

ACML

DP ID 86100



# ARYAMAN

## CAPITAL MARKETS LIMITED

### DEMAT ACCOUNT OPENING FORM

<b>KRA REF NO.</b> CKYC NO		
<b>PAN NO.</b>		
<b>BENEFICIARY NAME</b>	<b>1<sup>ST</sup> HOLDER</b>	
	<b>2<sup>ND</sup> HOLDER</b>	
	<b>3<sup>RD</sup> HOLDER</b>	
<b>ACCOUNT OPEN DATE</b>		
<b>DEMAT A/C NO.</b>	12086100	

## ACCOUNT OPENING INDEX

Sr. No.	Name of the Document	Particulars of Document	Page No.
<b>MANDATORY DOCUMENTS AS PRESCRIBED BY DEPOSITORY FOR OPENING DEMAT A/C</b>			
1.	Demat Account Opening Form	KYC Form for Individual - Document captures the basic information about the constituent.	1-8
		KYC Form for Non - Individual - Document captures the basic information about the constituent.	9-12
		Document captures the additional information about the constituent relevant to Demat account for individuals	13-17
		Document captures the additional information about the constituent relevant to Demat account for non- individuals	18-20
2.	Demat Rights and Obligations	Rights & Obligations of Beneficial Owner & Depository Participant as prescribed by SEBI& Depositories	21-23
3.	Tariff sheet	Document detailing the rate/amount of charges levied on the client for Demat accounts	24
<b>VOLUNTARY DOCUMENTS AS PROVIDED BY THE STOCK BROKER / DP</b>			
4.	Indemnity cum Undertaking	Indemnity cum Undertaking for name discrepancy in Pan Card, Bank Proof and Address Proof	25
5.	Delivery Instruction Slip	Option Form for Issue of DIS Booklet	26
6.	FATCA Declaration	FATCA –CRS Declaration Form	27-30
7.	Financial Status and other Details	Financial Status and other details as per Prevention of Money Laundering Act, 2002 (PMLA)	31-32

<b>Name of Stock Broker:</b>	Aryaman Capital Markets Limited
<b>Registered Office:</b>	60, Khatau Building, Ground. Floor, Alkesh Dinesh Modi Marg, Fort, Mumbai – 400 001
<b>Corporate Office:</b>	718-A, P. J. Towers, Dalal Street, Fort, Mumbai – 400 001
<b>Tel No.</b>	022 – 2272 1104 / 05
<b>Fax No.</b>	022 – 2263 0434
<b>Email Id:</b>	<a href="mailto:aryacapm@gmail.com">aryacapm@gmail.com</a>
<b>Website</b>	<a href="http://www.afsl.co.in/Acml">www.afsl.co.in/Acml</a>
<b>SEBI Registration No.</b>	INZ000004739 (Stock Broking Registration) IN–DP–368-2018 (Depository Participant Registration)
<b>Compliance Officer</b>	Ms. Reenal Khandelwal Tel No. 022 – 6216 6999 Fax: 022 – 2263 0434 Email Id: <a href="mailto:aryacapm.ig@gmail.com">aryacapm.ig@gmail.com</a>

*In case not satisfied with the response, please contact the concerned exchange(s)/ Depository as under*

Depository	Email Id	Tel No.
CDSL	<a href="mailto:complaints@cdslindia.com">complaints@cdslindia.com</a>	022 – 22723333

***“You can also lodge your grievances with SEBI at <http://scores.gov.in>. For any queries, feedback or assistance, please contact SEBI office on Toll Free Helpline at 1800 22 7575 / 1800 266 7575”.***



**Important Instructions:**

- A) Fields marked with '\*' are mandatory fields.
- B) Please fill the form in English and in BLOCK letters.
- C) Please fill the date in DD-MM-YYYY format.
- D) Please read section wise detailed guidelines / instructions at the end.
- E) List of State / U.T code as per Indian Motor Vehicle Act, 1988 is available at the end.
- F) List of two character ISO 3166 country codes is available at the end.
- G) KYC number of applicant is mandatory for update application.
- H) For particular section update, please tick (✓) in the box available before the section number and strike off the sections not required to be updated.

