

Nuvama Wealth and Investment Limited



Simplified Investments

**ACCOUNT OPENING FORM (RESIDENT INDIVIDUALS ONLY)
(TRADING AND DEMAT ACCOUNT)**

Form No.	
-----------------	--

Client Name	
--------------------	--

Type of Account	TRADING CODE	DEMAT ID
Equity, Commodity and Demat		

Section to be updated by BRANCH / FRONTEND team

TRADING Branch Name		DEMAT Branch Name	
TRADING Branch Code		DEMAT Branch Code	

TEAM (please tick correct option below)				
	PWA	HNI	GWM	Others

For DIRECT CLIENT Accounts	ARM	SRM	Dealer	CSO
Employee Code				
Employee Name				

For AP / INDIRECT CLIENT Accounts	AP NAME	AP CODE
AP details to be updated		

Branch operations	Employee Code	Employee Name	Date of Maker entry
BRANCH			

Section to be updated by OPERATIONS / ACCOUNT OPENING

Branch operations	Employee Code	Employee Name	Date of Maker entry
Acop Team MAKER entry			
Acop Team CHECKER entry			

Post Account Opening Processes	Date	Name	Emp Code
Concurrent Audit			
Scanning			
KRA			

Nuvama Wealth and Investment Limited

Broking and Depository services offered by Nuvama Wealth and Investment Limited

SEBI Registration No.: **INZ000005231 (Trading Member of NSE, BSE, MSEI, MCX and NCDEX)**

Depository participant with CDSL and NSDL having **SEBI Registration No. : IN-DP-656-2021**

Corporate Identity Number : U65100GJ2008PLC077462

Registered Office / Corporate Office : 801 - 804, Wing A, Building No. 3, Inspire BKC, G Block, Bandra Kurla Complex, Bandra East, Mumbai – 400 051
Contact at +91-22-66203030

Website : **www.nuvamawealth.com** and **Customer Care : 1800-102-3335**

Name of the Compliance Officer : Ms. Namita Godbole. Tel. 040-6637 5211

Email ID : **complianceofficer.nwil@nuvama.com/nwil.dpcompliance@nuvama.com**

For any grievance please contact us at Investor Grievance No.: 040-6637 5211

or you may write into us at **helpdesk@nuvama.com** for trading related queries and **DPservicesNWIL@nuvama.com** for Demat related queries.

In case not satisfied with the response, please contact Depository or Exchanges on below numbers.

CDSL - email to complaints@cdslindia.com or call on 1800-22-5533

NSDL - email to relations@nsdl.co.in and call on (022) 4886 7000

	NSE	BSE	MSE	MCX	NCDEX
Email ID	ignse@nse.co.in	dis@bseindia.com	investorcomplaints@mse.in	ig-mcx@mcxindia.com	ig@ncdex.com
Phone No	1800-266-0050 (select option 5)	+91 22 2272 8517	+91 22 61129000 , Ext. 9028	022-6631 8888	1800-266-2339

If not satisfied with response or your grievance is still unresolved you may register complaint to SEBI on the **SCORES** website (link: <https://scores.sebi.gov.in/>)

ICONS FOR ILLUSTRATION



Signature of Client



Second Holder



Third Holder



Guardian



Witness



Authorised Signatory

Message from Team Nuvama

Dear Customer,

We are happy that you have chosen us as your investment partner.

We at Nuvama aim at enhancing experience and simplifying processes for our customers. This Account Opening Form is another step towards the very aim - making the process of entering a new financial relationship easier.

We take pleasure and pride in introducing this Account Opening form as one of the **shortest and simplest** in the industry.

Now, opening a trading account with us takes a few minutes only, leaving you more time to interact with our representative and clarify any doubts or queries that you may have.

We also request you to go through the Terms and Conditions booklet which will be appended with your KYC. This booklet covers the details of your relationship with us and helps you become an informed investor.

With this, we also urge you to write to us on - helpdesk@nuvama.com for trading and on DPservicesNWIL@nuvama.com for demat account issues, queries or feedback. We will be glad to hear from you.

Your trusted advisor always.

Warm Regards,
Team Nuvama

INDEX

FOR NWIL TRADING AND CDSL DEMAT ACCOUNT

Sr. No.	Name of the Document	Brief Significance of the Document	Page No.
MANDATORY SECTION IN KYC AS PRESCRIBED BY SEBI, DEPOSITORIES AND EXCHANGE			
1.	Account Opening Form - Trading & Demat Account related details	CKYC Form - Document captures the basic information about the constituent	1-6
		Additional KYC Form - Document captures the additional information about the constituent relevant to Trading and Demat account	7-12
		Most Important Terms and Conditions (MITC)	13
		Terms and Conditions for Research Analyst	14-15
		Most Important Terms and Conditions (MITC) of Research Analyst	16-17
		Declaration for opening Trading and Demat Account along with acceptance of KYC Document Booklet	18
2.	Tariff Sheet – Demat	Document detailing the Demat tariff/charges	19
3.	Tariff Sheet – Equity	Document detailing the rate/amount of brokerage and other charges levied on the client for trading on the stock exchange(s)	20
4.	Tariff Sheet – Commodity	Trading Brokerage Sheet for Commodity derivatives	21
5.	Financial Status and other details	Financial Status and Other Details as per Prevention of Money Laundering Act, 2002 (PMLA)	22
VOLUNTARY SECTION IN KYC			
6.	Demat Debit and Pledge Instruction	Demat Debit and Pledge Instruction for Operating Trading and Demat Account	23-24
7.	Voluntary Authorizations	a. Authorisation by Client	25-28
		b. For Running Account maintenance	
		c. For receiving ECN and any documents / communications in electronic form from Stock Broker and Depository Participant	
		d. For debiting various Depository charges	
		e. For sharing of Data and Information	
10.	Trading Authorization Form	Authorisation to Trade on behalf of client	29-30
11.	Fatca Declaration	FATCA Annexure for Individual Accounts	31
12.	SEBI MTF Consent	SEBI Margin Trading Facility for Clients	32-37
13.	MFSS Consent	Consent letter for dealing in Mutual Funds (BSE Star MF / MFSS)	38
14.	Mandate Instruction Form	Mandate Instruction Form	39

Cont. on next page...

FOR EQUITY TRADING AND CDSL DEMAT ACCOUNT (PROVIDED THROUGH SEPARATE HANDBOOK)			
Sr. No.	Name of the Document	Brief Significance of the Document	Page No.
1.	Instructions Checklist	Instructions and Checklist for filling the KYC form	1-4
2.	Instructions for CKYC / KRA	Instructions for filling CKYC / KRA form	5-11
3.	Instructions for FATCA	Instructions for filling FATCA form	12-13
4.	Anti-Money Laundering (AML)	Understanding for clients about Anti Money Laundering (AML) provisions	14-15
5.	Rights and Obligations – Stock Broker	Document stating the Rights & Obligations of Stock Broker / trading member, Sub-Broker and client for trading on exchanges (including additional rights & obligations in case of internet / wireless technology based trading)	16-24
6.	Risk Disclosure Documents (RDD)	Document detailing risk associated with dealing in the securities market	25-30
7.	Guidance Note	Document detailing do's and don'ts for trading on exchange, for the education of the investors	31-32
8.	Policies and Procedures	Document describing significant policies and procedures of the Stock Broker	33-39
9.	Rights & Obligations – Demat	Rights & Obligations of Beneficial Owner & Depository Participant as prescribed by SEBI & Depositories	40-43
10.	Terms and Conditions (Voluntary)	General Terms & Conditions w.r.t. Trading	44-69
11.	Terms and Conditions for SMS and E-mail alerts	General Terms & Conditions w.r.t. SMS and E-mail alerts from Stock Exchanges and Stock Brokers	70-74
12.	Terms and Conditions for SMS alerts from CDSL	Terms And Conditions-cum-Registration / Modification Form for receiving SMS Alerts from CDSL [SMS Alerts will be sent by CDSL to BOs for all debits]	75-77
13.	Terms and Conditions for TRUST service	Terms And Conditions for availing Transaction Using Secured Texting (TRUST) Service offered by CDSL	78-80
14.	General Information	General Information about Depository Participant - Demat	81
MANDATORY SECTION - FOR COMMODITY DERIVATIVES			
15.	Risk Disclosure Document (RDD)	Document detailing risks associated with dealing in the commodities market	82-87
16.	Rights and Obligations of Members , Authorised Persons and Clients	Document stating the Rights and Obligation of Member, Authorised person and Client for Trading on the Exchanges (including additional right and Obligation in case of Internet/ wireless technology based Trading)	88-104
17.	Guidance Note	Document detailing Do's and Don'ts for trading on Exchanges, for the education of the investors	105-107
18.	Policies and Procedures	Document describing significant policies and Procedures of the Commodity Broker	108-114
NON-MANDATORY SECTION			
19.	Terms and Conditions	General Terms and Conditions w.r.t. trading in Commodities	115-138

Provided Through Seperate Handbook

This page is intentionally kept blank

Know Your Client (KYC)**Application Form (For Individuals Only)**

Please fill the form in ENGLISH and in BLOCK letters

Fields marked * are mandatory

Fields marked + are pertaining to CKYC and mandatory only if processing CKYC also

Application Number :

Application Type* : ☐ New KYC ☐ Modification KYC**KYC Mode***: Please Tick (✓)
☐ Normal
 ☐ EKYC OTP
 ☐ EKYC Biometric
 ☐ Online KYC
 ☐ Offline EKYC
 ☐ Digilocker
☐ **1. Identity Details** (please refer guidelines overleaf)
 PAN

Prefix

First Name

Middle Name

Last Name

Name* (Same as ID proof) Maiden Name* (if any) Father / Spouse's Name* Date of Birth* Gender* ☐ M- Male ☐ F- Female ☐ T-TransgenderMarital Status * ☐ Single ☐ MarriedNationality* ☐ Indian ☐ Other Residential Status* ☐ Resident Individual ☐ Non Resident IndianPlease Tick (✓) ☐ Foreign National ☐ Person of Indian Origin *

(Passport mandatory for NRIs and Foreign Nationals.

PIO selection is only for CKYC and not for KRA KYC.

Select NRI or Foreign National based on Nationality of the individual)

PHOTO

Signature /
Thumb Impression

Signature of Client



Proof of Identity (POI) submitted for PAN exempted cases (Please (✓) Tick)

Geo Tagging ☐ A - Aadhaar Card ☐ B - Passport Number Expiry Date ☐ C - Voter ID Card ☐ D - Driving Licence Expiry Date ☐ E - NREGA Job Card ☐ F - National Population Register Letter ☐ Z - Others (any document notified by Central Government)Identification Number

Geo Location

☐ **2. Address Details*** (please refer guidelines overleaf)
A. Correspondence/ Local Address*

Line 1* _____

Line 2 _____

Line 3 _____

City / Town / Village* _____ District* _____ Pin Code* _____

State* _____ Country* _____

Address Type* ☐ Residential/Business ☐ Residential ☐ Business ☐ Registered Office ☐ Unspecified**B. Permanent residence address of applicant, if different from above A / Overseas Address*** (Mandatory for NRI Applicant)

Line 1* _____

Line 2 _____

Line 3 _____

City / Town / Village* _____ District* _____ Pin Code* _____

State* _____ Country* _____

Address Type* ☐ Residential/Business ☐ Residential ☐ Business ☐ Registered Office ☐ Unspecified**Proof of Address*** (attested copy of any 1 POA for correspondence and permanent address each to be submitted)☐ A - Aadhaar Card ☐ B - Passport Number Expiry Date ☐ C - Voter ID Card ☐ D - Driving Licence Expiry Date ☐ E - NREGA Job Card ☐ F - National Population Register Letter ☐ Z - Others _____ (any document notified by Central Government)

Identification Number _____

☐ **3. Separate email ID & mobile number declaration - I hereby declare that the below**
Mobile number belongs to ☐ Self ☐ Spouse ☐ Dependent Parent ☐ Dependent ChildrenTel (R)* Mobile No.* Tel (O)* Extn* Fax Email ID belong to ☐ Self ☐ Spouse ☐ Dependent Parent ☐ Dependent Children

E-mail ID _____

☐ **4. Applicant Declaration**

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

I/We hereby consent to receiving information from CVL KRA through SMS/Email on the above registered number/Email address.

I am/We are also aware that for Aadhaar OVD based KYC, my KYC request shall be validated against Aadhaar details. I/We hereby consent to sharing my/our masked Aadhaar card with readable QR code or my Aadhaar XML/Digilocker XML file, along with passcode and as applicable, with KRA and other Intermediaries with whom I have a business relationship for KYC purposes only.

I hereby give consent to download/fetch my records/details from CKYCR/KRA to Nuvama Wealth and Investment Limited, for the purposes of establishing an account-based relationship/modification of the existing records.

Place : _____ Date : _____

Signature of Client



☐ **5. For Office Use Only**

In-Person Verification (IPV) carried out by*	Intermediary Details*
IPV Date _____ Emp. Name _____ Emp. Code _____ Emp. Designation _____	☐ Self certified document copies received (OVD) ☐ True Copies of documents received (Attested) AMC / Intermediary Name :
Employee Signature and Stamp	Institution Name and Stamp

Geo Location

This space is intentionally kept blank

CENTRAL KYC REGISTRY | Instructions / Check list / Guidelines for filling Individual KYC Application Form
A Clarification / Guidelines on filling 'Personal Details' section

- 1 **Name:** The name should match the name as mentioned in the Proof of Identity submitted failing which the application is liable to be rejected.
- 2 **One the following is mandatory:** Mother's name, Spouse's name, Father's name.

