

Client Registration Kit

Broking & Depository Services
(Individual)



Moneypalm

NAME OF CLIENT : _____

UNIQUE CLIENT CODE : _____

CDSL - CLIENT ID : _____

BRANCH : _____

RM / CRM EXECUTIVE / REMISER NAME : _____



Moneypalm Investment Solutions Pvt. Ltd.

Corporate Identification Number (CIN) : U67190HR2012PTC055885

SEBI REGN NO.:

			DATE
NSE	Cash	INB231461030	30/7/2012
NSE	F&O (TM)	INF231461030	30/7/2012
NSE	CD (TM)	INE231461030	30/7/2012
BSE	Cash	INB011461036	16/8/2012
BSE	F&O (TM)	INF011461036	16/8/2012
CDSL	Depository	IN-DP-CDSL-667-2012	15/11/2012

NSE Membership No. : 14610 (Capital Market, Future & Option, Currency Derivative Segment)

BSE Membership No. : 6512 (Capital Market, Future & Option Segment)

CDSL DPID : 12075200

Registered Office : Plot No. 122, 2nd Floor, Sector 44, Gurgaon 122003, Haryana

Phone: +91-124- 4342000, Fax : +91-124-4342028

E-mail : info@moneypalm.in Website : www.moneypalm.in

Compliance Officer's Details

Name : Sanjay Rajora Phone No. : +91-124-4342014

E-mail Id : sanjayrajora@moneypalm.in

CEO's Details

Name : Nirdosh Gaur Phone No. : +91-124-4342000

E-mail Id : ceo@moneypalm.in

For any grievance/dispute please contact Moneypalm Investment Solutions Pvt. Ltd. at the above address or email id - info@moneypalm.in and Phone No.91-124-4342000 In case not satisfied with the response, please contact the concerned exchange(s) at

Exchange Name

National Stock Exchange of India Ltd.

Bombay Stock Exchange Ltd.

Central Depository Services Ltd.

E-mail ID

ignse@nse.co.in

is@bseindia.com

complaints@cdslindia.com

Phone No.

022-26598190

022-22728097

022-22723333

ACCOUNT OPENING KIT

INDEX OF DOCUMENTS

S. No.	Name of Document	Brief Significance of the Document	Page No.
MANDATORY DOCUMENTS AS PRESCRIBED BY SEBI & EXCHANGES			
1.	Account Opening Form	A. Document captures the additional information about the constituent relevant to trading account and an instruction/check list. B. KYC form - Document captures the basic information about the constituent and an instruction/check list. C. Details of FATCA / CR's D. Additional Information for Trading Account E. Other Details For Both Trading and Demat Account F. Common Details For Both Trading and Demat Account G. Nomination Details For Both Trading and Demat Account H. Additional KYC Form for Opening A Demat Account I. Client Declaration	1 to 24
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8.	Policies and Procedures	Document describing significant policies and procedures of the stock broker (to be added by the stock broker).	37 to 40
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INSTRUCTIONS/CHECK LIST/ GUIDELINES FOR FILLING INDIVIDUAL KYC APPLICATION FORM

A. IMPORTANT POINTS:

1. Fields marked with '*' are mandatory fields.
2. Tick '✓' wherever applicable.
3. A. Self-Certification of documents is mandatory. Self-attested copy of PAN card is mandatory for all clients.
B. Copies of all the documents submitted by the applicant should be self-attested and accompanied by originals for verification. In case the original of any document is not produced for verification, then the copies should be properly attested by entities authorized for attesting the documents, as per the below mentioned list.
4. Please fill the form in English and in BLOCK Letters. If any proof of identity or address is in a foreign language, then translation into English is required.
5. Please fill all dates in DD-MM-YYYY format.
6. A. Name & address of the applicant mentioned on the KYC form, should match with the documentary proof submitted.
B. The name should match the name as mentioned in the Proof of Identity submitted failing which the application is liable to be rejected.
C. Please state the name with Prefix (Mr/Mrs/Ms/Dr/etc.)
7. Either father's name or spouse's name is to be mandatorily furnished. In case PAN is not available father's name is mandatory.
8. If correspondence & permanent address are different, then proofs for both have to be submitted.
9. Wherever state code and country code is to be furnished, the same should be the two-digit code as per Indian Motor vehicle, 1988 and ISO 3166 country code respectively list of which is available with us.
10. KYC number of applicant is mandatory for updation of KYC details.
11. For non-residents and foreign nationals, (allowed to trade subject to RBI and FEMA guidelines), copy of passport/PIO Card/OCI Card and overseas address proof is mandatory.
12. For foreign entities, CIN is optional; and in the absence of DIN no. for the directors, their passport copy should be given.
13. In case of Merchant navy NRI's, Mariner's declaration or certified copy of CDC (Continuous Discharge Certificate) is to be submitted.
14. For opening an account with Depository participant or Mutual Fund, for a minor, photocopy of the School Leaving Certificate/Mark sheet issued by Higher Secondary Board/passport of Minor/ Birth Certificate must be provided.
15. Politically Exposed Person (PEP) are defined as individuals who are or have been entrusted with prominent public functions in a foreign country, e.g, Heads of States or of Governments, senior Politicians, senior Government/judicial/military officers, senior executives of state owned corporations, important political party officials, etc.

B. (1) Proof of Identity (POI):- List of documents admissible as Proof of Identity:

1. PAN card with photograph. This is mandatory

requirement for all applicants except those who are specifically exempt from obtaining PAN (listed in section D).

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

B. (2) Clarification/ Guidelines on filling 'Proof of Identity (POI) section:

1. If driving license number or passport is provided as proof of identity then expiry date is to be mandatorily furnished.
2. Mention identification / reference number if Others (any document notified by the central government) is ticked.

C. (1) Proof of Address (POA) : List of documents admissible as Proof of Address: (*Documents having an expiry date should be valid on the date of submission.

1. Passport/ Voters Identity Card/ Ration Card/ Registered Lease or Sale Agreement of Residence/ Driving License/ Flat Maintenance bill/ Insurance Copy/Unique Identification Number (UID) (Aadhaar)/NREGA Job Card.
2. Utility bills like Telephone Bill (only land line), Electricity bill or Gas bill - Not more than 3 months old.
3. Bank Account Statement/Passbook -- Not more than 3 months old.
 - a) Bank statement (original/photocopy) with bank logo (statement End date must not be more than three months old), must be accompanied with a cheque copy (if given as an address proof.
 - b) Bank statement (original/photocopy) without bank logo (Statement End date must not be more than three months old), must be duly attested in original by the bank official, along with name, designation, signature and bank stamp. Same needs to be accompanied with an original cancelled cheque (if given as an address proof)
4. Self-declaration by High Court and Supreme Court judges, giving the new address in respect of their own accounts.
5. Proof of address issued by any of the following: Bank Managers of Scheduled Commercial Banks/Scheduled Co-Operative Bank/Multinational Foreign Banks/Gazetted Officer/Notary public/Elected representatives to the Legislative Assembly/ Parliament/Documents issued by any Govt. or Statutory Authority.
6. Identity card/document with address, issued by any of the following: Central/State Government and its Departments, Statutory/Regulatory Authorities, Public Sector Undertakings, Scheduled Commercial Banks, Public Financial Institutions, Colleges affiliated to Universities and Professional Bodies such as ICAI, ICWAI, ICSI, Bar Council etc., to their Members.

INSTRUCTIONS/CHECK LIST/ GUIDELINES FOR FILLING INDIVIDUAL KYC APPLICATION FORM

7. For FII/sub account, Power of Attorney given by FII/sub-account to the Custodians (which are duly notarized and/or apostilled or consularised) that gives the registered address should be taken.
8. The proof of address in the name of the spouse may be accepted.

C. (2) Clarification / Guidelines on filling 'Proof of Address [PoA] - Current / Permanent / Overseas Address details' sections

- a) PoA to be submitted only if the submitted PoA does not have an address or address as per PoA is invalid or not in force.
- b) State / U.T Code and Pin / Post Code will not be mandatory for Overseas addresses.

C. (3) Clarification / Guidelines on filling ' Proof of Address [PoA] - Correspondence / Local Address details' section

- a) To be filled only in case the PoA is not the local address or address where the customer is currently residing. No separate PoA is required to be submitted

C. (4) Clarification / Guidelines on filling ' Contact details' section

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

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

1. In case of transactions undertaken on behalf of Central Government and/or State Government and by officials appointed by Courts e.g. Official liquidator, Court receiver etc.
2. Investors residing in the state of Sikkim.
3. UN entities/multilateral agencies exempt from paying taxes/filing tax returns in India.
4. SIP of Mutual Funds upto Rs 50, 000/- p.a.
5. In case of institutional clients, namely, FIIs, MFs, VCFs, FVCIs, Scheduled Commercial Banks, Multilateral and Bilateral Development Financial Institutions, State Industrial Development Corporations, Insurance Companies registered with IRDA and Public Financial Institution as defined under section 4A of the Companies Act, 1956, Custodians shall verify the PAN card details with the original PAN card and provide duly certified copies of such verified PAN details to the intermediary.

E. List of people authorized to attest the documents:

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

Embassy /Consulate General in the country where the client resides are permitted to attest the documents.

F. INSTRUCTIONS/CHECK LIST

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

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

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

2. Copy of cancelled cheque leaf / pas book / bank statement specifying name of the constituent, MICR Code or / and IFSC Code of the bank should be submitted.

3. Demat master or recent holding statement issued by DP bearing name of the client.

4. For individuals:

- a) Stock broker has an option of doing 'in-person' verification through web camera at the branch office of the stock broker / sub-broker's office.

- b) In case of non-resident clients, employees at the stock broker's local office, overseas can do 'in-person' verification. Further, considering the infeasibility of carrying out 'in-person' verification of the non-resident clients by the stock broker's staff, attestation of KYC documents by Notary Public, Court, Magistrate, Judge, Local Banker, Indian Embassy / Consulate General in the country where the client resides may be permitted.

6. Clarification / Guidelines on filling details if applicant residence for tax purposes in jurisdiction(s) outside India

Tax identification Number (TIN): TIN need not be reported if it has not been issued by the jurisdiction. However, if the said jurisdiction has issued a high integrity number with an equivalent level of identification (a " Functional equivalent"), the same may be reported. Examples of that type of number for individual include, a social security / insurance number, citizen / personal identification / services code / number, and resident registration number).

NOTES

1. All communication shall be sent at the correspondence address/ mobile number/ e-mail ID of the Sole/ First Holder only.
2. Thumb impressions and signature other than English or Hindi or any of the other language not contain in the 8th Schedule of the Constitution of India must be attested by a Magistrate or a Notary Public or a Special Executive Magistrate.
3. Instructions related to nomination are as below:
 - I. The nomination can be made only by individuals holding beneficiary owner accounts 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 cannot nominate. If the account is held jointly all joint holders will sign the nomination form.
 - II. A minor can be nominated. In that event, the name and address of the Guardian of the minor nominee shall be provided by the beneficial owner.
 - III. The Nominee shall not be a trust, society, body corporate, partnership firm, karta of Hindu Undivided Family or a power of Attorney holder. A non-resident Indian can be a Nominee, subject to the exchange controls in force, from time to time.
 - IV. Nomination in respect of the beneficiary owner account stands rescinded upon closure of the beneficiary owner account. Similarly, the nomination in respect of the securities shall stand terminated upon transfer of the securities.
 - V. Transfer of securities in favour of a Nominee shall be valid discharge by the depository and the Participant against the legal heir.
 - VI. The cancellation of nomination can be made by individuals only holding beneficiary owner accounts on their own behalf singly or jointly by the same persons who made the original nomination. If the beneficiary owner account is held jointly, all joint holders will sign the cancellation form.
 - VII. On cancellation of the nomination, the nomination shall stand rescinded and the depository/ participant shall not be under any obligation to transfer the securities in favour of the Nominee.
4. For receiving Statement of Account in Electronic form :
 - a. Client must ensure the confidentiality of the password of the e-mail account
 - b. Client must promptly inform the participant if the e-mail id is changed
 - c. Client may opt to terminate this facility by giving 10 days prior notice. Similarly Participant may also terminate this facility by giving 10 days prior notice.
5. Strike of whichever is not applicable.

ADDITIONAL INSTRUCTIONS

1. **Minor:** Trading A/c cannot be opened in name of Minor; Demat A/c -Joint a/cs not permitted with minor; PAN and Proof of Address of both Minor and Guardian to be submitted
2. **Currency Derivative Segment:** NRI cannot deal in Currency Derivative Segment.
3. **Trading A/c cannot be opened in joint names.**
4. All **corrections** on the form should be countersigned with full signature. White ink is not allowed either in form or authorization.
5. In case of an employee of another Member Broker, NOC from employer is required.
6. Please note that the mode of payment should be only by way of account payee crossed cheques / Demand draft in favour of "**Money palm Investment Solutions Pvt. Ltd.**". No cash Receipts payments will be entertained for any transactions made by the client. **MISPL will not be responsible for any kind of claims raised by the clients regarding payment made in cash.**

FATCA & CRS TERMS AND CONDITIONS

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

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

It is important that you respond to our request, even if you believe you have already supplied and previously requested information.

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

FATCA & CRS Instructions

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

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

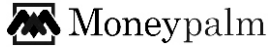
In case customer has the following Indicia pertaining to a foreign country and yet declares self to be non-tax resident in the respective country, customer to provide relevant Curing Documents as mentioned below:

FATCA & CRS Indicia observed (ticked)	Documentation required for Cure of FATCA/ CRS indicia
U.S. Place of birth	<ol style="list-style-type: none"> 1. Self-certification that the account holder is neither a citizen of United States of America nor a resident for tax purposes; 2. Non-US passport or nay non-US government issued document evidencing nationality or citizenship (refer list below);AND 3. Any one of the following documents: Certified Copy of "Certificate of Loss of Nationality" <u>or</u> Reasonable explanation of why the customer does not have such a certificate despite renouncing US citizenship: <u>or</u> Reason the customer did not obtain U.S. citizenship at birth
Residence/ mailing address in a country other than India	<ol style="list-style-type: none"> 1. Self-certification that the account holder is neither a citizen of United States of America nor a tax resident of any country other than India; and 2. Documentary evidence (refer list below)
	<p style="text-align: center;"><i>If no Indian telephone number is provided</i></p> <ol style="list-style-type: none"> 1. Self-certification that the account holder is neither a citizen of United States of America nor a tax resident of any country other than India; and 2. Documentary evidence (refer list below)
Telephone number in a country other than India	<p style="text-align: center;"><i>If Indian telephone number is provided along with a foreign country telephone number</i></p> <ol style="list-style-type: none"> 1. Self-certification that the account holder is neither a citizen of United States of America nor a tax resident for tax purposes of any country other than India; OR 2. Documentary evidence (refer list below)
Telephone number in a country other than India	<ol style="list-style-type: none"> 1. Self-certification that the account holder is neither a citizen of United States of America nor a tax resident of any country other than India; and 2. Documentary evidence (refer list below)

List of acceptable documentary evidence needed to establish the residence(s) for tax purposes:

1. Certificate of residence issued by an authorized government body*
2. Valid identification issued by an authorized government body* (e.g. Passport, National Identity card, etc.)

* Government or agency thereof or a municipality of the country or territory in which the payee claims to be a resident.



MONEYPALM INVESTMENT SOLUTIONS PVT. LTD.

Registered Office : Plot No. 122, 2nd Floor, Sector 44, Gurgaon 122003, Haryana
 Phone: +91-124- 4342000, Fax : +91-124-4342028
 E-mail : info@moneypalm.in Website : www.moneypalm.in

PHOTOGRAPH

Please affix the recent passport size photograph

Please sign across the photograph

Please fill in **ENGLISH** and in **BLOCK LETTERS** with black ink.