**For office use only** Application Type\*  New  Update  
 (To be filled by financial institution) KYC Number  (Mandatory for KYC update request)  
 Account Type\*  Normal  Simplified (for low risk customers)  Small

**1. PERSONAL DETAILS** (Please refer instruction A at the end)

	Prefix	First Name	Middle Name	Last Name
<input type="checkbox"/> Name* (Same as ID proof)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Maiden Name (If any*)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Father / Spouse Name*	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Mother Name*	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Date of Birth*	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Gender*	<input type="checkbox"/> M- Male	<input type="checkbox"/> F- Female	<input type="checkbox"/> T-Transgender	
Marital Status*	<input type="checkbox"/> Married	<input type="checkbox"/> Unmarried	<input type="checkbox"/> Others	
Citizenship*	<input type="checkbox"/> IN- Indian	<input type="checkbox"/> Others (ISO 3166 Country Code <input type="text"/> )		
Residential Status*	<input type="checkbox"/> Resident Individual	<input type="checkbox"/> Non Resident Indian		
	<input type="checkbox"/> Foreign National	<input type="checkbox"/> Person of Indian Origin		
Occupation Type*	<input type="checkbox"/> S-Service ( <input type="checkbox"/> Private Sector	<input type="checkbox"/> Public Sector	<input type="checkbox"/> Government Sector )	
	<input type="checkbox"/> O-Others ( <input type="checkbox"/> Professional	<input type="checkbox"/> Self Employed	<input type="checkbox"/> Retired <input type="checkbox"/> Housewife <input type="checkbox"/> Student)	
	<input type="checkbox"/> B-Business			
	<input type="checkbox"/> X- Not Categorised			

**PHOTO**

Signature / Thumb Impression

**2. TICK IF APPLICABLE**  RESIDENCE FOR TAX PURPOSES IN JURISDICTION(S) OUTSIDE INDIA (Please refer instruction B at the end)

ADDITIONAL DETAILS REQUIRED\* (Mandatory only if section 2 is ticked)  
 ISO 3166 Country Code of Jurisdiction of Residence\*   
 Tax Identification Number or equivalent (If issued by jurisdiction)\*   
 Place / City of Birth\*  ISO 3166 Country Code of Birth\*

**3. PROOF OF IDENTITY (PoI)\*** (Please refer instruction C at the end)

(Certified copy of any one of the following Proof of Identity [PoI] needs to be submitted)

<input type="checkbox"/> A- Passport Number	<input type="text"/>	Passport Expiry Date	<input type="text"/>
<input type="checkbox"/> B- Voter ID Card	<input type="text"/>		
<input type="checkbox"/> C- PAN Card	<input type="text"/>		
<input type="checkbox"/> D- Driving Licence	<input type="text"/>	Driving Licence Expiry Date	<input type="text"/>
<input type="checkbox"/> E- UID (Aadhaar)	<input type="text"/>		
<input type="checkbox"/> F- NREGA Job Card	<input type="text"/>		
<input type="checkbox"/> Z- Others (any document notified by the central government)	<input type="text"/>	Identification Number	<input type="text"/>
<input type="checkbox"/> S- Simplified Measures Account - Document Type code	<input type="text"/>	Identification Number	<input type="text"/>

**4. PROOF OF ADDRESS (PoA)\***

**4.1 CURRENT / PERMANENT / OVERSEAS ADDRESS** DETAILS (Please see instruction D at the end)

(Certified copy of any one of the following Proof of Address [PoA] needs to be submitted)

Address Type*	<input type="checkbox"/> Residential / Business	<input type="checkbox"/> Residential	<input type="checkbox"/> Business	<input type="checkbox"/> Registered Office	<input type="checkbox"/> Unspecified
Proof of Address*	<input type="checkbox"/> Passport	<input type="checkbox"/> Driving Licence	<input type="checkbox"/> UID (Aadhaar)		
	<input type="checkbox"/> Voter Identity Card	<input type="checkbox"/> NREGA Job Card	<input type="checkbox"/> Others	<input type="text"/> please specify	
	<input type="checkbox"/> Simplified Measures Account - Document Type code	<input type="text"/>			

**Address**

Line 1\*

Line 2

Line 3

District\*  Pin / Post Code\*  State / U.T Code\*  ISO 3166 Country Code\*



**General Instructions:**

- 1 Fields marked with '\*' are mandatory fields.
- 2 Tick '✓' wherever applicable.
- 3 Self-Certification of documents is mandatory.
- 4 Please fill the form in English and in BLOCK Letters.
- 5 Please fill all dates in DD-MM-YYYY format.
- 6 Wherever state code and country code is to be furnished, the same should be the two-digit code as per Indian Motor Vehicle, 1988 and ISO 3166 country code respectively list of which is available at the end.
- 7 KYC number of applicant is mandatory for updation of KYC details.
- 8 For particular section update, please tick (✓) in the box available before the section number and strike off the sections not required to be updated.
- 9 In case of 'Small Account type' only personal details at section number 1 and 2, photograph, signature and self-certification required.