B Clarification / Guidelines on filling 'Current Address Details' section

- 1 In case of deemed PoA such as utility bill, the document need not be uploaded on CKYCR.
- 2 PoA to be submitted only if the submitted PoI does not have current address or address as per PoI is invalid or not force.
- 3 State / U.T. Code and Pin / Post Code will not be mandatory for Overseas addresses.
- 4 In Section 2, one of I, II and III is to be selected, In case of online E-KYC authentication, II is to be selected.
- 5 In Section 3, one of I, II, III and IV is to be selected. In case of online E-KYC authentication, II is to be selected.
- 6 List of documents for 'Deemed Proof of Address'.

Document Code	Description
01	Utility bill which is not more than two months old or any service provider (electricity, telephone, post-paid mobile phone, piped gas, water bill).
02	Property or Municipal tax receipt.
03	Pension or family pension payment orders (PPOs) issued to retired employees by Government Departments or Public Sector Undertakings, if they contain the address.
04	Letter of allotment of accommodation from employer issued by State Government or Central Government Departments, statutory or regulatory bodies, public sector undertakings, scheduled commercial banks, financial institutions and listed companies and leave and licence agreements with employers allotting official accommodation.

- 7 Regulated Entity (RE) shall redact (first 8 digits) or the Aadhaar number from Aadhaar related data and documents such as proof of possession of Aadhaar, while uploading on CKYCR.
- 8 "Equivalent e-document" means an electronic equivalent of a document, issued by the issuing authority of such document with its valid digital signature including documents issued to the digital locker account of the client as per rule 9 of the information Technology (Preservation and Retention of information by intermediaries Providing Digital Locker Facilities) Rules, 2016.
- 9 'Digital KYC process' has to be carried out as stipulated in the PML Rules, 2005.
- 10 REs may use the Self Declaration check box where Aadhaar authentication has been carried out successfully for a client wants to provide a current address different from the address as per the identity information available in the Central Identities Data Repository.

C Clarification / Guidelines on filling 'Contact details' section

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

D Clarification / Guidelines on filling 'Related Person details' section

- 1 Provided KYC number of related person, if available.

E Clarification on Minor

- 1 Guardian details are optional for minors above 10 years of age for opening of bank account only.
- 2 However, in case guardian details are available for minor above 10 years of age, the same (CKYCR number of guardian) is to be uploaded.

Instructions/Guidelines for filling Individual KYC Application Form

A. General Instructions:

1. Self-attestation of documents is mandatory.
2. Copies of all documents that are submitted need to be compulsorily self-attested by the applicant 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 below list mentioned list.
3. If any proof of identity or address is in a foreign language, then translation into English is required.
4. Name & address of the applicant mentioned on the KYC form, should match with the documentary proof submitted.
5. If correspondence & permanent addresses are different, then proofs for both have to be submitted.
6. Sole proprietor must make the application in his individual name & capacity.
7. For non-residents and foreign nationals, (allowed to trade subject to RBI and FEMA guidelines), copy of passport/PIO Card/OCI Card and overseas address proof is mandatory.
8. For foreign entities, CIN is optional; and in absence of DIN no. for the directors, their passport copy should be given.
9. In case of Merchant Navy NRI's, Mariner's declaration or certified copy of CDC (Continuous Discharge Certificate) is to be submitted.
10. For opening an account with Depository participant or Mutual Fund, for a minor, photocopy of the School Leaving Certificate/Mark sheet issued by Higher Secondary Board/ Passport of Minor/Birth Certificate must be provided.
11. Politically exposed persons (PEP) are defined as individuals who are or have been entrusted with prominent public functions in a foreign country e.g., Head of State or of Government, senior politician, senior government/judiciary/military officer, senior executive of state owned corporation, important political party official, etc.

B. Proof of Identity (POI):

1. PAN card with photograph is mandatory for all applicants except those who are specifically exempt from obtaining PAN (listed in Section D).
2. Original Verified Documents (OVD) are acceptable: Unique Identification Number (UID) (Aadhaar) / Passport / Voter ID card / Driving License / Letter issued by NPR / NREGA job card
3. If driving license number or passport is provided as proof of identity then expiry date is to be mandatorily furnished.
4. Mention identification / reference number if 'Z' – Others (any document notified by the central government) is ticked.
5. Others – Identity card with applicant's photograph issued by any of the following: Central/ State Government Departments, Statutory/Regulatory Authorities, Public Sector Undertakings, Scheduled Commercial Banks, Public Financial Institutions, Colleges affiliated to Universities, Professional Bodies such as ICAI, ICWAI, ICSI, Bar Council, etc., to their Members; and Credit cards/Debit cards issued by Banks.

C. Proof of Address (POA):

1. PoA to be submitted only if the submitted PoI does not have an address or address as per PoI is invalid or not in force.
2. Others includes – Utility bill which is not more than 3 months old of any service provider (electricity, landline telephone, piped gas, water bill); Bank account or Post Office savings bank account statement; Documents issued by Government departments of foreign jurisdictions and letter issued by Foreign Embassy or Mission in India
3. Identity card/document with address issued by any of the following: Central/ State Government 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.
4. Self declaration of High courts/Supreme court judges, giving the new address in respect of their own accounts.
5. For FII/Sub account, Power of attorney given by FII/Sub account to the custodians (which are duly notarized and/or apostilled or consularized) that gives registered address should be taken.
6. Proof of address in name of spouse may be accepted.
7. Registered lease or Sale agreement/ Flat maintenance bill / Insurance copy / Ration card / Latest Property tax
8. Original Verified Documents (OVD) are acceptable: Unique Identification Number (UID) (Aadhaar) / Passport / Voter ID card / Driving License / Letter issued by NPR / NREGA job card

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

1. Investments (including SIPs), in Mutual Fund schemes up to INR 50,000/- per investor per year per Mutual Fund.
2. Transactions undertaken on behalf of Central/State Government, by officials appointed by Courts, e.g., Official liquidator, Court receiver, etc.
3. Investors residing in the state of Sikkim.
4. UN entities/multilateral agencies exempt from paying taxes/filing tax returns in India.
5. In case of institutional clients, namely FIs, MFs, VCFs, FVCIs, Scheduled commercial bank, Multilateral and Bilateral development financial institutions, State Industrial development corporations, insurance companies registered with IRDA and public financial institutions as defined under section 4A of the Company Act 1956, custodians shall verify the PAN card details with the original PANs and provide duly certified copies of such verified PAN details to the intermediary.

E. List of people authorized to attest the documents:

1. Authorized officials of Asset Management Companies (AMCs).
2. Authorized officials of Registrar & Transfer Agent (RTA) acting on behalf of the AMC.
3. KYC compliant mutual fund distributors affiliated to Association of Mutual Funds (AMFI) and have undergone the process of 'Know Your Distributor (KYD)'.
4. Notary Public, Gazette Officer, Manager of a Scheduled Commercial/Co-operative Bank or Multinational Foreign Banks (Name, Designation & Seal should be affixed on the copy).
5. 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. Online Mode Processing of KYC:**1. EKYCBIOMETRIC**

- Applicant may directly upload their documents (OVD) as scanned images on intermediary's portal.
- The documents should be e-signed.
- Applicant details are verified using UIDAI Biometric details.
- Original Seen Verification (OSV) of documents as well as IPV / VIPV is exempted.
- Intermediary attestation on documents is exempted.

2. EKYCOTP

- Applicant may directly upload their documents (OVD) as scanned images on intermediary's portal.
- The documents should be e-signed.
- Applicant details are verified using UIDAI details using OTP.
- Original Seen Verification (OSV) of documents as well as IPV / VIPV is exempted.
- Intermediary attestation on documents is exempted.

3. ONLINE KYC

- Applicant may directly upload their documents (OVD) as scanned images on intermediary's portal.
- The documents should be e-signed.
- Virtual In Person Verification (VIPV) is mandatory as per SEBI guidelines.
- Intermediary attestation on documents (OSV) is exempted.

4. OFFLINE EKYC

- Applicant may directly upload their document (PAN copy) as scanned images on intermediary's portal.
- The documents should be e-signed.
- Digital KYC performed through Offline Aadhaar e-KYC. OVD sourced from Offline Aadhaar e-KYC.
- Original Seen Verification (OSV) of documents as well as IPV / VIPV is exempted.

5. DIGILOCKER

- Digital KYC performed through the documents (OVD) sourced from Digilocker.
- Original Seen Verification (OSV) of documents as well as IPV / VIPV is exempted.
- Intermediary attestation on documents is exempted.

Type of Account - Sub Status

☐ Individual Resident
 ☐ Individual-Director
 ☐ Individual Director's Relative
 ☐ Individual HUF / AOP
 ☐ Individual Promoter
 ☐ Minor
☐ Individual Margin Trading A/C (MANTRA)
 ☐ Others (specify) _____

Education Qualification : ☐ Under Graduate ☐ Graduate ☐ Post Graduate ☐ Professional

Other Details

Gross annual income range p.a.
OR
Net-worth in Rs
(Net worth should not be older than 1 year)

☐ Below Rs. 1 Lac
 ☐ Rs. 1-5 Lac
 ☐ Rs. 5-10 Lac
 ☐ Rs. 10-25 Lac
☐ Rs. 25 Lac -1 Crore
 ☐ 1 Crore-5 Crore
 ☐ > 5 Crore

as on

Occupation

☐ Private Sector Service
 ☐ Public Sector
 ☐ Government Service
 ☐ Business
☐ Agriculturist
 ☐ Retired
 ☐ Housewife
 ☐ Student
☐ Professional
 ☐ Farmer
 ☐ Others (Please specify) _____

Please tick if applicable

☐ Politically Exposed Person (PEP)
 ☐ Related to a Politically Exposed Person (RPEP)
☐ Not Politically Exposed Person (PEP)
 ☐ Not Related to a Politically Exposed Person (RPEP)
 ☐ None

Client Category (Only for Commodities
Derivative Market)

☐ Farmers/FPOs,
 ☐ Value Chain Participants (VCPs)
☐ Proprietary traders,
 ☐ Domestic Financial Institutional Investors
☐ Foreign Participants
 ☐ Others _____

Whether registered under MSMED Act, 2006

☐ Yes
 ☐ No
 (If Yes, please provide the MSME registration certificate)

Any other other information

- I wish to receive the standard account opening documents i.e :- Rights & Obligations (Stock Broker and Depository Participant) , Uniform Risk Disclosure Documents and guidance note detailing Do's and Dont's in the below mentioned mode :-

☐ Electronic
 ☐ Physical

Additional Details

Whether you wish to receive physical contract note or Electronic Contract Note (ECN)/Statement of A/c please specify : ☐ Physical ☐ Electronic

Specify your Email Id, if applicable : _____ Number of years of Investment / Trading experience : _____ (strike off, if not applicable)

Whether you wish to avail of the facility of Internet Trading/Wireless Technology (please specify) : ☐ Yes ☐ No (strike off, if not applicable)

Any other information :

DP Account(s) Details

In case, client does not have a DP Account, this column may not be filled in.

Depository Name: ☐ NSDL ☐ CDSL DP ID Depository Participant Name _____

Beneficiary Name _____ Beneficiary ID (BO ID)

Holders Details

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

Sole / First Holder's Name	Search Name	PAN UCC	Exchange Name & ID										

Past Actions

Details of any action taken / proceedings initiated / pending including but not limited to debarment / blacklisting / de-registering / name strike off from ROC records / declaring defaulter / monetary penalty / adverse arbitration award by SEBI / Stock exchange / adverse action by Government Authority / Statutory Authority / MCA or any other authority against the applicant / constituent or its Partners / promoters / whole time directors / authorized signatories in charge of dealing in securities:

☐ Yes
 ☐ No
 If yes, provide details: _____

Dealings Through Authorized Persons And Other Members

If the client is dealing through any other Member / Authorized Person (AP), provide the following details (incase dealing with multiple Members/APs, provide details of all in a separate sheet containing all the information as mentioned below) :

Member's / AP's Name:

Exchange:

Exchange's Registration number:

Concerned Member's Name with whom the AP is registered:

Registered office address:

Pin Code:

Phone : Fax :

Email ID: Website:

Client Code :

Details of disputes/dues pending from/to such Member/AP:

Trading Preferences

Please select the segments in which you wish to trade and sign in the relevant boxes. Please strike off the segment not chosen by you.

Segment	CM Segment [NSE & BSE]	F & O Segment [NSE & BSE]	CD Segment [NSE]	Debt Segment [NSE & BSE]	Commodities Segment [MCX & NCDEX]	Mutual Fund [NSE & BSE]	All Segments [CM-NSE & BSE; FO-NSE & BSE; CD-NSE; Debt-NSE & BSE; CO-MCX & NCDEX; MFSS-NSE & BSE]
Signatures 							

"In future, if you wish to trade on any new segment or opt out of an existing segment/s, please submit a duly signed authorisation / letter to us."

Purpose of Trading

☐ Hedging ☐ Investment ☐ Others (Specify)

GST Details

GST Registration No. : GST Location :

Introducer Details

Name of the Introducer :

(Surname) (Name) (Middle Name)

Status of the Introducer: ☐ Authorized Person ☐ Existing Client ☐ Others, please specify :

Address of the Introducer :

PAN No. Client Code

Signature of the Introducer :  Tel. No.

