocks" for this purpose include the stocks appearing in the list of illiquid securities released by the exchanges from time to time. BOB Capital Markets Ltd shall not be held liable for restricting / prohibiting trade in penny stocks at any time. BOB Capital Markets Ltd shall not be held liable or responsible in any matter whatsoever for any refusal / cancellation of orders for trading in penny stocks/other securities and the client shall indemnify BOB Capital Markets Ltd in respect of any loss caused to BOB Capital Markets Ltd by virtue of the Client trading in penny stocks.

(2) Setting up of Client's Exposure limits.

The Company will fix the limit in value for each and every Client for which Buy/Sell Order/s of any particular Client will be executed in normal course based on "Income level" for the year confirmed by the Client and other considerations. The Company will not disclose the rational / logic of their decision (about fixation of the monetary limit). However, if requested by the Client for any specific transaction/s to be carried out as a special case then it may be considered on merit.

(3) The right to sell client's securities or close client's position, without giving notice to the client, on account of non-payment of client's dues. In case any particular Client has failed to make payment on due date then the Company will sell that particular client's securities or close that particular client's position, without giving notice to the client on account of non-payment of dues.

(4) Conditions under which a client may not be allowed to take further position or broker may close the existing position of a client. It is to be noted that under following circumstances any Client will not be allowed to take further position or the Company may close that particular Client's position (i) If the particular Client is a Defaulter of amount due to the Company (ii) Value of the Collateral is not sufficient to meet the Losses incurred by the Client (iii) If according to the Company Market Conditions has turned or likely to turn unfavorable based on the information available or it is the view of the matter taken by the Company. (iv) that particular Client is barred from Trading on the Exchange/s by SEBI/Exchange/s.

(5) Business / Compliance Policy.

(1) Applicable Brokerage Rate

At present SEBI permits maximum brokerage @ 2.5%. The Company charge brokerage to their clients at the rate/s below this maximum limit. Each client will be intimated the rate at which brokerage will be charged to him / her / it. This rate will be revised by the Company based on volume of the Client's business / market conditions / other relevant factors. Any change in the rate of brokerage will be intimated to the Client in writing in advance.

(2) Imposition of penalty / delayed payment charges by either party –Rate/Period.

All Clients who have agreed to have a "Running Account" with the member will have to make payments due to the member on due date/s. In all cases if payment is not made to the member on due date penalty / delayed payment charges for delay in payment of amount relating to settlement, margin or any other dues relating to securities transactions @ 18 % per annum. These charges shall be levied from the date of debit balance till the credit of payment in your bank account.

(3) Shortages in obligations arising out of internal netting of trades.

In case of BSE, shortages arising out of Internal Netting of trades are given for self-auction to the exchange through exchange mechanisms. In case of NSE, shortages arising out of Internal Netting of trades, client shortages are closed out by company at 10% above the closing rate of that particular scrip of auction date. In case of shortages due to Internal Netting of trades if the Company is required to pay any penalty to the Exchange/s it will be charged to the Client concerned.

(4) Temporarily suspending or closing a client's account at the client's request.

It is to be noted that under following circumstances any particular Client's Account may be Suspended / Closed.

- (i) On receipt of Written Instruction from that particular Client.
- (ii) That particular client is barred from Trading on the exchange/s by SEBI / Exchange/s.
- (iii) The particular client who has defaulted in making payment on due date to the company.
- (iv) On receipt of any adverse information by the company about particular client.

(5) Deregistering/Deactivating of a Client.

It is to be noted that any particular Client/s who is/are covered under any of the following category will be deregistered.

1. That particular Client/s is/are barred from Trading on the Exchange/s by SEBI/Exchange/s.
2. The particular Client who has defaulted in making payment on due date to the Company.
3. On receipt of any adverse information by the Company about the particular Client.
4. The Client NOT trading through the Company continuously for more than 12 months.

(6) Treatment of Inactive /Dormant Accounts:

Where no transaction has taken place in client's Trading Account during the last -24- months from the date of last transaction, then it will be considered as DORMANT I INACTIVE Account across all exchanges. If the account is tagged as a dormant/inactive then the surplus Funds or Securities lying with MACM shall be refunded / returned to clients at his/her last known Bank account/DP account or at such Other address as mentioned in the account opening form.

(7) The Client can request for reactivation of inactive trading account after giving updated information related to KYC including IPV whenever required. I have read and understand the above policy for RMS and Controls of the Member and state that I will strictly abide by the conditions laid in this policy.

VOLUNTARY - ON TERMS & CONDITIONS APPLICABLE ONLY TO CLIENTS AVAILING OF THE STOCK-BROKERS CALL-N-TRADE/TRADING PHONE FACILITY

To avail the Tele-trading Facility, the Client will be required to call on the specific number notified from time to time by the Stock Broker for the said purpose in writing or by publishing on its website or in such other manner as may be determined by the Stock Broker. Such numbers will be subject to change at the Stock Broker's discretion, which change shall be notified to the Client either through the Stock Broker's Website or in such other manner as may be determined by the Stock Broker.

1. The Client further agrees that the Stock Broker reserves the right to charge separate service fee for using the Tele-trading Facility, above certain number of transaction(s) done using the Tele-trading Facility.
2. Before the commencement of the Tele-trading Facility, and except in the case of an individual or a sole proprietor acting directly, the Client shall be required to provide details of the person(s) authorized on its behalf to operate the Client's account on behalf of the Client if permitted by the Stock Broker and if required by the Stock Broker, provide evidence, satisfactory to the Stock Broker in respect of the same.
3. Before being given access to the Tele-trading Facility, the Client, or any authorized person acting on behalf of the Client, must provide accurate answers to the questions (if any) asked by the Stock Broker's personnel providing the Tele -trading Facility, for ascertaining the identity and authentication of the caller as the Client or Client's authorized representative. The Stock Broker shall have the discretion to ask such questions as the Stock Broker may deem fit and proper. The Stock Broker will not however be bound to compulsorily ask such questions and the decision to ask or not ask shall be at the discretion of the Stock Broker. For instance, the Stock Broker may designate certain segments of the Tele-trading Facility as requiring compulsory identification and verification and may not require certain segments of the Tele-trading Facility to have such compulsory identification and verification, where the Stock Broker requires such compulsory identification and verification, the Stock Broker shall execute the request/order for the Client only after the Client's identity has been verified to the satisfaction of the Stock Broker inter alia by way of a user identification number, if any. The Client shall ensure that the user identification number and password are not misused. The Client agrees to indemnify and hold the Stock Broker harmless and defended for any such unauthorized usage.
4. The Client hereby authorizes the Stock Broker to use the Client identification/user identification number as intimated by the Client/ Client's authorized representative as method of verification of the Client's identity as caller and accordingly for the purpose of taking instructions and executing the orders placed by such caller over the phone. All requests/orders placed by the Stock Broker on behalf of the Client in the manner prescribed above shall be deemed to have been authorized and placed by the Client himself/itself and shall be valid and binding on the Client. The Client understands that all methods of identification need to be prompt and strictly confidential to prevent any misuse and the Client shall be bound by all such transactions irrespective of any misuse and notwithstanding any error, misunderstanding, fraud, forgery or lack of clarity in the terms of such orders/requests.
5. In each request/order, the Client must indicate the Exchange on which the Client desires the order be executed. All orders placed during market hours will be for the same day execution. Orders placed aftermarket hours will be sent for execution to the Exchange on the next trading day.
6. The Client agrees to ensure that all orders and instructions are absolutely clear and unambiguous; the Client agrees that if any request/order is not absolutely clear or unambiguous, the Stock Broker or its employees or authorized representatives shall be entitled to interpret the same as per their own understanding of such instructions and such understanding and interpretation shall be final and binding on the Client.
7. The Client agrees that orders, instructions and other communications given or made over the telephone, may be routed through the Stock Broker's interactive voice response or other telephone system and may be recorded by the Stock Broker.
8. The Client also agrees that such recording and the Stock Broker records of any orders, instructions and communications given or made by the Client or the Stock Broker by electronic mail, fax or other electronic means shall be admissible as evidence and shall be final and binding evidence of the same. If the Stock

Broker so chooses to record the orders, instructions and communications, he/it shall be free to store the same for such period of time as the Stock Broker deems fit and the Stock Broker may overwrite, erase or destroy such records at such intervals as it may deem fit.

9. The Client acknowledges that trading through telephone may involve many uncertain factors and complex hardware, software systems, communication lines, etc. which are susceptible to interruptions and dislocations and the Stock Broker's services may at any time be unavailable without further notice. The Stock Broker makes no representation or warranty that the services will be available to the Client at all times without interruption. The services are provided on an "as available" basis without warranties of any kind, either express or implied, including, without limitation, those of merchantability and fitness for a particular purpose.
10. The Client acknowledges that he/it is fully aware of and understands the risks associated with availing of the services for routing orders over the telephone including the risk of misuse and unauthorized use of his/its client identification and/or username and/or password by a third party. The Client agrees that he/it shall be fully liable and responsible for all unauthorized transactions and unauthorized use and misuse of his/its password and/or username and/or user identification.
11. In all such events the Client agrees to assume and bear all the risks involved in respect of such errors and misunderstandings and the Stock Broker shall not be held liable or responsible in any manner for the same or breach of confidentiality thereto and shall also not be liable for any claims, loss, damage, costs or expense and liability there from, in any manner whatsoever.
12. The Client specifically acknowledges and confirms that:
 - (a) Sending information by telephone is not a secure means of sending information and can be intercepted and tampered with;
 - (b) The Client is aware of the nature of tele-communication services.
 - (c) Any request to the Stock Broker to accept and act on either telephonic call instructions is for the Client's convenience and benefits only.
13. The Client is aware that he/it has the option of not availing such Facility. However, being fully aware of all risks, the Client desires the convenience of such Facility of transmitting orders and instructions using Tele-trading facility and has therefore opted for such Facility of his/its own free choice and is willing and agreeable to bear all associated risks, responsibility, and liability;

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 whatsoever through the Stock broker's IBT System using the Client's Username and/or Password whether or not such person was authorized to do so. Also, the client is aware that authentication technologies and strict security measures are required for the internet trading/securities trading through wireless technology through order routed system and undertakes to ensure that the password of the client and/or his authorized representative are not revealed to any third-party including employees and dealers of the stock broker.
6. The Client shall immediately notify the Stock broker in writing if he forgets his password, discovers security flaw in Stock Broker's IBT System, discovers/suspects discrepancies/ unauthorized access through his username/password/account with full details of such unauthorized use, the date, the manner and the transactions effected pursuant to such unauthorized use, etc.
7. The Client is fully aware of and understands the risks associated with availing of a service for routing orders over the internet/securities trading through wireless technology and Client shall be fully liable and responsible for any and all acts done in the Client's Username/password in any manner whatsoever.
8. The stock broker shall send the order/trade confirmation through email to the client at his request. The client is aware that the order/ trade confirmation is also provided on the web portal. In case client is trading using wireless technology, the stock broker shall send the order/trade confirmation on the device of the client.
9. The client is aware that trading over the internet involves many uncertain factors and complex hardware, software, systems, communication lines, peripherals, etc. are susceptible to interruptions and dislocations. The Stock broker and the Exchange do not make any representation or warranty that the Stock broker's IBT Service will be available to the Client at all times without any interruption.
10. The Client shall not have any claim against the Exchange or the Stock broker on account of any suspension, interruption, non- availability or malfunctioning of the Stock broker's IBT System or Service or the Exchange's service or systems or non-execution of his orders due to any link/system failure at the Client/Stock brokers/Exchange end for any reason beyond the control of the stock broker/Exchanges.
 - a. The term 'constituent' shall mean and include a client, a customer or an investor, who deals with a trading member of NSE/BSE for the purpose of acquiring and / or selling of securities through the mechanism provided by NSE/BSE.
 - b. The term 'member' shall mean and include a member or a broker or a stock broker, who has been admitted as such by NSE/BSE and who holds a registration certificate as a stock broker from SEBI.
 - c. NSE/BSE may be substituted with names of the relevant exchanges, wherever applicable.

FREEZING / BLOCKING / UNFREEZE OF TRADING ACCOUNT

Clients As per SEBI Circular no. SEBI/HO/MIRSD/POD-1/P/CIR/2024/4 dated January 12, 2024 and Exchange Circular no. NSE/INSP/61529 dated April 8, 2024 and BSE Notice No: 20240408-12 dated April 8, 2024 on the subject "Ease of Doing Investments by Investors - Facility of voluntary Freezing/ Blocking of Trading Accounts by". In accordance to the Regulatory Guidelines, we would like to highlight you the procedure wherein you can Freeze/Block access to your Trading Account and the process to re-enable it.