**A Clarification / Guidelines on filling 'Personal Details' section**

- 1 **Name:** Please state the name with Prefix (Mr/Mrs/Ms/Dr/etc.). The name should match the name as mentioned in the Proof of Identity submitted failing which the application is liable to be rejected.
- 2 Either **father's name or spouse's name** is to be mandatorily furnished. In case PAN is not available father's name is mandatory.

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

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

**C Clarification / Guidelines on filling 'Proof of Identity [PoI]' section**

- 1 If driving license number or passport is provided as proof of identity then expiry date is to be mandatorily furnished.
- 2 Mention identification / reference number if 'Z- Others (any document notified by the central government)' is ticked.
- 3 In case of Simplified Measures Accounts for verifying the identity of the applicant, any one of the following documents can also be submitted and undernoted relevant code may be mentioned in point 3 (S).

Document Code	Description
01	Identity card with applicant's photograph issued by Central/ State Government Departments, Statutory/ Regulatory Authorities, Public Sector Undertakings, Scheduled Commercial Banks, and Public Financial Institutions.
02	Letter issued by a gazetted officer, with a duly attested photograph of the person.

**D Clarification / Guidelines on filling 'Proof of Address [PoA] - Current / Permanent / Overseas Address details' section**

- 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 State / U.T Code and Pin / Post Code will not be mandatory for Overseas addresses.
- 3 In case of Simplified Measures Accounts for verifying the address of the applicant, any one of the following documents can also be submitted and undernoted relevant code may be mentioned in point 4.1.

Document Code	Description
01	Utility bill which is not more than two months old of any service provider (electricity, telephone, post-paid mobile phone, piped gas, water bill).
02	Property or Municipal Tax receipt.
03	Bank account or Post Office savings bank account statement.
04	Pension or family pension payment orders (PPOs) issued to retired employees by Government Departments or Public Sector Undertakings, if they contain the address.
05	Letter of allotment of accommodation from employer issued by State or Central Government departments, statutory or regulatory bodies, public sector undertakings, scheduled commercial banks, financial institutions and listed companies. Similarly, leave and license agreements with such employers allotting official accommodation.
06	Documents issued by Government departments of foreign jurisdictions and letter issued by Foreign Embassy or Mission in India.

**E Clarification / Guidelines on filling 'Proof of Address [PoA] - Correspondence / Local Address details' section**

- 1 To be filled only in case the PoA is not the local address or address where the customer is currently residing. No separate PoA is required to be submitted.
- 2 In case of multiple correspondence / local addresses, Please fill '**Annexure A1**'

**F 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.

**G Clarification / Guidelines on filling 'Related Person details' section**

- 1 Provide KYC number of related person if available.

**H Clarification / Guidelines on filling 'Related Person details – Proof of Identity [PoI] of Related Person' section**

- 1 Mention identification / reference number if 'Z- Others (any document notified by the central government)' is ticked.

**List of two – digit state / U.T codes as per Indian Motor Vehicle Act, 1988**

State / U.T	Code	State / U.T	Code	State / U.T	Code
Andaman & Nicobar	AN	Himachal Pradesh	HP	Pondicherry	PY
Andhra Pradesh	AP	Jammu & Kashmir	JK	Punjab	PB
Arunachal Pradesh	AR	Jharkhand	JH	Rajasthan	RJ
Assam	AS	Karnataka	KA	Sikkim	SK
Bihar	BR	Kerala	KL	Tamil Nadu	TN
Chandigarh	CH	Lakshadweep	LD	Telangana	TS
Chattisgarh	CG	Madhya Pradesh	MP	Tripura	TR
Dadra and Nagar Haveli	DN	Maharashtra	MH	Uttar Pradesh	UP
Daman & Diu	DD	Manipur	MN	Uttarakhand	UA
Delhi	DL	Meghalaya	ML	West Bengal	WB
Goa	GA	Mizoram	MZ	Other	XX
Gujarat	GJ	Nagaland	NL		
Haryana	HR	Orissa	OR		