Client Categorisation

Pls select (✓) on the below appropriate category depending upon your proposed nature of your activity against each product type

Client Categorisation

Commercial ☐	Non Commercial ☐
Product Type	
Bullion ☐	Bullion ☐
Base Metals ☐	Base Metals ☐
Energy ☐	Energy ☐
Agri-Commodities ☐	Agri-Commodities ☐
Not Applicable ☐	Not Applicable ☐

Note:- With a view to understand the extent of involvement of the physical market participants and to identify the nature of participants in the Commodities

Derivative Market, Members of the Exchange are required to Categorize the identified Clients under one of the following category:

1. COM: Commercial Client includes Value Chain/ Physical market participant/ exporter/ importer/ having direct/ indirect Exposure to the underlying Commodity
2. NON-COM: Non Commercial Client includes Trader/ Arbitrageur
3. N.A.: Not Applicable (Client not dealing in the product)

HIGH Value Transactions:-

I/We may undertake high value transaction of Rs.5 lakhs or more in a day depending on market volatility in any of the Exchange/s, where I/We am/are registered as client with Nuvama. Purposes of doing transaction are: (Please tick the option whichever is applicable.)

☐ Trading / Speculation ☐ Arbitrage ☐ Hedging ☐ All of above

Dealing / Trading in Commodities

I/We wish to trade in the following commodities with the Exchanges**.

(tick (✓) whichever is applicable)

** In future, if you wish to trade on any new commodity(ies) please submit a duly signed consent letter to us.

MCX	Tick if Applicable	NCDEX	Tick if Applicable
Name of the Commodity		Name of the Commodity	
NCDEX FUTURE INDEX		GOLD	
BARLEY		SILVER	
CASTORSEEDNEW		ALUMINIUM	
CHANA		BRASS	
COTTONSEED OIL CAKE AKOLA		COPPER	
COTTON29MM		LEAD	
CRUDE_PALM_OIL		NICKEL	
CORIANDER		ZINC	
GUARGUM_5MT		CRUDEOIL	
GUAR_SEED10		NATURALGAS	
JEERA		CARDAMOM	
KAPASNEW		CASTORSEED	
MAIZEKHARIF		COTTON	
MAIZERABI		MENTHAOIL	
MOONG		PEPPER	
PADDY_BASMATI		RBDPMOLEIN	
RAPE_MUSTARD_SEEDS		CPO	
SUGARM		RUBBER	
SOYABEAN			
SOY_OIL			
TURMERIC			
WHEATKOTA			

For New Demat Account With Nuvama Wealth and Investment Limited

I request you to open a Demat Account in my name as per following details :

Sole / First Holders Name : _____

Pan No. : _____

UID No. :

(Note: In case you meet the following conditions the account will be opened under Basic Services Demat Account:

1. The individual has or proposes to have only one demat account where he/she is the sole or first holder
2. The individual shall have only one BSDA in his/her name across all depositories
3. value of securities held in the demat account shall not exceed Rs. 10 Lakhs for debt and other than debt securities combined at any point of time.)

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

Guardians Name	
Relationship with Applicant	
PAN	

Bank Account(s) Details

Account Type	☐ Saving ☐ Current
Bank Name (through which transactions will be routed)	_____
Bank Account No.	_____
Branch Address	_____
	Pin
IFSC Code:	MICR No.:
	NEFT Code:

Standing Instructions **NWIL**

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) ☐ Yes ☐ No
Account Statement Requirement ☐ As per SEBI Regulation ☐ Daily ☐ Weekly ☐ Fortnightly ☐ Monthly	
I/We request you to send Electronic Transaction-cum-Holding Statement at the email ID _____	☐ Yes ☐ No
I/ We would like to share the email ID with the RTA	☐ Yes ☐ No
I / We would like to receive the Annual Report (Tick the applicable box. If not marked the default option would be in 'Physical')	☐ Physical ☐ Electronic ☐ Both Physical & Electronic
I / We would like to instruct the DP to accept all the pledge instructions in my /our account without any other further instruction from my/our end (If not marked, the default option would be 'No')	☐ Yes ☐ No
I/We wish to receive dividend / interest directly in to my bank account as given in SARAL AOF through ECS. (If not marked, the default option would be 'Yes') [ECS is mandatory for locations notified by SEBI from time to time.]	☐ Yes ☐ No
For Joint accounts, communication to be sent to (Note: In case if 'first holder' is selected, the communication will be sent as per the preference mentioned. In case 'All joint account holders' is opted, communication to first holder will be sent as per the preference mentioned and communication to other holders will be in electronic mode. The default option will be communication to 'first holder', if no option selected)	☐ First Holder ☐ All Joint Account Holders

For Joint accounts, communication to be sent to (Note: In case if 'first holder' is selected, the communication will be sent as per the preference mentioned. In case 'All joint account holders' is opted, communication to first holder will be sent as per the preference mentioned and communication to other holders will be in electronic mode. The default option will be communication to 'first holder', if no option selected)	☐ First Holder ☐ All Joint Account Holders
Mode of Operations for Joint Accounts (Note: If Mode of Operation for Joint Account is chosen as anyone of the holder or survivor(s), only specified operations such as transfer of securities including Inter-Depository Transfer, pledge / hypothecation / margin pledge / margin re-pledge (creation, closure and invocation and confirmation thereof as applicable) of securities	☐ Jointly ☐ Anyone of the Holder or Survivor(s)
Account to be operated through Demat Debit and Pledge Instruction (DDPI)/Power Of Attorney (POA)	☐ Yes ☐ No

SMS Alert & Trust Facility

SMS Alert Facility Refer to Terms & Conditions given as annexure - 2.4	MOBILE NO. +91_____	☐ Yes ☐ No
Transactions Using Secured Texting Facility (TRUST). Refer to Terms and Conditions as Annexure - 2.6	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 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 _____ Clearing Member ID (Optional) _____	☐ Yes ☐ No
Easi	To register for Easi, please visit our website www.cdslindia.com Easi allows a BO to view his ISIN balances, transactions and value of the portfolio online	☐ Yes ☐ No

Option for Issue of Delivery Instruction Booklet (DIS Booklet)

Mandatory to select any one option

Kindly confirm the manner of receiving DIS booklet

(To be filled by person seeking to open a Depository account where Demat Debit and Pledge Instructions has been granted to operate the depository account)

☐ I require you to issue Delivery Instruction Slip (DIS) booklet to me immediately on opening my CDSL account though I have issued a Demat Debit and Pledge Instruction (DDPI) executed in favour of Nuvama Wealth and Investment Limited with for executing delivery instructions for setting stock exchange trades [settlement related transactions] effected through NWIL.	☐ I do not require the Delivery Instruction Slip (DIS) for the time being, since I have issued a DDPI in favour of Nuvama Wealth and Investment Limited (NWIL) for executing delivery instructions for setting stock exchange trades [settlement related transactions] effected through NWIL. However, the Delivery Instruction Slip (DIS) booklet should be issued to me immediately on my request at any later date.
--	---

Signature of Client



NOMINATION FORM

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

UCC		DP ID		Client ID	
First Holder Name					
Second Holder Name					
Third Holder Name					

I undersigned, wish to opt for the below one option provided by Nuvama Wealth and Investment Limited

I / We hereby confirm that I / We do not wish to appoint any nominee(s) in my / our trading / demat account and understand the issues involved in non-appointment of nominee(s) and further are aware that in case of death of all the account holder(s), my / our legal heirs would need to submit all the requisite documents / information for claiming of assets held in my / our trading / demat account, which may also include documents issued by Court or other such competent authority, based on the value of assets held in the trading / demat account.	[]
I / We hereby nominate the following person(s) who shall receive all the assets held in my / our account / folio in the event of my / our demise, as trustee and on behalf of my / our legal heir(s) *	[]

Nomination Details

	Additional Details						Additional Details	
	Name of Nominee	Share of Nominee (%)	Relationship	Postal Address	Mobile number & E-mail	Identity Number	D.O.B. of nominee (DD/MM/YY)	Guardian
Nominee 1						☐ PAN ☐ Aadhar (last 4 digits) ☐ Driving license _____ _____		
Nominee 2						☐ PAN ☐ Aadhar (last 4 digits) ☐ Driving license _____ _____		
Nominee 3						☐ PAN ☐ Aadhar (last 4 digits) ☐ Driving license _____ _____		

 Signature of First Applicant	 Signature of Second Applicant	 Signature of Third Applicant
 Signature of Witness 1	 Signature of Witness 2	 Signature of Witness 3

* Signature of witness, along with name and address are required, if the account holder affixes thumb impression, instead of signature

**If % is not specified, then assets shall be distributed equally amongst all nominees. Any odd lot after division / fraction of %, shall be transferred to the first nominee mentioned in the nomination form.

***However, in case of NRI / OCI / PIO, Passport number is acceptable.

I / We want the details of my / our nominee to be printed in the periodic statement of holding or statement of account, provided to me/us by the AMC / DP as follows; (please tick, as appropriate)

☐ Name of nominee(s) ☐ Nomination: Yes / No

MOST IMPORTANT TERMS AND CONDITIONS (MITC)**(For non-custodial settled trading accounts)**

1. Your trading account has a "Unique Client Code" (UCC), different from your demat account number. Do not allow anyone (including your own stock broker, their representatives and dealers) to trade in your trading account on their own without taking specific instruction from you for your trades. Do not share your internet/ mobile trading login credentials with anyone else.
2. You are required to place collaterals as margins with the stock broker before you trade. The collateral can either be in the form of funds transfer into specified stock broker bank accounts or margin pledge of securities from your demat account. The bank accounts are listed on the stock broker website. Please do not transfer funds into any other account. The stock broker is not permitted to accept any cash from you.
3. The stock broker's Risk Management Policy provides details about how the trading limits will be given to you, and the tariff sheet provides the charges that the stock broker will levy on you.
4. All securities purchased by you will be transferred to your demat account within one working day of the payout. In case of securities purchased but not fully paid by you, the transfer of the same may be subject to limited period pledge i.e. seven trading days after the pay-out (CUSPA pledge) created in favor of the stock broker. You can view your demat account balances directly at the website of the Depositories after creating a login.
5. The stock broker is obligated to deposit all funds received from you with any of the Clearing Corporations duly allocated in your name. The stock broker is further mandated to return excess funds as per applicable norms to you at the time of quarterly/ monthly settlement. You can view the amounts allocated to you directly at the website of the Clearing Corporation(s).
6. You will get a contract note from the stock broker within 24 hours of the trade.
7. You may give a one-time Demat Debit and Pledge Instruction (DDPI) authority to your stock broker for limited access to your demat account, including transferring securities, which are sold in your account for pay-in.
8. The stock broker is expected to know your financial status and monitor your accounts accordingly. Do share all financial information (e.g. income, networth, etc.) with the stock broker as and when requested for. Kindly also keep your email Id and mobile phone details with the stock broker always updated.
9. In case of disputes with the stock broker, you can raise a grievance on the dedicated investor grievance ID of the stock broker. You can also approach the stock exchanges and/or SEBI directly.
10. Any assured/guaranteed/fixed returns schemes or any other schemes of similar nature are prohibited by law. You will not have any protection/recourse from SEBI/stock exchanges for participation in such schemes.



Signature of Client

Date _____

TERMS AND CONDITIONS FOR RESEARCH ANALYST

1. **Availing the research services:** By accepting delivery of the research service, the client confirms that he/she has elected to subscribe the research service offered by Nuvama Wealth and Investment Limited (herein after referred to as "NWIL") at his/her sole discretion. NWIL confirms that research services shall be rendered in accordance with the applicable provisions of the SEBI's Research Analyst (RA) Regulations.
2. **Obligations on RA:** NWIL and client shall be bound by SEBI Act and all the applicable rules and regulations of SEBI, including the RA Regulations and relevant notifications of Government, as may be in force, from time to time.
3. **Client Information and KYC:** The client shall furnish all such details in full as may be required by NWIL in its standard form with supporting details, if required, as may be made mandatory by RAASB/SEBI from time to time. NWIL shall collect, store, upload and check KYC records of the clients with KYC Registration Agency (KRA) as specified by SEBI from time to time.
4. **Standard Terms of Service:** The client hereby consents that:
 - I / We have read and understood the terms and conditions applicable to a research analyst as defined under regulation 2(1)(u) of the SEBI (Research Analyst) Regulations, 2014, including the fee structure.
 - I/We are subscribing to the research services for our own benefits and consumption, and any reliance placed on the research report provided by research analyst shall be as per our own judgement and assessment of the conclusions contained in the research report.
 - I/We understand that –
 - i. Any investment made based on the recommendations in the research report are subject to market risk.
 - ii. Recommendations in the research report do not provide any assurance of returns.
 - iii. There is no recourse to claim any losses incurred on the investments made based on the recommendations in the research report."

NWIL hereby declares and confirms that:

- i. It is duly registered with SEBI as an RA pursuant to the SEBI (Research Analysts) Regulations, 2014 and its registration details are: (SEBI Regn No: INH000011103, Regn Date: March 19, 2015);
 - ii. It has registration and qualifications required to render the services contemplated under the RA Regulations, and the same are valid and subsisting;
 - iii. Research analyst services provided by it do not conflict with or violate any provision of law, rule or regulation, contract, or other instrument to which it is a party or to which any of its property is or may be subject;
 - iv. The maximum fee that may be charged by RA is ₹1.51 lakhs per annum per family to Individual and HUF clients.
 - v. The recommendations provided by RA do not provide any assurance of returns.
5. **Consideration and mode of payment:** The client shall duly pay to NWIL, the agreed fees for the services that the company renders to the client and statutory charges, as applicable. Such fees and statutory charges shall be payable through the specified manner and mode(s)/ mechanism(s).
6. **Risk factors:** The recommendations provided by NWIL in the capacity of a Research Analyst and distributed as per SEBI (Research Analysts) Regulations 2014. Such recommendations does not constitute an offer or solicitation for the purchase or sale of any financial instrument or as an official confirmation of any transaction. The information contained therein is from publicly available data or other sources believed to be reliable. Such recommendations shall be provided for assistance only and are not intended to be and must not alone be taken as the basis for an investment decision. The user assumes the entire risk of any use made of such information. Each recipient of such research services should make such investigation as it deems necessary to arrive at an independent evaluation of an investment in the securities of companies referred to in this document (including the merits and risks involved), and should consult his own advisors to determine the merits and risks of such investment. The investment discussed or views expressed may not be suitable for all investors. NWIL or any of its associates / group companies shall not be in any way responsible for any loss or damage that may arise to any person from any inadvertent error in the information contained in such recommendation.