A. IDENTITY DETAILS (please see guidelines overleaf)

Name of the applicant (As appearing in supporting identification document)



	Prefix	First Name	Middle Name	Last Name								
Name of the Applicant (as per PAN Website)												
Name of the Applicant (same as ID Proof)												
Maiden Name* (if any)												
Father's/Spouse Name* (if any)												
Mother's Name*												
Gender	<input type="checkbox"/> Male		<input type="checkbox"/> Female	<input type="checkbox"/> Transgender								
Marital Status	<input type="checkbox"/> Unmarried		<input type="checkbox"/> Married	<input type="checkbox"/> Others								
Date of Birth	D	D	M	M	Y	Y	Y	Y				
Citizenship	<input type="checkbox"/> IN - Indian		<input type="checkbox"/> Other (please specify) _____									
Residential Status Please tick (✓)	<input type="checkbox"/> Resident Individual		<input type="checkbox"/> Foreign National									
	<input type="checkbox"/> Non Resident Indian		<input type="checkbox"/> Person of Indian Origin									
PAN									Please enclose a duly attested copy of your PAN Card			
Unique Identification Number (if any)												
Proof of Identity submitted for PAN exempted cases. Please tick (✓) - Please refer instruction B. (Certified copy of any one of the following Proof of Identity (PoI) needs to be submitted).												
Passport Number				Passport Expiry Date	D	D	M	M	Y	Y	Y	Y
Voter ID Card												
PAN Card												
Driving License				DL Expiry Date	D	D	M	M	Y	Y	Y	Y
UID (Aadhaar)												
NREGA Job Card												
Others(Any document notified by the Central Government)	Identification Number :											

Signature


B. ADDRESS DETAILS (please see guidelines overleaf)

Address Type*		<input type="checkbox"/> Residential / Business <input type="checkbox"/> Residential <input type="checkbox"/> Business <input type="checkbox"/> Registered office <input type="checkbox"/> Unspecified																					
Address For Correspondence																							
										City/Town/Village													
District			State						Country														
PIN/Post Code									State / U.T. Code*														
ISO 3166 Country Code*																							
Proof of address to be provided by the Applicant. Please submit ANY ONE of the following documents. Please tick (✓) against the document attached.																							
<input type="checkbox"/> Passport <input type="checkbox"/> Ration Card <input type="checkbox"/> Registered Lease/Sale Agreement of Residence <input type="checkbox"/> Driving License <input type="checkbox"/> Voter Identity Card <input type="checkbox"/> * Latest Bank A/c Statement/Passbook <input type="checkbox"/> * Latest Telephone Bill (only Land Line) <input type="checkbox"/> UID (Aadhaar) <input type="checkbox"/> NREGA Job Card <input type="checkbox"/> * Latest Electricity Bill <input type="checkbox"/> * Latest Gas Bill <input type="checkbox"/> Others (Please Specify) _____																							
* Not more than 3 Months old. Validity/Expiry date of proof of address submitted										D	D	M	M	Y	Y	Y	Y						
Contact Details																							
Tel. (Off)		ISD	STD									Tel. (Res.)		ISD	STD								
Mobile		ISD	STD									FAX		ISD	STD								
E-mail ID																							
<input type="checkbox"/> Please tick (✓) permanent address is the same as above address.																							
Address Type*		<input type="checkbox"/> Residential / Business <input type="checkbox"/> Residential <input type="checkbox"/> Business <input type="checkbox"/> Registered office <input type="checkbox"/> Unspecified																					
Permanent Address																							
										City/Town/Village													
District			State						Country														
PIN/Post Code									State / U.T. Code*														
ISO 3166 Country Code*																							
Proof of address to be provided by the Applicant. Please submit ANY ONE of the following documents. Please tick (✓) against the document attached.																							
<input type="checkbox"/> Passport <input type="checkbox"/> Ration Card <input type="checkbox"/> Registered Lease/Sale Agreement of Residence <input type="checkbox"/> Driving License <input type="checkbox"/> Voter Identity Card <input type="checkbox"/> * Latest Bank A/c Statement/Passbook <input type="checkbox"/> * Latest Telephone Bill (only Land Line) <input type="checkbox"/> UID (Aadhaar) <input type="checkbox"/> NREGA Job Card <input type="checkbox"/> * Latest Electricity Bill <input type="checkbox"/> * Latest Gas Bill <input type="checkbox"/> Others (Please Specify) _____																							
* Not more than 3 Months old. Validity/Expiry date of proof of address submitted										D	D	M	M	Y	Y	Y	Y						
Contact Details																							
Tel. (Off)		ISD	STD									Tel. (Res.)		ISD	STD								
Mobile		ISD	STD									FAX		ISD	STD								
E-mail ID																							

Signature _____

APPLICANT DECLARATION

- I hereby declare that the details furnished above are true and correct to the best of my/our knowledge and belief and I undertake to inform you of any changes therein, immediately. In case any of the above information is found to be false or untrue or misleading or misrepresenting, I am/we are aware that I/we may be held liable for it.
- I hereby consent to receiving information for Central KYC Registry through SMS / Email on the above registered number / email address .

	Signature of the Applicant
Signature 	

Place _____

Date: _____

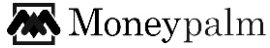
IDENTITY VERIFIED "IN-PERSON" - MONEYPALM INVESTMENT SOLUTIONS PVT. LTD.

IPV Done on	D	D	M	M	Y	Y	Y	Y	Place	SEAL/STAMP of Money palm Investment Solutions Pvt. Ltd.					
Employee Name															
Designation						Date	D	D	M		M	Y	Y	Y	Y
Employee's Signature															

FOR OFFICE USE ONLY

Intermediary name **MONEYPALM INVESTMENT SOLUTIONS PVT. LTD.**

<input type="checkbox"/> (Originals verified) True copies of documents received											SEAL/STAMP of Money palm Investment Solutions Pvt. Ltd.			
<input type="checkbox"/> (Self-Attested) Self Certified Document copies received														
Application Type : <input type="checkbox"/> New <input type="checkbox"/> Update														
KYC Number (Mandatory for KYC Update Request):														
Account Type : <input type="checkbox"/> Normal														
Employee Name														
Designation						Date	D	D	M	M		Y	Y	Y
Employee's Signature														



MONEYPALM INVESTMENT SOLUTIONS PVT. LTD.

Registered Office : Plot No. 122, 2nd Floor, Sector 44, Gurgaon 122003, Haryana
 Phone: +91-124- 4342000, Fax : +91-124-4342028
 E-mail : info@moneypalm.in Website : www.moneypalm.in

PHOTOGRAPH

Please affix the recent
passport size photograph

Please sign across
the photograph

Please fill in **ENGLISH** and in **BLOCK LETTERS** with black ink.

A. IDENTITY DETAILS (please see guidelines overleaf)

Name of the applicant (As appearing in supporting identification document)



	Prefix	First Name	Middle Name	Last Name
Name of the Applicant (as per PAN Website)				
Name of the Applicant (same as ID Proof)				
Maiden Name* (if any)				
Father's/Spouse Name* (if any)				
Mother's Name*				
Gender	<input type="checkbox"/> Male		<input type="checkbox"/> Female	
Marital Status	<input type="checkbox"/> Unmarried		<input type="checkbox"/> Married	
Date of Birth	<input type="checkbox"/> Transgender			
Citizenship	<input type="checkbox"/> IN - Indian		<input type="checkbox"/> Other (please specify) _____	
Residential Status Please tick (✓)	<input type="checkbox"/> Resident Individual		<input type="checkbox"/> Foreign National	
PAN	<input type="checkbox"/> Non Resident Indian		<input type="checkbox"/> Person of Indian Origin	
Unique Identification Number (if any)	Please enclose a duly attested copy of your PAN Card			
Proof of Identity submitted for PAN exempted cases. Please tick (✓) - Please refer instruction B. (Certified copy of any one of the following Proof of Identity (PoI) needs to be submitted).				
Passport Number	Passport Expiry Date			
Voter ID Card				
PAN Card				
Driving License	DL Expiry Date			
UID (Aadhaar)				
NREGA Job Card				
Others(Any document notified by the Central Government)	Identification Number :			

Signature

B. ADDRESS DETAILS (please see guidelines overleaf)

Address Type*		<input type="checkbox"/> Residential / Business <input type="checkbox"/> Residential <input type="checkbox"/> Business <input type="checkbox"/> Registered office <input type="checkbox"/> Unspecified									
Address For Correspondence											
										City/Town/Village	
District			State						Country		
PIN/Post Code						State / U.T. Code*					
ISO 3166 Country Code*											

Proof of address to be provided by the Applicant. Please submit ANY ONE of the following documents. Please tick (✓) against the document attached.

- Passport
 Ration Card
 Registered Lease/Sale Agreement of Residence
 Driving License
 Voter Identity Card
 * Latest Bank A/c Statement/Passbook
 * Latest Telephone Bill (only Land Line)
 UID (Aadhaar)
 NREGA Job Card
 * Latest Electricity Bill
 * Latest Gas Bill
 Others (Please Specify) _____

* Not more than 3 Months old. **Validity/Expiry date of proof of address submitted**

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

Contact Details

Tel. (Off)	ISD	STD																			Tel. (Res.)	ISD	STD																				
Mobile	ISD	STD																			FAX	ISD	STD																				
E-mail ID																																											

Please tick (✓) permanent address is the same as above address.

Address Type*		<input type="checkbox"/> Residential / Business <input type="checkbox"/> Residential <input type="checkbox"/> Business <input type="checkbox"/> Registered office <input type="checkbox"/> Unspecified									
Permanent Address											
										City/Town/Village	
District			State						Country		
PIN/Post Code						State / U.T. Code*					
ISO 3166 Country Code*											

Proof of address to be provided by the Applicant. Please submit ANY ONE of the following documents. Please tick (✓) against the document attached.

- Passport
 Ration Card
 Registered Lease/Sale Agreement of Residence
 Driving License
 Voter Identity Card
 * Latest Bank A/c Statement/Passbook
 * Latest Telephone Bill (only Land Line)
 UID (Aadhaar)
 NREGA Job Card
 * Latest Electricity Bill
 * Latest Gas Bill
 Others (Please Specify) _____

* Not more than 3 Months old. **Validity/Expiry date of proof of address submitted**

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

Contact Details

Tel. (Off)	ISD	STD																			Tel. (Res.)	ISD	STD																			
Mobile	ISD	STD																		FAX	ISD	STD																				
E-mail ID																																										

Signature _____

APPLICANT DECLARATION

- I hereby declare that the details furnished above are true and correct to the best of my/our knowledge and belief and I undertake to inform you of any changes therein, immediately. In case any of the above information is found to be false or untrue or misleading or misrepresenting, I am/we are aware that I/we may be held liable for it.
- I hereby consent to receiving information for Central KYC Registry through SMS / Email on the above registered number / email address .

	Signature of the Applicant
Signature 	

Place _____

Date: _____

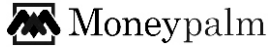
IDENTITY VERIFIED "IN-PERSON" - MONEYPALM INVESTMENT SOLUTIONS PVT. LTD.

IPV Done on	D	D	M	M	Y	Y	Y	Y	Place	SEAL/STAMP of Money palm Investment Solutions Pvt. Ltd.					
Employee Name															
Designation						Date	D	D	M		M	Y	Y	Y	Y
Employee's Signature															

FOR OFFICE USE ONLY

Intermediary name **MONEYPALM INVESTMENT SOLUTIONS PVT. LTD.**

<input type="checkbox"/> (Originals verified) True copies of documents received											SEAL/STAMP of Money palm Investment Solutions Pvt. Ltd.			
<input type="checkbox"/> (Self-Attested) Self Certified Document copies received														
Application Type : <input type="checkbox"/> New <input type="checkbox"/> Update														
KYC Number (Mandatory for KYC Update Request):														
Account Type : <input type="checkbox"/> Normal														
Employee Name														
Designation						Date	D	D	M	M		Y	Y	Y
Employee's Signature														



MONEYPALM INVESTMENT SOLUTIONS PVT. LTD.

Registered Office : Plot No. 122, 2nd Floor, Sector 44, Gurgaon 122003, Haryana
 Phone: +91-124- 4342000, Fax : +91-124-4342028
 E-mail : info@moneypalm.in Website : www.moneypalm.in

PHOTOGRAPH

Please affix the recent
passport size photograph

Please sign across
the photograph

Please fill in **ENGLISH** and in **BLOCK LETTERS** with black ink.

A. IDENTITY DETAILS (please see guidelines overleaf)

Name of the applicant (As appearing in supporting identification document)



	Prefix	First Name	Middle Name	Last Name				
Name of the Applicant (as per PAN Website)								
Name of the Applicant (same as ID Proof)								
Maiden Name* (if any)								
Father's/Spouse Name* (if any)								
Mother's Name*								
Gender	<input type="checkbox"/> Male		<input type="checkbox"/> Female					
			<input type="checkbox"/> Transgender					
Marital Status	<input type="checkbox"/> Unmarried		<input type="checkbox"/> Married					
			<input type="checkbox"/> Others					
Date of Birth	D	D	M	M	Y	Y	Y	Y
Citizenship	<input type="checkbox"/> IN - Indian		<input type="checkbox"/> Other (please specify) _____					
Residential Status Please tick (✓)	<input type="checkbox"/> Resident Individual			<input type="checkbox"/> Foreign National				
	<input type="checkbox"/> Non Resident Indian			<input type="checkbox"/> Person of Indian Origin				
PAN								
Please enclose a duly attested copy of your PAN Card								
Unique Identification Number (if any)								
Proof of Identity submitted for PAN exempted cases. Please tick (✓) - Please refer instruction B. (Certified copy of any one of the following Proof of Identity (PoI) needs to be submitted).								
Passport Number								
Passport Expiry Date	D	D	M	M	Y	Y	Y	Y
Voter ID Card								
PAN Card								
Driving License								
DL Expiry Date	D	D	M	M	Y	Y	Y	Y
UID (Aadhaar)								
NREGA Job Card								
Others(Any document notified by the Central Government)	Identification Number :							

Signature

B. ADDRESS DETAILS (please see guidelines overleaf)

Address Type*		<input type="checkbox"/> Residential / Business <input type="checkbox"/> Residential <input type="checkbox"/> Business <input type="checkbox"/> Registered office <input type="checkbox"/> Unspecified																									
Address For Correspondence																											
										City/Town/Village																	
District			State									Country															
PIN/Post Code									State / U.T. Code*																		
ISO 3166 Country Code*																											
Proof of address to be provided by the Applicant. Please submit ANY ONE of the following documents. Please tick (✓) against the document attached.																											
<input type="checkbox"/> Passport <input type="checkbox"/> Ration Card <input type="checkbox"/> Registered Lease/Sale Agreement of Residence <input type="checkbox"/> Driving License <input type="checkbox"/> Voter Identity Card <input type="checkbox"/> * Latest Bank A/c Statement/Passbook <input type="checkbox"/> * Latest Telephone Bill (only Land Line) <input type="checkbox"/> UID (Aadhaar) <input type="checkbox"/> NREGA Job Card <input type="checkbox"/> * Latest Electricity Bill <input type="checkbox"/> * Latest Gas Bill <input type="checkbox"/> Others (Please Specify) _____																											
* Not more than 3 Months old. Validity/Expiry date of proof of address submitted												D	D	M	M	Y	Y	Y	Y								
Contact Details																											
Tel. (Off)		ISD	STD											Tel. (Res.)		ISD	STD										
Mobile		ISD	STD											FAX		ISD	STD										
E-mail ID																											
<input type="checkbox"/> Please tick (✓) permanent address is the same as above address.																											
Address Type*		<input type="checkbox"/> Residential / Business <input type="checkbox"/> Residential <input type="checkbox"/> Business <input type="checkbox"/> Registered office <input type="checkbox"/> Unspecified																									
Permanent Address																											
										City/Town/Village																	
District			State									Country															
PIN/Post Code									State / U.T. Code*																		
ISO 3166 Country Code*																											
Proof of address to be provided by the Applicant. Please submit ANY ONE of the following documents. Please tick (✓) against the document attached.																											
<input type="checkbox"/> Passport <input type="checkbox"/> Ration Card <input type="checkbox"/> Registered Lease/Sale Agreement of Residence <input type="checkbox"/> Driving License <input type="checkbox"/> Voter Identity Card <input type="checkbox"/> * Latest Bank A/c Statement/Passbook <input type="checkbox"/> * Latest Telephone Bill (only Land Line) <input type="checkbox"/> UID (Aadhaar) <input type="checkbox"/> NREGA Job Card <input type="checkbox"/> * Latest Electricity Bill <input type="checkbox"/> * Latest Gas Bill <input type="checkbox"/> Others (Please Specify) _____																											
* Not more than 3 Months old. Validity/Expiry date of proof of address submitted												D	D	M	M	Y	Y	Y	Y								
Contact Details																											
Tel. (Off)		ISD	STD											Tel. (Res.)		ISD	STD										
Mobile		ISD	STD											FAX		ISD	STD										
E-mail ID																											

Signature _____

APPLICANT DECLARATION

- I hereby declare that the details furnished above are true and correct to the best of my/our knowledge and belief and I undertake to inform you of any changes therein, immediately. In case any of the above information is found to be false or untrue or misleading or misrepresenting, I am/we are aware that I/we may be held liable for it.
- I hereby consent to receiving information for Central KYC Registry through SMS / Email on the above registered number / email address .