Process for freezing/blocking access to Trading Account:

Step 1: Email:

Send an email to stoptrade@bobcaps.in using your registered email ID with the subject line "Freezing of My Trading Account – your Pan number."

OR

Step 2: IVR/Tele Calling:

You can call us at +91-22-69417310 from your registered mobile number. We kindly request you to provide the following details while you are sending us a mail or calling us: -

- UCC/Client ID
- Client Name
- PAN (Permanent Account Number)
- Registered Email ID
- Registered Mobile Number

Please note that upon receiving your request through either channel, we will promptly Freeze/Block your trading account access after verification and confirmation for the same will be sent on your registered email address.

Process for unfreezing/unblocking of Trading Account

Choose any one mode of communication as given below:

Step 1: Email:

Send an email to stoptrade@bobcaps.in using your registered email ID with the subject line "Unfreezing of My Trading Account – your Pan number."

OR

Step 2: Phone Call:

You can call us at +91-22-69417310 from your registered mobile number. We kindly request you include the following details while you are sending us a mail or calling us: -

- UCC/Client ID
- Client Name
- PAN (Permanent Account Number)
- Registered Email ID
- Registered Mobile Number

Please note that once your request to unfreeze your Trading Account is verified same will be processed and confirmation for the same will be sent to you on registered email address.

GTT Policy

Definition: A GTT order is a type of order that remains valid until a specified date or until it is executed or cancelled by the trade.

Purpose: To ensure standardized and transparent handling of Good till Date (GTT) orders in accordance with regulatory requirements and best practices.

Validity Period: GTT is the feature introduced to overcome this short coming wherein the order remains active till the time trigger is not hit or 365 days whichever is earlier.

Scope:

1. As per exchange members who offer good till Cancelled/Good till Triggered orders or orders of similar type, shall be part of the policy includes following points Details of Good till Cancelled/Good till Triggered/orders of similar type provided by member including its validity.
2. Manner of handling of such orders in case of corporate actions (e.g. cancellation, price reset, retaining, etc. for the unexecuted orders).
3. Provide timeline within which the member shall intimate their clients about details of upcoming corporate actions applicable for such unexecuted orders of clients, which shall not be later than one day prior to the ex-date of the corporate action.

Oder Placement

1. All existing and new clients of BOBCAPS who are eligible to trade in Equity Cash product can avail GTT facility for order placement.
2. GTT orders, can use the feature to trade in every listed stock. However, the orders only apply for scrips listed on NSE and BSE cash. The validity for such orders is 365 days from the day of order execution.
3. Orders with GTT validity can be placed both during the market hours as well as post market hours.
4. GTT orders can be placed over Call-N-Trade.
5. Client can place maximum 5 GTT orders for a particular scrip and in all a client can place maximum 30 GTT orders across all eligible scrips.

Order Type

Buy and Sell GTT:

GTT order can be placed as GTT Buy and Sell Orders. The Trigger logic is based on LTP at the time of order placing and is as follows: **GTT Buy order:**

GTT Buy order placed below LTP:

When the client wants to buy a stock when the price goes down, he can place GTT Buy order with trigger price below LTP. The order will get triggered when LTP is at or below the trigger price.

GTT Buy order placed above LTP:

When the client wants to buy a stock when the price goes up, he can place GTT Buy order with trigger price above LTP. GTT Buy orders above LTP can be as stop loss order. The order will get triggered when LTP is at or above the trigger price.

GTT Sell order placed above LTP

When the client wants to Sell a stock and book profit above a certain price, he can place GTT Sell order with trigger price above LTP. The order will get triggered when LTP is at or above the trigger price.

GTT Sell order placed below LTP:

When the client wants to sell a stock below LTP, he can place GTT Sell order with trigger price below LTP. This can be used for setting stop loss for client's holdings. The order will get triggered when LTP is at or below the trigger price.

OCO GTT Order:

OCO orders are applicable only for Sell orders. One-Cancels-the-Other (OCO) order is a type of order that combines a regular limit order with a stop loss market order. OCO is a single order (one order ID is generated) with two prices 'Target Price' and 'SL' price.

- The client enters two price -Target price and Stop loss price. Each price will have a trigger.
- There are two trigger prices entered and when one trigger is hit the other order gets cancelled.
- That is, if the stop-loss price of this OCO order gets triggered, the target price gets cancelled.
- In case of OCO orders the Target, price is above LTP and SL is below LTP. However, in case the client places SL order above LTP, the order will get triggered.

Modification and Cancellation

The client will be able to modify and cancel GTT orders from GTT order book. Once triggered, the price can be modified or order can be cancelled from normal Order book.

Validity

The orders are valid for 365 days or till triggered, whichever is earlier. Once a GTT order is triggered, the order is placed as a normal order with day validity and reflects in normal order book. Irrespective of whether the order gets executed or remains pending, the order is not carried forward for subsequent day. Any unexecuted partial order quantity will remain in pending status and will get cancelled post market hours if not executed during the day. If a GTT order validity falls on a non-trading day, then such GTT order will expire on the same day.

Sell GTT and OCO Orders

Before placing the Sell GTT Order NON-POA clients will have to authorize their holdings. Placed Sell GTT Orders will get executed at the exchange when a client has enough stocks in the Holdings for a sell transaction.

Frequency of LTP matching with trigger price Trigger price matching with LTP would be done during normal market hours only. Pre-open session is not considered for the same. The trigger prices are compared with LTP with a time interval of 3 seconds. In case, where the trigger is hit and the price reverse in 3 seconds, there would be a probability of trigger not getting activated.

Corporate Action Handling

We shall inform the clients about details of upcoming corporate actions applicable to unexecuted orders of clients. This intimation to such clients whose GTT orders are in unexecuted status, shall not be later than one day prior to the ex-date of the corporate action.

No handling of such unexecuted orders will be done by BOBCAPs in case of corporate actions (e.g. cancellation, price reset, retaining etc. for such orders) and the client needs to monitor and will be solely responsible for effect on prices and triggers based on stock / underlying specific corporate actions. Clients shall review their GTT orders proactively whenever there may be an impact of corporate action on their orders. It would be the onus of the client to take appropriate action to modify / cancel orders accordingly.

General Terms and Conditions – BOB Capital Markets Limited

Declaration for Online Trading Client Only

1. I have selected the User ID (Constituent would separately give a choice of three User IDs, out of which one will be allotted, based on availability. If all the three are not available, Constituent would be informed to select another one. The User ID would consist of minimum of 4 (four) and maximum of 10 (ten) alphanumeric characters, without special characters.) I have also selected the password for my account (The password would be with minimum of 6 (six) and maximum of 12 (Twelve) alphanumeric characters and without any special character.) The User ID and password would be enabled at the time of my registration as a broking client with BOB Capital Markets Ltd. I am aware and I agree that no further User ID / password would be issued to me after the above account is opened and I would be able to access my account with the said User ID and password. I undertake to keep the password confidential and change it periodically.
2. I hereby authorize BOB Capital Markets Ltd to access my account related information from Bank of Baroda as indicated by me, if and whenever required for the purpose of opening and operating my stock broking account with BOB Capital Markets Ltd. or for any other purpose as deemed fit by BOB Capital Markets Ltd.
3. I declare that I have read and understood the rules and regulations pertaining to the stock broking account and the terms and conditions of the stock broking agreement, which are in force, and I agree to abide by and to be bound by the Rules and Regulations stipulated by SEBI/RBI/Stock Exchanges and Govt. regulated organizations are in force from time to time for such accounts.
4. I declare that the particulars given above are true to the best of my knowledge. I further undertake to inform, in writing, of any change in the particulars furnished above.
5. I further agree and accept that any mis-information / false information furnished by me or suppression of any material fact would render my account liable for termination and further action taken by BOB Capital Markets Ltd.

General Declaration.

1. I/ We hereby authorize us to communicate with me/us through telephone/ mobile, Email, SMS or other modes of communication.
2. I/We hereby declare that the details furnished in my account opening form and here 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.
3. I/We confirm having read and understood the contents of the document on policy and procedures of the stock broker and the tariff sheet.
4. I/We further confirm having read and understood the contents of the 'Rights and Obligations' document(s), 'Risk Disclosure Document', Guidance Note.
5. I/We 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 I/We hereby declare and confirm that 'Rights and Obligations' document(s), 'Risk Disclosure Document', Guidance Note, Policy & procedure are part of my account opening form, which will be accepted and electronically signed by me (primary account holder).
6. I/We hereby declare and confirm that 'Rights and Obligations' document(s), 'Risk Disclosure Document', Guidance Note, Policy & procedure are part of my account opening form, which will be accepted and electronically signed by me (primary account holder).
7. I/We hereby agree that Non-Residents and Foreign Nationals are permitted to trade, subject to the applicable guidelines issued by the Reserve Bank of India (RBI) and under the provisions of the Foreign Exchange Management Act (FEMA).

Declaration of Mobile & Email

1. I hereby declare that the mobile & email given here belongs to me and remains my personal, true and correct detail.
2. Please note that by submitting the above-mentioned details, you are authorizing BOB Capital Markets Ltd. & its authorized persons and subsidiary to call and send promotional Communications even though you may be registered under DND.

Declaration for Address

I hereby declare that the address as per my Aadhaar is updated & it is my current, permanent, as well as correspondence address and the said information is true to my knowledge.

Other Declaration & Disclosure for

1. There are No or any action/proceedings initiated/pending/ taken by SEBI/ Stock exchange/any other authority against myself as the applicant persons dealing in securities during the last 5 years.
2. I/We hereby declare that, we are currently NOT Dealing through any Authorized Partner and any Other Stock Broker.
3. I/We hereby declare that as a client, nobody has introduced me to BOB CAPITAL MARKETS LTD.
4. Platform Fee Collected as part of the brokerage plan selected during online account opening process will be applicable for life time and it is a onetime platform fee.

Declaration for Name Mismatch

1. This is to bring to your notice that my name may be spelt differently in my Identity proof, Address Proof and Bank proof.
2. I hereby confirm that all the said names belong to me. I hereby state and confirm that what is stated above is, true and correct information. I agree to indemnify and keep you always indemnified from and against all, costs, charges, damages, penalties (including reasonable attorney fees) suffered and/or incurred by you for any act done or omitted to be done on the above declaration.

Consent for Aadhaar based KYC & eSign

1. Consent for Aadhaar based KYC & eSign - I am desirous of having account-based relationship with BOB CAPITAL MARKETS LTD (All rights Reserved) (SEBI Registered Intermediary / MF Distributor) and I have approached them opening my Trading / Demat / MF account and performing necessary KYC in this regard. I would like to perform Aadhaar based KYC and submit other account opening details online as per regulatory approval in this regard.
2. Accordingly, I provide my voluntary, well-informed consent to BOB CAPITAL MARKETS LTD and its affiliate service provider for facilitating me to use my Aadhaar record to perform online KYC and using / storing / maintaining / sharing my Aadhaar record.
3. I understand/agree to do eKYC using my Aadhaar details for issuing eSign for me through NSDL eGovernance Infrastructure Limited or our affiliated third-party service provider.
4. I/We hereby declare that the KYC details furnished by me are true and correct to the best of my/our knowledge and belief and I/we under-take to inform you of any changes therein, immediately. In case any of the above information is found to be false or untrue or misleading or misrepresenting, I am/We are aware that I/We may be held liable for it.
5. I/We hereby provide our consent to receiving information from CVL KRA through SMS/Email on the above registered number/Email address.
6. I/We are also aware that for Aadhaar OVD based KYC, my KYC request shall be validated against Aadhaar details.
7. I/We hereby consent to sharing my/our masked Aadhaar card with readable QR code or my Aadhaar XML/Digilocker XML file, along with passcode and as applicable, with KRA and other Intermediaries with whom I have a business relationship for KYC purposes only.

Declaration for Demat Debit & Pledge Instruction and Bank Mandate (voluntary documents).

I/We hereby declare that, I/We wish to OPT for DDPI and Bank Mandate, as part of Online Account Opening.

I/We hereby declare that we have read and understood the above and all the Terms & Condition & will review the further in detailed and elaborated Terms & Condition before proceeding with the eSign of Account Opening Form. This document is generated online and does not require separate Signature or eSign from the Primary or Any Account Holder.

STANDARD DISCLAIMER

Investments in securities market are subject to market risks, read all the related documents carefully Brokerage will not exceed SEBI prescribed limit. Any dispute related to the same will not be dealt at exchange platform.