7. Conflict of interest: NWIL shall adhere to the applicable regulations/ circulars/ directions specified by SEBI from time to time in relation to disclosure and mitigation of any actual or potential conflict of interest. NWIL shall disclose any potential/material conflict of interest with respect to any recommendation and related information and opinions at the time of publication of research report or at the time of public appearance.
8. Termination of service and refund of fees: In case of suspension of certificate of registration of NWIL for more than 60 (sixty) days or cancellation of the RA registration, NWIL shall refund the fees, on a pro rata basis for the period from the effective date of cancellation/ suspension to end of the subscription period.
9. Grievance redressal and dispute resolution: Any grievance related to (i) non- receipt of research report or (ii) missing pages or inability to download the entire report, or (iii) any other deficiency in the research services provided by RA, shall be escalated promptly by the client by reaching out to NWIL's Helpdesk at helpdesk@nuvama.com or 1800-102-3335.

NWIL shall be responsible to resolve grievances within 7 (seven) business working days or such timelines as may be specified by SEBI under the RA Regulations. NWIL shall redress grievances of the client in a timely and transparent manner. Any dispute between NWIL and his client may be resolved through arbitration or through any other modes or mechanism as specified by SEBI from time to time.
10. Additional clauses: Any additional voluntary clauses added by NWIL should not be in contravention with rules/ regulations/ circulars of SEBI. Any changes in such voluntary clauses/document(s) shall be preceded by a notice of 15 days.
11. Mandatory notice: Clients shall be requested to go through Do's and Don'ts while dealing with RA as specified in SEBI master circular no. SEBI/HO/MIRSD-POD-1/P/CIR/2024/49 dated May 21, 2024 or as may be specified by SEBI from time to time.
12. Optional Centralised Fee Collection Mechanism: As may be applicable, NWIL Shall provide the guidance to their clients on an optional 'Centralised Fee Collection Mechanism for IA and RA'(CeFCoM) available to them for payment of fees to RA.

A rectangular box with rounded corners, containing a stylized orange pen nib icon with the number '7' inside it, indicating a signature line.

Signature of Client

Date _____

Most Important Terms and Conditions (MITC)

(Forming part of the Terms and Conditions for providing research services)

1. These terms and conditions, and consent thereon are for the research services provided by the Research Analyst (RA) and RA cannot execute/carry out any trade (purchase/sell transaction) on behalf of, the client. Thus, the clients are advised not to permit RA to execute any trade on their behalf.
2. The fee charged by RA to the client will be subject to the maximum of amount prescribed by SEBI/ Research Analyst Administration and Supervisory Body (RAASB) from time to time (applicable only for Individual and HUF Clients).

Note:

- 2.1. The current fee limit is Rs 1,51,000/- per annum per family of client for all research services of the RA.
- 2.2. The fee limit does not include statutory charges.
- 2.3. The fee limits do not apply to a non-individual client / accredited investor.
3. RA may charge fees in advance if agreed by the client. Such advance shall not exceed the period stipulated by SEBI; presently it is one quarter. In case of premature termination of the RA services by either the client or the RA, the client shall be entitled to seek refund of proportionate fees only for unexpired period.
4. Fees to RA may be paid by the client through any of the specified modes like cheque, online bank transfer, UPI, etc. Cash payment is not allowed. Optionally the client can make payments through Centralized Fee Collection Mechanism (CeFCoM) managed by BSE Limited (i.e. currently recognized RAASB).
5. The RA is required to abide by the applicable regulations/ circulars/ directions specified by SEBI and RAASB from time to time in relation to disclosure and mitigation of any actual or potential conflict of interest. The RA will endeavor to promptly inform the client of any conflict of interest that may affect the services being rendered to the client.
6. Any assured/guaranteed/fixed returns schemes or any other schemes of similar nature are prohibited by law. No scheme of this nature shall be offered to the client by the RA.
7. The RA cannot guarantee returns, profits, accuracy, or risk-free investments from the use of the RA's research services. All opinions, projections, estimates of the RA are based on the analysis of available data under certain assumptions as of the date of preparation/publication of research report.
8. Any investment made based on recommendations in research reports are subject to market risks, and recommendations do not provide any assurance of returns. There is no recourse to claim any losses incurred on the investments made based on the recommendations in the research report. Any reliance placed on the research report provided by the RA shall be as per the client's own judgement and assessment of the conclusions contained in the research report.
9. The SEBI registration, Enlistment with RAASB, and NISM certification do not guarantee the performance of the RA or assure any returns to the client.
10. For any grievances,
 - Step 1: the client should first contact the RA using the details on its website or following contact details:
(RA to provide details as per 'Grievance Redressal / Escalation Matrix')
 - Step 2: If the resolution is unsatisfactory, the client can also lodge grievances through SEBI's SCORES platform at www.scores.sebi.gov.in
 - Step 3: The client may also consider the Online Dispute Resolution (ODR) through the Smart ODR portal at <https://smartodr.in>
11. Clients are required to keep contact details, including email id and mobile number/s updated with the RA at all times.
12. The RA shall never ask for the client's login credentials and OTPs for the client's Trading Account Demat Account and Bank Account. Never share such information with anyone including RA.
13. The terms and conditions and the consent thereon are for the research services provided by the NWIL and NWIL cannot execute/ carry out any trade (purchase/ sell transaction) on behalf of the client. Thus, you are advised not to permit RA to execute any trade on your behalf.



Signature of Client

Date _____

Client Declaration

1. I hereby declare that the details furnished above are true and correct to the best of my 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 aware that I/we may be held liable for it.
2. I confirm having read/been explained and understood the contents of the tariff sheet and all voluntary/non mandatory documents.
3. I further confirm having read and understood the contents of the Rights and Obligations document(s), Risk Disclosure Document and Do's and Don't's. I do hereby agree to be bound by such provisions as outlined in these documents. I have also been informed that the standard set of documents has been displayed for Information on Member's designated website, if any.
4. I am hereby submitting self-certified Aadhar copy with my due consent for opening the above said account associated to my investment with Nuvama .

Place _____

Date _____

Signature of Client

**Office Use Only**

I/We undertake that we have made the client aware of tariff sheet and all the voluntary/non-mandatory documents. I/We have also made the client aware of Rights and Obligations document (s), RDD, Do's and Don't's and Guidance Note. I/We have given/sent him a copy of all the KYC documents.

I/We undertake that any change in the tariff sheet and all the voluntary/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.

For Nuvama Wealth and Investment Limited

Authorised Signatory

This space is intentionally kept blank

This page is intentionally kept blank

Declaration for Opening Trading and Depository Account Alongwith Acceptance of KYC Document Booklet.

By signing this document you confirm that you have read and understood the T&C, Rights and Obligations, Risk Disclosure, Policy and General Information mentioned in the additional booklet. You also confirm that all information furnished by you in this form is true.

Declaration for Opening Trading (for Equity and / or Commodity) and Depository Account Alongwith Acceptance of KYC Document Booklet.

1. I am desirous of opening the trading (for Equity and / or Commodity) and / or depository account with **Nuvama Wealth and Investment Limited** and I am in the process of executing client registration documents relating to the opening of trading and demat account.
2. I have furnished all the details required in the KYC form as per SEBI/Exchange / Depository requirements. I confirm having read/been explained and understood the contents of the KYC documents which are provided to me in separate booklet. The KYC document booklet includes the following :-
 - a) Instructions and Checklist for filling the KYC, Ckyc form and FATCA Declaration
 - b) Information on Anti money Laundering
 - c) Rights and Obligations of the parties relating to Trading account (Including internet and wireless technology based trading) prescribed by SEBI and Stock Exchanges and Rights and Obligations between Beneficiary Owner and Depository Participant
 - d) Uniform Risk Disclosure Document (RDD) prescribed by SEBI and Stock Exchanges, including guidance note and Do's and Don'ts for clients
 - e) Policies and Procedures (under paragraph 8 of SEBI Circular No : MIRSD/SECIR-19/2009 dated December 3, 2009)
 - f) Additional terms and conditions (for Equity and / or Commodity) - (Voluntary Document)
 - g) Terms And Conditions- for receiving SMS Alerts from CDSL (Annexure 2.4) and Transaction Using Secured Texting (TRUST) (Annexure 2.6)
 - h) General Information for both Trading and Demat account
3. I understand that the KYC document booklet is in accordance of the exchanges and/or SEBI/DP requirements applicable for opening trading/DP account. I understand and agree that any amendment/modifications as required by the exchanges/DP and/or regulators will be applicable to me at all point of time and changes if any in future will be intimated to me.
4. I understand that as additional control have registered the KYC documents related to opening of trading and depository account, respectively are registered with the Sub-Registrar of Assurances, Mumbai bearing registration number BBI1/4615/2014 and BBI2/4617/2014 respectively dated May 30, 2014 and same is available with the registrar for records and reference purpose. This is not mandated by SEBI.
5. I have received the booklet with above mentioned contents. I also confirm having read/been explained and understood the contents of the documents on policy and procedures of the stock broker and their Terms & Conditions in the booklet.
8. The Client agrees and hereby authorizes Member at its sole discretion and without any prior notice to the Client, to record any conversation between the Client and Member. Such recording shall be deemed to bind Client and is hereby accepted by the Client as conclusive and binding on the Client for all purposes and further the Client shall not challenge the accuracy, truth, or correctness of the said records in any manner and for any purpose whatsoever. Such recordings shall be retained at all times in accordance with the applicable regulations.
9. The Stock Broker may engage third-party vendors, duly empanelled with the Service Provider/s, for the purpose of rendering transcription and/or other ancillary services ("Third-Party Services") as required under this Agreement. For the purpose of rendering such services, NWIL may be required to share details of clients with Service Provider/s and/or the empanelled third-party vendors. The client hereby authorizes Member at its sole discretion and without any prior notice to the Client, to share any such details with the Service Provider/s and/or the empanelled third party vendors.
10. I/We hereby confirm that I/we are aware that there exists more than one demat account which are registered in my / our with the same email ID and/or mobile number and/or Bank account or PAN but with other stock brokers and that the said accounts are opened by me for investments / trading purposes.
I/We further state that I/we may use the same email ID, mobile number, or PAN or Bank for the purpose of opening other demat account with any other stock broker in future.

Client Name : _____

Date : _____

10

Signature of Client

NUVAMA WEALTH AND INVESTMENT LIMITED (NWIL) DP ID – 12032300

DEPOSITORY CHARGES - SCHEDULE. 'A'

Particulars	☐ Star Scheme (DDPI)	☐ Regular Scheme (DDPI)	☐ Regular Scheme (Non DDPI)
1. Maintenance Charges	Rs.1500/- one time No annual maintenance charges. Additional Rs. 500 will be charged annually for Corporate accounts (Refer note below).	Free for 1st year. From 2nd year onwards Rs.500/p.a. Additional Rs. 500 will be charged annually for Corporate accounts (Refer note below).	Free for 1st year. From 2nd year onwards Rs.500/p.a. Additional Rs. 500 will be charged annually for Corporate accounts (Refer note below).
2. Market/Off Market Transfers/Inter Depository			
a) Purchase (Credit in)	Nil	Nil	Nil
b) Market Sell Within Nuvama	0.02% of the transaction value or Rs.20/- per transaction, whichever is higher	0.02% of the transaction value or Rs.20/- per transaction, whichever is higher	0.02% of the transaction value or Rs.25/- per transaction, whichever is higher
c) Off Market Transaction	0.03% of the transaction value or Rs.20/- per transaction, whichever is higher	0.03% of the transaction value or Rs.20/- per transaction, whichever is higher	0.03% of the transaction value or Rs.20/- per transaction, whichever is higher
d) Sell (Debit from) target other than 2 b) and c above	0.03% of the transaction value or Rs.40/- per transaction, whichever is higher	0.03% of the transaction value or Rs.40/- per transaction, whichever is higher	0.03% of the transaction value or Rs.40/- per transaction, whichever is higher
3. Pledge / Hypothecation			
a) Creation / Acceptance / Closure	0.02% of the transaction value or Rs.50/- per transaction, whichever is higher	0.02% of the transaction value or Rs.50/- per transaction, whichever is higher	0.02% of the transaction value or Rs.50/- per transaction, whichever is higher
b) Invocation	0.02% of the transaction value or Rs.25/- per transaction, whichever is higher	0.02% of the transaction value or Rs.25/- per transaction, whichever is higher	0.02% of the transaction value or Rs.25/- per transaction, whichever is higher
4. Demat Charges	Rs. 2.00 Per Certificate + Rs.30/- for Postage	Rs. 2.00 Per Certificate + Rs.30/- for Postage	Rs. 2.00 Per Certificate + Rs.30/- for Postage
5. Remat Charges	Rs.10/- per 100 securities or part thereof (Subject to minimum Rs 10/-per request)+ Rs. 30/- for Postage	Rs.10/- per 100 securities or part thereof (Subject to minimum Rs 10/-per request)+ Rs. 30/- for Postage	Rs.10/- per 100 securities or part thereof (Subject to minimum Rs 10/-per request)+ Rs. 30/- for Postage
6. Account Closing	Nil	Nil	Nil

NOTE :- 1. Settlement fees levied by NSDL - Rs. 4 per debit transaction; CDSL - Rs. 5.5 per debit transaction.