	Signature of the Applicant
Signature 	

Place _____

Date: _____

IDENTITY VERIFIED "IN-PERSON" - MONEYPALM INVESTMENT SOLUTIONS PVT. LTD.

IPV Done on	D	D	M	M	Y	Y	Y	Y	Place		SEAL/STAMP of Money palm Investment Solutions Pvt. Ltd.								
Employee Name																			
Designation										Date		D	D	M	M	Y	Y	Y	Y
Employee's Signature																			

FOR OFFICE USE ONLY

Intermediary name **MONEYPALM INVESTMENT SOLUTIONS PVT. LTD.**

<input type="checkbox"/> (Originals verified) True copies of documents received											SEAL/STAMP of Money palm Investment Solutions Pvt. Ltd.								
<input type="checkbox"/> (Self-Attested) Self Certified Document copies received																			
Application Type : <input type="checkbox"/> New <input type="checkbox"/> Update																			
KYC Number (Mandatory for KYC Update Request):																			
Account Type : <input type="checkbox"/> Normal																			
Employee Name																			
Designation												Date	D	D	M	M	Y	Y	Y
Employee's Signature																			

DETAILS OF FATCA-CRS


Please consult your professional tax consultant on your tax residency, if required

First / Sole Applicant / Guardian													
Name													
Gender	<input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Others	PAN					Occupation Type	<input type="checkbox"/> Service <input type="checkbox"/> Business <input type="checkbox"/> Others_____					
Father's Name													
Address of tax residence would be taken as available in KRA database. Incase of any change please approach KRA & notify the changes.													
Type of address given at KRA		<input type="checkbox"/> Residential <input type="checkbox"/> Residential or Business <input type="checkbox"/> Business <input type="checkbox"/> Registered Office											
Permissible documents		<input type="checkbox"/> Passport <input type="checkbox"/> Election ID card <input type="checkbox"/> PAN Card <input type="checkbox"/> Govt. ID Card <input type="checkbox"/> Driving License <input type="checkbox"/> UIDAI Card <input type="checkbox"/> NREGA Job Card <input type="checkbox"/> Others											
Nationality				Date of Birth		D	D	M	M	Y	Y	Y	Y
Place of Birth				Country of Birth									
Are you a tax resident of any country other than India?						<input type="checkbox"/> Yes <input type="checkbox"/> No							
If yes, please indicate all countries in which you are a resident for tax purposes and the associated Tax purposes and the associated Tax ID Numbers below													
S.NO	Country of Tax Residency#	Tax Identification Number (TIN) / Functional Equivalent^				Identification Type [TIN or other; please specify]							
1.													
2.													
3.													
# to also include USA, where the individual is a Citizen/Green Card Holder of the USA													
^ In case Tax Identification Number is not available, kindly provide its functional Equivalent													

Second Applicant													
Name													
Gender	<input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Others	PAN					Occupation Type	<input type="checkbox"/> Service <input type="checkbox"/> Business <input type="checkbox"/> Others_____					
Father's Name													
Address of tax residence would be taken as available in KRA database. Incase of any change please approach KRA & notify the changes.													
Type of address given at KRA		<input type="checkbox"/> Residential <input type="checkbox"/> Residential or Business <input type="checkbox"/> Business <input type="checkbox"/> Registered Office											
Permissible documents		<input type="checkbox"/> Passport <input type="checkbox"/> Election ID card <input type="checkbox"/> PAN Card <input type="checkbox"/> Govt. ID Card <input type="checkbox"/> Driving License <input type="checkbox"/> UIDAI Card <input type="checkbox"/> NREGA Job Card <input type="checkbox"/> Others											
Nationality				Date of Birth		D	D	M	M	Y	Y	Y	Y
Place of Birth				Country of Birth									
Are you a tax resident of any country other than India?						<input type="checkbox"/> Yes <input type="checkbox"/> No							
If yes, please indicate all countries in which you are a resident for tax purposes and the associated Tax purposes and the associated Tax ID Numbers below													
S.NO	Country of Tax Residency#	Tax Identification Number (TIN) / Functional Equivalent^				Identification Type [TIN or other; please specify]							
1.													
2.													
3.													
# to also include USA, where the individual is a Citizen/Green Card Holder of the USA													
^ In case Tax Identification Number is not available, kindly provide its functional Equivalent													

Third Applicant												
Name												
Gender	<input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Others	PAN					Occupation Type	<input type="checkbox"/> Service <input type="checkbox"/> Business <input type="checkbox"/> Others _____				
Father's Name												
Address of tax residence would be taken as available in KRA database. Incase of any change please approach KRA & notify the changes.												
Type of address given at KRA		<input type="checkbox"/> Residential <input type="checkbox"/> Residential or Business <input type="checkbox"/> Business <input type="checkbox"/> Registered Office										
Permissible documents		<input type="checkbox"/> Passport <input type="checkbox"/> Election ID card <input type="checkbox"/> PAN Card <input type="checkbox"/> Govt. ID Card <input type="checkbox"/> Driving License <input type="checkbox"/> UIDAI Card <input type="checkbox"/> NREGA Job Card <input type="checkbox"/> Others										
Nationality		Date of Birth		D	D	M	M	Y	Y	Y	Y	
Place of Birth		Country of Birth										
Are you a tax resident of any country other than India?						<input type="checkbox"/> Yes <input type="checkbox"/> No						
If yes, please indicate all countries in which you are a resident for tax purposes and the associated Tax purposes and the associated Tax ID Numbers below												
S.NO	Country of Tax Residency#			Tax Identification Number (TIN) / Functional Equivalent^				Identification Type [TIN or other; please specify]				
1.												
2.												
3.												
# to also include USA, where the individual is a Citizen/Green Card Holder of the USA ^ In case Tax Identification Number is not available, kindly provide its functional Equivalent												






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

Signatures		First / Sole Applicant / Guardian				Second Applicant				Third Applicant			
													
Date	D	D	M	M	Y	Y	Y	Y	Place				

ADDITIONAL INFORMATION FOR TRADING ACCOUNT

1. TRADING PREFERENCE

STOCK EXCHANGE(S) & SEGMENT ON WHICH YOU WISH TO TRADE:
(Please sign in the relevant boxes where you wish to trade. The segment not chosen should be struck off by you.)

Name of the Exchange Name of the segment	NSE	BSE
Capital Market Segment		
Futures & Options		
Currency Deravatives		

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

2. PROOF OF FINANCIAL DETAILS (MANDATORY IN CASE OF DERIVATIVES / CURRENCY)

- | | | | |
|--|---|--|---|
| <input type="checkbox"/> Copy of ITR acknowledgement | <input type="checkbox"/> Copy of annual accounts | <input type="checkbox"/> Copy of Form 16 | <input type="checkbox"/> Networth certificate |
| <input type="checkbox"/> Salary Slip | <input type="checkbox"/> Bank account statement for last 6 months | <input type="checkbox"/> Copy of demat account holding statement | |

3. PAST ACTIONS

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

Particulars	Name of Authority	Month & Year of Action

4. DEALINGS THROUGH SUB-BROKERS AND OTHER STOCK BROKERS

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

Sub-broker's Name		SEBI Regn. No.	
Registered Office Address			
City/Town/Village		PIN Code	
State		Country	
Phone No.		Fax	
		Website	

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

Name of Stock Broker			
Name of Sub-broker (if any)			
Registered Office Address			
City/Town/Village		PIN Code	
State		Country	
Client Code		Exchange	
Details of disputes/dues pending from/to such stock broker/sub- broker			

5. ADDITIONAL DETAILS

Whether you wish to receive physical contract note or Electronic Contract Note (ECN) (please specify)	
<input type="checkbox"/> Physical Contract Note	<input type="checkbox"/> Electronic Contract Note
Specify your Email id, if applicable	
Whether you wish to avail of the facility of internet trading/ wireless technology (please specify) <input type="checkbox"/> Yes <input type="checkbox"/> No	
Number of years of Investment/Trading Experience Years <input type="text"/> <input type="text"/> <input type="text"/>	
Number of years in other Investment related field <input type="text"/> <input type="text"/> <input type="text"/>	
Any other information	_____

6. DEPOSITORY ACCOUNT(S) DETAILS

Depository Participant Name	
Name and Address	
Depository Name	<input type="checkbox"/> NSDL <input type="checkbox"/> CDSL
DP ID	BO Account Number
Beneficiary Name	

Place	 Signature of Client
Date	

OTHER DETAILS FOR BOTH TRADING & DEMAT ACCOUNT

Gross Annual Income Details (please tick (✓))	<input type="checkbox"/> Below 1 Lac	<input type="checkbox"/> 1-5 Lacs	<input type="checkbox"/> 5-10 Lacs	<input type="checkbox"/> 10-25 Lacs	<input type="checkbox"/> > 25 Lacs
---	--------------------------------------	-----------------------------------	------------------------------------	-------------------------------------	------------------------------------

OR

Net-Worth in Rs.	(* Net-Worth should not be older than 1 year)	as on (date)	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Occupation (Please tick (✓) any one and give brief details):	<input type="checkbox"/> S- Service (<input type="checkbox"/> Private Sector <input type="checkbox"/> Public Sector <input type="checkbox"/> Government Service) <input type="checkbox"/> O- Others (<input type="checkbox"/> Professional <input type="checkbox"/> Self-Employed <input type="checkbox"/> Retired <input type="checkbox"/> Housewife) <input type="checkbox"/> B- Business <input type="checkbox"/> X-Not Catogarised <input type="checkbox"/> Agriculturalist <input type="checkbox"/> Student <input type="checkbox"/> Others (Please Specify) _____		
Please tick if applicable	<input type="checkbox"/> Politically Exposed Person (PEP) <input type="checkbox"/> Related to Politically Exposed Person(RPEP) For definition of PEP, please refer guideline overleaf		

1. BANK ACCOUNT(S) DETAILS (FOR TRADING & DEMAT ACCOUNT)

Bank Name			
Branch Address			
City/Town/Village	PIN Code		
State	Country		
Bank Account No.			
Account Type	<input type="checkbox"/> Saving	<input type="checkbox"/> Current	<input type="checkbox"/> Others - In case of <input type="checkbox"/> NRI <input type="checkbox"/> NRE <input type="checkbox"/> NRO
IFSC Code	MICR Number		

2. IN CASE OF NRI'S / FOREIGN NATIONALS

Address Type* <input type="checkbox"/> Residential / Business <input type="checkbox"/> Residential <input type="checkbox"/> Business <input type="checkbox"/> Registered office <input type="checkbox"/> Unspecified																	
Overseas Address																	
										City/Town/Village							
District				State				Country									
PIN/Post Code						State / U.T. Code*											
ISO 3166 Country Code*																	
Proof of address to be provided by the Applicant. Please submit ANY ONE of the following documents. Please tick (✓) against the document attached.																	
<input type="checkbox"/> Passport <input type="checkbox"/> Ration Card <input type="checkbox"/> Registered Lease/Sale Agreement of Residence <input type="checkbox"/> Driving License <input type="checkbox"/> UID (Aadhaar) <input type="checkbox"/> Voter Identity Card <input type="checkbox"/> * Latest Bank A/c Statement/Passbook <input type="checkbox"/> * Latest Telephone Bill (only Land Line) <input type="checkbox"/> NREGA Job Card <input type="checkbox"/> * Latest Electricity Bill <input type="checkbox"/> * Latest Gas Bill <input type="checkbox"/> Others (Please Specify) _____																	
* Not more than 3 Months old. Validity/Expiry date of proof of address submitted										D	D	M	M	Y	Y	Y	Y

Address in Jurisdiction details where applicant is resident outside India for Tax purposes

<input type="checkbox"/> Same as Current / Permanent / Overseas Address details																	
<input type="checkbox"/> Same as Correspondence / Local Address details																	
Address Type* <input type="checkbox"/> Residential / Business <input type="checkbox"/> Residential <input type="checkbox"/> Business <input type="checkbox"/> Registered office <input type="checkbox"/> Unspecified																	
Overseas Address																	
										City/Town/Village							
District				State				Country									
PIN/Post Code						State / U.T. Code*											
ISO 3166 Country Code*																	
Proof of address to be provided by the Applicant. Please submit ANY ONE of the following documents. Please tick (✓) against the document attached.																	
<input type="checkbox"/> Passport <input type="checkbox"/> Ration Card <input type="checkbox"/> Registered Lease/Sale Agreement of Residence <input type="checkbox"/> Driving License <input type="checkbox"/> UID (Aadhaar) <input type="checkbox"/> Voter Identity Card <input type="checkbox"/> * Latest Bank A/c Statement/Passbook <input type="checkbox"/> * Latest Telephone Bill (only Land Line) <input type="checkbox"/> NREGA Job Card <input type="checkbox"/> * Latest Electricity Bill <input type="checkbox"/> * Latest Gas Bill <input type="checkbox"/> Others (Please Specify) _____																	
* Not more than 3 Months old. Validity/Expiry date of proof of address submitted										D	D	M	M	Y	Y	Y	Y

Contact Details

Tel. (Off)	ISD	STD																			Tel. (Res.)	ISD	STD																				
Mobile	ISD	STD																			FAX	ISD	STD																				
E-mail ID																																											

3. INTRODUCER DETAILS

Name of the Introducer												
Status of the Introducer <input type="checkbox"/> Sub-broker <input type="checkbox"/> Remisier <input type="checkbox"/> Authorized Person <input type="checkbox"/> Existing Client												
<input type="checkbox"/> MISPL Employee, Employee Code _____ <input type="checkbox"/> Others, please specify _____												
Address of Introducer												
City/Town/Village										PIN Code		
State										Country		
Phone No.												
Signature of the Introducer												

NOMINATION DETAILS FOR BOTH TRADING & DEMAT ACCOUNT

Please paste here a recent passport size photograph and sign it halfway across the photograph & the form.



Please paste here a recent passport size **photograph of the nominee** and **nominee must sign** it halfway across the photograph & the form.

(3.5 x 3.5 cms)

Photograph of First Nominee

Please paste here a recent passport size **photograph of the nominee** and **nominee must sign** it halfway across the photograph & the form.

(3.5 x 3.5 cms)

Photograph of Second Nominee

Please paste here a recent passport size **photograph of the nominee** and **nominee must sign** it halfway across the photograph & the form.

(3.5 x 3.5 cms)

Photograph of Third Nominee

Please paste here a recent passport size **photograph of the Guardian** of minor nominee and **Guardian must sign** it halfway across the photograph & the form.

(3.5 x 3.5 cms)

Photograph of Guardian if nominee is Minor

Nomination Registration No.	Dated

I/We the sole holder / Joint holders / Guardian (in case of minor) hereby declare that:

- I/We do not wish to make nomination (Strike the nomination details below)**
- I/We wish to make nomination and do hereby nominate** the following person/ persons who is/are entitled to receive security balances lying in my/our account, particulars whereof are given below, in the event of my / our death.

Name of the First Nominee	First Name	Middle Name	Last Name
Address			
			City
State	Country	PIN Code	
Telephone No.	Fax No.		
PAN	UID		
E-mail ID	Relationship with BO (If any)		
Date of birth (mandatory If nominee is a minor)			
	D	D	M M Y Y Y Y

Signature of First Nominee



As the nominee is a minor as on date, to receive the securities in this account on behalf of the nominee in the event of the death of the Sole holder / all Joint holders, I/We appoint following person to act as **Guardian**:

Name of Guardian of First Nominee	First Name	Middle Name	Last Name
Address			
			City
State	Country	PIN Code	
Telephone No.	Fax No.		
E-mail ID	Relationship of Guardian with Nominee		

Name of the Second Nominee	First Name	Middle Name	Last Name
Address			
			City
State	Country	PIN Code	
Telephone No.	Fax No.		
PAN	UID		
E-mail ID	Relationship with BO (If any)		
Date of birth (mandatory If nominee is a minor)			
	D	D	M M Y Y Y Y

Signature of Second Nominee



As the nominee is a minor as on date, to receive the securities in this account on behalf of the nominee in the event of the death of the Sole holder / all Joint holders, I/We appoint following person to act as **Guardian**:

Name of Guardian of Second Nominee	First Name		Middle Name		Last Name						
Address											
					City						
State	Country		PIN Code								
Telephone No.					Fax No.						
E-mail ID			Relationship of Guardian with Nominee								

Name of the Third Nominee	First Name		Middle Name		Last Name						
Address											
					City						
State	Country		PIN Code								
Telephone No.					Fax No.						
PAN			UID								
E-mail ID			Relationship with BO (If any)								
Date of birth (mandatory If nominee is a minor)		D	D	M	M	Y	Y	Y	Y		


As the nominee is a minor as on date, to receive the securities in this account on behalf of the nominee in the event of the death of the Sole holder / all Joint holders, I/We appoint following person to act as **Guardian**:

Name of Guardian of Third Nominee	First Name		Middle Name		Last Name						
Address											
					City						
State	Country		PIN Code								
Telephone No.					Fax No.						
E-mail ID			Relationship of Guardian with Nominee								


	First Nominee	Second Nominee	Third Nominee
Percentage of Allocation of Securities			
Residual Security (Please tick any one nominee)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

This nomination shall supersede any prior nomination made by me/us and also any testamentary document executed by me/us. Note : Two witnesses shall attest signature(s) / thumb impression(s)

DETAILS OF THE WITNESS		
	First Witness	Second Witness
Name of witness		
Address of witness		
Signature of witness		

	First/Sole Holder or Guardian (in case of Minor)	Second Holder	Third Holder
Name			
Signatures 			

(Signatures should be preferably in black ink).