Registered & Corporate Office - 1704, B Wing, 17th Floor, Parinee Crescenzo, Plot no.- 38/39, G Block, Bandra Kurla Complex, Bandra (East), Mumbai - 400051 | Compliance Officer – Sameer Khobrekar | Email - compliance@bobcaps.in | SEBI Registration No - INZ000159332|

Branch Office – Mumbai - Business Square, 401/501, 4th Floor, B-Wing Andheri-Kurla Road, Andheri East, Mumbai-400059, Maharashtra, India

TERMS AND CONDITIONS OF BOB CAPITAL MARKETS LTD. FOR MARGIN TRADING FACILITY

The Margin Trading Facility would be available in accordance to the additional Risk Management Policy and conditions laid below conditions laid below:

The client agrees to and confirms, undertakes and authorizes that:

1. **Client Eligibility:** All clients registered with BOBCAPs shall be eligible to avail MTF subject to applicable rules and regulations and circulars from SEBI / Exchange(s) and acceptance of the Risk Management Policy and conditions of the said facility.
2. **Limits:** To avail the Margin Trading Facility by client the minimum margin requirement shall be as per Risk Management Policy for accredited stocks.
3. **Mode of Consent of Clients:** Client desirous of availing MTF shall give consent to the Terms and Conditions herein through email/ SMS from his email id/ mobile number, registered with BOBCAPs or by online mode by logging-in on the website of BOBCAPs in a secured manner or by physical mode.
4. **DDPI / POA:** For Usage of MTF facility, the client needs to mandatorily subscribe to DDPI (Demat Debit and Pledge Instruction) / POA.
5. **Eligible Securities:** The client understands that MTF will be extended only to Group I Securities as determined by BOBCAPs and as per the SEBI Master Circular No SEBI / HO / MRD / DP CIR / P / 2016 / 135 dated December 16,2016 and SEBI/HO/MRD/MRD-PoD-2/P/CIR/2024/118 dated September 11, 2024 for MTF. The client understands and agrees that BOBCAPs shall have the discretion to select securities that will be enabled for trading under the facility as per its Risk management policy and the number of Securities enabled for trading under MTF which can be smaller than the number of the Securities allowed by SEBI / Stock Exchange(s).
6. **Period:** Period of MTF position taken up by client will be valid for such number of days from the trade date of position as may be decided by BOBCAPs from time to time.
7. **Margin Requirement:** To avail Margin Trading Facility, margin payable by clients shall be in form of Cash, Cash Equivalent or eligible Securities, with appropriate hair cut as specified by SEBI / Stock Exchange(s) from time to time.

BOBCAPs may at its sole and absolute discretion may prescribe higher margin requirement than prescribed by SEBI/ Stock Exchange(s) for collection from the Client. BOBCAPs may also from time to time at its sole discretion charge higher rate of hair cut than prescribed by SEBI/Stock Exchange(s) on the securities provided as collaterals by the Client.

If no sufficient margin available in the Client's MTF account, then trade will not be considered at all under MTF or will be considered only to the extent of available margin.

In case of increase in the value of Collaterals, further exposure may be granted to the Client subject to applicable haircuts and in lines with the Risk Management policy of BOBCAPs. However, no such exposure shall be permitted on the increased value of funded Securities.

8. **Collection of Margins and Liquidation :**
 - a) Initial margin collected from the client in the form of cash under the Margin Trading Facility, shall not be utilized towards funds pay-in for meeting the settlement obligations.
 - b) The margin calls will be made to the clients in case margin short fall exceeds margin required as per BOBCAPS Risk Management Policy or margin shortfall as per SEBI / Stock Exchange(s) prescribed margin whichever is earlier
 - c) Clients shall keep track of their margin shortfall as required from time to time and arrange for funds toward shortfall whether any margin call is made or separate communication to that effect is sent to the client and where or not such communication is received by the client to avoid any liquidation.
 - d) The Securities may be liquidated even in case the Clients deposits in margin account after adjusting Mark to Market losses falls below such determined percentage of the latest market value of the securities, as determined by the Risk Management Policy, prevailing market conditions or such other factors requiring immediate actions.
 - e)BOBCAPs may Sell / Liquidate the existing position of a client in full / partial if the available margin falls short of minimum prescribed margin as specified by SEBI / Stock Exchange(s) / BOBCAPs. In case

of any shortfall in the margin or debit remains even after liquidating the open position, or liquidating the collaterals provided by clients, BOBCAPs may liquidate the securities, lying in the clients demat account or its beneficiaries account to recover the outstanding dues within T+5 days of shortfall. Any statutory charges, transactions charges , Interest charges or other costs or loss arising from such invocation or liquidation shall be borne by the client solely.

9. Pledge / Repledge.

Clients may deposit securities as collaterals with BOBCAPs which will be kept under BOB Capital Markets Ltd - Client Securities under Margin Funding Account Client has to accept Pledge request for pledging of securities in favour of BOBCAPs.

The client can, at any time, replace the securities provided towards collateral for the MTF Facility, as long as the said securities are approved for margin trading.

The client understands that BOBCAPs will repledge Securities to Clearing Corporation for margin purpose credit of which will be adjusted against the margins levied.

The Securities deposited as collaterals and Securities purchased in MTF shall be identified separately and will not be co-mingled for computing the funding amount.

10. To satisfy any obligations / dues of the clients under MTF, funds will be transferred from Clients Normal Ledger to their MTF ledger by passing a JV.

11. Any excess Securities remaining post fulfilment of Margin / obligation requirements, clients will have to notify BOBCAPs for release of the same.

12. Charges, Interest & Penalty.

Particulars	Details of charges & Penalty		
Brokerage	Delivery	Intraday	Brokerage rate will not exceed 2.5%
	0.50 %	0.15%	
Depository Charges	Pledge / Unpledge		Rs 21/- per transaction
	Confiscation (Invocation) Charges		Rs 30/- per transaction
Interest	@15% pa		
Margin Shortage Penalty	As prescribed by the Exchange		
Statutory Charges & GST	As applicable		

13. **Levy of Interest:** Interest will be calculated on the MTF facility balance at the end of each day up to 15% pa on daily outstanding MTF Balance. In case of any revisions BOBCAPs will communicate the revised rates to its clients. The clients agree and undertake to pay interest thereafter at such rate as mentioned in the communication sent. TDS deduction on interest paid is the responsibility of the client. On intimation BOBCAPs shall provide due credit to Client's ledger for TDS on Interest paid by the client.

14. **Repayment:** The Client need not have to specifically return the amount. The MTM will be calculated on daily basis & accordingly if at any point of time, if the MTM Loss of the client goes beyond the permissible position value the same will be squared off at prevailing market rate by invoking the securities associated to such position of client. Applicable statutory ,transaction & Interest charges shall be borne by the client.

15. **Deactivation of MTF Facility:** The MTF shall remain activated till client provides communication for their unwillingness to continue either through registered Email, Mobile with BOBCAPs or through online mode by login on through website of BOBCAPs in secured Manner or Physical Mode.

16. **Responsibilities:** The Client shall, at all times be fully responsible for making good any dues payable to BOBCAPs.

a. The Client agrees to that Margin shall be blocked at the time of order placement taking into account price mentioned by the client. Margins will be recalculated in case the rates are different from the last trade and revised requirements if any will be blocked. In case there is available margin the same will be kept blocked and in case there is insufficient margin orders would be rejected.

b. The client agrees that there can be short delivery of securities from the Clearing Corporations. In such case either securities will be delivered by Clearing Corporations through market auctions or shall provide close out the buy transactions. In such case BOBCAPs would not be responsible for any such short delivery received by the clients.

- c. The client agrees that BOBCAPs as per its Risk management policy disable trading in certain securities under MTF and square off all open positions in such securities which are not converted to delivery irrespective of margin availability. Client agrees that BOBCAPs shall not be held liable for any loss arising out of such disablement or squaring of such securities.
- d. The Client understands that under MTF, Client would not be able to take further positions and/or existing positions may be squared off by BOBCAPs at its sole discretion on occurrence of any of the following events.
 - i. If at any point of time total exposure across all securities of all the Clients of BOBCAPs taken together under this facility exceeds the SEBI / Stock Exchange prescribed maximum allowable exposure limit specified for a stockbroker. Client agrees that BOBCAPs may set this limit at its discretion which can be lower than the limits prescribed by SEBI/Stock Exchange(s) as part of its risk management process.
 - ii. If the Client position exceeds or is about to exceed the maximum allowable exposure for a single Client. Client understands that SEBI/Stock Exchange(s) has prescribed a maximum limit for allowing exposure to a single Client. Client agrees that BOBCAPs may set this single Client exposure limit at its discretion which can be lower than the limits prescribed by SEBI/Stock Exchange(s) as part of its risk management process.
 - iii. If the total exposure in a particular security of all the Clients of BOBCAPs taken together under this facility reaches the maximum allowable limit for those securities as per discretion of BOBCAPs.
 - iv. If the exposure in a particular security by a single Client under this facility reaches the maximum allowable limit for that security for a single Client as per discretion of BOBCAPs.
 - v. If the securities moves out from the list of eligible Securities under MTF and becomes unapproved for offering under MTF.
 - vi. Any other circumstances due to change in regulatory requirements from time to time or risk management process due to changing market conditions.
 - vii. In the event of death or insolvency of the Client or the Client otherwise becoming incapable of receiving and paying for or delivering or transferring. Further, any action to liquidate the securities shall be binding upon the heirs, successor, and representative of Clients.
 - viii. If any order is passed by any regulatory authority, courts, etc. requiring BOBCAPS to liquidate the security / collateral and/or close out the position of the Client or if the Client is convicted under any law in force.
- e. The Client understands that Client is required to disclose whether the Client is a promoter or forming part of the promoter group of the stock in which Client has taken MTF position or stock which is given as collateral at the time of taking position under MTF. If no communication received from Client at the time of order placement, then BOBCAPs shall presume that Client is not promoter or forming part of the promoter group and accordingly, while reporting MTF details to Exchange(s) , BOBCAPs will be reporting that Client as non-promoter.
- f. The Client further declares and confirm that all the powers vested in favour of BOBCAPs under the DDPI / Power of Attorney granted by the Client with respect to broking account shall be applicable for the MTF facility and BOBCAPs shall be authorized to exercise all the powers as prescribed thereunder in order to protect its rights / interest under the MTF facility.
- g. The Client understands that BOBCAPs shall report to the stock Exchange(s) , on a daily basis, the details of the Client's funded position/collaterals position and such other details as may be required.
- h. The Client understands that BOBCAPs reserves the right to modify the terms of Risk Management Policy in relation to the Margin Trading Facility. The Client understands that from the date of acceptance of this document, if there are any regulatory/operational changes in the functioning of the Margin Trading Facility, such changes shall apply upon due intimation to the Client via display on the website and/or app. It shall be the responsibility of the Client to review any intimation from BOBCAPs to appraise themselves of changes.
- i. The Client agrees to indemnify and hold harmless BOBCAPs, its affiliates, directors, employees, and agents, from and against any liability, any other loss and costs that may occur, arising from or relating

to a breach of any of the clauses of this Risk Management Policy and Terms and Conditions or applicable law by the Client.

17. **Investor Protection Fund (IPF)** will not be available for transactions done on the exchanges, through the MTF Facility, in case of any losses suffered in connection with the MTF Facility availed by a Client. These T&C are supplemental to and do not supersede the terms and conditions contained in the mandatory documents executed by the Client such as KYC forms, Rights & Obligations etc., as also the Rules, Regulations, Bye-laws, circulars of the exchanges, directives and guidelines of regulatory authorities.

18. **Miscellaneous:**

a. BOBCAPs reserves the right not to provide the MTF to any client, with or without assigning any reason whatsoever.

b. BOBCAPs reserve the right to withdraw from the MTF any time by issuing a notice of not greater than 30 days to its clients.

c. On withdrawal of such facility, a client would be required to settle its position any pending dues.

d. BOBCAPs shall not be liable for any loss suffered by the client for usage of MTF. The client understands that the service provided hereunder is through the use of software and systems. If at any point of time there is any technical failure, BOBCAPs or the Exchange(s) shall not be responsible for any loss suffered by the client.

19. **Dispute Resolution.**

Any dispute in connection with the MTF Facility arising between the Client and BOBCAPs shall be referred to the investor grievance redressal mechanism, arbitration mechanism of the relevant Stock Exchange(s).

I hereby agree to the above Terms and Conditions for availing Margin Trading Facility from BOBCAPs and agree to always comply with the relevant regulatory framework at all time.

Investor Charter – CDSL

1. Vision

- Towards making Indian Securities Market - Transparent, Efficient, & Investor friendly by providing safe, reliable, transparent and trusted record keeping platform for investors to hold and transfer securities in dematerialized form.

2. Mission

- To hold securities of investors in dematerialised form and facilitate its transfer, while ensuring safekeeping of securities and protecting interest of investors.
- To provide timely and accurate information to investors with regard to their holding and transfer of securities held by them.
- To provide the highest standards of investor education, investor awareness and timely services so as to enhance Investor Protection and create awareness about Investor Rights.