**List of ISO 3166 two- digit Country Code**

Country	Country Code	Country	Country Code	Country	Country Code	Country	Country Code
Afghanistan	AF	Dominican Republic	DO	Libya	LY	Saint Pierre and Miquelon	PM
Aland Islands	AX	Ecuador	EC	Liechtenstein	LI	Saint Vincent and the Grenadines	VC
Albania	AL	Egypt	EG	Lithuania	LT	Samoa	WS
Algeria	DZ	El Salvador	SV	Luxembourg	LU	San Marino	SM
American Samoa	AS	Equatorial Guinea	GQ	Macao	MO	Sao Tome and Principe	ST
Andorra	AD	Eritrea	ER	Macedonia, the former Yugoslav Republic of	MK	Saudi Arabia	SA
Angola	AO	Estonia	EE	Madagascar	MG	Senegal	SN
Anguilla	AI	Ethiopia	ET	Malawi	MW	Serbia	RS
Antarctica	AQ	Falkland Islands (Malvinas)	FK	Malaysia	MY	Seychelles	SC
Antigua and Barbuda	AG	Faroe Islands	FO	Maldives	MV	Sierra Leone	SL
Argentina	AR	Fiji	FJ	Mali	ML	Singapore	SG
Armenia	AM	Finland	FI	Malta	MT	Sint Maarten (Dutch part)	SX
Aruba	AW	France	FR	Marshall Islands	MH	Slovakia	SK
Australia	AU	French Guiana	GF	Martinique	MQ	Slovenia	SI
Austria	AT	French Polynesia	PF	Mauritania	MR	Solomon Islands	SB
Azerbaijan	AZ	French Southern Territories	TF	Mauritius	MU	Somalia	SO
Bahamas	BS	Gabon	GA	Mayotte	YT	South Africa	ZA
Bahrain	BH	Gambia	GM	Mexico	MX	South Georgia and the South Sandwich Islands	GS
Bangladesh	BD	Georgia	GE	Micronesia, Federated States of	FM	South Sudan	SS
Barbados	BB	Germany	DE	Moldova, Republic of	MD	Spain	ES
Belarus	BY	Ghana	GH	Monaco	MC	Sri Lanka	LK
Belgium	BE	Gibraltar	GI	Mongolia	MN	Sudan	SD
Belize	BZ	Greece	GR	Montenegro	ME	Suriname	SR
Benin	BJ	Greenland	GL	Montserrat	MS	Svalbard and Jan Mayen	SJ
Bermuda	BM	Grenada	GD	Morocco	MA	Swaziland	SZ
Bhutan	BT	Guadeloupe	GP	Mozambique	MZ	Sweden	SE
Bolivia, Plurinational State of	BO	Guam	GU	Myanmar	MM	Switzerland	CH
Bonaire, Sint Eustatius and Saba	BQ	Guatemala	GT	Namibia	NA	Syrian Arab Republic	SY
Bosnia and Herzegovina	BA	Guernsey	GG	Nauru	NR	Taiwan, Province of China	TW
Botswana	BW	Guinea	GN	Nepal	NP	Tajikistan	TJ
Bouvet Island	BV	Guinea-Bissau	GW	Netherlands	NL	Tanzania, United Republic of	TZ
Brazil	BR	Guyana	GY	New Caledonia	NC	Thailand	TH
British Indian Ocean Territory	IO	Haiti	HT	New Zealand	NZ	Timor-Leste	TL
Brunei Darussalam	BN	Heard Island and McDonald Islands	HM	Nicaragua	NI	Togo	TG
Bulgaria	BG	Holy See (Vatican City State)	VA	Niger	NE	Tokelau	TK
Burkina Faso	BF	Honduras	HN	Nigeria	NG	Tonga	TO
Burundi	BI	Hong Kong	HK	Niue	NU	Trinidad and Tobago	TT
Cabo Verde	CV	Hungary	HU	Norfolk Island	NF	Tunisia	TN
Cambodia	KH	Iceland	IS	Northern Mariana Islands	MP	Turkey	TR
Cameroon	CM	India	IN	Norway	NO	Turkmenistan	TM
Canada	CA	Indonesia	ID	Oman	OM	Turks and Caicos Islands	TC
Cayman Islands	KY	Iran, Islamic Republic of	IR	Pakistan	PK	Tuvalu	TV
Central African Republic	CF	Iraq	IQ	Palau	PW	Uganda	UG
Chad	TD	Ireland	IE	Palestine, State of	PS	Ukraine	UA
Chile	CL	Isle of Man	IM	Panama	PA	United Arab Emirates	AE
China	CN	Israel	IL	Papua New Guinea	PG	United Kingdom	GB
Christmas Island	CX	Italy	IT	Paraguay	PY	United States	US
Cocos (Keeling) Islands	CC	Jamaica	JM	Peru	PE	United States Minor Outlying Islands	UM
Colombia	CO	Japan	JP	Philippines	PH	Uruguay	UY
Comoros	KM	Jersey	JE	Pitcairn	PN	Uzbekistan	UZ
Congo	CG	Jordan	JO	Poland	PL	Vanuatu	VU
Congo, the Democratic Republic of the	CD	Kazakhstan	KZ	Portugal	PT	Venezuela, Bolivarian Republic of	VE
Cook Islands	CK	Kenya	KE	Puerto Rico	PR	Viet Nam	VN
Costa Rica	CR	Kiribati	KI	Qatar	QA	Virgin Islands, British	VG
Cote d'Ivoire	CI	Korea, Democratic People's Republic of	KP	Reunion	RE	Virgin Islands, U.S.	VI
Croatia	HR	Korea, Republic of	KR	Romania	RO	Wallis and Futuna	WF
Cuba	CU	Kuwait	KW	Russian Federation	RU	Western Sahara	EH
Curacao	CW	Kyrgyzstan	KG	Rwanda	RW	Yemen	YE
Cyprus	CY	Lao People's Democratic Republic	LA	Saint Barthelemy	BL	Zambia	ZM
Czech Republic	CZ	Latvia	LV	Saint Helena, Ascension and Tristan da Cunha	SH	Zimbabwe	ZW
Denmark	DK	Lebanon	LB	Saint Kitts and Nevis	KN		
Djibouti	DJ	Lesotho	LS	Saint Lucia	LC		
Dominica	DM	Liberia	LR	Saint Martin (French part)	MF		