2. Account maintenance charges for the clients falling under BSDA category:

* Holding Upto Rs.4 lakhs: Nil,

* Holding More than Rs.4 lakhs but up to Rs.10 lakhs: Rs.100/- annually

* Holding More than Rs.10 lakhs: Not eligible for BSDA



(Signature of First Holder)



(Signature of Second Holder)



(Signature of Third Holder)

Know Your Tariff Plan - Equity / Derivatives Trading

Standard Brokerage Plan:

Plan	Delivery Rate	Futures* and Intraday Cash	Options Premium Rate	Currency Future Rate	Currency Options Premium
Silver	0.50%	0.05%**	2.50% or Rs. 300/- per lot	0.03%	Rs. 15/- per lot

* Futures include: Stock Futures, Index Futures as well as Currency Futures, ** On each Leg.

- Brokerage rate of 0.5% for all clients on acceptance of shares that are tendered in any buyback offer
- Minimum brokerage per order of Rs 25 (subject to maximum of 2.5%) or maximum slab as per the regulatory guidelines will be levied.
- In case Physical delivery is taken in derivatives segment above Delivery rate will be applicable.

Terms & Conditions for NWIL DP Charges :

- Nuvama Wealth and Investment Limited reserves its right to revise its Charges/Billing structure at its absolute discretion, by giving one month's notice to clients.
- Cheques /Pay orders/ D.D., should be drawn in favor of Nuvama Wealth and Investment Limited All the other charges will be collected over-the-counter and receipts of the same should be collected immediately.
- Statement of Transaction will be sent to you by courier/post/electronically as per guidelines issued by CDSL / SEBI from time to time.
- Goods & Service Tax will be applicable on the above charges and is subject to change.
- Please note that, in terms of SEBI Circular No. CIR/MRD/DP/20/2010 dated July 1, 2010, in the event of closing of your demat account or shifting of the demat account from us to another DP we shall refund you the Account Maintenance Charges for the unrealized quarter/balance of quarters.
- Additional Annual Maintenance charge of Rs. 500 will be charged for all types of corporate accounts as per CDSL guidelines. This will be charged on pro-rata basis. Type of accounts under this category will be – Body Corporate / FI / FII / Mutual Fund / Trust / Bank / QFI. Inclusion or exclusion in these client types will be subject to change as per guidelines received from CDSL.
- Incidental charges - tele / fax / courier / etc., if any, will be charged at actual for Demat Rejection.
- Periodic Transaction / Holding Statements will be sent on Correspondence address. While any Non-periodic Statements asked for, will be charged Rs. 5/- per page.
- The Client authorizes Nuvama Wealth and Investment Limited (NWIL), to recover the DP charges on various transactions from time to time from the regular shares dealing / deposit account / any other account with Nuvama Wealth and Investment Limited



(Signature of First Holder)



(Signature of Second Holder)



(Signature of Third Holder)

Tariff / Brokerage Sheet (Commodity)

NUVAMA WEALTH AND INVESTMENT LIMITED

COMMODITY FUTURES				
TRADING	1ST LEG		2ND LEG	
TYPE	PERCENTAGE	MINIMUM	PERCENTAGE	MINIMUM
INTRADAY	%	(Ps.)	%	(Ps.)
SETTLEMENT			%	(Ps.)
DELIVERY	%	(Ps.)		

COMMODITY OPTIONS				
TRADING	1ST LEG		2ND LEG	
TYPE	PERCENTAGE	MINIMUM	PERCENTAGE	MINIMUM
INTRADAY	%	(Ps.)	%	(Ps.)
SETTLEMENT			%	(Ps.)
DELIVERY	%	(Ps.)		

Terms & Conditions:

- a) In addition to the above mentioned brokerage all statutory/regulatory levies and other charges including but not limited to Exchange Transaction charges, Commodity Transaction Tax, Warehouse charges, VAT, Stamp Duty (as applicable state wise), Service Tax, GST and any other charges which may be levied by Exchange or any regulatory/ government authorities shall be charged/recovered from you separately over and above the brokerage rate as per current applicable rate and if there is any revision in the rates, the same will be applicable. Any change in the statutory levies, if any, shall be reflected in the respective contract note.
- b) Delayed payment charges not exceeding 2.5% p.m. on the debit balances if any, in client's ledger account and not settled by the client within the stipulated time frame.
- c) Auction charges, penalties, fines levied by Exchange/s or any other regulatory authority for client limit violation/ short margin/client code modification/delivery default or for any other violation/default as the case may be, will be charged on actual basis.
- d) In the event of cheque bounce Rs 250/- per instance, will be debited.

I/We have understood and agreed the above terms & conditions related to the charges listed above being charged to me/us, as applicable and agree to abide by the same.

Client Signature : 

Client Name : _____

Place : _____

Date : _____

(The authorization shall be signed by the client only and not by any person authorized on his behalf)

Nuvama does not accept any fees / payments / charges in cash.

Please do not make any payment in cash

Nuvama Wealth and Investment Limited - 801 - 804, Wing A, Building No. 3, Inspire BKC, G Block,
Bandra Kurla Complex, Bandra East, Mumbai – 400 051.

Financial Status and Other Details under PMLA

The information is sought under the Prevention of Money Laundering Act, 2002, the rules and SEBI and Exchange Guidelines issued on Anti Money Laundering

Gross Annual Income Details (for previous 3 yrs)	Year 1 ☐ Below Rs. 1 ☐ Lac Rs. 1-5 Lac ☐ Rs. 5-10 Lac ☐ Rs. 10-25 Lac ☐ Rs. 25 Lac -1 Crore ☐ 1 Crore-5 Crore ☐ > 5 Crore
	Year 2 ☐ Below Rs. 1 ☐ Lac Rs. 1-5 Lac ☐ Rs. 5-10 Lac ☐ Rs. 10-25 Lac ☐ Rs. 25 Lac -1 Crore ☐ 1 Crore-5 Crore ☐ > 5 Crore
	Year 3 ☐ Below Rs. 1 ☐ Lac Rs. 1-5 Lac ☐ Rs. 5-10 Lac ☐ Rs. 10-25 Lac ☐ Rs. 25 Lac -1 Crore ☐ 1 Crore-5 Crore ☐ > 5 Crore
Networth Details (as on account opening date)	☐ Below Rs. 1 ☐ Lac Rs. 1-5 Lac ☐ Rs. 5-10 Lac ☐ Rs. 10-25 Lac ☐ Rs. 25 Lac -1 Crore ☐ 1 Crore-5 Crore ☐ > 5 Crore

Please tick mark the additional applicable category to you

- ☐ Non resident client
☐ High net-worth client (having annual income + networth of more than INR 5 crore)
☐ Civil Servant or family member or close relative of civil servant
☐ Bureaucrat or family member or close relative of bureaucrat
☐ Current or Former MP or MLA or MLC or their family member or close relative
☐ Politician or their family member or close relative
☐ Current or Former Head of State or of Governments or their family member or close relative
☐ Senior government/judicial/military officers or their family member or close relative
☐ Senior executives of state-owned corporations or their family member or close relative
☐ Companies offering foreign exchange offerings
☐ None of the above

Self Declaration of Income and Networth

I, _____ having PAN no. _____ resident of _____
 _____ (full address) do hereby solemnly affirm and declare as under :-

- a) My annual income is Rs. _____ (Source of Income _____)
 b) My DP holding as on date is attached herewith. The total valuation as on _____ is Rs. _____
 c) My Networth as on _____ is Rs. _____

We hereby further confirm/undertake that the investments/trading done in securities market are from our own/borrowed sources of funds and we confirm that the funds utilized for trading activity by us is in compliance with the rules, regulations and guidelines stipulated under PMLA.

I certify that the above information given by me is true.

Client Name _____



(Signature of Client)

DEMAT DEBIT AND PLEDGE INSTRUCTION

Details of Client / Principals

Name of Client/First Holder			
Address of Client			
Trading Account No.			
Depository Participant Name	Nuvama Wealth and Investment Limited)		
DP ID CDSL	12032300	☐	(Please select whichever applicable)
DP ID NSDL	IN303719 / IN302201	☐	(Please select whichever applicable)
Demat Account No.			

Dear Sir/Madam,

I/We executing the Demat Debit and Pledge instruction in favour of Nuvama Wealth and Investment Limited, authorising them to operate aforesaid beneficiary account for the below mentioned specific purpose.

Sr. No.	Purpose	Signature of First / Sole Holder*	Signature of Second Holder*	Signature of Third Holder*
1	Transfer of securities held in the beneficial owner accounts of the client towards Stock Exchange related deliveries / settlement obligations arising out of trades executed by clients on the Stock Exchange through the same stock broker.			
2	Pledging / re-pledging of securities in favour of trading member (TM) / clearing member (CM) for the purpose of meeting margin requirements of the clients in connection with the trades executed by the clients on the Stock Exchange.			
3	Mutual Fund transactions being executed on stock exchange order entry platforms.			
4	Tendering shares in open offers through Stock Exchange platforms			

* the same may be signed physically against each purpose of DDPI.

Details of Stock Broker's Demat Account

Name of DP / CC	DP ID	Account Type	Account No	CM BP ID
Nuvama Wealth and Investment Limited	In303719	NSE POOL A/C NSDL	10246227	In565785
Nuvama Wealth and Investment Limited	IN303719	BSE POOL A/C NSDL	10246235	IN655816
Nuvama Wealth and Investment Limited	12032300	NSE POOL A/C CDSL	00158395	-
Nuvama Wealth and Investment Limited	12032300	BSE POOL A/C CDSL	00158420	-
NSCCL		NSE MUTUAL FUND	-	IN565576
ICCL		BSE STAR MF	-	IN620031
Nuvama Wealth and Investment Limited	IN303719	CLIENT SECURITIES MARGIN PLEDGE ACCOUNT	11079884	-
Nuvama Wealth and Investment Limited	12032300	CLIENT SECURITIES MARGIN PLEDGE ACCOUNT	05041035	-
Nuvama Wealth and Investment Limited	IN303719	CLIENT SECURITIES - MARGIN FUNDING ACCOUNT	11079905	-
Nuvama Wealth and Investment Limited	12032300	CLIENT SECURITIES - MARGIN FUNDING ACCOUNT	05041069	-
Nuvama Wealth and Investment Limited	12032300	MSE CLEARING MEMBER ACCOUNT	00358456	
Nuvama Wealth and Investment Limited	12032300	NSE Pool A/c SLBM	00248658	
Nuvama Wealth and Investment Limited	12032300	CLIENT SECURITIES MARGIN PLEDGE ACCOUNT-COMMODITY	05041054	-
Nuvama Wealth and Investment Limited	IN300719	CLIENT SECURITIES MARGIN PLEDGE ACCOUNT-COMMODITY	11079892	-
Nuvama Wealth and Investment Limited	11000010	BSE EARLY PAY-IN ACCOUNT	00020685	-
Nuvama Wealth and Investment Limited	11000011	NSE EARLY PAY-IN ACCOUNT	00017404	-
Nuvama Wealth and Investment Limited	11000023	NSE SLBS EARLY PAY-IN ACCOUNT	00001420	-
Nuvama Clearing Services Limited	IN300719	NSE DERIVATIVES PHYSICAL DELIVERY ACCOUNT	10511403	IN517886
Nuvama Clearing Services Limited	12032300	NSE POOL ACCOUNT - CDSL	14421661	-
Nuvama Clearing Services Limited	11000011	NSE EARLY PAYIN ACCOUNT CDSL	00022110	-
Nuvama Wealth & Investment Ltd	IN303719	NSE TM POOL ACCOUNT FOR FO	11140113	-

Note :- This authorization will continue to remain valid until revoked in writing by you (pursuant to SEBI Circular no. SEBI / HO / MIRSD / DoP / P / CIR / 2022 / 44 dated April 04, 2022)

Date _____ Place _____

Acceptance of DDPI

I, _____
 _____ (Name, Address, Designation) on behalf of Nuvama Wealth and Investment Limited
 accept appointment as an agent under this DDPI and undertake the powers conferred hereunder shall be exercised by me and/or by any other person
 authorized by Nuvama Wealth and Investment Limited honestly, in accordance with the conditions and directions set out above.

(Date & Signature of Agent) _____

Voluntary Authorisation Letter

From : _____

Date : _____

Client Code: _____

DP Client Code: _____

Nuvama Wealth and Investment Limited (NWIL)

801 - 804, Wing A, Building No. 3, Inspire BKC, G Block,
Bandra Kurla Complex, Bandra East, Mumbai – 400 051.

By ticking on YES you authorize NWIL to maintain the Trading Account as Running Account thereby adjusting any obligations and receivables.