Signature of Third Nominee 

ADDITIONAL KYC FORM FOR OPENING A DEMAT ACCOUNT

SEBI Registration Number : IN-DP-CDSL-667-2012, DP ID : 12075200

(To be filled by the Depository Participant)

DP Internal Reference No.								Date	D	D	M	M	Y	Y	Y	Y
DP ID	1	2	0	7	5	2	0	0	Client ID							

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

I/We request you to open a demat account in my/ our name as per following details:-

Holders Details

Sole / First Holder's Name																
PAN																
UID																
Second Holder's Name																
PAN																
UID																
Third Holder's Name																
PAN																
UID																

Type of Account (Please tick whichever is applicable)

Status	Sub - Status	
<input type="checkbox"/> Individual	<input type="checkbox"/> Individual Resident <input type="checkbox"/> Individual Director's Relative <input type="checkbox"/> Individual Promoter <input type="checkbox"/> Individual Margin Trading A/C (MANTRA)	<input type="checkbox"/> Individual-Director <input type="checkbox"/> Individual HUF / AOP <input type="checkbox"/> Minor <input type="checkbox"/> Others(specify) _____
<input type="checkbox"/> NRI	<input type="checkbox"/> NRI Repatriable <input type="checkbox"/> NRI Repatriable Promoter <input type="checkbox"/> NRI - Depository Receipts	<input type="checkbox"/> NRI Non-Repatriable <input type="checkbox"/> NRI Non-Repatriable Promoter <input type="checkbox"/> Others(specify) _____
<input type="checkbox"/> Foreign National	<input type="checkbox"/> Foreign National <input type="checkbox"/> Others (specify)_____	<input type="checkbox"/> Foreign National - Depository Receipts

In case of NRI's / Foreign Nationals															
RBI approval Reference Number						RBI Approval Date		D	D	M	M	Y	Y	Y	Y
For HUF, Association of Person (AOP), Partnership Firm, Unregistered Trust, etc., although the account is opened in the name of the natural persons, the name & PAN of the HUF, Association of person (AOP), Partnership Firm, Unregistered Trust etc. should be mentioned below.															
Name								PAN							

Details of Guardian (in case the account holder is minor)

Guardian's Name										
PAN										
Relationship with the applicant										

I / We would like to receive the Annual Report <input type="checkbox"/> Physical / <input type="checkbox"/> Electronic / <input type="checkbox"/> Both Physical and Electronic (Tick the applicable box. If not marked the default option would be in Physical)										
Account Statement Requirement	<input type="checkbox"/> As per SEBI Regulation <input type="checkbox"/> Daily <input type="checkbox"/> Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly									
Mode of receiving statement of account	<input type="checkbox"/> Physical <input type="checkbox"/> Electronic									

I/We instruct the DP to receive each and every credit in my/our account (If not marked, the default option would be 'Yes')	[Automatic Credit] <input type="checkbox"/> Yes <input type="checkbox"/> No
I / We would like to instruct the DP to accept all the pledge instructions in my /our account without any other further instruction from my/our end (If not marked, the default option would be 'No')	<input type="checkbox"/> Yes <input type="checkbox"/> No
I/ We would like to share the email ID with the RTA	<input type="checkbox"/> Yes <input type="checkbox"/> No
I/We wish to receive dividend / interest directly in my bank account given below through ECS? (If not marked, the default option would be 'Yes') [ECS is mandatory for locations notified by SEBI from time to time]	<input type="checkbox"/> Yes <input type="checkbox"/> No
I/We request you to send Electronic Transaction-cum-Holding Statement at the email ID _____	<input type="checkbox"/> Yes <input type="checkbox"/> No
Want to avail BSDA facility	<input type="checkbox"/> Yes <input type="checkbox"/> No
Account to be operated through Power of Attorney (POA)	<input type="checkbox"/> Yes <input type="checkbox"/> No
Standing Instructions for Auto Pledge	<input type="checkbox"/> Yes <input type="checkbox"/> No
With reference to my / our application for opening a depository account, I/We request you to enable my / our depository account having DP ID _____ & Client ID _____ with Flag "Standing Instruction for Auto Pledge Confirmation". I/We have read and understood the Securities and Exchange Board of India's guidelines on pledging of shares in dematerialized form as regulated by SEBI (Depositories and Participants) Regulations, 1996 and Depositories Act, 1996.	<input type="checkbox"/> Yes <input type="checkbox"/> No

SMS Alert Facility Refer to Terms & Conditions given as Annexure	MOBILE NO. +91 <input type="text"/>	
	[(Mandatory, if you are giving Power of Attorney (POA)] (if POA is not granted & you do not wish to avail of this facility, cancel this option).	
Sole / First Holder <input type="checkbox"/> Yes <input type="checkbox"/> No Second Holder <input type="checkbox"/> Yes <input type="checkbox"/> No Third Holder <input type="checkbox"/> Yes <input type="checkbox"/> No		
Transactions Using Secured Texting Facility (TRUST).	I wish to avail the TRUST facility using the Mobile number registered for SMS Alert Facility.	
	I have read and understood the Terms and Conditions prescribed by CDSL for the same.	
	<input type="checkbox"/> Yes <input type="checkbox"/> No	
	I/We wish to register the following clearing member IDs under my/our below mentioned BO ID registered for TRUST	
	Stock Exchange Name/ID	Clearing Member Name
<i>Easi</i>	To register for <i>easi</i> , please visit our website www.cdslindia.com . <i>Easi</i> allows a BO to view his ISIN balances, transactions and value of the portfolio online.	

DETAILS OF THE WITNESS**Witness 1**

Name _____

Address _____

Signature

Date:

Witness 1

Name _____

Address _____

Signature

Date:

DECLARATION

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

2. I/We confirm having read/been explained and understood the contents of the document on policy and procedures of the stock broker and the tariff sheet.

3. I/We confirm having read and understood the contents of these documents:-

Rights and Obligations of Stock Rights and Obligations of Stock Brokers, Sub-Brokers and Clients as prescribed by SEBI and Stock Exchanges

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

Risk disclosure Document for Capital and Derivatives Segment




Guidance Note-Do's and Don'ts for Trading on the Exchange (s) for Investors

Policies and Procedures applicable to clients.

I/We do hereby agree to be bound by such provisions as outlined in these documents. I/We have also been informed that the standard set of documents has been displayed for Information on stock broker's designated website, if any.

I/We further understand that any change in the said documents including the "Policies and Procedures" shall be made available on the website of MISPL and also intimated to me through circulars in internet trading platform/e-mails. I/We shall keep myself updated of the same.

4. The rules and regulations of the Depository and Depository Participants pertaining to an account which are in force now have been read by me/us and I/we have understood the same and I/we agree to abide by and to be bound by the rules as are in force from time to time for such account. I/We hereby declare that the details furnished 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/we am/are aware that I/we may be held liable for it. In case non resident account, I/We also declare that I/We have complied and will continue to comply with FEMA regulation.

	NAME	SIGNATURE
SOLE/FIRST HOLDER (Mr/ Mrs./ Ms)		
SECOND HOLDER (Mr./Mrs./Ms)		
THIRD HOLDER (Mr/ Mrs./ Ms)		
GUARDIAN (in case Sole Holder is Minor) (Mr/ Mrs./ Ms)		

FOR OFFICE USE ONLY

1. CLIENT RISK CATEGORISATION UNDER PMLA: LOW RISK MEDIUM RISK HIGH RISK

2. SOURCING & SERVICE RM/ SALES EXECUTIVE NAME & CODE		
	CODE	NAME
Introducer (Sourcing Sales Employee)		
Remiser / Authorised Person (if any)		
Branch		

3. SUBMISSION CHECKLIST

1. Complete Documentation Received Yes No If No, give details _____

2. "Verified with Original" stamp affixed on proofs Yes No

3. UCC Code Allocated to client: _____

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

3. "PAN verified" stamp with Employee name & signature affixed on proof Yes No

4. Margin Money collected Yes No Amount in Rs. _____ Rs. (in words) _____

Chq./ CMS No: _____ Chq./ CMS. Date: Bank Name _____

I/We undertake that we have made the client aware of 'Policy and Procedures', tariff sheet and all the non-mandatory documents. I/We have also made the client aware of 'Rights and Obligations' document (s), RDD and Guidance Note.

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

I have read and understood that if any of the requirements is not fulfilled then a penalty would be charged to me or any other action may be taken as deemed fit by the Management for non compliance from my end.

Branch Address : _____

Pincode : _____

Name of the Employee of MISPL: _____ Employee Code : _____

Employee Signature & Stamp : Date

4. KRA REGISTRATION DETAILS (FOR OFFICE PURPOSE ONLY)

If Client is already registered with KRA please fill in below details:

NDML CVL DOTEX Others (Please Specify) _____

(Please furnish photocopy of KRA Registration letter)

KRA Registration No.: _____

Date of Registration:

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

General Clause

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

Beneficial Owner information

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

Fees/Charges/Tariff

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

Dematerialization

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

Separate Accounts

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

Transfer of Securities

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

Statement of account

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

Manner of Closure of Demat account

17. The DP shall have the right to close the demat account of the Beneficial Owner, for any reasons whatsoever, provided the

DP has given a notice in writing of not less than thirty days to the Beneficial Owner as well as to the Depository. Similarly, the Beneficial owner shall have the right to close his/her demat account held with the DP provided no Charges are payable by him/her to the DP. In such an event, the Beneficial Owner shall specify whether the balances in their demat account should be transferred to another demat account of the Beneficial Owner held with another DP or to rematerialize the security balances held.

18. Based on the instructions of the Beneficial Owner, the DP shall initiate the procedure for transferring such security balances or rematerialize such security balances within a period of thirty days as per procedure specified from time to time by the depository. Provided further, closure of demat account shall not affect the rights, liabilities and obligations of either the Beneficial Owner or the DP and shall continue to bind the parties to their satisfactory completion.

Default in payment of charges

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

Liability of the Depository

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

Freezing/ Defreezing of accounts

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

Redressal of Investor grievance

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

Authorized representative

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

Law and Jurisdiction

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

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Signature (First Holder)

14

Signature (Second Holder)

14

Signature (Third Holder)



MONEYPALM INVESTMENT SOLUTIONS PVT. LTD.

Registered Office : Plot No. 122, 2nd Floor, Sector 44, Gurgaon 122003, Haryana
Phone: +91-124- 4342000, Fax : +91-124-4342028
E-mail : info@moneypalm.in Website : www.moneypalm.in



SCHEDULE OF CHARGES |CDSL - DP ID : 12075200

(w.e.f. 6th May 2016)

Charge Head	Charges	
	Account with POA	Account without POA
Stamp Paper Charges	Nil	Nil
MMC - Individual (exclusive of service Tax)	Rs. 30/-	Rs. 45/-
MMC - Corporate (exclusive of service Tax)	Rs. 85/-	Rs. 125/-
Custody Charges	Nil	Nil
Transaction Charges (Buy)	Nil	Nil
Transaction Charges (Sell)	Rs. 10/- per Transaction. Incise of NRI/OCB clients Rs. 15/- or .02% of the transaction value (whichever is higher)	
Off-Market Transactions	Rs. 15/- or .02% of the transaction value (whichever is higher)	
Failed Instruction	Nil	Rs. 20/- per instruction.
Pledge Creation/Confirmation/ Closure/Invocation	Rs. 25/- or .02% of the transaction value (whichever is higher)	Rs. 25/- or .02% of the transaction value (whichever is higher)
DEMAT	Re. 1/- per certificate (max Rs. 250/-) + Rs. 25/- courier charges	Rs. 2/- per certificate (max Rs. 250/-) + Rs. 25/- courier charges
DEMAT Rejections	Rs. 20/- per rejection + Rs. 25/- courier	Rs. 20/- per rejection + Rs. 25/- courier
REMAT Charges	a) A fee of Rs. 15/- for every 100 securities or part thereof. OR b) A flat fee of Rs. 15/- per certificate, whichever is higher.	a) A fee of Rs. 15/- for every 100 securities or part thereof. OR b) A flat fee of Rs. 15/- per certificate, whichever is higher.
Delivery Instruction Book	Nil	Rs. 25/- No charges for first book.
Fax Indemnity (Optional)	Actual	Actual

AMC - individual (Valid only for clients opting for Basic Service Dmat Account (BSDA))

a. Upto 50,000	Nil	Nil
b. From 50,001 to 2,00,000 (exclusive of service Tax)	Rs. 100/-	Rs. 100/-
c. Over & above 2,00,000 (exclusive of service Tax)	Rs. 350/-	Rs. 350/-

Note:

In case of delays in the payment of charges, the demat account will be frozen for all operations till such time all dues are cleared subject to 30 days notice from the payment due date.

All instructions for transfer must be received in physical form from the clients upto 4:00pm on "T+1" for pay in of securities Late instructions would be accepted at the account holder's sole risk and responsibility.

Charges are subject to revision at company's sole discretion and as per revisions in CDSL charges and are subject to 30 days notice from the date of applicability.

All payments to be made in the name of "Moneypalm Investment solutions Pvt. Ltd." via a Cheque/DD payable at the local branch where the account is opened Outstation cheques will not be accepted.

Any advance payment over and above the normal amount due can also be made. Any such higher amount paid than the minimum amount payable at the time of account opening shall be adjusted against the bills raised from time to time.

Upfront payment of Rs. 5000/- for Minor Accounts.

It may be noted that in the event of demat account closure or shifting of demat account to another DP, the upfront annual AMC collected is refundable to the extent of balance quarter(s)

CHARGES ON NON-PAYMENT OF DUES:

Penalty and Interest Charges	A penalty of 1.5% per month the value outstanding on the bill after one month from the due date.
Non-Payment of bill after 30 days	Temporarily the Depository Services will be withdrawn from the payment due date. The renewal charges for resuming the Services will be Rs. 100/- per account.

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Signature (First Holder)

15

Signature (Second Holder)

15

Signature (Third Holder)

DO'S & DONT'S FOR DEPOSITORS

DO's FOR INVESTOR – CDSL

Please:

1. Verify your transaction statement carefully for all debits and credits in your account. In case of any unauthorized debit or credit, inform your DP or CDSL.
2. Handle Delivery Instruction Slips (DIS) Book issued to you carefully.
3. Insist that the DIS numbers are pre-printed and your account number (client id) be pre-stamped.
4. Always mention the details like ISIN, number of securities accurately. If in doubt, contact DP or your broker.
5. Please note execution on of Power of Attorney is not compulsory.
6. Please understand the utility of executing Power of Attorney before signing the same.
7. In case you are not transacting frequently make use of the freezing facility provided for your demat account.
8. Authorize any corrections, over-writing or cancellations on the instruction slips by signing against the same.
9. Ensure that all joint holders of the demat account sign the slip.
10. Strike out the empty space, if any, in the DIS, before submitting to DP.
11. While sending securities for demat, record the distinctive numbers of securities sent.
12. Check the demat performance of the issuer company with your DP before deciding to send the certificates for demat.
13. Intimate any change of address or change in bank account details to your DP immediately.
14. For market transactions, submit the DIS ahead of the deadline time. DIS can be issued with a future execution date.
15. The demat account has a nomination facility and it is advisable to appoint a nominee to facilitate your heirs in obtaining the securities in your demat account, on completion of the necessary procedures.
16. To open and operate your demat account, copy of PAN card of all account holders is to be submitted to the DP along with original PAN card, for verification.
17. Register for CDSL's SMART (SMS Alerts Related to Transactions) facility. If any unauthorized debit is noticed, the BO should immediately inform CDSL and the Main DP, in writing. An email may be sent to CDSL at complaints@cdslindia.com.
18. Register for CDSL's Internet based facility "easi" to monitor your demat account yourself. Contact your DP or visit CDSL's website: www.cdslindia.com for details.
19. In order to receive all the credits coming to your demat account automatically, you can give a one-time standing instruction to your DP.