3. Details of business transacted by the Depository and Depository Participant (DP)

A Depository is an organization which holds securities of investors in electronic form. Depositories provide services to various market participants - Exchanges, Clearing Corporations, Depository Participants (DPs), Issuers and Investors in both primary as well as secondary markets. The depository carries out its activities through its agents which are known as Depository Participants (DP). Details available on the link [<https://www.cdslindia.com/DP/dplist.aspx>].

4. Description of services provided by the Depository through Depository Participants (DP) to Investors.

(1) Basic Services

Sr. No.	Brief about the Activity / Service	Expected Timelines for processing by the DP after receipt of proper documents
1.	Dematerialization of securities	7 days
2.	Rematerialization of securities	7 days
3.	Mutual Fund Conversion / Destatementization	5 days
4.	Re-conversion / Restatementisation of Mutual fund units	7 days
5.	Transmission of securities	7 days
6.	Registering pledge request	15 days
7.	Closure of demat account	30 days
8.	Settlement Instruction	For T+1 day settlements, Participants shall accept instructions from the Clients, in physical form up to 4 p.m. (in case of electronic instructions up to 6.00 p.m.) on T day for pay-in of securities. For T+0 day settlements, Participants shall accept EPI instructions from the clients, till 11:00 AM on T day. Note: 'T' refers 'Trade Day'

(2) Depositories provide special services like pledge, hypothecation, internet-based services etc. in addition to their core services and these include.

Sr. No.	Type of Activity /Service	Brief about the Activity / Service
1.	Value Added Services	<p>Depositories also provide value added services such as</p> <p>a. Basic Services Demat Account (BSDA) The facility of BSDA with limited services for eligible individuals was introduced with the objective of achieving wider financial inclusion and to encourage holding of demat accounts. No Annual Maintenance Charges (AMC) shall be levied, if the value of securities holding is upto Rs. 4,00,000. For value of holdings more than Rs. 4,00,000 but upto Rs. 10,00,000, AMC not exceeding Rs 100 is chargeable.</p> <p>b. Transposition cum dematerialization In case of transposition-cum-dematerialisation, client can get securities dematerialised in the same account if the names appearing on the certificates match with the names in which the account has been opened but are in a different order. The same may be done by submitting the security certificates along with the Transposition Form and Demat Request Form.</p> <p>c. Linkages with Clearing System Linkages with Clearing System for actual delivery of securities to the clearing system from the selling brokers and delivery of securities from the clearing system to the buying broker.</p> <p>d. Distribution of cash and non-cash corporate benefits (Bonus, Rights, IPOs etc.), stock lending, demat of NSC / KVP, demat of warehouse receipts etc.</p>
2.	Consolidated Account statement (CAS)	<p>CAS is issued 10 days from the end of the month (if there were transactions in the previous month) or half yearly (if no transactions).</p>
3.	Digitalization of services provided by the depositories	<p>Depositories offer below technology solutions and e-facilities to their demat account holders through DPs:</p> <p>a) E-account opening Account opening through digital mode, popularly known as “On-line Account opening”, wherein investor intending to open the demat account can visit DP website, fill in the required information, submit the required documents, conduct video IPV and demat account gets opened without visiting DPs office.</p> <p>b) Online instructions for execution Online instructions for execution internet-enabled services like Speed-e (NSDL) & Easiest (CDSL) empower a demat account holder in managing his/her securities ‘anytime-anywhere’ in an efficient and convenient manner and submit instructions online without the need to use paper. These facilities allows Beneficial Owner (BO) to submit transfer instructions and pledge instructions including margin pledge from their demat account. The instruction facilities are also available on mobile applications through android, windows and IOS platforms.</p> <p>c) e-DIS / Demat Gateway</p>

		<p>Investors can give instructions for transfer of securities through e-DIS apart from physical DIS. Here, for on-market transfer of securities, investors need to provide settlement number along with the ISIN and quantity of securities being authorized for transfer. Client shall be required to authorize each e-DIS valid for a single settlement number / settlement date, by way of OTP and PIN/password, both generated at Depositories end. Necessary risk containment measures are being adopted by Depositories in this regard.</p> <p>d) e-CAS facility Consolidated Account Statements are available online and could also be accessed through mobile app to facilitate the investors to view their holdings in demat form.</p> <p>e) Miscellaneous services Transaction alerts through SMS, e-locker facilities, chatbots for instantaneously responding to investor queries etc. have also been developed.</p>
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5. Details of Grievance Redressal Mechanism

(1) The Process of investor grievance redressal

Sr. No.	Type of Activity /Service	Brief about the Activity / Service
1.	Investor Complaint/ Grievances	<p>Investor can lodge complaint/ grievance against the Depository/DP in the following ways:</p> <p>a. Electronic mode –</p> <p>(i) SCORES 2.0 (a web based centralized grievance redressal system of SEBI) [link -https://scores.sebi.gov.in]</p> <p><u>Two Level Review for complaint/grievance against DP:</u></p> <ul style="list-style-type: none"> ➤ First review done by Designated Body ➤ Second review done by SEBI <p>(ii) Respective Depository's web portal dedicated for the filing of complaint [https://www.cdslindia.com/Footer/grievances.aspx]</p> <p>(iii) Emails to designated email IDs of Depository [complaints@cdslindia.com]</p> <p>b. Offline mode <i>Investors can send physical letters to CDSL on our registered office address. The complaints/ grievances lodged directly with the Depository shall be resolved within 21 days</i></p>

2.	Online Dispute Resolution (ODR) platform for online Conciliation and Arbitration	If the Investor is not satisfied with the resolution provided by DP or other Market Participants, then. the Investor has the option to file the complaint/ grievance on SMARTODR platform for its resolution through by online conciliation or arbitration. {link - https://smartodr.in/login }
3.	Steps to be followed in ODR for Review, Conciliation and Arbitration	<ul style="list-style-type: none"> ➤ Investor to approach Market Participant for redressal of complaint ➤ If investor is not satisfied with response of Market Participant, he/she can escalate the complaint on SEBI SCORES portal. ➤ Alternatively, the investor may also file a complaint on SMARTODR portal for its resolution through online conciliation and arbitration. ➤ Upon receipt of complaint on SMARTODR portal, the relevant MII will review the matter and endeavor to resolve the matter between the Market Participant and investor within 21 days. ➤ If the matter could not be amicably resolved, then the Investor may request the MII to refer the matter case for conciliation. ➤ During the conciliation process, the conciliator will endeavor for amicable settlement of the dispute within 21 days, which may be extended with 10 days by the conciliator. ➤ If the conciliation is unsuccessful, then the investor may request to refer the matter for arbitration. ➤ The arbitration process to be concluded by arbitrator(s) within 30 days, which is extendable by 30 days.

6. Guidance pertaining to special circumstances related to market activities: Termination of the Depository Participant.

Sr. No.	Type of special circumstances	Timelines for the Activity/ Service
1.	<ul style="list-style-type: none"> ▪ Depositories to terminate the participation in case a participant no longer meets the eligibility criteria and/or any other grounds as mentioned in the bye laws like suspension of trading member by the Stock Exchanges. ▪ Participant surrenders the participation by its own wish. 	Client will have a right to transfer all its securities to any other Participant of its choice without any charges for the transfer within 30 days from the date of intimation by way of letter/email.

7. Dos and Don'ts for Investors -

Sr. No.	Guidance
1	Always deal with a SEBI registered Depository Participant for opening a demat account.
2	Read all the documents carefully before signing them
3	Before granting Power of attorney to operate your demat account to an intermediary like Stock Broker, Portfolio Management Services (PMS) etc., carefully examine the scope and implications of powers being granted.
4	Always make payments to registered intermediary using banking channels. No payment should be made in name of employee of intermediary.
5	<p>Accept the Delivery Instruction Slip (DIS) book from your DP only (pre-printed with a serial number along with your Client ID) and keep it in safe custody and do not sign or issue blank or partially filled DIS slips.</p> <p>Always mention the details like ISIN, number of securities accurately. In case of any queries, please contact your DP or broker and it should be signed by all demat account holders.</p> <p>Strike out any blank space on the slip and Cancellations or corrections on the DIS should be initialed or signed by all the account holder(s). Do not leave your instruction slip book with anyone else. Do not sign blank DIS as it is equivalent to a bearer cheque.</p>
6	Inform any change in your Personal Information (for example address or Bank Account details, email ID, Mobile number) linked to your demat account in the prescribed format and obtain confirmation of updation in system
7	Mention your Mobile Number and email ID in account opening form to receive SMS alerts and regular updates directly from depository.
8	Always ensure that the mobile number and email ID linked to your demat account are the same as provided at the time of account opening/updation.
9	Do not share password of your online trading and demat account with anyone.
10	Do not share One Time Password (OTP) received from banks, brokers, etc. These are meant to be used by you only.
11	Do not share login credentials of e-facilities provided by the depositories such as e-DIS/demat gateway, SPEED-e/easiest etc. with anyone else.
12	Demat is mandatory for any transfer of securities of Listed public limited companies with few exceptions.
13	If you have any grievance in respect of your demat account, please write to designated email IDs of depositories or you may lodge the same with SEBI online at https://scores.gov.in/scores/Welcome.html
14	Keep a record of documents signed, DIS issued and account statements received.

15	As Investors you are required to verify the transaction statement carefully for all debits and credits in your account. In case of any unauthorized debit or credit, inform the DP or your respective Depository.
16	Appoint a nominee to facilitate your heirs in obtaining the securities in your demat account, on completion of the necessary procedures.
17	Register for Depository's internet based facility or download mobile app of the depository to monitor your holdings.
18	Ensure that, both, your holding and transaction statements are received periodically as instructed to your DP. You are entitled to receive a transaction statement every month if you have any transactions.
19	Do not follow herd mentality for investments. Seek expert and professional advice for your investments
20	Beware of assured/fixed returns.

8. Rights of investors –

- Receive a copy of KYC, copy of account opening documents.
- No minimum balance is required to be maintained in a demat account.
- No charges are payable for opening of demat accounts.
- If executed, receive a copy of Power of Attorney. However, Power of Attorney is not a mandatory requirement as per SEBI / Stock Exchanges. You have the right to revoke any authorization given at any time.
- You can open more than one demat account in the same name with single DP/ multiple DPs.
- Receive statement of accounts periodically. In case of any discrepancies in statements, take up the same with the DP immediately. If the DP does not respond, take up the matter with the Depositories.
- Pledge and /or any other interest or encumbrance can be created on demat holdings.
- Right to give standing instructions with regard to the crediting of securities in demat account.
- Investor can exercise its right to freeze/defreeze his/her demat account or specific securities / specific quantity of securities in the account, maintained with the DP.
- In case of any grievances, Investor has right to approach Participant or Depository or SEBI for getting the same resolved – within prescribed timelines.
- Every eligible investor shareholder has a right to cast its vote on various resolutions proposed by the companies for which Depositories have developed an internet based 'e-Voting' platform.
- Receive information about charges and fees. Any charges/tariff agreed upon shall not increase unless a notice in writing of not less than thirty days is given to the Investor.
- Right to indemnification for any loss caused due to the negligence of the Depository or the participant.

- Right to opt out of the Depository system in respect of any security

9. Responsibilities of Investors

- Deal with a SEBI registered DP for opening demat account, KYC and Depository activities.
- Provide complete documents for account opening and KYC (Know Your Client). Fill all the required details in Account Opening Form / KYC form in own handwriting and cancel out the blanks.
- Read all documents and conditions being agreed before signing the account opening form.
- Accept the Delivery Instruction Slip (DIS) book from DP only (preprinted with a serial number along with client ID) and keep it in safe custody and do not sign or issue blank or partially filled DIS.
- Always mention the details like ISIN, number of securities accurately
- Inform any change in information linked to demat account and obtain confirmation of updation in the system.
- Regularly verify balances and demat statement and reconcile with trades / transactions.
- Appoint nominee(s) to facilitate heirs in obtaining the securities in their demat account.
- Do not fall prey to fraudsters sending emails and SMSs luring to trade in stocks / securities promising huge profits

10. Code of Conduct for Depositories

A Depository shall:

- a) always abide by the provisions of the Act, Depositories Act, 1996, any Rules or Regulations framed thereunder, circulars, guidelines and any other directions issued by the Board from time to time.
- b) adopt appropriate due diligence measures.
- c) take effective measures to ensure implementation of proper risk management framework and good governance practices.
- d) take appropriate measures towards investor protection and education of investors.
- e) treat all its applicants/members in a fair and transparent manner.
- f) promptly inform the Board of violations of the provisions of the Act, the Depositories Act, 1996, rules, regulations, circulars, guidelines or any other directions by any of its issuer or issuer's agent.
- g) take a proactive and responsible attitude towards safeguarding the interests of investors, integrity of depository's systems and the securities market.
- h) endeavor for introduction of best business practices amongst itself and its members.
- i) act in utmost good faith and shall avoid conflict of interest in the conduct of its functions.
- j) not indulge in unfair competition, which is likely to harm the interests of any other Depository, their participants or investors or is likely to place them in a disadvantageous position while competing for or executing any assignment.
- k) segregate roles and responsibilities of key management personnel within the depository including

- 1) Clearly mapping legal and regulatory duties to the concerned position
 - 2) Defining delegation of powers to each position
 - 3) Assigning regulatory, risk management and compliance aspects to business and support teams
- l) be responsible for the acts or omissions of its employees in respect of the conduct of its business.
- m) monitor the compliance of the rules and regulations by the participants and shall further ensure that their conduct is in a manner that will safeguard the interest of investors and the securities market.