Dear Sir,

Subject : Voluntary Authorisation letter**1. Authorisation for Periodic Settlement of Funds and Securities** ☐ Yes ☐ No

- a. To maintain my/our account on a running account basis and adjust any amounts receivable from me against any credits standing into my account or from my forthcoming payouts payable by me/ us to Nuvama Wealth and Investment Limited, where I am / we are registered with you as a Client.
- b. I/We request you to keep my/our funds with you to meet my/our pay in obligations in the succeeding settlements in the same segment as well as other segments of BSE and/or NSE and/or MSEI and/or MCX and /or NCDEX where I/We am/are registered with you as a Client.
- c. Further it is observed that many times the date on which payment is due to me/us from you and the date which I am/ we are required to make payment to you are very close and therefore exchange of cheques become unnecessary paper work. Hence, I/We request you to maintain the running account facility with you. I/We agree that you shall not be required to pay any interest/ charges/ cost in respect of funds on a running account basis.
- d. I/We hereby give my/our consent for periodic settlement of my /our funds.
- e. I am /We are aware that in terms of SEBI circular CIR/HO/MIRSD/DOP/CIR/P/2019/75 dated June 20, 2019 any excess securities available in your Client Collateral / Collateral account will be released to me/us along with funds settlement after making necessary retention as may be permitted by regulators.

However my/our preference for periodic settlement of funds and securities is as follows:-

- a. Monthly ☐ b. Quarterly ☐ c) Daily ☐
- f. I/We declare that this authorisation is revocable by me/us at any time without giving any prior notice of such revocation to Nuvama Wealth and Investment Limited
- g. I/We agree that for any pay outs from my trading account, I/We specifically shall intimate about the same and Nuvama Wealth and Investment Limited shall upon due scrutiny of my account and upon adherence to its policy/procedure, shall release eligible amount to me/us. I/We agree that this authorisation shall have an equal binding effect to the successors, executors and assigns of Nuvama Wealth and Investment Limited.
- h. I/We hereby authorise you to transfer/adjust all the additional funds lying in my/our ledger account after meeting my obligations/dues, to the collateral account to avail exposure or keep all funds in your margin account with you to meet my margin obligations or keep the same with any exchange and/or with clearing member in the form of fixed deposit or any other form to avail exposure/meet margin requirements. This arrangement would be without any consideration or the funds so moved will not bear any interest/commission payable to me/is in the event of above arrangement.

2. Authorization for receiving ECN's and any documents/communications in electronic form by E-mail from the Stock Broker (for Equity and Commodity Derivatives) and Depository Participant ☐ Yes ☐ No

I am registered as a Client and having the captioned trading account and Depository account hereby authorize NWIL for the following: or SMS.

By ticking on YES you authorize NWIL to send all important communication like notices, contract notes etc. from NWIL by mail or SMS.

- a) I/we authorize NWIL to issue me/us electronic contract notes (ECN's), bills, trade confirmations, ledgers, daily margin statements, statement of accounts for periodical settlement of funds and securities, any notices, circulars, amendments and such other correspondence or communication related to my/our trading account (hereinafter referred to as "Documents") and wherever required duly authenticated by means of a digital signature as specified in the information technology Act, 2000 and the rules made there under to the E-mail ID as mentioned hereunder:
- b) I/We understand that the documents received on e-mail/displayed on website are for my/our convenience. I/we will take all the necessary steps to ensure confidentiality and secrecy of the login name & password of the internet/email account. I / we are aware that the documents as may be accessed by other entities in case the confidentiality/ secrecy of the login name and password is compromised.
- c) I/We shall verify the authenticity of the e-mails which I/we shall receive. NWIL shall not be responsible, if I/we do not receive the documents due to incorrect email ID and/or technical reasons.

To be continued....

continued from previous page.

- d) I authorize NWIL to issue me bills, ledgers, monthly/quarterly/yearly demat transaction cum holding statements, any notices, circulars, amendments and such other correspondence or communication related to my demat account (hereinafter referred to as "Documents") and wherever required duly authenticated by means of a digital signature as specified in the information technology Act, 2000 .
- e) I understand that wherever the e-mails have not been delivered to me or has been rejected (bouncing of mails) from the e-mail ID of mine, NWIL would send physical document to me. I further hereby agree that NWIL have fulfilled the legal obligation, if the above documents are sent electronically to the above-mentioned e-mail ID. I agree that NWIL will not be responsible for non receipt of documents sent via electronic delivery due to change in email address or for any other reason which inter alia include my email/inbox running out of capacity, malfunction of my computer system/server/internet connection, mails received by frauds/imposters etc. I also agree that NWIL shall not take cognizance of out-of office/ out-of-station auto replies and I shall be deemed to have received such electronic mails.

I shall inform NWIL in writing if there is any change in my registered e-mail ID. _____

3. Authorisation for debiting various depository charges:- ☐ Yes ☐ No

By ticking on YES you authorize NWIL to deduct all DP charges from your account.

- a) I hereby give my consent/authority to debit/recover all types of depository charges viz annual maintenance charges, inter settlement charges, any type of transaction charges as is levied on me for the transactions carried out in my demat account including any statutory levies, services tax or any other tax/charges/fees in/from my trading ledger having the captioned client code as maintained with NWIL. I understand and agree that such depository charges will be debited in my trading ledger maintained with NWIL irrespective of the ledger balance on periodically and/or as per the details provided by NWIL.
- b) I instruct NWIL to provide the requisite information periodically and/or on occasion basis of such charges levied on me to NWIL with whom I have opened the trading account. I understand and consent that NWIL shall have the right to recover the depository charges like any other trade dues payable by me from my trading ledger. I hereby further authorize NWIL to set off a part or whole of the collateral/ledger balances/securities in my demat account i.e. by way of appropriation of the relevant amount of cash or by way of sell or transfer or liquidation/close out positions of all or some of the securities placed as collateral or lying in my demat account as stated above for the purpose of clearing any outstanding amount related to the aforesaid demat account maintained with NWIL. Any and all losses and financial charges on account of such liquidation/close-out shall be borne by me.

4. Sharing of Data & Information:- ☐ Yes ☐ No

By ticking on YES you express your approval and interest in receiving information on various other financial products/services that NWIL has to offer. You also allow NWIL to share your preferences with other allied businesses.

- a) I have opened a trading account with NWIL having the captioned client code and demat account with NWIL-DP having the captioned client code and am interested in knowing about various financial products /facilities offered by your associate/group companies. I am aware that associate/group companies are required to obtain information about me and my transactions for providing various financial products/facilities.
- b) I authorize you, your group companies and associates to keep me informed with any financial product which Nuvama, its group companies and associates presently issue, deal in, or distribute or may, from time to time, launch, issue, deal in or distribute through e-mail, SMS, telephone, print media or otherwise as may be allowed .
- c) I hereby voluntarily accept and expressly authorize NWIL to get the information from NWIL-DP or from any other Depository Participant of its group/associate companies with whom I have the Demat account and share/disclose or use in any manner, the information/documents/data about me and our transactions, with group of associates companies which is offering the products / facilities. Information provided by me in the Trading and Demat Account Opening Kit. Transaction cum holding statement with NWIL-DP and Any other related information. My holdings in stocks/securities. Ledger balances in my Trading/Demat Account across all Exchanges/Depositories.
- d) I authorize you To the extent appropriate for our relationship with you, personal information may be shared for the following purposes :-
- I. to comply with applicable laws, rules and regulations, including anti-terrorism, KYC, anti-money laundering and tax reporting rules and regulations
 - II. to comply with legal process, to respond to requests from public, regulatory or government authorities (including authorities outside your country of residency), and to allow us to pursue remedies and limit damage
 - III. to any of our associate / affiliate / group entities including our service providers performing delegated outsourced function to enable them to perform internal business processes (which facilitate transactions) such as risk management purposes, data analysis, audits, developing and improving new products and services, etc
 - IV. to any of our associate / affiliate / group entities to enable them to provide you with appropriate products and services
- e) I have no objection to NWIL sharing the above information or any such other information, about me/us with its group/associate companies or affiliates. This is without legal obligation on you, your group companies and associates to so inform and you or they may, in their discretion, discontinue sending such information. I understand that I can opt out of these communications at any time by submitting a written request in physical or from my registered email id.

Name : _____ Place : _____

To be continued....

5. Request for trading in commodity forward contracts/commodity derivatives on MCX and NCDEX - ☐ Yes ☐ No

I/We, the undersigned, have taken cognizance of circular no. MCX/338/2006 date August 21, 2006, MCX/541/2006 dated December 7, 2006 and MCX/T&S/014/2012 dated January 12, 2012 issued by Multi Commodity Exchange of India Ltd (MCX) and I/We, the undersigned, have taken cognizance of circular no. NCDEX/TRADING-114/2006/247 date September 28, 2006, NCDEX/TRADING-070/2007/188 dated August 01, 2007 and NCDEX/TRADING-003/2012/010 dated January 10, 2012 on the guidelines for calculation of net open positions permitted in any commodity.

I/We hereby undertake to comply with the same. I/We hereby declare and undertake that we will not exceed the position limits prescribed from time to time by MCX/NCDEX or SEBI and such position limits will be calculated in accordance with the contents of above stated circular of NCDEX and MCX as notified from time to time.

I/We undertake to inform you and keep you informed if I/any of our Partners/directors/ karta /trustee or any of the partnership firms/companies/HUFs/Trusts in which I or any of above such person is a partner/director/ karta/trustee, takes or holds any position in any commodity forward contract/ commodity derivative on MCX/NCDEX through you or through any other member, to enable you to restrict our position limit as prescribed by the above referred circulars as modified from time to time.

I/We confirm that you have agreed to enter orders in commodity forward contracts/commodity derivatives for me/us as your clients on MCX / NCDEX only on the basis of our above assurances and undertaking.

6. Acceptance of securities as collateral for any or all segment(s) ☐ Yes ☐ No

I/ We, _____ (PAN - _____) having my/our Trading Account with do hereby provide my / our consent/ authorisation to further pledge /deposit my/our securities lying with you or in my/our Beneficial account (Demat Account No) with the clearing member / clearing corporation for additional exposure availed by me / us during the period of my relationship with you.

I/We hereby declares and assure that

- (i) the said Securities are owned by me/us,
- (ii) the Said Securities are in existence and are free from any charge, lien or encumbrance, whether prior or otherwise,
- (iii) the Said Securities will be subject to the creation of pledge in favour of or for the benefit of Clearing corporation and further that the Securities over which pledge may be created in future would be in existence and owned by me/us at the time of creation of such pledge and that the Said Securities to be given in future as security to clearing corporation would likewise be unencumbered, absolute and disposable property of the clients
- (iv) Nuvama Wealth and Investment Limited or its Clearing Member is authorized to do all such acts and things, sign such documents and pay and incur any such costs, debts and expenses as may be necessary and the same shall be subject to terms and conditions as contained herein
- (v) the Securities are subject to the first priority and lien in favour of Clearing corporation to secure, my/our obligations and that my/our rights or interests with respect to the Said Securities shall be subject and subordinate to the rights, claims and interests of Clearing corporation in respect of the Said Securities
- (vi) Clearing corporation may invoke the pledge without my reference or permission and upon receipt of the Said Securities, Clearing corporation may utilize the proceeds in meeting my/our obligations in such manner as it may deem fit and that such invocation of pledge will be final and irrevocable against the Clearing Member and me / us
- (vii) I/We shall not make any claims or demands for refund or any reimbursement in relation to the Said Securities.
- (viii) I/we hereby confirm that I/we read the terms and conditions to this effect and fully aware of the consequences of the same.

7. Further Representations and Declarations cum Undertaking ☐ Yes ☐ No

I / We represent, declare and undertake as under:

- I. I / We maintain a trading account and also maintain Comtrack account with Nuvama Wealth and Investment Limited(Comtrack Participant) collectively herein referred to as 'Nuvama'.
- II. I/ We intend to execute delivery based buy and/or sell transactions in such of the commodities allowed by MCX / NCDEX / other Commodity Exchanges and / or by Nuvama through my/our trading and/or Comtrack account maintained with Nuvama and for the purpose have read and understood the Rules/Regulations / Terms and Conditions for delivery based trading stipulated by concerned Regulating Authority and/or Authorities and / or Nuvama and declare and undertake to always comply / abide such rules/regulations/terms and conditions as may be applicable from time to time.
- III. I/ We hereby declare that, I/we would undertake such delivery based commodity trading only upon knowing full consequences in respect of the losses which may arise on any count including but not limited to the Fire, Flood, Earthquake, Burglary, and Spontaneous Combustion of Agro Goods kept in

To be continued....

the Commodity Exchange/s accredited or non-accredited warehouses in physical/electronic Form, liquidation of such commodity trades on expiry dates or otherwise.