## INSTRUCTIONS / CHECK LIST FOR FILLING KYC FORM

### A. IMPORTANT POINTS:

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

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

1. PAN card with photograph. This is a mandatory requirement for all applicants except those who are specifically exempt from obtaining PAN (listed in Section D).
2. Unique Identification Number (UID) (Aadhaar) / Passport / Voter ID card / Driving license.
3. Identity card/ document with applicant's Photo, issued by any of the following: Central/State Government and its Departments, Statutory/Regulatory Authorities, Public Sector Undertakings, Scheduled Commercial Banks, Public Financial Institutions, Colleges affiliated to Universities, Professional Bodies such as ICAI, ICWAI, ICSI, Bar Council etc., to their Members; and Credit cards/Debit cards issued by Banks.

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

1. Passport/Voters Identity Card/Ration Card/Registered Lease or Sale

Agreement of Residence/Driving License/Flat Maintenance bill/Insurance Copy.

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

### D. Exemptions/clarifications to PAN

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

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

### E. List of people authorized to attest the documents:

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

## ADDITIONAL KYC FORM FOR OPENING A DEMAT ACCOUNT - FOR INDIVIDUALS

### ARYAMAN CAPITAL MARKETS LIMITED

**Regd. office:** 60, Khatau Building, Ground Floor, Alkesh Dinesh Modi Marg, Fort, Mumbai - 400 001

**Corporate Office:** 718 –A, P.J. Tower, Dalal Street, Fort, Mumbai – 400 001

**Tel No:** 022 – 2272 1104 / 05 **Investor Grievance mail-id:** aryacapm.ig@gmail.com

(To be filled by the Depository Participant)

Application No.		Date																		
DP Internal Reference No.																				
DP ID	1	2	0	8	6	1	0	0	Client ID											

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

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

#### Holders Details

Sole / First Holder's Name		PAN																				
		UID																				
		UCC																				
		Exchange Name & ID																				
Second Holder's Name		PAN																				
		UID																				
Third Holder's Name		PAN																				
		UID																				