11. Code of Conduct for Participants -

1. A participant shall make all efforts to protect the interests of investors.
2. A participant shall always endeavour to—
 - a. render the best possible advice to the clients having regard to the client's needs and the environments and his own professional skills;
 - b. ensure that all professional dealings are effected in a prompt, effective and efficient manner;
 - c. inquiries from investors are adequately dealt with;
 - d. grievances of investors are redressed without any delay.
3. A participant shall maintain high standards of integrity in all its dealings with its clients and other intermediaries, in the conduct of its business.
4. A participant shall be prompt and diligent in opening of a beneficial owner account, dispatch of the dematerialisation request form, rematerialisation request form and execution of debit instruction slip and in all the other activities undertaken by him on behalf of the beneficial owners.
5. A participant shall endeavour to resolve all the complaints against it or in respect of the activities carried out by it as quickly as possible, and not later than one month of receipt.
6. A participant shall not increase charges/fees for the services rendered without proper advance notice to the beneficial owners.
7. A participant shall not indulge in any unfair competition, which is likely to harm the interests of other participants or investors or is likely to place such other participants in a disadvantageous position while competing for or executing any assignment.
8. A participant shall not make any exaggerated statement whether oral or written to the clients either about its qualifications or capability to render certain services or about its achievements in regard to services rendered to other clients.
9. A participant shall not divulge to other clients, press or any other person any information about its clients which has come to its knowledge except with the approval/authorisation of the clients or when it is required to disclose the information under the requirements of any Act, Rules or Regulations.
10. A participant shall co-operate with the Board as and when required.
11. A participant shall maintain the required level of knowledge and competency and abide by the provisions of the Act, Rules, Regulations and circulars and directions issued by the Board. The

participant shall also comply with the award of the Ombudsman passed under the Securities and Exchange Board of India (Ombudsman) Regulations, 2003.

12. A participant shall not make any untrue statement or suppress any material fact in any documents, reports, papers or information furnished to the Board.
13. A participant shall not neglect or fail or refuse to submit to the Board or other agencies with which it is registered, such books, documents, correspondence, and papers or any part thereof as may be demanded/requested from time to time.
14. A participant shall ensure that the Board is promptly informed about any action, legal proceedings, etc., initiated against it in respect of material breach or non-compliance by it, of any law, Rules, regulations, directions of the Board or of any other regulatory body.
15. A participant shall maintain proper inward system for all types of mail received in all forms.
16. A participant shall follow the maker—Checker concept in all of its activities to ensure the accuracy of the data and as a mechanism to check unauthorised transaction.
17. A participant shall take adequate and necessary steps to ensure that continuity in data and record keeping is maintained and that the data or records are not lost or destroyed. It shall also ensure that for electronic records and data, up-to-date back up is always available with it.
18. A participant shall provide adequate freedom and powers to its compliance officer for the effective discharge of his duties.
19. A participant shall ensure that it has satisfactory internal control procedures in place as well as adequate financial and operational capabilities which can be reasonably expected to take care of any losses arising due to theft, fraud and other dishonest acts, professional misconduct or omissions.
20. A participant shall be responsible for the acts or omissions of its employees and agents in respect of the conduct of its business.
21. A participant shall ensure that the senior management, particularly decision makers have access to all relevant information about the business on a timely basis.
22. A participant shall ensure that good corporate policies and corporate governance are in place.

Investor Charter – NSDL

12.Vision

Towards making Indian Securities Market - Transparent, Efficient, & Investor friendly by providing safe, reliable, transparent and trusted record keeping platform for investors to hold and transfer securities in dematerialized form.

13.Mission

- To hold securities of investors in dematerialised form and facilitate its transfer, while ensuring safekeeping of securities and protecting interest of investors.
- To provide timely and accurate information to investors with regard to their holding and transfer of securities held by them.

- To provide the highest standards of investor education, investor awareness and timely services so as to enhance Investor Protection and create awareness about Investor Rights.

14. Details of business transacted by the Depository and Depository Participant (DP)

A Depository is an organization which holds securities of investors in electronic form. Depositories provide services to various market participants - Exchanges, Clearing Corporations, Depository Participants (DPs), Issuers and Investors in both primary as well as secondary markets. The depository carries out its activities through its agents which are known as Depository Participants (DP). Details available on the link [<https://nsdl.co.in/dpsch.php>].

15. Description of services provided by the Depository through Depository Participants (DP) to investors

(3) Basic Services

Sr. No.	Brief about the Activity / Service	Expected Timelines for processing by the DP after receipt of proper documents
1.	Dematerialization of securities	7 days
2.	Rematerialization of securities	7 days
3.	Mutual Fund Conversion / Destatementization	5 days
4.	Re-conversion / Restatementisation of Mutual fund units	7 days
5.	Transmission of securities	7 days
6.	Registering pledge request	15 days
7.	Closure of demat account	30 days
8.	Settlement Instruction	For T+1 day settlements, Participants shall accept instructions from the Clients, in physical form up to 4 p.m. (in case of electronic instructions up to 6.00 p.m.) on T day for pay-in of securities. For T+0 day settlements, Participants shall accept EPI instructions from the clients, till 11:00 AM on T day. Note: 'T' refers 'Trade Day'

(4) Depositories provide special services like pledge, hypothecation, internet based services etc. in addition to their core services and these include

Sr. No.	Type of Activity /Service	Brief about the Activity / Service
1.	Value Added Services	Depositories also provide value added services such as e. Basic Services Demat Account (BSDA) The facility of BSDA with limited services for eligible individuals was introduced with the objective of achieving wider financial inclusion and to encourage holding of demat accounts. No Annual Maintenance Charges (AMC) shall be levied, if the value of

		<p>securities holding is upto Rs. 4,00,000. For value of holdings more than Rs. 4,00,000 but upto Rs. 10,00,000, AMC not exceeding Rs 100 is chargeable.</p> <p>f. Transposition cum dematerialization In case of transposition-cum-dematerialisation, client can get securities dematerialised in the same account if the names appearing on the certificates match with the names in which the account has been opened but are in a different order. The same may be done by submitting the security certificates along with the Transposition Form and Demat Request Form.</p> <p>g. Linkages with Clearing System Linkages with Clearing System for actual delivery of securities to the clearing system from the selling brokers and delivery of securities from the clearing system to the buying broker.</p> <p>h. Distribution of cash and non-cash corporate benefits (Bonus, Rights, IPOs etc.), stock lending, demat of NSC / KVP, demat of warehouse receipts etc.</p>
2.	Consolidated Account statement (CAS)	CAS is issued 10 days from the end of the month (if there were transactions in the previous month) or half yearly (if no transactions).
3.	Digitalization of services provided by the depositories	<p>Depositories offer below technology solutions and e-facilities to their demat account holders through DPs:</p> <p>f) E-account opening Account opening through digital mode, popularly known as “On-line Account opening”, wherein investor intending to open the demat account can visit DP website, fill in the required information, submit the required documents, conduct video IPV and demat account gets opened without visiting DPs office.</p> <p>g) Online instructions for execution Internet-enabled services like Speed-e (NSDL) empower a demat account holder in managing his/her securities ‘anytime-anywhere’ in an efficient and convenient manner and submit instructions online without the need to use paper. These facilities allows Beneficial Owner (BO) to submit transfer instructions and pledge instructions including margin pledge from their demat account. The instruction facilities are also available on mobile applications through android, windows and IOS platforms.</p> <p>h) e-DIS / Demat Gateway Investors can give instructions for transfer of securities through e-DIS apart from physical DIS. Here, for on-market transfer of securities, investors need to provide settlement number along with the ISIN and quantity of securities being authorized for transfer. Client shall be required to authorize each e-DIS valid for a single settlement number / settlement date, by way of OTP and PIN/password, both generated at Depositories end. Necessary risk containment measures are being adopted by Depositories in this regard.</p>

		<p>i) e-CAS facility Consolidated Account Statements are available online and could also be accessed through mobile app to facilitate the investors to view their holdings in demat form.</p> <p>j) Miscellaneous services Transaction alerts through SMS, e-locker facilities, chatbots for instantaneously responding to investor queries etc. have also been developed.</p>
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16. Details of Grievance Redressal Mechanism

(2) The Process of investor grievance redressal

Sr. No.	Type of Activity /Service	Brief about the Activity / Service
1.	Investor Complaint/ Grievances	<p>Investor can lodge complaint/ grievance against the Depository/DP in the following ways:</p> <p>c. Electronic mode –</p> <p>(iv) SCORES 2.0 (a web based centralized grievance redressal system of SEBI) [link -https://scores.sebi.gov.in]</p> <p><u>Two Level Review for complaint/grievance against DP:</u></p> <ul style="list-style-type: none"> ➤ First review done by Designated Body ➤ Second review done by SEBI <p>(v) Respective Depository's web portal dedicated for the filing of complaint [https://investor.nsd.com/portal/en/home]</p> <p>(vi) Emails to designated email IDs of Depository [relations@nsdl.co.com]</p> <p>d. Offline mode <i>The complaints/ grievances lodged directly with the Depository shall be resolved within 21 days.</i></p>
2.	Online Dispute Resolution (ODR) platform for online Conciliation and Arbitration	<p>If the Investor is not satisfied with the resolution provided by DP or other Market Participants, then. the Investor has the option to file the complaint/ grievance on SMARTODR platform for its resolution through by online conciliation or arbitration. {link - https://smartodr.in/login}</p>
3.	Steps to be followed in ODR for Review, Conciliation and Arbitration	<ul style="list-style-type: none"> ➤ Investor to approach Market Participant for redressal of complaint ➤ If investor is not satisfied with response of Market Participant, he/she can escalate the complaint on SEBI

		<p>SCORES portal.</p> <ul style="list-style-type: none"> ➤ Alternatively, the investor may also file a complaint on SMARTODR portal for its resolution through online conciliation and arbitration. ➤ Upon receipt of complaint on SMARTODR portal, the relevant MII will review the matter and endeavor to resolve the matter between the Market Participant and investor within 21 days. ➤ If the matter could not be amicably resolved, then the Investor may request the MII to refer the matter case for conciliation. ➤ During the conciliation process, the conciliator will endeavor for amicable settlement of the dispute within 21 days, which may be extended with 10 days by the conciliator. ➤ If the conciliation is unsuccessful, then the investor may request to refer the matter for arbitration. ➤ The arbitration process to be concluded by arbitrator(s) within 30 days, which is extendable by 30 days.
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17. Guidance pertaining to special circumstances related to market activities: Termination of the Depository Participant

Sr. No.	Type of special circumstances	Timelines for the Activity/ Service
1.	<ul style="list-style-type: none"> ▪ Depositories to terminate the participation in case a participant no longer meets the eligibility criteria and/or any other grounds as mentioned in the bye laws like suspension of trading member by the Stock Exchanges. ▪ Participant surrenders the participation by its own wish. 	Client will have a right to transfer all its securities to any other Participant of its choice without any charges for the transfer within 30 days from the date of intimation by way of letter/email.

18. Dos and Don'ts for Investors -

Sr. No.	Guidance
1	Always deal with a SEBI registered Depository Participant for opening a demat account.
2	Read all the documents carefully before signing them
3	Before granting Power of attorney to operate your demat account to an intermediary like Stock Broker, Portfolio Management Services (PMS) etc., carefully examine the scope and implications of powers being granted.