- IV. I/ We also undertake to bear all the losses arising on account of the seizure which may arise due to the stock holding limits which may be imposed by the different states from time to time under the Essential Commodities Act, 1955 and/or any other applicable regulations;
- V. I/ We also undertake to accept the perils attached with Local Sales Tax Laws, and under applicable rules/laws including but not limited to the Agricultural Produce Marketing Committee (APMC) or any other statutory bodies rules and the amendments thereto which may have the effect to change the entire value of the underlying commodities traded and/or held by me/us, at relevant times.
- VI. With regard to Voluntary document titled "Terms and Conditions" executed and submitted by me/us with Nuvama for the purpose of opening trading account and/or comtrack account with Nuvama herein referred to and more particularly clauses relating to "Trade obligations" and "Conditions" of the use of the services referred to therein, I/We herein further declare, undertake and irrevocably authorize Nuvama that:-
- In case there were to be any default committed by me/us towards margin and/or other payments during the course of trading and more particularly commitment or continuation of any default by me/us on the Expiry date (Date) or the Final Expiry Date (FED) (Date) or under any other situation warranting such liquidation (Date) in respect of the commodity traded by me/us where such Date may be stipulated by the Concerned Regulator/Commodity Exchange or Nuvama or accredited or non-accredited warehouse of the Exchange or its assayer where the commodity is kept by me/us, then in such a situation, I/we hereby specifically and severally authorize Nuvama to liquidate such commodity either in part or in full for and on my/our behalf and upon my/our cost upon such terms and conditions and in such manner as NWIL may deem it fit and proper.
 - For the purpose of enabling Nuvama initiating actions contained herein above at clause I/We hereby further severally authorize Nuvama from time to time to take all requisite actions as may be deemed fit and proper including but not limited to appoint / engage C&F Agents and/or third parties for my / our behalf and at my/our cost, provide requisite instructions/writings to C&F Agents and / or third parties for and on my/our behalf for such liquidation trades / transactions, not allowing any further trade until settlement of dues is completed for such trades/transactions by me/us and to transfer such commodity to its pool account for and on my/our behalf for liquidation purposes so as to effectively carry out my/our instructions/authorizations herein contained and herein provided in favour of Nuvama
 - I/We hereby further agree undertake and indemnify to fully reimburse and pay to Nuvama against all costs, charges, fees and/or expenses which Nuvama may have to incur while carrying-out the actions referred to herein this
 - I/We hereby further declare and agree that this declaration cum undertaking forms part and parcel of KYC documents submitted by me/us to Nuvama and be always read and interpreted in conjunction therewith. Further, I/We hereby agree that in pursuance of this declaration cum undertaking, I/We hereby ratify all actions which may have been initiated by Nuvama relating to any of my /our trades and transactions; and

I / We also further declare and undertake that I/We shall always indemnify and/or keep Comtrack Participant (Nuvama Wealth and Investment Limited) and / or to any of the associate / group companies of Nuvama with which I/We shall have dealings of whatever nature and any / all of its / their respective Directors/officials/employees and each of them always indemnified against all costs/charges and/or losses as may arise on account of each of them severally acting in pursuance of this declaration-cum-undertaking-cum-authorization and indemnification and further declare and undertake that under no circumstances it/they shall be severally held liable and/ or responsible for any cost/charges/loss incurred by me/us on account on any trades/transactions for any of the above mentioned events herein contained.

Trading Code: _____

Comtrack Account ID: _____

Name _____

Signature  _____

Place: _____ Date: _____

Trading Authorization Form – Voluntary

Date:

Nuvama Wealth and Investment Limited

801 - 804, Wing A, Building No. 3, Inspire BKC, G Block,
Bandra Kurla Complex, Bandra East, Mumbai – 400 051.

Sub: Trading Authorization Form

Ref: Trading Account: _____

1. This is reference to my aforementioned Trading Account with Nuvama Wealth and Investment Limited (hereinafter called NWIL) opened by executing various KYC documents to trade on various exchanges
2. Due to nature of my work and my other pre-occupations, I am unable to personally trade / invest / give orders/ convey investment decisions effected through the aforementioned trading account.
3. Mr./Ms. _____ (Family Representative – FR) S/o, D/o, W/o. Mr./Ms. _____
Email Id of FR _____ aged about _____ years, residing at _____
_____ is my _____ (relationship) who has good knowledge of securities market and has got prior experience with respect to investment in securities market and I have full faith and confidence in him. As such I hereby appoint and authorize Mr. _____ as my FR in relation to taking investments decisions, investing / trading in securities through the trading account being opened by me with NWIL.
4. Any instructions given to or received from Mr. / Ms. _____ (Name of the person to be Authorized) in connection with the said trading account will be treated as instructions given to or received from me.
5. I, further, hereby undertake to honour all obligations arising out of the orders placed by Mr. / Ms. _____ (Name of the person to be Authorized) by virtue of this authority letter and I indemnify and shall keep Nuvama Wealth and Investment Limited indemnified from any and all losses arising out of such orders.

PLEASE READ CAREFULLY

NOW THROUGH THIS AUTHORIZATION LETTER I do hereby nominate, appoint and constitute Mr. /Mrs. _____ as my true and lawful FR to do the following acts, deeds and things on my behalf:

1. To buy, sell or in any manner trade in or deal with (including but not limited to setting off, alteration or closing out of transactions and freezing of the account) securities (as defined in Section 2h of the Securities Contracts Regulation Act, 1956 which includes equity, currency and commodity derivatives) on the NSE, BSE, MSEI, MCX, NCDEX and / or any other stock exchange (s) (including facilities/mechanism offered by Exchange/s like Margin Trading, Securities Lending and Borrowing, etc.) my FR thinks fit through my aforementioned trading account.
2. To the extent permitted by NWIL, place orders with NWIL for the aforesaid purposes and to the extent permitted by NWIL to cancel revoke or alter such orders, to acknowledge contract notes and any other documents as may be required by NWIL.
3. To receive and give / effect trade confirmations, SMS confirmations, email confirmations, letters / notices payment/receipt instruction and any other communications including margin shortfall and squaring up of open position due to margin shortfall from and to NWIL (in addition to the documents / confirmations received and executed / effected by me) and to sign all documents in relation to investing / trading in securities.
4. I assume full and complete responsibility for all the investment decision (s) / transaction (s) effected by the FR and that I am not entitled to hold NWIL, its officers, directors, employees, agents and affiliates for any loss / liability arising out of the investment decision (s) and / or transaction (s) effected by the FR on my behalf. I confirm that I will receive all trade details / obligation details etc. pertaining to my trading account, from my FR as and when trades / transactions were affected in my account and undertake to confirm trades / statement of accounts as and when called upon to do so.
5. I hereby agree that I shall not alter or revoke this Trading Authorization without 30 days prior written notice to my FR as well as to NWIL and that the revocation or alteration shall not affect acts deeds or things done by my FR in relation to NWIL or in relation to the securities transactions prior to such revocation or alteration being communicated to NWIL.

20

Signature of Client

AND I hereby agree to ratify and confirm all and whatsoever my FR shall lawfully do purport to do or cause to be done by virtue of this Letter of Authorization.

Important Information

'Family Representative' would mean self, spouse, dependent children and dependent parents.

I agree and confirm	I accept, agree & confirm
Signature of Client 	Signature of FR
Mobile number of Client	Mobile number of FR
Landline number of Client	Landline number of FR
E-mail ID of Client	E-mail ID of FR

'Family Representative' would mean self, spouse, dependent children and dependent parents.

Name of Branch Manager/Authorised Person _____

Signature of Branch Manager/Authorised Person _____

Passport photograph of
FR to be affixed with
sign across the
photograph

Note : Family Representative PAN Proof required with signature & Branch/AP's IPV

FATCA-CRS Annexure for Individual Accounts (including Sole Proprietor)
Details under FATCA and CRS (Please refer to instructions in small Booklet)
(Please consult your professional tax advisor for further guidance on your tax residency, if required)

Name of the accountholder: _____ PAN No: _____

Fathers Name: _____ Spouse's name _____

Aadhaar number (Optional) _____ Nationality _____

City of birth _____ Country of birth _____

Residence address for tax purposes (include City, State, Country & Pin code) _____

Address Type: _____

(a) Residential or Business (b) Residential (c) Business (d) Registered Office

(Note : Permissible documents are: Passport ,Election ID Card, PAN Card , ID Card , Driving License , UIDAI Card , NREGA Job Card and Others)
1. Tax residence declaration – tick any one, as applicable to you:
☐ I am a tax resident of India and not resident of any other country

Or

☐ I am a tax resident of the country/ies mentioned in the table below

Please indicate ALL the countries in which you are a resident for tax purposes and the associated Tax ID Number below:

Country [#]	Tax Identification Number [%]	Identification Type (TIN or Other%, please specify)

[#] To also include USA, where the individual is a citizen/ green card holder of USA

[%] In case Tax Identification Number is not available, kindly provide functional equivalent^s
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 the FATCA CRS Terms and Conditions below and hereby accept the same.

Name: _____

Signature of Client



Date: ____/____/____

Place: _____

SEBI MARGIN TRADING FACILITY (MTF Facility)

TERMS AND CONDITIONS

The terms and conditions governing MTF Facility provided by Nuvama Wealth and Investment Limited (NWIL) set out below (T&C) and forming part of the account opening form must be read in conjunction with the rights and obligations prescribed by the Securities and Exchange Board of India (SEBI) under SEBI circular no. CIR/ MRD/ DP/54/ 2017 dated June 13, 2017 and the Rules, Regulations, Bye laws, Rights and Obligation, Guidelines and circulars issued by SEBI and the stock exchanges from time to time (hereinafter collectively referred to as **Regulatory Requirements**).

A. For the Client (means and includes an individual, company, partnership firm, trust, Hindu undivided family, association of persons, body of individuals etc.) The Client agrees to and confirms, undertakes and authorizes that:

I. General:

1. Avail the MTF Facility offered by NWIL in accordance with the T&C.
2. Consent to the T&C through email /SMS from his/its email id / mobile number registered with NWIL or by online mode by logging-in on the website of NWIL or by calling the relationship manager or the call centre through the registered mobile number or by physical mode.
3. The dues of the Client, wherever mentioned in the T&C, include but are not limited to the outstanding balances (Amount funded to client by NWIL), interest, statutory dues, taxes, duties, charges, penalties etc. in respect of the MTF Facility availed by the Client.
4. The T&C applicable to the grant of the MTF Facility and the obligations of the Client as amended from time to time is irrevocable and shall not be revoked by the death/dissolution/ winding up of the Client.
5. NWIL in its sole and exclusive discretion may or may not grant the MTF Facility to the Client. NWIL shall not be required to provide any reasons for either granting or refusal thereof nor shall NWIL be liable for any damages (whether direct or consequential or whether financial or non-financial) to the Client by reason of it refusing to grant the MTF Facility to the Client.
6. To communicate / indicate that the transaction is under the MTF Facility before placing the order with NWIL. If the transaction is entered under the MTF Facility, there will not be any further confirmation that it is a margin trading transaction other than the contract note issued on conclusion of the transaction.
7. Transaction/s to be considered for exposure to the MTF Facility shall be informed to NWIL in writing or in any other irrefutable mode of communication, including call to the relationship manager or call centre on a recorded land line on T day before close of the trading hours. In the absence of any such express communication, the transaction shall be considered under the normal trading facility. NWIL in its discretion may identify the eligible/excess securities available with the Client and mark the same as collateral towards the MTF Facility. All credit arising to the Client's account out of a sale transaction under the MTF Facility shall be first adjusted towards the debit under the MTF Facility, if any and subject to adequate margin being maintained for the outstanding debit under the MTF Facility.
8. Pay an interest equal to the Delayed Payment Interest charged into the Client's normal account or upto 30% p.a. interest or at the rate agreed from time to time.
9. NWIL at all times shall have the liberty to exercise its rights in its sole discretion to determine the extent to which the MTF Facility will be available to the Client on all outstanding payments.

II. Requirement to Maintain Margin:

10. Ensure required margin is maintained for the MTF Facility at all points of time as per the Regulatory Requirements and as specified by NWIL from time to time.
11. NWIL shall retain and/or pledge the securities of the Client, which are utilised for availing the MTF Facility, and /or retain its corporate benefits, if any, till the amounts due in respect of the transactions including the dues to NWIL are paid in full by the Client.
12. NWIL shall hold and / or appropriate the credit lying in the Client's account and/or any unutilized/ unpledged shares/ securities lying in the Client's demat account along with all other demat accounts / Mutual Funds / IPO account of the Client towards the repayment of the outstanding dues thereof under the MTF Facility.
13. All funds received by NWIL shall be credited firstly to the Client's Futures and Options margin account, secondly to the MTF Facility and thereafter to other accounts, if any. The movement of funds, for the purpose of maintenance of margin for various accounts, shall take place on the basis of requirement and availability of funds.

14. NWIL shall treat the securities available in demat account/s linked to the trading account of the Client as margin towards the MTF Facility availed by the Client.
15. Subject to Regulatory Requirements, NWIL at its sole and absolute discretion may increase / revise the limit of initial margin and maintenance margin, minimum transaction amount from time to time. The Client shall abide by such revision, and where there is an upward revision of such margin amount, the Client agrees to make up the revised margin immediately. The Client shall make up the revised margin not later than 5 working days from the day of margin call, failing which NWIL in its discretion may exercise its right to liquidate the security / collateral and / or close out the position immediately.
16. Make good the deficient margin / margin call by placing further margin immediately, failing which, depending upon the market conditions and / or the volatility, NWIL in its discretion may exercise its right to liquidate the security / collateral and / or close out the position immediately. The MTF Facility shall be provided only in respect of shares as permitted by Regulatory Requirements and/or NWIL from time to time.

III. Closing out of position:

17. Notwithstanding anything contained in clauses 15 and 16 above, NWIL may, in its sole discretion, determine the time to sell the securities to be liquidated, and / or which contract(s) is / are to be closed.
18. All losses and financial charges on account of such liquidation/closing out shall be charged to and borne by the Client.
19. On the happening of any of the following events, NWIL may, immediately and without any notice, liquidate the security / collateral and or close out the position of the Client:
 - i. if any instrument for payment of Margin Money / Monies is / are dishonoured;
 - ii. if the Client provides any incorrect or misleading information or violates or is in breach of any provision of the T&C; if there is a change in the constitution of the Client whether on account of admission of a new partner or retirement/death/insolvency of any partner or otherwise or if the Client has voluntarily or compulsorily become the subject of any proceedings under any bankruptcy/ insolvency law or winding up / liquidation proceedings or a receiver or liquidator has been appointed in respect of the Client's assets or makes an application or refers itself to any authority for being declared as a "sick company", relief undertaking, bankrupt or insolvent or seeking financial reconstruction or any other like scheme (by whatever name called) or is dissolved; the death, lunacy or any other disability of the Client;
 - iii. if the Client has admitted its inability to pay his/its dues when they become payable or there is reasonable apprehension that the Client is unable to pay its outstanding dues;
 - iv. if any order is passed by any regulatory authority, courts, etc. requiring NWIL to liquidate the security / collateral and/or close out the position of the Client or if the Client is convicted under any law in force;
 - v. if any asset or any security is seized or made subject to any distress, execution, attachment, injunction or other process order or proceeding or is detained or taken into custody for any reason;
 - vi. if Client defaults under any facility or arrangement with any stock broker. vii. there exists any other circumstance, which in the sole opinion of NWIL, is prejudicial to the interests of NWIL.