<b>Name *</b>	
<p><small>*In case of Firms, Association of Persons (AOP), Partnership Firm, Unregistered Trust, etc., although the account is opened in the name of the natural persons, the name of the Firm, Association of Persons (AOP), Partnership Firm, Unregistered Trust, etc., should be mentioned above.</small></p>	

#### Type of Account (Please tick whichever is applicable)

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

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

Guardian's Name	PAN
Relationship with the applicant	

I/We instruct the DP to receive each and every credit in my / our account (If not marked, the default option would be 'Yes')	[Automatic Credit] <input type="checkbox"/> Yes <input type="checkbox"/> No
I/We would like to instruct the DP to accept all the pledge instructions in my /our account without any other further instruction from my/our end (If not marked, the default option would be 'No')	<input type="checkbox"/> Yes <input type="checkbox"/> No
Account Statement Requirement	<input type="checkbox"/> As per SEBI Regulation <input type="checkbox"/> Daily <input type="checkbox"/> Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly
I/We request you to send Electronic Transaction-cum-Holding Statement at the email ID: _____	<input type="checkbox"/> Yes <input type="checkbox"/> No
I/We would like to share the email ID with the RTA	<input type="checkbox"/> Yes <input type="checkbox"/> No
I/We would like to receive the Annual Report <input type="checkbox"/> Physical / <input type="checkbox"/> Electronic / <input type="checkbox"/> Both Physical and Electronic (Tick the applicable box. If not marked the default option would be in Physical)	
DP Charges	I/We authorize Aryaman Capital Markets Limited to debit DP Charges (including Annual Maintenance Charges) to my / our Trading Account.
I/ We wish to receive dividend / interest directly in to my bank account as given below through ECS (If not marked, the default option would be 'Yes') [ECS is mandatory for locations notified by SEBI from time to time ]	
<input type="checkbox"/> Yes <input type="checkbox"/> No	

### Bank Details [Dividend Bank Details]

Bank Code (9 digit MICR code):										
IFS Code (11 character):										
Account number:										
Account type:	<input type="checkbox"/> Saving <input type="checkbox"/> Current <input type="checkbox"/> Others (specify) _____									
Bank Name:										
Branch Name:										
Bank Branch Address:										
City		State		Country	PIN code					

- (i) Photocopy of the cancelled cheque having the name of the account holder where the cheque book is issued, (or)
- (ii) Photocopy of the Bank Statement having name and address of the BO
- (iii) Photocopy of the Passbook having name and address of the BO (or)
- (iv) Letter from the Bank.

In case of options (ii), (iii) and (iv) above, MICR code of the branch should be present / mentioned on the document.

Other Details Gross Annual Income Details	<b>Income Range per annum:</b> <input type="checkbox"/> Up to Rs.1,00,000 <input type="checkbox"/> Rs1,00,000 to Rs 5,00,000 <input type="checkbox"/> Rs 5,00,000 to ` 10,00,000 <input type="checkbox"/> Rs 10,00,000 to Rs25,00,000 <input type="checkbox"/> More than Rs25,00,000									
	Net worth as on (Date)	D	D	M	M	Y	Y	Y	Y	Rs
	<i>[Net worth should not be older than 1 year]</i>									
Occupation	<input type="checkbox"/> Private / Public Sector <input type="checkbox"/> Govt. Service <input type="checkbox"/> Business <input type="checkbox"/> Professional <input type="checkbox"/> Agriculture <input type="checkbox"/> Retire <input type="checkbox"/> Housewife <input type="checkbox"/> Student <input type="checkbox"/> Others (Specify) _____									
Please tick (if applicable):	<input type="checkbox"/> Politically Exposed Person (PEP) <input type="checkbox"/> Related to Politically Exposed Person (RPEP)									

### MODE OF OPERATION FOR EXECUTION OF TRANSACTIONS (Transfer, Pledge & Freeze)

<input type="checkbox"/> Jointly	<input type="checkbox"/> Anyone of the Holder
----------------------------------	---



<b>Consent for Communication to be received by first account holder/ all Account holder: (Tick the applicable box. If not marked the default option would be first holder.</b>		
<input type="checkbox"/> first Holder	<input type="checkbox"/> All Holder	Email id
	<u>Second Holder</u>	
	<u>Third Holder</u>	

**Note:** Residual securities: in case of multiple nominees, please choose any one nominee who will be credited with residual securities remaining after distribution of securities as per percentage of allocation. If you fail to choose one such nominee, then the first nominee will be marked as nominee entitled for residual shares, if any.