4	Always make payments to registered intermediary using banking channels. No payment should be made in name of employee of intermediary.
5	Accept the Delivery Instruction Slip (DIS) book from your DP only (pre-printed with a serial number along with your Client ID) and keep it in safe custody and do not sign or issue blank or partially filled DIS slips. Always mention the details like ISIN, number of securities accurately. In case of any queries, please contact your DP or broker and it should be signed by all demat account holders. Strike out any blank space on the slip and Cancellations or corrections on the DIS should be initialed or signed by all the account holder(s). Do not leave your instruction slip book with anyone else. Do not sign blank DIS as it is equivalent to a bearer cheque.
6	Inform any change in your Personal Information (for example address or Bank Account details, email ID, Mobile number) linked to your demat account in the prescribed format and obtain confirmation of updation in system
7	Mention your Mobile Number and email ID in account opening form to receive SMS alerts and regular updates directly from depository.
8	Always ensure that the mobile number and email ID linked to your demat account are the same as provided at the time of account opening/updation.
9	Do not share password of your online trading and demat account with anyone.
10	Do not share One Time Password (OTP) received from banks, brokers, etc. These are meant to be used by you only.
11	Do not share login credentials of e-facilities provided by the depositories such as e-DIS/demat gateway, SPEED-e/easiest etc. with anyone else.
12	Demat is mandatory for any transfer of securities of Listed public limited companies with few exceptions.
13	If you have any grievance in respect of your demat account, please write to designated email IDs of depositories or you may lodge the same with SEBI online at https://scores.gov.in/scores/Welcome.html
14	Keep a record of documents signed, DIS issued and account statements received.
15	As Investors you are required to verify the transaction statement carefully for all debits and credits in your account. In case of any unauthorized debit or credit, inform the DP or your respective Depository.
16	Appoint a nominee to facilitate your heirs in obtaining the securities in your demat account, on completion of the necessary procedures.
17	Register for Depository's internet based facility or download mobile app of the depository to monitor your holdings.
18	Ensure that, both, your holding and transaction statements are received periodically as instructed to your DP. You are entitled to receive a transaction statement every month if you have any transactions.

19	Do not follow herd mentality for investments. Seek expert and professional advice for your investments
20	Beware of assured/fixed returns.

20. Rights of investors –

- Receive a copy of KYC, copy of account opening documents.
- No minimum balance is required to be maintained in a demat account.
- No charges are payable for opening of demat accounts.
- If executed, receive a copy of Power of Attorney. However, Power of Attorney is not a mandatory requirement as per SEBI / Stock Exchanges. You have the right to revoke any authorization given at any time.
- You can open more than one demat account in the same name with single DP/ multiple DPs.
- Receive statement of accounts periodically. In case of any discrepancies in statements, take up the same with the DP immediately. If the DP does not respond, take up the matter with the Depositories.
- Pledge and /or any other interest or encumbrance can be created on demat holdings.
- Right to give standing instructions with regard to the crediting of securities in demat account.
- Investor can exercise its right to freeze/defreeze his/her demat account or specific securities / specific quantity of securities in the account, maintained with the DP.
- In case of any grievances, Investor has right to approach Participant or Depository or SEBI for getting the same resolved within prescribed timelines.
- Every eligible investor shareholder has a right to cast its vote on various resolutions proposed by the companies for which Depositories have developed an internet based 'e-Voting' platform.
- Receive information about charges and fees. Any charges/tariff agreed upon shall not increase unless a notice in writing of not less than thirty days is given to the Investor.
- Right to indemnification for any loss caused due to the negligence of the Depository or the participant.
- Right to opt out of the Depository system in respect of any security

21. Responsibilities of Investors

- Deal with a SEBI registered DP for opening demat account, KYC and Depository activities.
- Provide complete documents for account opening and KYC (Know Your Client). Fill all the required details in Account Opening Form / KYC form in own handwriting and cancel out the blanks.
- Read all documents and conditions being agreed before signing the account opening form.
- Accept the Delivery Instruction Slip (DIS) book from DP only (preprinted with a serial number along with client ID) and keep it in safe custody and do not sign or issue blank or partially filled DIS.

- Always mention the details like ISIN, number of securities accurately
- Inform any change in information linked to demat account and obtain confirmation of updation in the system.
- Regularly verify balances and demat statement and reconcile with trades / transactions.
- Appoint nominee(s) to facilitate heirs in obtaining the securities in their demat account.
- Do not fall prey to fraudsters sending emails and SMSs luring to trade in stocks / securities promising huge profits

22. Code of Conduct for Depositories

A Depository shall:

- n) always abide by the provisions of the Act, Depositories Act, 1996, any Rules or Regulations framed thereunder, circulars, guidelines and any other directions issued by the Board from time to time.
- o) adopt appropriate due diligence measures.
- p) take effective measures to ensure implementation of proper risk management framework and good governance practices.
- q) take appropriate measures towards investor protection and education of investors.
- r) treat all its applicants/members in a fair and transparent manner.
- s) promptly inform the Board of violations of the provisions of the Act, the Depositories Act, 1996, rules, regulations, circulars, guidelines or any other directions by any of its issuer or issuer's agent.
- t) take a proactive and responsible attitude towards safeguarding the interests of investors, integrity of depository's systems and the securities market.
- u) endeavor for introduction of best business practices amongst itself and its members.
- v) act in utmost good faith and shall avoid conflict of interest in the conduct of its functions.
- w) not indulge in unfair competition, which is likely to harm the interests of any other Depository, their participants or investors or is likely to place them in a disadvantageous position while competing for or executing any assignment.
- x) segregate roles and responsibilities of key management personnel within the depository including
 - 4) Clearly mapping legal and regulatory duties to the concerned position
 - 5) Defining delegation of powers to each position
 - 6) Assigning regulatory, risk management and compliance aspects to business and support teams
- y) be responsible for the acts or omissions of its employees in respect of the conduct of its business.
- z) monitor the compliance of the rules and regulations by the participants and shall further ensure that their conduct is in a manner that will safeguard the interest of investors and the securities market.

23. Code of Conduct for Participants -

23. A participant shall make all efforts to protect the interests of investors.

24. A participant shall always endeavour to—
- a. render the best possible advice to the clients having regard to the client's needs and the environments and his own professional skills;
 - b. ensure that all professional dealings are effected in a prompt, effective and efficient manner;
 - c. inquiries from investors are adequately dealt with;
 - d. grievances of investors are redressed without any delay.
25. A participant shall maintain high standards of integrity in all its dealings with its clients and other intermediaries, in the conduct of its business.
26. A participant shall be prompt and diligent in opening of a beneficial owner account, dispatch of the dematerialisation request form, rematerialisation request form and execution of debit instruction slip and in all the other activities undertaken by him on behalf of the beneficial owners.
27. A participant shall endeavour to resolve all the complaints against it or in respect of the activities carried out by it as quickly as possible, and not later than one month of receipt.
28. A participant shall not increase charges/fees for the services rendered without proper advance notice to the beneficial owners.
29. A participant shall not indulge in any unfair competition, which is likely to harm the interests of other participants or investors or is likely to place such other participants in a disadvantageous position while competing for or executing any assignment.
30. A participant shall not make any exaggerated statement whether oral or written to the clients either about its qualifications or capability to render certain services or about its achievements in regard to services rendered to other clients.
31. A participant shall not divulge to other clients, press or any other person any information about its clients which has come to its knowledge except with the approval/authorisation of the clients or when it is required to disclose the information under the requirements of any Act, Rules or Regulations.
32. A participant shall co-operate with the Board as and when required.
33. A participant shall maintain the required level of knowledge and competency and abide by the provisions of the Act, Rules, Regulations and circulars and directions issued by the Board. The participant shall also comply with the award of the Ombudsman passed under the Securities and Exchange Board of India (Ombudsman) Regulations, 2003.
34. A participant shall not make any untrue statement or suppress any material fact in any documents, reports, papers or information furnished to the Board.
35. A participant shall not neglect or fail or refuse to submit to the Board or other agencies with which it is registered, such books, documents, correspondence, and papers or any part thereof as may be demanded/requested from time to time.
36. A participant shall ensure that the Board is promptly informed about any action, legal proceedings, etc., initiated against it in respect of material breach or non-compliance by it, of any law, Rules, regulations, directions of the Board or of any other regulatory body.

37. A participant shall maintain proper inward system for all types of mail received in all forms.
38. A participant shall follow the maker—Checker concept in all of its activities to ensure the accuracy of the data and as a mechanism to check unauthorised transaction.
39. A participant shall take adequate and necessary steps to ensure that continuity in data and record keeping is maintained and that the data or records are not lost or destroyed. It shall also ensure that for electronic records and data, up-to-date back up is always available with it.
40. A participant shall provide adequate freedom and powers to its compliance officer for the effective discharge of his duties.
41. A participant shall ensure that it has satisfactory internal control procedures in place as well as adequate financial and operational capabilities which can be reasonably expected to take care of any losses arising due to theft, fraud and other dishonest acts, professional misconduct or omissions.
42. A participant shall be responsible for the acts or omissions of its employees and agents in respect of the conduct of its business.
43. A participant shall ensure that the senior management, particularly decision makers have access to all relevant information about the business on a timely basis.
44. A participant shall ensure that good corporate policies and corporate governance are in place.

Investor Charter – Stock Brokers

VISION

To follow highest standards of ethics and compliances while facilitating the trading by clients in securities in a fair and transparent manner, so as to contribute in creation of wealth for investors.

MISSION

- i) To provide high quality and dependable service through innovation, capacity enhancement and use of technology.
- ii) To establish and maintain a relationship of trust and ethics with the investors.
- iii) To observe highest standard of compliance and transparency.
- iv) To always keep 'protection of investors' interests as goal while providing service
- v) To ensure confidentiality of information shared by investors unless such information is required to be provided in furtherance of discharging legal obligations or investors have provided specific consent to share such information

Services provided to Investors

- i) Execution of trades on behalf of investors.
- ii) Issuance of Contract Notes
- iii) Issuance of intimations regarding margin due payments.
- iv) Facilitate execution of early pay-in obligation instructions
- v) Periodic Settlement of client's funds.
- vi) Issuance of retention statement of funds at the time of settlement.
- vii) Risk management systems to mitigate operational and market risk.
- viii) Facilitate client profile changes in the system as instructed by the client.
- ix) Information sharing with the client w.r.t. relevant Market Infrastructure Institutions (MII) circulars.
- x) Provide a copy of Rights & Obligations document to the client.
- xi) Communicating Most Important terms and Conditions (MITC) to the client.
- xii) Redressal of Investor's grievances.

Rights of Investors

- i) Ask for and receive information from a firm about the work history and background of the person handling your account, as well as information about the firm itself (including website providing mandatory information).
- ii) Receive complete information about the risks, obligations, and costs of any investment before investing.
- iii) Receive a copy of all completed account forms and rights & obligation document.
- iv) Receive a copy of 'Most Important Terms & Conditions' (MITC).
- v) Receive account statements that are accurate and understandable.
- vi) Understand the terms and conditions of transactions you undertake.
- vii) Access your funds in a prescribed manner and receive information about any restrictions or limitations on access
- viii) Receive complete information about maintenance or service charges, transaction or redemption fees, and penalties in form of tariff sheet.
- ix) Discuss your grievances with compliance officer / compliance team / dedicated grievance redressal team of the firm and receive prompt attention to and fair consideration of your concerns.
- x) Close your zero balance accounts online with minimal documentation.
- xi) Get the copies of all policies (including Most Important Terms and Conditions) of the broker related to dealings of your account.
- xii) Not be discriminated against in terms of services offered to equivalent clients.
- xiii) Get only those advertisement materials from the broker which adhere to Code of Advertisement norms in place.
- xiv) In case of broker defaults, be compensated from the Exchange Investor Protection Fund as per the norms in place.
- xv) Trade in derivatives after submission of relevant financial documents to the broker subject to brokers' adequate due diligence.
- xvi) Get warnings on the trading systems while placing orders in securities where surveillance measures are in place.
- xvii) Get access to products and services in a suitable manner even if differently abled.
- xviii) Get access to educational materials of the MIs and brokers.
- xix) Get access to all the exchanges of a particular segment you wish to deal with unless opted out specifically as per Broker norms.
- xx) Deal with one or more stockbrokers of your choice without any compulsion of minimum business.
- xxi) Have access to the escalation matrix for communication with the broker.
- xxii) Not be bound by any clause prescribed by the Brokers which are contravening the Regulatory provisions.