DONT's FOR INVESTOR -CDSL

Please

1. Do not issue demat delivery instruction slip from any other family members, friends accounts. Issue the DIS only from your own demat account.
2. Keep your DIS book safely and do not sign or issue blank or incomplete DIS slips.
3. Avoid over-writing, cancellations, mis-spellings, of the name and quantity of securities.
4. 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 and once a quarter if there have been no transactions in your account.

Disclaimer :

The information has been compiled to present the investor with a broad understanding of the subject and is general in nature. The contents do not purport to explain or interpret Acts, Circulars, Rules, Regulations and Guidelines.

This information is not intended as a source of advertising or solicitation and the contents of the same should not be construed as legal advice. Readers should take specific advice from qualified professionals when dealing with specific situations and should not consider this as an invitation for a broker - client relationship.

We make no warranty of any kind with respect to the subject matter included herein. We are not responsible for any actions (or lack thereof) taken as a result of relying on or in any way using information contained herein and in no event shall we be liable for any damage or loss resulting from reliance on or use of this information. Without limiting the above we shall each have no responsibility for any act, error or omission, whether such acts, errors or omissions result from negligence, accident or any other cause.

From the team at Moneypalm Investment solutions Pvt. Ltd."HAPPY INVESTING"

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Signature (First Holder)

16

Signature (Second Holder)

16

Signature (Third Holder)

RIGHTS AND OBLIGATIONS OF STOCK BROKERS, SUB-BROKERS AND CLIENTS

as prescribed by SEBI and Stock Exchanges

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

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.
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, Byelaws, 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 there under.

TRANSACTIONS AND SETTLEMENTS

BROKERAGE

18. The Client shall pay to the stock broker brokerage and statutory levies as are prevailing from time to time and as they

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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 payment/delivery and related aspects by a client. In case where defaulting client is a corporate entity/partnership/proprietary firm or any other artificial legal entity, then the name(s) of Director(s)/Promoter(s)/Partner(s)/Proprietor as the case may be, shall also be communicated by the stock broker to the relevant Exchange(s).

DISPUTE RESOLUTION

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

the said representative to deal on behalf of the said client/stock-broker.

TERMINATION OF RELATIONSHIP

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

ADDITIONAL RIGHTS AND OBLIGATIONS

30. The stock broker shall ensure due protection to the client regarding client's rights to dividends, rights or bonus shares, etc. in respect of transactions routed through it and it shall not do anything which is likely to harm the interest of the client with whom and for whom they may have had transactions in securities.
31. The stock broker and client shall reconcile and settle their accounts from time to time as per the Rules, Regulations, Bye Laws, Circulars, Notices and Guidelines issued by SEBI and the relevant Exchanges where the trade is executed.
32. The stock broker shall issue a contract note to his constituents for trades executed in such format as may be prescribed by the Exchange from time to time containing records of all transactions including details of order number, trade number, trade time, trade price, trade quantity, details of the derivatives contract, client code, brokerage, all charges levied etc. and with all other relevant details as required therein to be filled in and issued in such manner and within such time as prescribed by the Exchange. The stock broker shall send contract notes to the investors within one working day of the execution of the trades in hard copy and/or in electronic form using digital signature.
33. The stock broker shall make pay out of funds or delivery of securities, as the case may be, to the Client within one

working day of receipt of the payout from the relevant Exchange where the trade is executed unless otherwise specified by the client and subject to such terms and conditions as may be prescribed by the relevant Exchange from time to time where the trade is executed.

34. The stock broker shall send a complete 'Statement of Accounts' for both funds and securities in respect of each of its clients in such periodicity and format within such time, as may be prescribed by the relevant Exchange, from time to time, where the trade is executed. The Statement shall also state that the client shall report errors, if any, in the Statement within such time as may be prescribed by the relevant Exchange from time to time where the trade was executed, from the receipt thereof to the Stock broker.
35. The stock broker shall send daily margin statements to the clients. Daily Margin statement should include, inter-alia, details of collateral deposited, collateral utilized and collateral status (available balance/due from client) with break up in terms of cash, Fixed Deposit Receipts (FDRs), Bank Guarantee and securities.
36. The Client shall ensure that it has the required legal capacity to, and is authorized to, enter into the relationship with stock broker and is capable of performing his obligations and undertakings hereunder. All actions required to be taken to ensure compliance of all the transactions, which the Client may enter into shall be completed by the Client prior to such transaction being entered into.

ELECTRONIC CONTRACT NOTES (ECN)

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

possible steps to ensure receipt of notification of bounced mails by him at all times within the stipulated time period under the extant regulations of SEBI/stock exchanges.

41. The stock broker shall continue to send contract notes in the physical mode to such clients who do not opt to receive the contract notes in the electronic form. Wherever the ECNs have not been delivered to the client or has been rejected (bouncing of mails) by the e-mail ID of the client, the stock broker shall send a physical contract note to the client within the stipulated time under the extant regulations of SEBI/stock exchanges and maintain the proof of delivery of such physical contract notes.
42. In addition to the e-mail communication of the ECNs to the client, the stock broker shall simultaneously publish the ECN on his designated web-site, if any, in a secured way and enable relevant access to the clients and for this purpose, shall allot a unique user name and password to the client, with an option to the client to save the contract note electronically and/or take a print out of the same.

LAW AND JURISDICTION

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

INTERNET & WIRELESS TECHNOLOGY BASED TRADING FACILITY PROVIDED BY STOCK BROKERS TO CLIENT

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

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

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

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

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

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

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

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

seek professional advice on the same.

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

1. BASIC RISKS:

1.1 Risk of Higher Volatility:

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

1.2 Risk of Lower Liquidity:

Liquidity refers to the ability of market participants to buy and/or sell securities / derivatives contracts expeditiously at a competitive price and with minimal price difference. Generally, it is assumed that more the numbers of orders available in a market, greater is the liquidity. Liquidity is important because with greater liquidity, it is easier for investors to buy and/or sell securities / derivatives contracts swiftly and with minimal price difference, and as a result, investors are more likely to pay or receive a competitive price for securities / derivatives contracts purchased or sold. There may be a risk of lower liquidity in some securities / derivatives contracts as compared to active securities / derivatives contracts. As a result, your order may only be partially executed, or may be executed with relatively greater price difference or may not be executed at all.

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

1.3 Risk of Wider Spreads:

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

This in turn will hamper better price formation.

1.4 Risk-reducing orders:

The placing of orders (e.g., "stop loss" orders, or "limit" orders) which are intended to limit losses to certain

amounts may not be effective many a time because rapid movement in market conditions may make it impossible to execute such orders.

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

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

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

1.5 Risk of News Announcements:

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

1.6 Risk of Rumors:

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

1.7 System Risk:

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

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

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

1.8 System/Network Congestion:

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

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

2.1 Effect of "Leverage" or "Gearing":

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

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

A. Futures trading involve daily settlement of all positions. Every day the open positions are marked to market based on the closing level of the index / derivatives contract. If the contract has moved against you, you will be required to deposit the amount of loss (notional) resulting from such movement. This amount will have to be paid within a stipulated time frame, generally before commencement of trading on next day.

B. If you fail to deposit the additional amount by the deadline or if an outstanding debt occurs in your account, the stock broker may liquidate a part of or

the whole position or substitute securities. In this case, you will be liable for any losses incurred due to such close-outs.

- C. Under certain market conditions, an investor may find it difficult or impossible to execute transactions. For example, this situation can occur due to factors such as illiquidity i.e. when there are insufficient bids or offers or suspension of trading due to price limit or circuit breakers etc.
- D. In order to maintain market stability, the following steps may be adopted: changes in the margin rate, increases in the cash margin rate or others. These new measures may also be applied to the existing open interests. In such conditions, you will be required to put up additional margins or reduce your positions.
- E. You must ask your broker to provide the full details of derivatives contracts you plan to trade i.e. the contract specifications and the associated obligations.

2.2 Currency specific risks:

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

2.3 Risk of Option holders:

- 1. An option holder runs the risk of losing the entire amount paid for the option in a relatively short period of time. This risk reflects the nature of an option as a wasting asset which becomes worthless when it expires. An option holder who neither sells his option in the secondary market nor exercises it prior to its expiration will necessarily lose his entire investment in the option. If the price of the underlying does not change in the anticipated direction before the option expires, to an extent

sufficient to cover the cost of the option, the investor may lose all or a significant part of his investment in the option.

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

2.4 Risks of Option Writers:

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

3. TRADING THROUGH WIRELESS TECHNOLOGY/ SMART ORDER ROUTING OR ANY OTHER TECHNOLOGY:

Any additional provisions defining the features, risks, responsibilities, obligations and liabilities associated with securities trading through wireless technology/ smart order routing or any other technology should be brought to the notice of the client by the stock broker.

4. GENERAL

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

BEFORE YOU BEGIN TO TRADE

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

TRANSACTIONS AND SETTLEMENTS

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

securities. The statement shall also explain the retention of funds and securities and the details of the pledged shares, if any.

- c) On the date of settlement, the stock broker may retain the requisite securities/funds towards outstanding obligations and may also retain the funds expected to be required to meet derivatives margin obligations for next 5 trading days, calculated in the manner specified by the exchanges. In respect of cash market transactions, the stock broker may retain entire pay-in obligation of funds and securities due from clients as on date of settlement and for next day's business, he may retain funds/securities/margin to the extent of value of transactions executed on the day of such settlement in the cash market.
- d) You need to bring any dispute arising from the statement of account or settlement so made to the notice of the stock broker in writing preferably within 7 (seven) working days from the date of receipt of funds/securities or statement, as the case may be. In case of dispute, refer the matter in writing to the Investors Grievance Cell of the relevant Stock exchanges without delay.
14. In case you have not opted for maintaining running account and pay-out of funds/securities is not received on the next working day of the receipt of payout from the exchanges, please refer the matter to the stock broker. In case there is dispute, ensure that you lodge a complaint in writing immediately with the Investors Grievance Cell of the relevant Stock exchange.
15. Please register your mobile number and email id with the stock broker, to receive trade confirmation alerts/ details of the transactions through SMS or email, by the end of the trading day, from the stock exchanges.

IN CASE OF TERMINATION OF TRADING MEMBERSHIP

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

DISPUTES/ COMPLAINTS

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

As per SEBI Circular No: MIRSD/SE/Cir-19/2009 Dated 3rd December, 2009

1. Refusal of orders for penny / illiquid stock

The stock broker may from time to time limit (quantity/value)/ refuse orders in one or more securities due to various reasons including market liquidity, value of security(ies), the order being for securities which are not in the permitted list of the stock broker / exchange(s) / SEBI. Provided further that stock broker may require compulsory settlement / advance payment of expected settlement value/ delivery of securities for settlement prior to acceptance / placement of order(s) as well. The client agrees that the losses, if any on account of such refusal or due to delay caused by such limits, shall be borne exclusively by the client alone.

The stock broker may require reconfirmation of orders, which are larger than that specified by the stock broker's risk management, and is also aware that the stock broker has the discretion to reject the execution of such orders based on its risk perception.

2. Setting up client's exposure limits and conditions under which a client may not be allowed to take further position or the broker may close the existing position of a client

The stock broker may from time to time impose and vary limits on the orders that the client can place through the stock broker's trading system (including exposure limits, turnover limits, limits as to the number, value and/or kind of securities in respect of which orders can be placed etc.). The client is aware and agrees that the stock broker may need to vary or reduce the limits or impose new limits urgently on the basis of the stock broker's risk perception and other factors considered relevant by the stock broker including but not limited to limits on account of exchange/ SEBI directions/limits (such as broker level/ market level limits in security specific / volume specific exposures etc.) , and the stock broker may be unable to inform the client of such variation, reduction or imposition in advance. The client agrees that the stock broker shall not be responsible for such variation, reduction or imposition or the client's inability to route any order through the stock broker's trading system on account of any such variation, reduction or imposition of limits. The client further agrees that the stock broker may at any time, at its sole discretion and without prior notice, prohibit or restrict the client's ability to place orders or trade in securities through the stock broker, or it may subject any order placed by the client to a review before its entry into the trading systems and may refuse to execute / allow execution of orders due to but not limited to the reason of lack of margin / securities or the order being outside the limits set by stock broker / exchange/ SEBI and any other reasons which the stock broker may deem appropriate in the circumstances.

a. For Non-Payment or erosion of margins or other amounts, outstanding debts, etc. & adjust the proceeds of such liquidation/ close out if any, against the client's liabilities/obligations.

b. Any order which is executed without the required margin in the client's account or the broker's exposure is more than 90% and above so no fresh trade will be taken.

c. The client hereby authorizes the stock broker to square-up all his outstanding positions at the discretion of the stock broker,

which are not marked for delivery, 15 minutes before the closing time of the normal market or if the client's margin is evaporated by 90% in any of the exchange(s), Money palm Investment Solutions Pvt. Ltd. reserves the right to square off positions.

d. 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 due to any action on account of unusual trading activity or stock hitting circuit filters or any other reason as prescribed or instructed by SEBI.

The client agrees that the losses, if any on account of such refusal or due to delay caused by such review, shall be borne exclusively by the client alone.

The stock broker is required only to communicate / advise the parameters for the calculation of the margin / security requirements as rate(s) / percentage(s) of the dealings, through anyone or more means or methods such as post / speed post / courier / registered post / registered A.D / facsimile / telegram / cable / e-mail/ voice mails / telephone (telephone includes such devices as mobile phones etc.) including SMS on the mobile phone or any other similar device; by messaging on the computer screen of the client's computer; by informing the client through employees / agents of the stock broker; by publishing / displaying it on the website of the stock broker / making it available as a download from the website of the stock broker; by displaying it on the notice board of the branch / office through which the client trades or if the circumstances, so require, by radio broadcast / television broadcast / newspapers advertisements etc; or any other suitable or applicable mode or manner. The client agrees that the postal department / the courier company / newspaper company and the e-mail / voice mail service provider and such other service providers shall be the agent of the client and the delivery shall be complete when communication is given to the postal department / the courier company / the e-mail/voice mail service provider, etc. by the stock broker and the client agrees never to challenge the same on any grounds including delayed receipt / non receipt or any other reasons whatsoever and once parameters for margin / security requirements are so communicated, the client shall monitor his / her / its position (dealings / trades and valuation of security) on his / her / its own and provide the required / deficit margin / security forthwith as required from time to time whether or not any margin call or such other separate communication to that effect is sent by the stock broker to the client and/or whether or not such communication is received by the client.

The client is not entitled to trade without adequate margin / security and that it shall be his / her / its responsibility to ascertain beforehand the margin / security requirements for his/ her fits orders / trades / deals and to ensure that the required margin / security is made available to the stock broker in such form and manner as may be required by the stock broker. If the client's order

is executed despite a shortfall in the available margin, the client, shall, whether or not the stock broker intimates such shortfall in the margin to the client, make up the shortfall suo moto immediately. The client further agrees that he /she / it shall be responsible for all orders (including any orders that may be executed without the required margin in the client's account) & / or any claim / loss / damage arising out of the non availability /shortage of margin /security required by the stock broker & /or exchange & /or SEBI. The stock broker is entitled to vary the form (i.e., the replacement of the margin / security in one form with the margin / security in any other form, say, in the form of money instead of shares) & / or quantum & / or percentage of the margin & / or security required to be deposited / made available, from time to time.

The margin / security deposited by the client with the stock broker are not eligible for any interest.

The stock broker is entitled to include / appropriate any / all payout of funds & / or securities towards margin / security without requiring specific authorizations for each payout.

The stock broker is entitled to transfer funds & / or securities from his account for one exchange & / or one segment of the exchange to his / her / its account for another exchange & / or another segment of the same exchange whenever applicable and found necessary by the stock broker. The client also agrees and authorises the stock broker to treat / adjust his / her / its margin / security lying in one exchange & / or one segment of the exchange / towards the margin / security / pay in requirements of another exchange & / or another segment of the exchange.

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

3. Applicable brokerage rate

The stock broker is entitled to charge brokerage within the limits imposed by exchange which at present is as under:

- a. **For Cash Market Segment:** The maximum brokerage chargeable in relation to trades effected in the securities admitted to dealings on the Capital Market segment of the Exchange shall be 2.5 % of the contract price exclusive of statutory levies. It is hereby further clarified that where the sale / purchase value of a share is Rs.10/- or less, a maximum brokerage of 25 paise per share may be collected.
- b. **For Option contracts:** Brokerage for option contracts would not exceed Rs. 100/- (per lot) single side or such other rates as provided by the exchange(s)/SEBI.