IV. Communication:

20. a Based on Client's preference, the Client accepts all types of communications to Client's email/message to registered mobile number of the Client/logging in on NWIL website or by physical mode relating to and including order / trade confirmation, revision in margin/ margin calls, decision to liquidate the position / security / collateral, margin statements, margin policies on haircuts / VAR margin, risk management policies, rights & obligations, etc.

V. Miscellaneous:

21. The MTF Facility may be withdrawn by NWIL, in the event of the Client committing any breach of any of the T&C or at any time after due intimation to the Client allowing such time to liquidate the MTF position as agreed herein, without assigning any reason.
22. In the event of termination of this arrangement, the Client shall forthwith settle the dues of NWIL. NWIL shall be entitled to immediately adjust the margin amount against the dues of the Client, and the Client hereby authorizes NWIL to make such adjustment. If any further amount is due from the Client to NWIL, after such adjustment, then the Client shall forthwith settle the same. NWIL shall release the balance amount to the Client upon full settlement of all the dues of the Client to NWIL.

23. NWIL may release/unpledge / transfer the securities utilized for the MTF Facility within 5 working days of the Client clearing the dues to NWIL.
24. A protest /disagreement with any transaction, document, statements, contract notes or any communication under the MTF Facility shall be lodged by the Client within 24 hours from the date of receipt of the same.
25. Subject to clearing NWIL's dues, the Client can close/terminate the MTF Facility at any time.
26. Any dispute in connection with the MTF Facility arising between the Client and NWIL shall be referred to the investor grievance redressal mechanism, arbitration mechanism of the relevant stock exchange.
27. The Client must before deposit and/or purchase of any securities belonging to the promoters/promoter group; intimate the nature of the same to NWIL before deposit and/or purchase of the securities for availing MTF Facility, failing which the same will be treated as non-promoter holding.
28. The terms and conditions and amendments made by NWIL from time to time, to the T&C, shall be communicated to the clients which shall inter alia include making it available on NWIL's website: www.nuvamawealth.com

B. For NWIL

NWIL agrees to and undertakes and confirms that:

I. Maintenance of Margin:

29. The Client can, at anytime, replace the securities provided towards collateral for the MTF Facility, as long as the said securities are approved for margin trading.
30. The Client's positions with regard to the MTF Facility will be monitored and reviewed on a continuous basis.
31. To the extent the Client is eligible and subject to the required margin being available, additional exposure over the debit balance may be granted NWIL shall, in its sole discretion will identify the eligible/excess securities available with the Client and mark the same as collateral towards the MTF Facility. All credit arising to the Client's account out of a sale transaction under the MTF Facility shall be first adjusted towards the debit under the MTF Facility, if any and subject to adequate margin being maintained for the outstanding debit under the MTF Facility.
32. NWIL shall clearly indicate the additional / deficient margin to be made good by the Client when it makes a 'margin call' to the Client.
33. If NWIL liquidates the Client's securities, the contract note issued for such margin call related transaction shall carry an asterisk or identifier that the transaction has arisen as a result of a margin call.
34. The daily margin statements sent by NWIL to the Client shall identify the margin/collateral for MTF Facility separately.

II. Closing/Termination of Account:

35. Upon receipt of a request from the Client to close/terminate the account of the Client, NWIL shall forthwith close/terminate the same subject to payment by the Client of all its dues under the MTF Facility.
36. If for any reason whatsoever NWIL surrenders the MTF Facility or ceases to be a member of the stock exchange or the stock exchange withdraws the MTF Facility provided to NWIL then the margin trading arrangement between NWIL and the Client shall be terminated.
37. Subject to clearing all dues payable to NWIL, the Client may opt to terminate the MTF Facility, in the event of NWIL committing any breach of any terms or conditions herein or for any other reason.
38. Upon the Client opting to terminate the MTF Facility and on payment of all the dues payable by the Client to NWIL, NWIL shall return to the Client all the collaterals provided and funded securities retained forthwith, but not later than 5 working days from the date of such payment.

III. Miscellaneous:

39. The Client shall, after paying all dues, be free to take the delivery of the securities at any time by repaying the amounts paid by NWIL to the exchanges towards the securities.
40. NWIL shall issue appropriate records to communicate to the Client the change in status of a transaction from normal to MTF Facility, if the Client determines to convert a normal trade into MTF after the issuance of a contract note, and shall include information like the original contract number and the margin statement and the changed data.

41. If there is no transaction for 90 days in a Margin Trading Account and if there are any outstanding dues from client then the account shall be settled immediately.
42. The stocks deposited as collateral with NWIL (Collaterals) for availing the MTF Facility and the stocks purchased under the MTF Facility (Funded stocks) shall be separately identifiable and there shall not be any co-mingling for the purpose of computing funding amount.
43. The funds of one Client shall not be used to provide MTF Facility to another Client even if so authorised by the first Client.
44. Investor Protection Fund (IPF) will not be available for transactions done on the exchanges, through the MTF Facility, in case of any losses suffered in connection with the MTF Facility availed by a Client. These T & C are supplemental to and do not supersede the terms and conditions contained in the mandatory documents executed by the Client such as KYC forms, Rights & Obligations etc., as also the Rules, Regulations, Bye-laws, circulars of the exchanges, directives and guidelines of regulatory authorities.

RIGHTS AND OBLIGATIONS RELATING TO MARGIN TRADING FACILITY PROVIDED BY STOCK BROKER/ TRADING MEMBER TO CLIENTS – BSE

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

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

RIGHTS & OBLIGATIONS OF STOCK BROKERS & CLIENTS – NSE FOR MARGIN TRADING FACILITY (MTF)

CLIENT RIGHTS

1. Client shall receive all communications in a mode mutually agreed between the broker and the client regarding confirmation of orders/trades, margin calls, decision to liquidate the position / security.

2. Client shall be free to take the delivery of the securities at any time by repaying the amounts that was paid by the Stock Broker to the Exchange towards securities after paying all dues.
3. Client has a right to change the securities collateral offered for Margin Trading Facility at any time so long as the securities so offered are approved for margin trading facility.
4. Client may close / terminate the Margin Trading Account at any time after paying the dues.

CLIENT OBLIGATIONS

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

STOCK BROKER RIGHTS

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

STOCK BROKER OBLIGATIONS

1. Stock broker shall agree with the client the terms and condition before extending Margin Trading Facility to such client. However, for clients who already have existing trading relationship and want to avail of Margin Trading Facility, stock broker may take consent in writing in his own hand or in any irrefutable electronic method after stock broker has communicated the terms and conditions of Margin Trading Facility to such existing clients.
2. The terms and conditions of Margin Trading Facility shall be identified separately, in a distinct section if given as a part of account opening agreement.
3. The mode of communication of order confirmation, margin calls or liquidation of position/security shall be as agreed between the broker and the client and shall be in writing in his own hand or in any irrefutable electronic method. Stock broker shall prescribe and communicate its margin policies on haircuts/ VAR margins subject to minimum requirements specified by SEBI and exchanges from time to time.
4. The Stock Broker shall monitor and review on a continuous basis the client's positions with regard to MTF. It is desirable that appropriate alert mechanism is set up through which clients are alerted on possible breach of margin requirements.
5. Any transaction to be considered for exposure to MTF shall be determined as per the policy of the broker provided that such determination shall happen not later than T + 1 day.

6. If the transaction is entered under margin trading account, there will not be any further confirmation that it is margin trading transaction other than contract note.
7. In case the determination happens after the issuance of contract, the broker shall issue appropriate records to communicate to Client the change in status of transaction from Normal to Margin trading and should include information like the original contract number and the margin statement and the changed data.
8. The Stock Broker shall make a 'margin call' requiring the client to place such margin; any such call shall clearly indicate the additional/deficient margin to be made good.
9. Time period for liquidation of position/security shall be in accordance declared policy of the broker as applicable to all MTF clients consistently. However, the same should not be later than 5 working (trading) days from the day of 'margin call'. If securities are liquidated, the contract note issued for such margin call related transactions shall carry an asterisk or identifier that the transaction has arisen out of margin call.
10. The daily margin statements sent by broker to the client shall identify the margin/collateral for Margin Trading separately.
11. Margin Trading Accounts where there was no transactions for 90 days shall be settled immediately.
12. The stocks deposited as collateral with the stock broker for availing margin trading facility (Collaterals) and the stocks purchased under the margin trading facility (Funded stocks) shall be identifiable separately and there shall not be any comingling for the purpose of computing funding amount;
13. Stock Broker shall close/terminate the account of the client forthwith upon receipt of such request from the client subject to the condition that the client has paid dues under Margin Trading Facility.

TERMINATION OF RELATIONSHIP

1. The margin trading arrangement between the stock broker and the client shall be terminated; if the Stock Exchange, for any reason, withdraws the margin trading facility provided to the Stock Broker or the Stock Broker surrenders the facility or the Stock Broker ceases to be a member of the stock exchange.
2. The MTF facility may be withdrawn by the broker, in the event of client committing any breach of any terms or conditions therein or at anytime after due intimation to client allowing such time to liquidate the MTF position as per the agreed liquidation terms without assigning any reason. Similarly, client may opt to terminate the margin trading facility in the event of broker committing any breach of any terms or conditions therein or for any other reason.
3. In the event of termination of this arrangement, the client shall forthwith settle the dues of the Stock Broker. The Stock Broker shall be entitled to immediately adjust the Margin Amount against the dues of the client, and the client hereby authorizes the Stock Broker to make such adjustment.
4. After such adjustment, if any further amount is due from the client to the Stock Broker, the client shall settle the same forthwith. Upon full settlement of all the dues of the client to the Stock Broker, the Stock Broker shall release the balance amount to the client.
5. If the client opts to terminate the margin trading facility, broker shall forthwith return to the client all the collaterals provided and funded securities retained on payment of all the dues by clients.
6. I confirm to Pledge the shares, in favour of Nuvama Wealth and Investment Limited (NWIL), which are bought under Margin Trading Facility (MTF). I hereby authorise NWIL to initiate pledge instructions for these shares and I will ensure to validate such Pledge through OTP on the link received in a SMS or E-Mail from the Depository (NSDL/CDSL) on my mobile number and e-mail id registered in my Demat account.

In case, execution of pledge request is not confirmed to NWIL by Depository, then I authorize NWIL to square off my position at their discretion.

I hereby agree to the above-mentioned terms & conditions and provide my consent for availing Margin Trading facility with Nuvama Wealth and Investment

Name: _____

Signature of Client



Date: ____/____/____

Place: _____

Mutual Fund confirmations

To

Date: _____

Nuvama Wealth and Investment Limited (NWIL)801 - 804, Wing A, Building No. 3, Inspire BKC, G Block,
Bandra Kurla Complex, Bandra East, Mumbai – 400 051.

Dear Sir,

Subject: BSE Star MF / MFSS

I/We _____ am/are registered as your client with Client Code No. _____ and have entered into relationship with the Trading Member for the purpose of trading in the Capital Market Segment of Bombay Stock Exchange Ltd. (Exchange) and National Stock Exchange Ltd. (Exchange).

I/We am/are interested in availing the trading facility of the Exchange for the purpose of dealing in the units of Mutual Funds Schemes permitted to be dealt with on the BSE STAR MF and MFSS on the Exchange.

I/we am/are provides my consent for mutual fund trading against collateral lying my account. Also, aware that in event of non clearance of debit in my/our trading accounts; there is risk of stock collateral or MF collateral getting liquidated to extent of my/our ledger debit for recovery of trading debit.

For the purpose of availing this BSE STAR MF & MFSS facility, I/We state that Know Your Client details as submitted by me/us for the stock broking may be considered for the purpose of BSE STAR MF & MFSS and I/We further confirm that the details contained in same remain unchanged as on date.

I/We am/are willing to abide by the terms and conditions as mention in the circular dated December 2,2009 and such other Notices/Circulars as may be specified by the Exchange/ICCL from time to time in this regards, for BSE STAR MF and Terms & Conditions mentioned in circular No. NSE/MFSS/003/2001 download Ref. No. NSE (MIC/13533) dated November 24, 2009.

I/We shall ensure also compliance with the requirements as may be specified from time to time by Securities and Exchange Board of India and Association of Mutual Funds of India (AMFI).

I/We shall read and understand the contents of the Scheme Information Document and Key Information Memorandum, addenda issued regarding each Mutual Fund Schemes with respect to which I/We choose to subscribe/redeem. I/We further agree to abide by the terms and conditions, rules and regulations of the Mutual Fund Schemes.

I/We therefore request you to register me/us as your client for participating in BSE STAR MF and MFSS.

Thanking you,

Yours faithfully,

Client Name _____

Demat A/c No. _____

1st Holder _____

2nd Holder _____

3rd Holder _____



Signature of Client / Authorised Signatories
(Please sign in blue ink only)

Date _____

Place _____

This page is intentionally kept blank



Registered Office / Corporate Office :

801 - 804, Wing A, Building No. 3, Inspire BKC, G Block, Bandra Kurla Complex, Bandra East, Mumbai – 400 051

Contact at +91-22-66203030 • Customer Care : 1800-102-3335