Various activities of Stock Brokers with timelines

Sr. No.	Activities	Expected Timelines
1	KYC entered into KRA System and CKYCR	3 working days of account opening
2	Client Onboarding	Immediate, but not later than one week
3	Order execution	Immediate on receipt of order, but not later than the same day
4.	Allocation of Unique Client Code	Before trading
5.	Copy of duly completed Client Registration Documents to clients	7 days from the date of upload of Unique Client Code to the Exchange by the trading member
6.	Issuance of contract notes	24 hours of execution of trades
7.	Collection of upfront margin from client	Before initiation of trade
8.	Issuance of intimations regarding other margin due payments	At the end of the T day
9.	Settlement of client funds	First Friday/Saturday of the month / quarter as per Exchange pre- announced schedule
10.	'Statement of Accounts' for Funds, Securities and Commodities	Monthly basis

11.	Issuance of retention statement of funds/commodities	5 days from the date of settlement
12.	Issuance of Annual Global Statement	30 days from the end of the financial year
13.	Investor grievances redressal	21 calendar days from the receipt of the complaint

DOs and DON'Ts for Investors

DOs		DON'Ts	
1	Read all documents and conditions being agreed before signing the account opening form	1	Do not deal with unregistered stock broker.
2	Receive a copy of KYC, copy of account opening documents and Unique Client Code	2	Do not forget to strike off blanks in your account opening and KYC
3	Read the product / operational framework / timelines related to various Trading and Clearing & Settlement processes	3	Do not submit an incomplete account opening and KYC form.
4	Receive all information about brokerage, fees and other charges levied.	4	Do not forget to inform any change in information linked to trading account and obtain confirmation of updation in the system.
5	Register your mobile number and email ID in your trading, demat and bank accounts to get regular alerts on your transactions.	5	Do not transfer funds, for the purposes of trading to anyone other than a stock broker. No payment should be made in name of employee of stock broker.
6	If executed, receive a copy of Demat Debit and Pledge Instruction (DDPI) However, DDPI is not a mandatory requirement as per SEBI / Stock Exchanges. Before granting DDPI, carefully examine the scope and implications of powers being granted.	6	Do not ignore any emails / SMSs received with regards to trades done, from the Stock Exchange and raise a concern, if discrepancy is observed.
7	Receive contract notes for trades executed, showing transaction price, brokerage, GST and STT/CTT etc. as applicable, separately, within 24 hours of execution of trades.	7	Do not opt for digital contracts, if not familiar with computers.
8	Receive funds and securities/ commodities on time, as prescribed by SEBI or exchange from time to time.	8	Do not share trading password.
9	Verify details of trades, contract notes and statement of account and approach relevant authority for any discrepancies. Verify trade details on the Exchange websites from the trade verification facility provided by the Exchanges.	9	Do not fall prey to fixed / guaranteed returns schemes.
10	Receive statement of accounts periodically. If opted for running account settlement, account has to be settled by the stock broker as per the option given by the client (Monthly or Quarterly)	10	Do not fall prey to fraudsters sending emails and SMSs luring to trade in stocks / securities promising huge profits.
11	In case of any grievances, approach stock broker or Stock Exchange or SEBI for getting the same resolved within prescribed timelines	11	Do not follow herd mentality for investments. Seek expert and professional advice for your investments.

12	Retain documents for trading activity as it helps in resolving disputes, if they arise	
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Additionally, Investors may refer to Dos and Don'ts issued by MIIIs on their respective websites from time to time.

8. Grievance Redressal Mechanism

The process of investor grievance redressal is as follows:

1.	Investor complaint/Grievances	<p>Investor can lodge complaint/grievance against stock broker in the following ways:</p> <p><u>Mode of filing the complaint with stock broker</u></p> <p>Investor can approach the Stock Broker at the designated Investor Grievance e-mail ID of the stock broker. The Stock Broker will strive to redress the grievance immediately, but not later than 21 days of the receipt of the grievance.</p> <p><u>Mode of filing the complaint with stock exchanges</u></p> <p>i. SCORES 2.0 (a web based centralized grievance redressal system of SEBI) (https://scores.sebi.gov.in)</p> <p><u>Two level review for complaint/grievance against stock broker:</u></p> <ul style="list-style-type: none"> • First review done by Designated body/Exchange • Second review done by SEBI <p>ii. Emails to designated email IDs of Exchange</p>
2	Online Resolution platform for Conciliation and Arbitration Dispute (ODR) for online and	If the Investor is not satisfied with the resolution provided by the Market Participants, then the Investor has the option to file the complaint/ grievance on SMARTODR platform for its resolution through online conciliation or arbitration.
3	Steps to be followed in ODR for Review, Conciliation and Arbitration	<ol style="list-style-type: none"> 1. Investor to approach Market Participant for redressal of complaint. 2. If investor is not satisfied with response of Market Participant, he/she has either of the following 2 options: <ol style="list-style-type: none"> a. May escalate the complaint on SEBI SCORES portal b. May also file a complaint on SMARTODR portal for its resolution through online conciliation and arbitration. 3. Upon receipt of complaint on SMARTODR portal, the relevant MII will review the matter and endeavor to resolve the matter between the Market Participant and investor within 21 days. 4. If the matter could not be amicably resolved, then the matter shall be referred for conciliation. 5. During the conciliation process, the conciliator will endeavor for amicable settlement of the dispute within 21 days, which may be extended with 10 days by the conciliator with consent of the parties to dispute. 6. If the conciliation is unsuccessful, then the investor may request to refer the matter for arbitration.

		7. The arbitration process to be concluded by arbitrator(s) within 30 days, which is extendable by 30 days with consent of the parties to dispute.
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8. Handling of Investor's claims / complaints in case of default of a Trading Member / Clearing Member (TM/CM).

Default of TM/CM

Following steps are carried out by Stock Exchange for benefit of investor, in case stock broker defaults:

- Circular is issued to inform about declaration of Stock Broker as Defaulter.
- Information of defaulter stock broker is disseminated on Stock Exchange website.
- Public Notice is issued informing declaration of a stock broker as defaulter and inviting claims within specified period.
- Intimation to clients of defaulter stock brokers via emails and SMS for facilitating lodging of claims within the specified period.

Following information is available on Stock Exchange website for information of investors:

- Norms for eligibility of claims for compensation from IPF.
- Claim form for lodging claim against defaulter stock broker.
- FAQ on processing of investors' claims against Defaulter stock broker.
- Provision to check online status of client's claim.
- Standard Operating Procedure (SOP) for handling of Claims of Investors in the Cases of Default by Brokers.
- Claim processing policy against Defaulter/Expelled members.
- List of Defaulter/Expelled members and public notice issued.

The complaint not redressed at Depository Participant / Stock Broker / Stock Exchange / Depository level, may be lodged with SEBI on SCORES (a web based centralized grievance redressal system of SEBI) @ <https://scores.sebi.gov.in/scores/Welcome.html>

Escalation Matrix: -

Details of	Contact Person	Contact No.	Email id	Working Hours	Address
Customer Care	Mr. Kamal Negi	8652270270	customercare@bobcaps.in	MON - FRI 09:00 A.M to 5:00 P.M	401/501 B-Wing, Business Square, Opp Kanakia Wall Street, Andheri Kurla Road, Andheri (E) ,Mumbai- 400093
Head of Customer Care	Mr. Manoj Pawar	9228860944	head-customercare@bobcaps.in	MON - FRI 09:00 A.M to 5:00 P.M	401/501 B-Wing, Business Square, Opp Kanakia Wall Street, Andheri Kurla Road, Andheri (E) ,Mumbai-400093
Compliance Officer	Mr. Sameer E. Khobrekar	022-61389358	compliance@bobcaps.in	MON - FRI 09:00 A.M to 5:00 P.M	704 B Wing Parinee Crescenzo, G Block, BKC,

					Bandra (East), Mumbai – 51.
MD & CEO	Shri Sanjeev Dobhal (KMP)	022-61389373	md.ceo@bobcaps.in	MON - FRI 09:00 A.M to 5:00 P.M	704 B Wing Parinee Crescenzo, G Block, BKC, Bandra (East), Mumbai – 51.

INVESTOR CHARTER IN RESPECT OF RA's

A. Vision and Mission Statements for investors

- **Vision**
Invest with knowledge & safety.
- **Mission**

Every investor should be able to invest in right investment products based on their needs, manage and monitor them to meet their goals, access reports and enjoy financial wellness.

B. Details of business transacted by the Research Analyst with respect to the Investors

- To publish research report based on the research activities of the RA.
- To provide an independent unbiased view on securities.
- To offer unbiased recommendation, disclosing the financial interests in recommended securities.
- To provide research recommendation, based on analysis of publicly available information and known observations.
- To conduct audit annually.
- To ensure that all advertisements are in adherence to the provisions of the Advertisement Code for Research Analysts.
- To maintain records of interactions, with all clients including prospective clients (prior to onboarding), where any conversation related to the research services has taken place.

C. Details of Services provided to the investors (No Indicative Timelines)

- Onboarding of Client
 - a. Sharing of terms and conditions of research services
 - b. Completing KYC of fee-paying clients
- Disclosure to clients:
 - a. To disclose, information that is material for the client to make an informed decision, including details of its business activity, disciplinary history, the terms and conditions of research services, details of associates, risks and conflicts of interest, if any.
 - b. To disclose the extent of use of Artificial Intelligence tools in providing research services
 - c. To disclose, while distributing a third party research report, any material conflict of interest of such third-party research provider or provide web address that directs a recipient to the relevant disclosures
 - d. To disclose any conflict of interest of the activities of providing research services with other activities of the research analyst.
- To distribute research reports and recommendations to the clients without discrimination.
- To maintain confidentiality w.r.t publication of the research report until made available in the public domain.
- To respect data privacy rights of clients and take measures to protect unauthorized use of their confidential information.
- To disclose the timelines for the services provided by the research analyst to clients and ensure adherence to the said timelines.
- To provide clear guidance and adequate caution notice to clients when providing recommendations for dealing in complex and high-risk financial products/services.
- To treat all clients with honesty and integrity.
- To ensure confidentiality of information shared by clients unless such information is required to be provided in furtherance of discharging legal obligations or a client has provided specific consent to share such information.

D. Details of grievance redressal mechanism and how to access it

1. Investor can lodge complaint/grievance against Research Analyst in the following ways.

Mode of filing the complaint with research analyst

In case of any grievance / complaint, an investor may approach the concerned Research Analyst who shall strive to redress the grievance immediately, but not later than 21 days of the receipt of the grievance.

Mode of filing the complaint on SCORES or with Research Analyst Administration and Supervisory Body (RAASB).

a) SCORES 2.0 (a web based centralized grievance redressal system of SEBI for facilitating effective grievance redressal in time-bound manner) (<https://scores.sebi.gov.in>).

Two level review for complaint/grievance against Research Analyst:

- First review done by designated body (RAASB).
- Second review done by SEBI.

b) Email to designated email ID of RAASB

2. If the Investor is not satisfied with the resolution provided by the Market Participants, then the Investor has the option to file the complaint/ grievance on SMARTODR platform for its resolution through online conciliation or arbitration.

With regard to physical complaints, investors may send their complaints to:

**Office of Investor Assistant and Education,
Securities and Exchange Board of India,
SEBI Bhavan, Plot No. C4-A, 'G' Block
Bandra-Kurla Complex, Bandra (E)
Mumbai-400051.**

E) Rights of Investors

- Rights to Privacy and Confidentiality
- Right to Transparent Practices
- Right to fair and Equitable Treatment
- Right to Adequate Information
- Right to Initial and Continuing Disclosure- Right to receive information about all the statutory and regulatory disclosures
- Right to Fair & True Advertisement
- Right to Awareness about Service Parameters and Turnaround Times
- Right to be informed of the timelines for each service
- Right to be Heard and Satisfactory Grievance Redressal
- Right to have timely redressal
- Right to Exit from Financial product or service in accordance with the terms and conditions agreed with the research analyst
- Right to receive clear guidance and caution notice when dealing in Complex and High-Risk Financial Products and Services
- Additional Rights to vulnerable consumers- Right to get access to services in a suitable manner even if differently abled
- Right to provide feedback on the financial products and services used
- Right against coercive, unfair, and one-sided clauses in financial agreements

F) Expectations from the investors (Responsibilities of investors)

• **DO's**

- a. Always deal with SEBI registered Research Analyst.
- b. Ensure that the Research Analyst has a valid registration certificate.
- c. Check for SEBI registration number.

Please refer to the list of all SEBI registered Research Analyst which is available on SEBI website in the following link <https://www.sebi.gov.in/sebiweb/other/OtherAction?doRecognisedFPi=yes&intmId=14>).

- d. Always pay attention towards disclosures made in the research reports before investing.
- e. Pay your Research Analyst through banking channels only and maintain duly signed receipts mentioning the details of your payments. You may make payment of fees through Centralized Fee Collection Mechanism (CeFCoM) of RAASB if research analyst has opted for the mechanism. (Applicable for fee paying clients only).
- f. Before buying/ selling securities or applying in public offer, check for the research recommendation provided by your Research Analyst.
- g. Ask all relevant questions and clear your doubts with your Research Analyst before acting on recommendation.
- h. Seek clarifications and guidance on research recommendations from your Research Analyst, especially if it involves complex and high risk financial products and services.
- i. Always be aware that you have the right to stop availing the service of a Research Analyst as per the terms of service agreed between you and your Research Analyst.
- j. Always be aware that you have the right to provide feedback to your Research Analyst in respect of the services received.
- k. Always be aware that you will not be bound by any clause, prescribed by the research analyst, which is contravening any regulatory provisions.
- l. Inform SEBI about Research Analyst offering assured or guaranteed returns.