4. Imposition of penalty / delayed payment charges

The client agrees that any amounts which are overdue from the client towards trading or on account of any other reason to the stock broker will be charged with delayed payment charges at @24 % per annum by the stock broker.

The client agrees that the stock broker may impose fines / penalties for any orders / trades / deals / actions of the client which are contrary to this agreement / rules / regulations / bye laws of the exchange or any other law for the time being

in force, at such rates and in such form as it may deem fit. Further where the stock broker has to pay any fine or bear any punishment from any authority in connection with / as a consequence of / in relation to any of the orders / trades / deals / actions of the client, the same shall be borne by the client.

The client agrees to pay to the stock broker brokerage, commission, fees, all taxes, duties, levies imposed by any authority including but not limited to the stock exchanges (including any amount due on account of reassessment / backlogs etc.), transaction expenses, incidental expenses such as postage, courier etc. as they apply from time to time to the client's account / transactions / services that the client avails from the stock broker.

5. The right to sell clients' securities or close clients' positions, without giving notice to the client, on account of non-payment of client's dues

The stock broker maintains centralized banking and securities handling processes and related banking and depository accounts at designated place. The client shall ensure timely availability of funds/securities in designated form and manner at designated time and in designated bank and depository account(s) at designated place, for meeting his / her / its pay in obligation of funds and securities. The stock broker shall not be responsible for any claim/loss/damage arising out of non availability/short availability of funds / securities by the client in the designated account(s) of the stock broker for meeting the pay in obligation of either funds or securities. If the client gives orders / trades in the anticipation of the required securities being available subsequently for pay in through anticipated payout from the exchange or through borrowings or any off market delivery(s) or market delivery(s) and if such anticipated availability does not materialize in actual availability of securities / funds for pay in for any reason whatsoever including but not limited to any delays / shortages at the exchange or stock broker level / non release of margin by the stock broker etc., the losses which may occur to the client as a consequence of such shortages in any manner such as on account of auctions / square off / closing outs etc., shall be solely to the account of the client and the client agrees not to hold the stock broker responsible for the same in any form or manner whatsoever.

In case the payment of the margin / security is made by the client through a bank instrument, the stock broker shall be at liberty to give the benefit / credit for the same only on the realization of the funds from the said bank instrument etc. at the absolute discretion of the stock broker.

Where the margin / security is made available by way of securities or any other property, the stock broker is empowered to decline its acceptance as margin / security & / or to accept it at such reduced value as the stock broker may deem fit by applying haircuts or by valuing it by marking it to market or by any other method as the stock broker may deem fit in its absolute discretion.

The stock broker has the right but not the obligation, to cancel all pending orders and to sell/close/liquidate all open positions/ securities / shares at the pre-defined square off time or when Mark to Market (M- T-M) percentage reaches or crosses stipulated margin percentage mentioned on the website, whichever is earlier. The stock broker will have sole discretion to decide referred stipulated margin percentage depending upon the market condition. In the event of such square off, the client agrees to bear all the losses based on actual executed prices. In case open position (i.e. short/long) gets converted into delivery due to non square off because of any reason whatsoever, the client agrees to provide securities/funds to fulfill the pay-in obligation failing which the client will have to face auctions or internal close outs; in addition to this the client will have to pay penalties and charges levied by exchange in actual and losses, if any. Without prejudice to the foregoing, the client shall also be solely liable for all and any penalties and charges levied by the exchange(s).

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

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

- i. To withhold any payout of funds / securities.
- ii. To withhold / disable the trading / dealing facility to the client.
- iii. To liquidate one or more security(s) of the client by selling the same in such manner and at such rate which the stock broker may deem fit in its absolute discretion. It is agreed and understood by the client that securities here includes securities which are pending delivery / receipt.
- iv. To liquidate / square off partially or fully the position of sale & / or purchase in anyone or more securities / contracts in such manner and at such rate which the stock broker may decide in its absolute discretion.
- v. To take any other steps which in the given circumstances, the stock broker may deem fit.

The client agrees that the loss(s) if any, on account of anyone or more steps as enumerated herein above being taken by the stock broker, shall be borne exclusively by the client alone and agrees not to question the reasonableness, requirements, timing, manner, form, pricing etc., which are chosen by the stock broker.

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

Stock broker shall not be obliged to deliver any securities or pay any money to the client unless and until the same has

been received by the stock broker from the exchange, the clearing corporation/ clearing house or other company or entity liable to make the payment and the client has fulfilled his/her/its obligations first.

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

- a. The securities delivered short are purchased from market on T+2 day which is the Auction Day on Exchange, and the purchase consideration (inclusive of all statutory taxes & levies) is debited to the short delivering seller client.
- b. In case, the shares are not purchased from the market for whatsoever reason, the seller account shall be debited by the closing price of shares on the date of the auction plus 5 % over and above the closing price or minimum 50 paise per shares on the date the auction for the settlement which ever is higher.
- c. In case, the shares are not purchased from the market for whatsoever reason, the seller account shall be debited by the closing price of shares on the date of the auction plus 5 % over and above the closing price or minimum 50 paise per shares on the date of the auction for the settlement which ever is higher.
- d. In cases of securities having corporate actions all cases of short delivery of cum transactions which cannot be auctioned on cum basis or where the cum basis auction payout is after the book closure / record date, would be compulsory closed out at higher of 10% above the official closing price on the auction day or the highest traded price from first trading day of the settlement till the auction day.

7. Temporarily suspending or closing a client's account at the client's request

- i. The client may request the stock broker to temporarily suspend his account, stock broker may do so subject to client accepting / adhering to conditions imposed by stock broker including but not limited to settlement of account and/or other obligation.
- ii. The stock broker can with hold the payouts of client and suspend his trading account due to his surveillance action or judicial or / and regulatory order/action requiring client suspension.

8. De-registering a client

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

- i. If the action of the Client are prima facie illegal/ improper or such as to manipulate the price of any securities or disturb the normal / proper functioning of the market, either alone or in conjunction with others.
- ii. If there is any commencement of a legal process against the Client under any law in force;
- iii. On the death / lunacy or other disability of the Client;

- iv. If a receiver, administrator or liquidator has been appointed or allowed to be appointed of all or any part of the undertaking of the Client;
- v. If the Client has voluntarily or compulsorily become the subject of proceedings under any bankruptcy or insolvency law or being a company, goes into liquidation or has a receiver appointed in respect of its assets or refers itself to the Board for Industrial and Financial Reconstruction or under any other law providing protection as a relief undertaking;
- vi. If the Client being a partnership firm, has any steps taken by the Client and/ or its partners for dissolution of the partnership;
- vii. If the Client have taken or suffered to be taken any action for its reorganization, liquidation or dissolution;
- viii. If the Client has made any material misrepresentation of facts, including (without limitation) in relation to the Security;
- ix. If there is reasonable apprehension that the Client is unable to pay its debts or the Client has admitted its inability to pay its debts, as they become payable;
- x. If the Client suffers any adverse material change in his / her / its financial position or defaults in any other agreement with the Stock broker;
- xi. If the Client is in breach of any term, condition or covenant of this Agreement;
- xii. If any covenant or warranty of the Client is incorrect or untrue in any material respect;

However notwithstanding any termination of the agreement, all transactions made under / pursuant to this agreement shall be subject to all the terms and conditions of this agreement and parties to this agreement submit to exclusive jurisdiction of courts of law at the place of execution of this agreement by Stock Broker.

Client Acceptance of Policies and Procedures stated here in above:

I/We have fully understood the same and do hereby sign the same and agree not to call into question the validity, enforceability and applicability of any provision/clauses this document any circumstances what so ever. These Policies and Procedures may be amended / changed unilaterally by the broker, provided the change is informed to me / us with through anyone or more means or methods such as post / speed post / courier / registered post / registered AD / facsimile / telegram / cable / e-mail/ voice mails / telephone (telephone includes such devices as mobile phones etc.) including SMS on the mobile phone or any other similar device; by messaging on the computer screen of the client's computer; by informing the client through employees / agents of the stock broker; by publishing / displaying it on the website of the stock broker / making it available as a download from the website of the stock broker; by displaying it on the notice board of the branch / office through which the client trades or if the circumstances, so require, by radio broadcast / television broadcast / newspapers advertisements etc; or any other suitable or applicable mode or manner. I/we agree that the postal department / the courier company / newspaper company and the e-mail/ voice mail service provider and such other service providers shall be my/our agent and the delivery shall be complete when communication is given to the postal department / the courier company / the e-mail/voicemail service provider, etc. by the stock broker and I/we agree never to challenge the same on any grounds including delayed receipt / non receipt or any other reasons whatsoever. These Policies and Procedures shall always be read along with the agreement and shall be compulsorily referred to while deciding any dispute / difference or claim between me/ us and stock broker before any court of law / judicial/ adjudicating authority including arbitrator/ mediator etc.

TARIFF SHEET (TRADING ACCOUNT)

Segment Charges	Cash Segment				Equity Derivative Segment			Currency Derivative Segment		
	Square Up Transaction		Delivery Transaction		Futures		Options	Futures		Options
	Percentage (%)	Minimum Paise (Per Share)	Percentage (%)	Minimum Paise (Per Share)	Percentage (%)	Minimum Paise (Per Share)	Brokerage (Per Lot)	Percentage (%)	Minimum Paise (Per Share)	Brokerage (Per Lot)
Brokerage										
Exchange Turnover Charges										
Service Tax on Brokerage & Turnover Charges										
Security Transaction Tax										
Stamp Duty										
Flat Discount Brokrage										

Signature 

E-STATEMENT & SMS ALERT FACILITY FORM

To,

MONEYPALM INVESTMENT SOLUTIONS PVT. LTD.

Plot No. 122, 2nd Floor,
Sector 44, Gurgaon 122003,
Haryana

Dear Sir/Madam,

I/We wish to avail the below mentioned facility(ies) for my/our Demat Account with MONEYPALM INVESTMENT SOLUTIONS PVT. LTD (MISPL) and I/We acknowledge and grant my/our consent to MISPL for providing the said services as per the given Terms & Conditions:

Statement on E-mail

I/We confirm having opted to receive the statement(s) pertaining to the below mentioned BO account in electronic mode in lieu of the physical copy of the statement(s). I/We also reserve my/our right to receive the physical copy of the statement(s) despite receiving the same in electronic mode, if such a demand is made in writing on you. I/We confirm that any change in the e-mail address or any other instructions with regard to dispatch/service of my/our e-statements on me/us shall not be binding upon MISPL unless MISPL is intimated in writing by me/us by acknowledged delivery. MISPL shall not take cognizance of out-of-office/outofstation auto replies and I/We shall be deemed to have received such statements.

I/We will take all the necessary steps to ensure confidentiality and secrecy of the login name and password of the E-mail account.

I/We am/are aware that the statement(s) may be accessed by other entities in case the confidentiality/secrecy of the login name and password is compromised.

I/We have understood that MISPL & myself/ourselves holds the authority to terminate Statement on mail facility provided a written notice is given in advance to the other party.

I/We undertake that it shall be my/our responsibility to verify all the details of my Statement(s). In case there is any discrepancy in the Statement(s), I/we shall inform MISPL of the same by writing to info@moneyypalm.in or to Customer Care at the above mentioned address. In case I/we do not inform and get the discrepancies corrected the same shall be deemed to have been accepted and will be binding upon me/us. However MISPL in its absolute discretion, reserves the right to determine the validity of any objection to the transaction, even though the objection is received after the expiry of stipulated time.

Statement on Web

I/We confirm having opted to receive the statement(s) pertaining to the below mentioned BO account in electronic mode in lieu of the physical copy of the statement(s).

I/We understood that Statement on Web facility would only be provided to me only when I have Online Trading Account with MISPL.

I/We also reserve my/our right to receive the physical copy of the statement(s) despite receiving the same in electronic mode, if such a demand is made in writing on you.

I/We am/are aware that I/we will not receive the statement(s) in paper form and I/we would be required to login to Moneyypalm Online account to view my statements.

I/We am/are aware that the statement(s) may be accessed by other entities in case the confidentiality/secrecy of the login name and password is compromised.

I/We have understood that MISPL & myself/ourselves holds the authority to terminate Statement on web facility provided a written notice is given in advance to the other party.

I/We undertake that it shall be my/our responsibility to verify all the details of my Statement(s). In case there is any discrepancy in the Statement(s), I/we shall inform MISPL of the same by writing to info@moneyypalm.in or to Customer Care at the above mentioned address. In case I/we do not inform and get the discrepancies corrected the same shall be deemed to have been accepted and will be binding upon me/us. However MISPL in its absolute discretion, reserves the right to determine the validity of any objection to the transaction, even though the objection is received after the expiry of stipulated time.

SMS Alert Facility

I/We understand that the SMS alerts would be sent for all types of debits, subject to maximum of four ISINs, and for credits only due to IPO and Corporate Actions into the below mentioned Demat Account. If more than four debits take place, the BOs would be required to take up the matter with their DP.

I/We provide the following information for the purpose of REGISTRATION / MODIFICATION (Please cancel out whichever is not applicable, as per the option(s) selected above).

Demat Account Number

1	2	0	7	5	2	0	0												
---	---	---	---	---	---	---	---	--	--	--	--	--	--	--	--	--	--	--	--

(Please write your 8 digit Client ID)

Mobile Number

+	9	1																	
---	---	---	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

(Please write only the mobile number without prefixing country code or zero on which messages are to be sent)

The mobile number is registered in the name of: _____

E-mail ID: _____

(Please write **only ONE valid E-mail ID** on which E-Statement/Communications (if any) is to be sent)

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

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

TERMS AND CONDITIONS-CUM-REGISTRATION/MODIFICATION FORM FOR RECEIVING SMS ALERTS FROM CDSL (Annexure-A)

(SMS ALERTS will be sent by CDSL to BOS for all debits)

Definitions:

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

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

Availability:

1. The service will be provided to the BO at his/her request and at the discretion of the Depository. The service will be available to those account holders who have provided their mobile numbers to the Depository through their DP. The services may be discontinued for a specific period/indefinite period, with or without issuing any prior notice for the purpose of security reasons or system maintenance or for such other reasons as may be warranted. The Depository may also discontinue the service at any time without giving prior notice for any reason whatsoever.
2. The service is currently available to the BOs who are residing in India.
3. The alerts will be provided to the BOs only if they remain within the range of the Service Provider's service area or within the range forming part of the roaming network of the Service Provider.
4. In case of joint accounts and non-individual accounts the service will be available, only to one mobile number i.e. to the mobile number as submitted at the time of registration/modification.
5. The BO is responsible for promptly intimating to the Depository in the prescribed manner any change in mobile number, or loss of handset, on which the BO wants to receive the alerts from the Depository. In case of change in mobile number not intimated to the Depository, the SMS alerts will continue to be sent to the last registered mobile phone number. The BO agrees to indemnify the Depository for any loss or damage suffered by it on account of SMS alerts sent on such mobile number.

Receiving Alerts:

1. The Depository shall send the alerts to the mobile phone number provided by the BO while registering for the service or to any such number replaced and informed by the BO from time to time. Upon such registration/change, the Depository shall make every effort to update the change in mobile number within a reasonable period of time. The Depository shall not be responsible for any event of delay or loss of message in this regard.
2. The BO acknowledges that the alerts will be received only if the mobile phone is in 'ON' and in a mode to receive the SMS. If the mobile phone is in 'Off' mode i.e. unable to receive the alerts then the BO may not get/get after delay any alerts sent during such period.
3. The BO also acknowledges that the readability, accuracy and timeliness of providing the service depend on many factors including the infrastructure and connectivity of the Service Provider. The Depository shall not be responsible for any non-delivery, delayed delivery or distortion of the alert in any way whatsoever.
4. The BO further acknowledges that the service provided to him is an additional facility provided for his convenience and is susceptible to error, omission and/or inaccuracy. In case the BO observes any error in the information provided in the alert, the BO shall inform the Depository and/or the DP immediately in writing and the Depository will make best possible efforts to rectify the error as early as possible. The BO shall not hold the Depository liable for any loss, damages, etc. that may be incurred/suffered by the BO on account of opting to avail SMS alerts facility.
5. The BO authorizes the Depository to send any message such as promotional, greeting or any other message that the Depository may consider appropriate, to the BO. The BO agrees to an ongoing confirmation for use of name, E-mail address and mobile number for marketing offers between CDSL and any other entity.
6. The BO agrees to inform the Depository and DP in writing of any unauthorized debit to his BO account/unauthorized transfer of securities from his BO account, immediately, which may come to his knowledge on receiving SMS alerts. The BO may send an E-mail to CDSL at complaints@cdslindia.com. The BO is advised not to inform the Service Provider about any such unauthorized debit to/transfer of securities from his BO account by sending a SMS back to the Service Provider as there is no reverse communication between the Service Provider and the Depository.
7. The information sent as an alert on the mobile phone number shall be deemed to have been received by the BO and the Depository shall not be under any obligation to confirm the authenticity of the person(s) receiving the alert.
8. The Depository will make best efforts to provide the service. The BO cannot hold the Depository liable for non-availability of the service in any manner whatsoever.
9. If the BO finds that the information such as mobile number etc., has been changed without proper authorization, the BO should immediately inform the DP in writing.

Fees:

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

Disclaimer:

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

Liability and Indemnity:

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

Amendments:

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

Governing Law and Jurisdiction:


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

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

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

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

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

	First Holder	Second Holder	Third Holder
Name			
Signature 			
(In case of Joint Holders all the Demat Account holders need to compulsorily sign this document)			
Date :	Place :		

Note: Signing for SMS alert facility is mandatory for clients opting for POA facility (SMS alert facility shall not be available for clients providing the ISD Number).

POWER OF ATTORNEY

(Note : Execution of Power of Attorney is not mandatory)

KNOW ALL MEN BY THESE PRESENTS THAT I/WE (First Holder/Authorized Person),

..... S/o, D/o, W/o

Nationality Indian, residing at

I/WE (Second Holder/Authorized Person), S/o, D/o, W/o

..... Nationality Indian, residing at

I/WE (Third Holder/Authorized Person), S/o, D/o, W/o

..... Nationality Indian, residing at

an individual/a sole proprietary concern/a partnership firm/a body corporate/trust, registered/incorporated, under the provisions of the Indian Partnership Act, 1932/the Companies Act 1956 or any relevant Act, having his/her/its residence/registered office/place of business at.....

..... (hereinafter referred to as the "Client") do hereby nominate, constitute and appoint MONEYPALM INVESTMENT SOLUTIONS PVT. LTD. (hereinafter referred to as "MISPL"), a company incorporated Companies Act, 1956 in Delhi and a Member of the National Stock Exchange of India Limited (hereinafter referred to as "NSE") and Bombay Stock under The Exchange Limited (hereinafter referred to as "BSE") (hereinafter referred to as the "Exchanges"), also a Participant of Central Depository Services Limited (hereinafter referred to as "CDSL") and operating for the purpose of these presents from its Corporate Office in India situated at Plot No. 122, 2nd Floor, Sector 44, Gurgaon 122003, Haryana, acting through any of its Directors and/or officers duly authorized by it for the purpose, as my/our true and lawful Constituted Attorney (hereinafter referred to as the "Attorney") and authorize it on my/our behalf and at my/our risk and costs, with full authority, to do or cause to be done, all or any of the following acts, deeds, matters and/or things:

Whereas Accounts processing office of MISPL is at Plot No. 122, 2nd Floor, Sector 44, Gurgaon 122003, Haryana

- A.** MISPL may acquire memberships of various other exchanges in future and shall permit me/us to trade on these stock exchanges subject to my entering into agreement with MISPL for these exchanges.
- To operate Beneficiary account no and/or any other account(s) held by me/us maintained with MISPL, a Depository Participant, and execute delivery instruction slips to effect transfer of shares/securities from my/our beneficiary account(s), for the purpose of meeting all of my/our obligations including my/our obligations under the margin trading scheme/agreement and shall include upfront margin ("Margin"), liquidation of Margin Trading Stock and transfer of the same from the clients margin account to client's demat account and/or delivery obligation(s) arising out of my/our trades on any recognized Stock Exchange through MISPL (stock exchanges shall include exchanges in which MISPL may become a member in future)
 - To pledge the securities held my me/us in my/our afore mentioned account/s in favor of any Exchange and/or MISPL and/or any other entity MISPL may deem fit for the purpose of meeting my/our margin requirement pertaining to the trades executed by me/us on any Stock Exchange through MISPL.
 - To apply for any corporate benefits such as open offers, rights issues, buyback, redemptions etc. accrued on the securities in my/our beneficiary account(s).
 - To transfer securities held in my/our aforesaid beneficial account(s) for meeting the "Margin" and/or delivery obligation and/or towards pledge requirements and/or such instructions as may be necessary to fulfill my/our obligations arising out of trades done by me/us through MISPL and effect the same to/from the following accounts or any other account that MISPL shall inform me in writing from time to time and such account no.(s) shall form a part of this POA: any account of MISPL to which the CM ID (s) any account of MISPL to which the CM ID (s) 12075200 00000030, 12075200 00000045, 12075200 00000051, IN300966-10596882, 1207520000000064, 12075200000000843, 12075200000017019, 12075200000017023, IN300966-10596704, IN300966-10596690, IN300966-10600874 any account of MISPL to which the CM- ID IN518897(CM-BPID), IN665125 (CM-BPID) are associated / mapped.
 - To return to me/us the security (ies):
 - which in the sole and absolute discretion of MISPL, are considered to have been received by MISPL erroneously; or
 - which MISPL, in its sole and absolute discretion considers to be not entitled to receive from me/us.

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First Holder/Authorized Signatory

19

Second Holder/Authorized Signatory

19

Third Holder/Authorized Signatory

iii. All such securities shall be returned back to the account in which the same were erroneously transferred.

6. I/We agree that in view of the above only the Attorney shall be entitled to deal with the shares lying in the demat account(s) mentioned in Point Number 1.
7. To apply for and/or subscribe to and/or sign any application form, enter into any agreement, with respect to various products like Mutual Funds, Public Issues (shares as well as debentures), rights, offer of shares, tendering shares in open offers, etc. (herein after referred to as the "IPO Products"), that are offered through MISPL website <https://www.money palm.in> ("Website"), or any other means as per instructions made available to MISPL by me/us through internet/by electronic mail or through any other mode as specified on the website or otherwise from time to time, and/or enter into correspondence with any party including SEBI, or NSE or BSE or any Exchanges or Registrar to the IPO Products or Lead Managers to the IPO Products and/or receive intimation from the Exchanges and/or any other party regarding the allocation/allotment/rejection/regret of the securities or such other IPO Product applications/ subscriptions / withdrawal or any other communications or forward all such bids/ applications, sign cheques or any other documents, and/or deposit/transfer on allotment, the securities and/or all other IPO Products applied through MISPL, to my/our linked and approved depository account with MISPL and/or sign instructions on my behalf with respect to debit/credit in the depository account(s) to the credit or benefit of my/our account with MISPL, and the transactions carried out by me/us with MISPL for IPO Products and/or debit my/our trading account towards application money/premium/ monies/ fees/ charges etc. payable through or to MISPL or to any of the affiliates/subsidiaries of MISPL by virtue of me/us applying to IPO Products or using any of the Services provided either by MISPL or through MISPL at my/our instructions and/or correspond with, and give notice of, to the corresponding asset management company/body corporate(s)/issuer /registrar and transfer agent of securities, including giving instructions with regard to nomination/ change in information/ any other changes that may be necessitated, on my/our behalf and/or to do all other acts and things as may be necessary to effect the subscription/purchase/redemption or any other transaction in any IPO Product for the services availed from MISPL and all such other acts as may be deemed necessary to give effect to the purposes for which this attorney has been executed in favour of MISPL.
8. This power of attorney shall be valid for any IPO Products transaction carried on with MISPL and it will be in order for MISPL to credit proceeds to the account chosen by me/us at the time of application. I/we confirm having read and understood the contents of the offer documents of various schemes of IPO Products in which MISPL is required to apply on my/our behalf, and I/We undertake not to hold MISPL liable for any IPO Product transaction processed on my/our behalf for any loss that may result from failure/inability in electronic connectivity of rejection on my/our IPO Product application for any reason whatsoever.
9. I/we shall be the exclusive beneficiary of the transactions carried out pursuant to this power of attorney.
10. I/We hereby covenant, ratify and confirm that all acts done and documents executed or signed by the Attorney pursuant to this Power of Attorney has been made done and executed in good faith and shall for all purposes be valid and binding on me/us and I/we irrevocably and unconditionally undertake to indemnify the Attorney against all actions, proceedings, claims, costs, expenses and liabilities of every description arising from the exercise, or the purported exercise in good faith, of any of the powers conferred by this Power of Attorney.
11. The authority hereby conferred in favor of the attorney may be revoked by me/us at any time without notice; However MISPL shall act on such revocation sent by me to MISPL in writing only on receiving of the said notice, at Money palm Investment Solution Pvt. Ltd., Plot No. 122, 2nd Floor, Sector 44, Gurgaon 122003, Haryana. The said notice shall be a duly signed original written communication & MISPL shall give effect to the said notice of revocation only after all monies, amounts, dues, charges, expenses, etc. by whatever name called, payable by me/us to MISPL have been fully and duly paid by me/us. Further I/we hereby authorize MISPL to send the consolidated summary of my/our script-wise buy and sell positions taken with average rates to me/us by way of SMS/ email on daily basis and confirm that all such SMS/emails shall be considered as proof of such positions and the resultant effect on the afore mentioned dues
12. I/We irrevocably and unconditionally undertake to indemnify the Attorney against all actions, proceedings, claims, costs, expenses and liabilities of every description arising from the exercise, or the purported exercise in good faith, of any of the powers conferred by this Power of Attorney
13. This Power of Attorney shall be governed by, and construed in accordance with, the laws of India and shall be subject to the jurisdiction of the Courts in Delhi.

IN WITNESS whereof I/We set my/our hands on this.....day of.....20.....at

	First/Sole Holder	Second Holder	Third Holder
Name			
Specimen Signature 			
For MONEYPALM INVESTMENT SOLUTIONS PVT. LTD. (Authorized Signatory)			
Authorized Signatory			
Witness Signature: 		Witness Signature: 	
Witness Name: Witness Address:		Witness Name: Witness Address:	

Note: Signing for SMS alert facility is mandatory for clients opting for POA facility.

OPTION FORM FOR ISSUE OF DIS BOOKLET

Date:

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

DP ID	1	2	0	7	5	2	0	0	Client ID								
Name of the sole/First Holder																	
Name of Second joint Holder																	
Name of Third joint Holder																	

To,
MONEYPALM INVESTMENT SOLUTIONS PVT. LTD.
 Plot No. 122, 2nd Floor,
 Sector 44, Gurgaon 122003,
 Haryana
 Dear Sir / Madam,

I / We hereby state that: [Select one of the options given below]

OPTION 1:

I / We require you to issue Delivery Instruction Slip (DIS) booklet to me / us immediately on opening my / our CDSL account though I / we have issued a Power of Attorney (POA) / executed PMS agreement in favour of / with _____ (name of the attorney / Clearing Member / PMS manager) for executing delivery instructions for setting stock exchange trades [settlement related transactions] effected through such Clearing Member / by PMS manager.

Yours faithfully

	First/Sole Holder	Second Joint Holder	Third Joint Holder
Name			
Signature			

OR

OPTION 2:

I / We do not require the Delivery Instruction Slip (DIS) for the time being, since I / We have issued a POA / executed PMS agreement in favour of / with _____ (name of the attorney / Clearing Member / PMS manager) for executing delivery instructions for setting stock exchange trades [settlement related transactions] effected through such Clearing Member / by PMS manager. However, the Delivery Instruction Slip (DIS) booklet should be issued to me / us immediately on my / our request at any later date.

Yours faithfully

	First/Sole Holder	Second Joint Holder	Third Joint Holder
Name			
Signature			

DECLARATION FOR AVAILING OF BASIC SERVICES DEMAT ACCOUNT (BSDA) FACILITY

To,

MONEYPALM INVESTMENT SOLUTIONS PVT. LTD.

Plot No. 122, 2nd Floor,
Sector 44, Gurgaon 122003,
Haryana

Date:

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

Dear Sir / Madam,

I / We wish to avail the BSDA facility for the new account for which we have submitted my / our account opening form




I / We wish to avail the BSDA facility for my / our below mentioned demat account number

DP ID	1	2	0	7	5	2	0	0	Client ID							
--------------	---	---	---	---	---	---	---	---	------------------	--	--	--	--	--	--	--

	Name	PAN														
Sole/First Holder																
Second Holder																
Third Holder																

I/We have read and understood the regulatory (SEBI) guidelines for opening a Basic Services Demat Account and undertake to comply with the aforesaid guidelines from time to time. I/we also undertake to comply with the guidelines issued by any such authority for BSDA facility from time to time. I/We also agree that in case our demat account opened under BSDA facility does not meet the eligibility for BSDA facility as per guideline issued by SEBI or any such authority at any point of time, my / our BSDA account will be converted to regular demat account without further reference to me/us and will be levied charges as applicable to regular accounts as informed by the DP.

I, the first / Sole holder also hereby declare that I do not have / propose to have any other demat account across depositories as a first / sole holder.

	Signature
Sole/First Holder	
Second Holder	
Third Holder	

RUNNING ACCOUNT AUTHORIZATION

To,
Moneyplam Investment Solutions Pvt. Ltd.
'Plot No. 122, 2nd Floor, Sector 44, Gurgaon 122003, Haryana

Dear Sir,
I/We have been / shall be dealing through you as my/our broker on the Capital Market and/ or Futures & Options Segments/Currency Derivative Segments, Mutual fund. I / we further authorize you to follow these instruction across exchanges & across segments in which I / we have already opened accounts with you or I may open account in future. As my/our broker i.e. agent I/ we direct and authorize you to carry out trading/ dealings on my/our behalf as per instructions given below.

I am/We are aware that you and I/we have the option to deliver securities/ make payments of funds to each other for settlement of dealings as per the schedule in force at the relevant time pursuant to directives / regulations/ circulars, issued by exchange/ regulatory authorities. However, I/we find it difficult to carry out repeated pay-in of funds and securities. Further, I/we also desire to use my/our securities and monies as margin / collateral without which we cannot deal/trade.

Therefore I /we hereby direct and authorise you to maintain running account(s) for me/us and from time to time debit these securities and funds from running accounts and make pay-in of securities and funds to exchanges/clearing corporations/other receiving party(ies) to settle my/our trades/ dealings. Similarly, where I/we have to receive securities/ funds in settlement of trades/ dealings please keep the securities and monies with you and make credit entries for the same in running accounts of securities and funds maintained by you. Further, the funds & securities can be transferred from one segment to other and from one exchange to another as per the requirements. Further, subject to your discretion and valuation please treat my/our securities and funds lying to my/our credit in running accounts as margin/collateral for my/our dealings/ trading. You are authorize to do these acts across all exchanges & segments in which I / we have been / shall be dealing with you.

In the event I/we have outstanding obligations on the settlement date, you may retain the requisite securities/funds towards such obligations and may also retain the funds expected to be required to meet margin obligations for next 5 trading days, calculated in the manner specified by the exchanges. While settling the account please send a 'statement of accounts' containing an extract from ledger for funds and an extract from the client demat ledger (register of securities) displaying all receipts/deliveries of funds/securities. Please explain in the statement(s) being sent the retention of funds/securities and the details of the pledge, if any. I agree that if I/we fail to bring any dispute arising from the statement of accounts or settlement so made to your notice within 7 working days from the date of receipt of funds/securities or statement, as the case may be in writing by delivery at your corporate office than it shall attain finality. Further, do not carry out settlement of running account referred to above for funds given by me/us towards collaterals/margin in the form of bank guarantee (BG)/Fixed Deposit receipts (FDR).

Please further note that I/We can revoke this authorisation at any time. I/We shall be liable for all losses, damages and actions which may arise as a consequence of your adhering to and carrying out my / our directions given above and further agree that you shall not be liable for any claim for loss or profit, or for any consequential, incidental, special or exemplary damages, caused by retention of securities / monies under this agreement.

I am/we are agree that To address the administrative/operational difficulties in settling the accounts of regular trading clients (active clients), Moneyplam may retain an amount of upto Rs.10000/- (net amount across segment and across stock exchanges).

My/Our preference for actual settlement of funds and securities is at least:

Once in a Calendar Quarter Once in a Calendar Month

Thanking you,

Yours faithfully,

Signature  _____ Client Name _____

Date --

[Note : To be signed by person himself/herself not to be signed by his/her attorney/ authorised person etc.]

AUTHORISATION FOR ELECTRONIC CONTRACT NOTES / SMS ALERTS

To,

Money palm Investment Solutions Pvt. Ltd.