• **Don'ts**

- a. Do not provide funds for investment to the Research Analyst.
- b. Don't fall prey to luring advertisements or market rumours.
- c. Do not get attracted to limited period discount or other incentive, gifts, etc offered by Research Analyst.
- d. Do not share login credential and password of your trading, demat or bank accounts with the Research Analyst.

For any grievances

The client should first contact the RA using the details on its website or following contact details:

Escalation Matrix:-

Details	Contact Person	Address	Contact No	Email ID	Working hours
Customer Care	Mr. Kamal Negi	401/501 B-Wing, Business Square, Opp Kanakia Wall Street, Andheri Kurla Road,	8652-270270	customercare@bobcaps.in	Mon-Fri : 9:00 AM To 6:30 PM

		Andheri (E), M u m b a i - 400 093.			
Head of Customer Care	Mr. Manoj Pawar	401/501 B- Wing, Business Square, Opp Kanakia Wall Street, Andheri Kurla Road, Andheri (E), Mumbai-400 093	9228860944	head- customercare@bobcaps.in	Mon-Fri; 9:00 AM To 6:30 PM
Compliance Officer	Mr. Sameer E. Khobrekar	1704 B Wing Parinee Crescenzo, G Block, BKC, Bandra (East), Mumbai – 51.	022- 61389358	compliance@bobcaps.in	Mon-Fri; 9:00 AM To 6:30 PM
MD & CEO	Mr. Sanjeev Dobhal	1704 B Wing Parinee Crescenzo, G Block, BKC, Bandra (East), Mumbai – 51.	022- 61389373	md.ceo@bobcaps.in	Mon-Fri; 10:00 AM To 6:30 PM

Step 2: If the resolution is unsatisfactory, the client can also lodge grievances through SEBI's SCORES platform at www.scores.sebi.gov.in

Step 3: The client may also consider the Online Dispute Resolution (ODR) through the Smart ODR portal at

<https://smartodr.in>

ANTI MONEY LAUNDERING AWARENESS EDUCATING CLIENTS ABOUT AML PROVISIONS

This is must read/ understood and to be complied by everybody dealing/ desirous in dealing in Capital and /
or Derivatives (including Currency Derivative)

1. Prevention of Money Laundering Act, 2002 (PMLA) is enacted to prevent the financing of terrorism and to prevent laundering of money i.e. to prevent legalizing or officializing or canalizing the money generated from illegal activities like drug trafficking, organized crimes, hawala rackets and other serious crimes etc.
2. PMLA is a part of the Global measures being taken by all the countries under the initiatives of United Nations.
3. It is an obligation of individual/entities to whom PMLA is applicable, to report certain kind of transactions routed through them to Financial Intelligence Unit (FIU), a department specially set up to administer PMLA under the Ministry of Finance.
4. PMLA is, inter-alia, applicable to various intermediaries which includes stock brokers, commodity brokers, sub-brokers, authorised person and depository participant etc.
5. As per PMLA the following type of transaction are to be reported to FIU:-
 - A) All cash transactions of the value of more than ` . 10 Lacs or its equivalent in foreign currency.
 - B) All series of cash transactions integrally connected to each other which have been valued below 10 Lacs or its equivalent in foreign currency where such series of transactions takes place within one calendar month.
 - C) All suspicious transactions whether or not made in cash and including, inter-alia, credits or debits into any non-monetary accounts such as demat account.
6. Any such above transaction(s), though not executed but attempted and failed are also required to be reported.
7. The suspicious transaction(s) can be related to the transaction(s) under the circumstances such as: -
 - A) Client(s) whose identity verification seems difficult or client(s) that appear not to co-operate.
 - B) Asset management services for client(s) where the source of the funds is not clear or not in keeping with client(s) apparent standing /business activity.
 - C) Client(s) based in high-risk jurisdictions.
 - D) Substantial increases in business without apparent cause.
 - E) Client(s) transferring large sum of money to or from overseas locations with instructions for payment in cash.
 - F) Attempted transfer of investment proceeds to apparently unrelated third parties.
 - G) Businesses undertaken by offshore banks/financial services.
 - H) Businesses reported to be in the nature of export/import of small items.
 - I) Unusual transactions by Clients of Special Categories (CSCs).
8. Clients of Special Categories includes: -
 - A) Non-resident client.
 - B) High net-worth client.
 - C) Trust, Charities NGOs and organizations receiving donations.
 - D) Company having close family shareholdings or beneficial ownership.
 - E) Civil Servant or family member or close relative of civil servant.
 - F) Bureaucrat or family member or close relative of bureaucrat.
 - G) Current or Former MP or MLA or MLC or their family member or close relative.
 - H) Politician or their family member or close relative.
 - I) Current or Former Head of State or of Governments or their family member or close relative.
 - J) Senior government/judicial/ military officers or their family member or close relative.
 - K) Senior executives of state-owned corporations or their family member or close relative.
 - L) Companies offering foreign exchange offerings.

9. While opening the new account all the prescribed procedures of KYC and Client Identifications should strictly be followed in the context of ensuring the compliance under PMLA.
10. All the record of transaction(s) and client identifications must be preserved in a manner which can be retrieved promptly and reported to the authorities in the specified format as and when required.
11. The Clients are advised to be fully conversant with the provisions of PMLA and any amendments thereto from time to time and to co-operate with intermediaries by providing the additional information(s)/document(s), if asked for, to ensure the compliance requirements under PMLA.
12. The Client are advised to provide certain information which may be of personal nature or has hitherto never been called for such information can include documents evidencing source of funds/income taxreturns/bank records etc. You are advised to co-operate with us whenever such information is sought for from PMLA perspective.
13. The Clients are advised to be vigilant and to refrain from temptation of easy monetary gains, by knowingly or unknowingly supporting the people who are involved in the activities which are endangering freedom and causing damage to the nation. The Clients are supposed to provide their active co-operation in the due compliance of the law.
14. Please visit the website of Financial Intelligence Unit (www.fiuindia.gov.in) and Securities and Exchange Board of India (www.sebi.gov.in) for any further information on the subject.

Third Party Product Terms & Conditions

I/We acknowledge and confirm that the information provided above is true and correct to the best of my knowledge and belief, in case any of the above specified information is found to be false or untrue or misleading or misrepresenting. I/we am/are aware that I/We may be liable for it.

I/We hereby authorise you to disclose, share, remit any form, mode or manner, all any of the information provided by me, including all changes, updates to such information as and when provided by me to Mutual Fund, its Sponsor, Asset Management Company, trustees, their employees / RTAs (the authorised parties) or any Indian or foreign governmental or statutory or judiciary authorities / agencies including but not limited to the Financial Intelligence Unit-India (FIU-IND) the tax revenue authorities in India or outside India where ever it is legally required and other investigation agencies without any obligation of advising me of the same.

I/We authorise to share the given information to other SEBI Registered Intermediaries to facilitate single submission / updation and for other relevant purposes. I/We also undertake to keep you informed in writing about any changes / modification to the above information in future and also undertake to provide any other additional information as may be required at your end.

I/We understand that to serve me/us better. I/We hereby consent to Bank of Baroda Capital Markets Limited (BOBCaps) to sharing the information, if required, above my/our accounts with its group companies and vendors. I/We am/are aware that transaction rights are subject to me/us executing and granting Power of Attorney / Mandate in favour of BOB Capital Markets Limited as required from time to time.

I/We authorise BOBCAPS to debit my/our above-mentioned Bank of Baroda Bank Account for the purchase of Mutual Fund Unites/securities in pursuance of the instructions given by me/us from time to time. To collect, receive and give good effectual receipts and discharge for any such including dividend, interest or income arising from units & to sign and endorse dividend and interest warrants.

I/We hereby state that all acts, deeds and things undertaking by BOBCAPS based on such instructions shall be binding on me/us. Irrespective of the instruction given earlier.

I/We, the second and third holders, irrevocably constitute the first holder as my /our agent and agree that the instructions given by the first holder to purchase mutual funds would be funded through the above-mentioned bank account, irrespective of the instruction given earlier.

I/We, the second and third holders agree that the instructions may be given by the first holder in name of the first holder only for first holder jointly with any other persons of the exclusion of second and third holders. I/We, the second and the third holders will not raise any objections to BOBCAPS acting on such instructions.

I/We hereby understand that BOBCAPS is acting as distribution agent of various mutual funds, insurance companies and other companies/corporations/entities and is not as principal.

I/We hereby agree and undertake not to hold BOBCAPS liable for any loss or damage caused by reason of failure or delay of any company/corporation/entities to deliver any units/securities purchased/ issuance of policy or failure or delay of any company/corporation/entities to make payment for any units/securities sold policy surrendered and shall keep BOBCAPS harmless and free from any claim in respect thereof.

BOBCAPS shall also not be liable for any delay, failure or refusal of the Mutual Fund/insurance company/corporation or other entities in registering or transferring units/policy/other securities in my/our name or for any interest, dividend or other loss caused to me/us arising there from.

I/We agree and confirm that we acknowledge and understand that investments in mutual fund/other securities are subject to market risks including possible loss of principal amount invested. The value of my/our units/securities will fluctuate.

I/We redeem/liquidate my/our units/securities. I/We may receive more or less than i/we have paid depending upon the market value of the units/securities. Past results are not a guarantee of future performance.

I/We expressly agree and acknowledge that all decisions to purchase or sell or surrender units/securities/policies are solely made by me/us on the basis of my/our own personal judgement arrived at after due consideration.

I/We agree and understand that BOBCAPS does not in any manner guarantee payment/liquidity/redemption/repayment of Any units/securities dividends/interest/any other income/profits nor does BOBCAPS make any offer for purchase or sale of Any units/securities, BOBCAPS or its director or employees shall not be liable for any advice or representation made to me/us in the course of investments made by me/us.

I/We understand that the sum invested by me/us are not Bank deposits and are not insured/endorsed/guaranteed by Bank of Baroda or by BOBCAPS.

I/We understand that insurance is subject matter of solicitation and issuance of policies and payment of claim are at sole discretion of the insurance company.

I/We expressly understand and agree that Bank of Baroda, BOBCAPS, its subsidiaries and affiliates, shall not be liable to me/us for any direct, indirect, incidental, special consequential or exemplary damages which may be incurred by you, however and under any theory of liability. This shall include but not be limited to any loss of profit (incurred directly or indirectly), any loss of goodwill or business reputation or other intangible loss or for any damage which may be incurred by you whether BOBCAPS is advised of or should have been aware of the possibility of any such losses arising.

I/We understand that BOBCAPS may at its absolute discretion, discontinue any of the services completely or partially without any notice to me/us.

I/We agree that the BOBCAPS may debit my account for service charges as applicable from time to time. I/We agree and understand that the BOBCAPS's charges fees are in addition to those levied by the mutual fund company as communicated in Scheme Information Document (SID) Statement of Additional Information (SAI)/Key Information Memorandum (KIM).

I/We understand that the SID should be read in conjunction with the SAI at all times and not in isolation. I/We shall from time to time be required to acknowledge receipt of the current Schedule of Commissions paid by the AMC's to BOBCAPS which may be varied from time to time without any notice to me/us and the updated Schedule of Commission shall be available on BOBCAPS's website for reference BOBCAPS will not be liable for any loss, damage, cost, charges or expenses directly or indirectly caused by reason of any defects or imperfection or mechanical or other failure with relation to computer, cable, telex, telephone or postal system and or due to reasons beyond its reasonable control BOBCAPS may recommend products to me/us and may provide investments advice and conduct risk based assessments of transactions in my/our account from time to time however the final investment decision rests with me/us.

I/We am/are aware that my/our investments may be negatively affected by foreign exchange risk if I/We hold funds that invest in assets denominated in foreign currencies.

I/We understand that nomination will be as per the terms and conditions of the (respective mutual fund schemes more specifically stated in its offer document. Any matter/dispute with respect to nomination and deceased claims with respect to mutual fund units shall be settled by me/us directly with concerned Asset Management Company/Mutual Fund without any reference to BOBCAPS or its associates.

I/We understand that the nomination can be made only by individuals applying for holding units on their own behalf singly or jointly. Non-individuals including society, trust, body corporate, partnership firm, karta of Hindu undivided family, holder of power of attorney can not nominate.

I/We hereby confirm that the EUIN is not required for transactions executed by me/us through BOBCAPS online Channel, as these are 'execution only' transactions without any interaction or advice by the employee/relationship manager/sales person of the above distributor or notwithstanding the advice of inappropriateness, if any provided by the employee relationship manager/sales person of the distributor and the distributor has not charged any advisory fees on this transaction.

I/We hereby agree that the services provided by BOBCAPS are subject to the General terms and conditions as stated on its website www.barodaetrade.com