'Plot No. 122, 2nd Floor, Sector 44, Gurgaon 122003, Haryana

Dear Sir,

I/We have been / shall be dealing through you as my / our broker on the Capital Market and/ or Futures & Options Segments / Currency Derivative Segments, Mutual Fund. This instruction is applicable for all the exchanges / segments in which I/we have opened account with you. As my / our broker i.e. agent I / We direct and authorize you to carry out trading / dealings on my / our behalf as per instructions given below.

I/ We understand that, I / We have the option to receive the contract notes in physical form or electronic form. In pursuance of the same, I/We hereby opt for receipt of contract notes in electronic form. I/We hereby also give my/our consent for providing me / us Trade Confirmations through your SMS alert services. Accordingly, please note my current email id and Mobile Number on your record for sending the communication to me / us.

E-mail Id

Mobile No

I/We agree not to hold you responsible for late / non-receipt of contract notes sent in electronic form and any other communication for any reason including but not limited to failure of email servers, loss of connectivity, email in transit etc. I/ We agree that the log reports of your dispatching software shall be a conclusive proof of dispatch of contract notes to me/us and such dispatch shall be deemed to mean receipt by me/us and shall not be disputed by me / us on account of any non-receipt / delayed receipt for any reason whatsoever.

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

I/ We understand that SMS Alert service is purely a voluntary facility provided by you to us and it shall be my/our responsibility to check the data with the actual contract notes/financial ledger given by you. The messages flashed shall be merely reminders for my/our convenience and I/ We agree not to hold you liable for any incompleteness / inaccuracies in the messages sent and that I/We shall take all our actions based on the normal confirmations received by me/us.

In case, in any of the above segments / exchanges due to any reason, whatsoever, if you want to send contract notes in physical form, I/We here by permit you to send the same in physical mode.

I/We understand that I am required to intimate any change in the email id/mobile number mentioned herein above through a duly signed request letter in original to you, provided however that if I/we am/are an internet client then in that event the request for change in email id/ email account can be made by me/us through a secured access using client specific user id and password. Please treat this authorization as written ratification of my / our verbal directions / authorizations given and carried out by you earlier. I/We shall be liable for all losses, damages and actions which may arise as a consequence of your adhering to and carrying out my / our directions give above.

Thanking you,

Yours faithfully,

Signature

Client Name

Date

[Note: To be signed by person himself/herself not to be signed by his/her attorney/ authorised person etc.]

VERBAL ORDER ACCEPTANCE AUTHORISATION

To,

Moneypalm Investment Solutions Pvt. Ltd.

Plot No. 122, 2nd Floor, Sector 44, Gurgaon 122003, Haryana

Dear Sir,

I/We have been / shall be dealing through you as my/our broker on the Capital Market, Mutual Fund and/or Futures & Options Segments / Currency Derivative Segments. This instruction is applicable for all the exchanges / segments in which I/ We have opted to open the account with you. As my/our broker i.e. agent I/we direct and authorize you to carry out trading / dealings on my/our behalf as per instructions given below.

I/We agree and acknowledge that it is advised and preferred by you that I/We give instructions for order placement/ modification and cancellation in writing to avoid disputes, I/we must give instructions in writing and take signatures of your duly authorised officers at the branch along with your company stamp on the carbon/photocopy of the instructions in acknowledgment of receipt of my/our instructions.

As I/We shall be dealing by ordering over phone and even if we visit your office, the fluctuations in market are so rapid that it is not practical to give written instructions for order placement/modification and cancellation, I/We hereby authorize you to accept my / my authorised representative's verbal instructions for order placement/modification and cancellation in person or over phone (fixed line or mobile phone) and execute the same. I/We understand the risk associated with verbal orders and accept the same, and agree that I/We shall not be entitled to disown orders and consequent trades (if any) under the plea that same were not under mine/our instructions. I/We agree that I/We will not have the right to shift the burden of proof by asking you to prove the placement of orders through telephone recording or otherwise

I/We shall be liable for all losses, damages and actions which may arise as a consequence of your adhering to and carrying out my / our directions given above.

Thanking you,

Yours faithfully,

Signature 

Client Name

Date --

[Note : To be signed by person himself/herself not to be signed by his/her attorney/ authorised person etc.]

LETTER OF AUTHORISATION

To,

Moneypalm Investment Solutions Pvt. Ltd.

Plot No. 122, 2nd Floor, Sector 44, Gurgaon 122003, Haryana

Dear Sir,

I/We understand that in case, of my/our failure to make the funds pay in or delivery of securities for my/our deals/trading by designated day, you are entitled to sell off in the market the securities received in payout and/or deem our position closed out at applicable rates; or

I/We do hereby request you not to carry out such sell off in the market of the securities received in payout and/or deem my/our positions closed out and I/We shall in consideration there of pay the opportunity cost/interest on such non sold off securities and/or non closed out position without demur or protest at such opportunity cost and/or interest as you shall determine entirely at your discretion.

I/We do hereby indemnify and agree to compensate for any losses, penalties you may suffer for agreeing to this direction.

Thanking you,

Yours faithfully,

Signature 

Client Name

Date --

[Note : To be signed by person himself/herself not to be signed by his/her attorney/ authorised person etc.]

STANDING INSTRUCTIONS

To,

Money palm Investment Solutions Pvt. Ltd.

Plot No. 122, 2nd Floor, Sector 44, Gurgaon 122003, Haryana

Dear Sir,

I/We have been / I shall be dealing through you as my broker on the Capital Market, Mutual Fund and/or Futures & Options Segments / Currency Derivative Segments. This instruction is applicable for all the exchanges / segments in which I/We have opted to open the account with you. As my broker i.e. agent I/we direct and authorize you to carry out trading / dealings on my/our behalf as per instructions given below.

Since you are issuing contract notes bearing order numbers and trade numbers on a daily basis, please do not issue the order/trade confirmation slips as generated from the Trading Terminal.

The Client hereby authorizes Money palm Investment Solutions Pvt. Ltd. to maintain records / books of account for the Client collectively for different exchanges/ segments of the exchanges and/or any service which the Client may be availing.

Thanking you,

Your faithfully,

Signature 

Client Name

Date --


[Note : To be signed by person himself/herself not to be signed by his/her attorney/ authorised person etc.]

NRI Undertaking for Trading With Money palm Investment Solutions Pvt. Ltd.

Dated:

Mr./Ms. _____ aged _____

S/D/W/ of _____, residing at _____

1. That my Passport No. is _____ which is valid upto _____
2. I confirm that I am a Non Resident Indian residing at _____ (City/ Country of stay) and citizen of _____ (Name of Country) for the purpose of Foreign Exchange Regulation Act 1973/ Foreign Exchange Management Act 2000 and shall immediately inform you in the event of any change in my address, citizenship and / or residency or any other status.
3. Whereas I have registered with M/s Money palm Investment Solutions Pvt. Ltd., as an NRI client as per the agreement \executed on _____ to be able to trade on the Indian Stock Exchanges.
4. Whereas the Securities and Exchange Board of India (SEBI) and the Reserve Bank of India (RBI) have promulgated special rules and regulations applicable to NRIs who trade on Indian Stock Exchanges. I hereby agree and undertake the following 
5. I understand and agree to abide by the SEBI/RBI rule that prohibits me from short-selling securities and netting of trades.
6. I understand and agree to abide by the RBI regulation which requires that my PIS bank account be fully pre-funded. I undertake to always ensure that my PIS bank account tied to my trading account will have clear credit balance to cover the combined value of the stock/s to be purchased, brokerage and all applicable statutory charges before executing trades.
7. I undertake to abide by all other rules applicable to my trading in the Indian Stock Exchanges as an NRI, either existing or enjoined at a later date.
8. In the event of my committing a breach of any of the above described regulations, M/s Money palm Investment Solutions Pvt. Ltd. shall be at liberty to deactivate my trading account and I shall not raise any claim or dispute against M/s Money palm Investment Solutions Pvt. Ltd. for the said action.

Signature 

Client Name

Date --

Place

[Note : To be signed by person himself/herself not to be signed by his/her attorney/ authorised person etc.]

(on Letterhead of the Firm)


Dated :

Dear Sir,

I refer to the trading account opened with you in the name of my sole proprietorship firm M/s _____ and declare and authorize you as under:

I recognize that a beneficiary account cannot be opened with a depository participant in the name of a sole proprietorship firm as per Regulations. To facilitate the operation of the above trading account with you and for the purpose of completing the share/ other instruments transfer obligations pursuant to the trading operations, I authorize you to recognize the beneficiary Account No _____ with Depository _____ having DP ID _____ opened in the name of the undersigned who is the sole proprietor of the firm.

I agree that the obligation for shares/ derivatives/ any other instrument(s) purchased and/or sold by the firm will be handled and completed through transfer to / from the above-mentioned account. I recognize and accept transfers made by you to the beneficiary account as complete the obligations by you in respect of trades executed in the above trading account of the firm.


Signature  _____.(Please sign with stamp of the firm)

Further I the undersigned am the sole proprietor of the firm and am solely responsible for the liabilities thereof, I shall advise you in writing of any change that takes place in the constitution of the firm and I will be personally liable to you for all the obligations that the firm may incur in the course of dealings with you and undertake to personally discharge such liabilities. The cheques/DDs may be issued by me from my individual account or my joint account with some one else. The amounts so given shall be sole/exclusively for credit to the account of my above named sole proprietorship firm with M/s Money palm Investment Solutions Pvt. Ltd. shall not lay any claim whatsoever in future against M/s Money palm Investment Solutions Pvt. Ltd. for affording credit of such cheques / DDs issued from my individual/joint account credit of which has been provided by M/s Money palm Investment Solutions Pvt. Ltd. to the account of my proprietorship firm.

M/s _____

Thank you.

Yours Truly

 _____

(Name & Signature)

(Please sign without stamp of the firm)

Name : _____

Address : _____

: _____

: _____

1. Definitions:

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

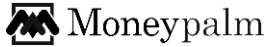
- i. "Depository" means Central Depository Services (India) Limited (CDSL)
 - ii. TRUST means "Transactions Using Secured Texting" service offered by the Depository.
 - iii. "Service Provider" means a cellular service provider(s) with whom the Depository has entered / shall enter into an arrangement for providing the TRUST service to the BO.
 - iv. "Service" means the service of providing facility to receive/give instructions through SMS on best effort basis as per the following terms and conditions. The types of transaction that would normally qualify for this type of service would be informed by CDSL from time to time.
 - v. "Third Party" means the operators with whom the Service Provider is having / will have an arrangement for providing SMS to the BO.
2. The service will be provided to the BO at his / her request and at the discretion of the depository provided the BO has registered for this facility with their mobile numbers through their DP or by any other mode as informed by CDSL from time to time. Acceptance of application shall be subject to the verification of the information provided by the BO to the Depository
 3. The messages will be sent on best efforts basis by way of an SMS on the mobile no which has been provided by the BOs. However Depository shall not be responsible if messages are not received or sent for any reason whatsoever, including but not limited to the failure of the service provider or network.
 4. The BO is responsible for promptly informing its DP in the prescribed manner any change in mobile number, or loss of handset on which the BO wants to send/receive messages generated under TRUST. In case the new number is not registered for TRUST in the depository system, the messages generated under TRUST will continue to be sent to the last registered mobile number. The BO agrees to indemnify the depository for any loss or damage suffered by it on account of messages sent on such mobile number.
 5. The BO agrees that SMS received by the Depository from the registered mobile number of the BO on the basis of which instructions are executed in the depository system shall be conclusive evidence of such instructions having been issued by the BO. The DP / CDSL will not be held liable for acting on SMS so received.
 6. The BO shall be responsible for submitting response to the 'Responsive SMS' within the specified time period. Transactions for which no positive or negative confirmation is received from the BO, will not be executed except for transaction for deregistration. Further, CDSL shall not be responsible for BOs not submitting the response to the said SMS within the time limit prescribed by CDSL.
 7. The BO agrees that the signing of the TRUST registration form by all joint holders shall mean that the instructions executed on the basis of SMS received from the registered mobile for TRUST shall be deemed to have been executed by all joint holders.
 8. The BO agrees to ensure that the mobile number for TRUST facility and SMS alert (SMART) facility is the same. The BO agrees that if he is not registered for SMART, the DP shall register him for SMART and TRUST. If the mobile number provided for TRUST is different from the mobile number recorded for SMART, the new mobile number would be updated for SMART as well as TRUST.
 9. BOs are advised to check the status of their obligation from time to time and also advise the respective CMs to do so. In case of any issues, the BO/CM should approach their DPs to ensure that the obligation is fulfilled through any other mode of delivery of transactions as may be informed / made available by CDSL from time to time including submission of Delivery Instruction Slips to the DP .
 10. The BO acknowledges that CDSL will send the message for confirmation of a transaction to the BO only if the Clearing Member (registered by the BO for TRUST) enters the said transaction in CDSL system for execution through TRUST within prescribed time limit.
 11. The BO further acknowledges that the BO/CM shall not have any right to any claim against either the DP or Depository for losses, if any, incurred due to non receipt of response on the responsive SMS or receipt of such response after the prescribed time period. In the event of any dispute relating to the date and time of receipt of such response, CDSL's records shall be conclusive evidence and the Parties agree that CDSL's decision on the same shall be final and binding on both Parties.
 12. The BO may request for deregistration from TRUST at any time by giving a notice in writing to its DP or by any other mode as specified by Depository in its operating instructions. The same shall be effected after entry of such request by the DP in CDSL system if the request is received through the DP.
 13. Depository reserves the right to charge such fees from time to time as it deems fit for providing this service to the BO.
 14. The BO expressly authorises Depository to disclose to the Service Provider or any other third party, such BO information as may be required by them to provide the services to the BO. Depository however, shall not be responsible and be held liable for any divulgence or leakage of confidential BO information by such Service Providers or any other third party.
 15. The BO takes the responsibility for the correctness of the information supplied by him to Depository through the use of the said Facility or through any other means such as electronic mail or written communication.
 16. The BO is solely responsible for ensuring that the mobile number is not misused and is kept safely and securely. The Depository will process requests originated from the registered Mobile as if submitted by the BO and Depository is not responsible for any claim made by the BO informing that the same was not originated by him.
- 17. Indemnity:**
In consideration of providing the service, the BO agrees that the depository shall not be liable to indemnify the BO towards any damages, claims, demands, proceedings, loss, cost, charges and expenses whatsoever as a consequence of or arising out of interference with or misuse, improper or fraudulent use of the service by the BO.
- 18. Disclaimer:**
Depository shall be absolved of any liability in case:-
- a. There is loss of any information during processing or transmission or any unauthorized access by any other person or breach of confidentiality.
 - b. There is any lapse or failure on the part of the service providers or any third party affecting the said Facility and that Depository makes no warranty as to the quality of the service provided by any such service provider.
 - c. There is breach of confidentiality or security of the messages whether personal or otherwise transmitted through the Facility. .

 _____
First Holder/Authorized Signatory

 _____
Second Holder/Authorized Signatory

 _____
Third Holder/Authorized Signatory

Date:



CONSENT / ACKNOWLEDGMENT


MONEYPALM INVESTMENT SOLUTIONS PVT. LTD.

Registered Office : Plot No. 122, 2nd Floor, Sector 44, Gurgaon 122003, Haryana
Phone: +91-124- 4342000, Fax : +91-124-4342028
E-mail : info@moneypalm.in Website : www.moneypalm.in

We hereby acknowledge and declare that we have received, read and understood, acknowledged and agreed to the contents of-

Trading Account

- a. The Rights and obligations Stock Broker, Sub-Broker and clients for trading on exchanges (including additional rights & obligations in case of internet / wireless technology based trading)
- b. Uniform Risk Disclosure Documents (for all segment / exchanges)
- c. Guideline Note detailing Do's and Don'ts for trading on exchanges
- d. Policy and Procedure
- e. Filled KYC (Account Opening Form)


Client Signature :  _____

Client Name : _____

Client Code : _____

Demat Account

- a. The Rights and Obligations of Beneficial Owner and Depository Participant as prescribed by SEBI and Depositories
- b. Guidance Note - Do's and Don'ts for investor
- c. Terms and Conditions-cum-registration form for receiving SMS alert (CDSL)
- d. Option Form For Issue / Non Issue of DIS Booklet Form
- e. BSDA declaration form

	Sole / First Holder's Details	Second Holder's Details	Third Holder's Details
Name			
Signature 			
Demat Account No.			

MONEYPALM INVESTMENT SOLUTIONS PVT. LTD.

ACKNOWLEDGMENT

Received the application from Mr./ Ms./ M/s
for opening of a Trading and / or Demat account. Please quote the Trading and DP ID & Client ID allotted to you in all your future
Correspondence.

Date : _____

Participant Stamp & Signature

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Moneypalm

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