**\* Marked is Mandatory field**

This nomination shall supersede any prior nomination made by me / us and also any testamentary document executed by me / us.

**Note:** **One witness** shall attest signature(s) / thumb impression(s)

Details of the Witness		
	First Witness	Second Witness
Name of witness		
Address of witness		
Signature of witness		

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

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

*(Signatures should be preferably in blue ink).*

-----  
**Acknowledgement Receipt**

**Application No.:**

**Date:**

We hereby acknowledge the receipt of the Account Opening Application Form:

Name of the Sole / First Holder	
Name of Second Holder	
Name of Third Holder	

**Depository Participant Seal and Signature**

## **RIGHTS & OBLIGATIONS OF BENEFICIAL OWNER & DEPOSITORY PARTICIPANT**

### **General Clause:**

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

### **Beneficial Owner information:**

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

### **Fees/Charges/Tariff:**

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

### **Dematerialization:**

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

### **Separate Accounts:**

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

**Transfer of Securities:**

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

**Statement of account:**

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

**Manner of Closure of Demat account:**

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

**Default in payment of charges:**

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

**Liability of the Depository**

22. As per Section 16 of Depositories Act, 1996,

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

**Freezing/ Defreezing of accounts:**

23. The Beneficial Owner may exercise the right to freeze/defreeze his/her demat account maintained with the DP in accordance with the procedure and subject to the restrictions laid down under the Bye Laws and Business Rules/Operating Instructions.
24. The DP or the Depository shall have the right to freeze/defreeze the accounts of the Beneficial Owners on receipt of instructions received from any regulator or court or any statutory authority.
25. "The Joint holders are aware that in case of any Statutory Order for freezing any one joint holder, the demat account will be frozen and the other joint holders will have to obtain a specific Order for unfreezing their percentage of joint ownership by submitting the relevant documentary proof to the Order issuing authority".

**Redressal of Investor grievance:**

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

**Authorized representative:**

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

**Law and Jurisdiction:**

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

**TARIFF SHEET**




**ARYAMAN CAPITAL MARKETS LIMITED  
CDSL DP-ID: 86100**

**Schedule of Charges:**

Statutory Charges at the time of Accounting Opening	Stamp Duty Rs. 500 (POA)
Refundable Deposit	Rs. 1000/-
Account Maintenance	Rs. 300/- p.a. (Individual A/c) Rs. 1000/- p.a. (Non Individual A/c)
Demat	Rs. 5/- per certificate (min Rs. 30/-)
Remat	0.03% (min Rs. 100/-)
Debit Transaction to Clearing Members ( _ brokerage) pool accounts transferred for pay-in obligations using POA of DP/CM	0.01% (min Rs 10/-)*
Debit transaction through internet using CDSL Easiest facility	0.01% (min Rs.10/-)*
Debit transaction using physical instruction slips where target account is with DP ACML	0.02% (min Rs. 20/-)*
All other debit transactions using physical instruction slips	0.05% (min Rs. 100/-)*
All pledge Transactions	0.03% (min Rs. 50/-)
Lost DIS charges	Rs. 20/- per DIS slip (max Rs. 200/- per booklet)
Annual Maintenance Charges up to 31 March ( For BSDA)	Valuation up to 4 Lakhs – Nil More than Rs4 lakhs but up to 10 Lakhs – Rs 100/- + GST Per Annum

\*CDSL Charges extra

I / We hereby give my / our consent for following type of Demat Account:

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

**OPTION FORM FOR ISSUE OF DIS BOOKLET – VOLUNTARY**

To,  
Aryaman Capital Markets Limited  
718A, 7<sup>th</sup> Floor, P. J. Towers, Fort, Mumbai – 400 001


Sir (s),

Re: Option Form for Issue of DIS Booklet

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

**OPTION 1:**


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

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

OR

**OPTION 2:**

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

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

**Acknowledgement Receipt**

**Application No.:**

**Date:**

We hereby acknowledge the receipt of the option form for issue / non issue of DIS booklet Form:

Name of the Sole / First Holder	
Name of Second Holder	
Name of Third Holder	

**Depository Participant Seal and Signature**

**FATCA DECLARATION - INDIVIDUAL**

<b>NAME OF ACCOUNT HOLDER:</b>	
<b>FATHERS NAME:</b>	
<b>SPOUSE NAME:</b>	
<b>PAN *:</b>	
<b>ADHAR CARD NO: (optional)</b>	
<b>CITY OF BIRTH</b>	
<b>COUNTRY OF BIRTH:</b>	
<b>NATIONALITY:</b>	
<b>ADDRESS: (including City, State, Country, &amp; Pin Code)</b>	
<b>POLITICAL EXPOSED PERSON (PEP)</b>	Yes <input type="checkbox"/> <b>Related to PEP</b> <input type="checkbox"/> <b>Not Applicable</b> <input type="checkbox"/>

*\*If PAN is not available, please specify Folio No*

Is your Country of Tax Residency other than India: YES  NO

If 'YES', please specify the details of all countries where you hold tax residency and its Tax residency and its Tax Identification Number & type

Sr. No	Country of Tax Residency #	Tax Payer Identification Number / Functional Equivalent	Identification Type

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

**DECLARATION:**

I acknowledge and confirm that the information provided above is true and correct to the best of my knowledge and belief. In case any of the above specified information is found to be false or untrue or misleading or misrepresenting, I/ am aware that I may liable for it. I hereby authorize Aryaman Capital Markets Limited to disclose, share, rely, remit in any form, mode or manner, all / any of the information provided by me, including all changes, updates to such information as and when provided by me to Aryaman Capital Markets Limited and its group companies ('the Authorized Parties') or any Indian or foreign governmental or statutory or judicial authorities / agencies including but not limited to the Financial Intelligence Unit-India (FIU-IND), the tax / revenue authorities in India or outside India wherever it is legally required and other investigation agencies without any obligation of advising me of the same. Further, I authorize to share the given information to other SEBI Registered Intermediaries/or any regulated intermediaries registered with SEBI / RBI / IRDA / PFRDA to facilitate single submission / update & for other relevant purposes. I also undertake to keep you informed in writing about any changes / modification to the above information in future and also undertake to provide any other additional information as may be required at your end or by domestic or overseas regulators/ tax authorities. I/We authorize Aryaman Capital Markets Limited to provide relevant information to upstream payors to enable withholding to occur and pay out any sums from my account or close or suspend my account(s) without any obligation of advising me of the same.

**Place:**

**Date:**



## FATCA & CRS Terms & Conditions

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

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

Please note that you may receive more than one request for information if you have multiple relationships with (Insert FI's name) or its group entities. Therefore, it is important that you respond to our request, even if you believe you have already supplied any previously requested information.

### FATCA & CRS Instructions

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

It is mandatory to supply a TIN or functional equivalent if the country in which you are tax resident issues such identifiers. If no TIN is yet available or has not yet been issued, please provide an explanation and attach this to the form. In case customer has the following Indicia pertaining to a foreign country and yet declares self to be non-tax resident in the respective country, customer to provide relevant Curing Documents as mentioned below:

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

1. List of acceptable documentary evidence needed to establish the residence(s) for tax purposes: Certificate of residence issued by an authorized government body\*
  2. Valid identification issued by an authorized government body\* (e.g. Passport, National Identity card, etc.)
- \* Government or agency thereof or a municipality of the country or territory in which the payee claims to be a resident.

## FINANCIAL STATUS

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

<b>A. ANNUAL INCOME (Last 3 years from the date of the opening of this account)</b>		
<b>1<sup>st</sup> Year:</b>		
<input type="checkbox"/> upto Rs. 1 lac	<input type="checkbox"/> Rs. 1 lac to Rs. 2 lacs	<input type="checkbox"/> Rs. 2 lacs to Rs. 5 lacs
<input type="checkbox"/> Rs.5 lacs to Rs.10 lacs	<input type="checkbox"/> Rs.10 lacs to Rs. 25 lacs	<input type="checkbox"/> Rs. 25 lacs to Rs. 50 lacs
<input type="checkbox"/> Rs.50 lacs to Rs.1 crore	<input type="checkbox"/> Rs. 1 Crore to Rs. 5 crore	<input type="checkbox"/> Above Rs. 5 Crore
<b>2<sup>nd</sup> Year</b>		
<input type="checkbox"/> upto Rs. 1 lac	<input type="checkbox"/> Rs. 1 lac to Rs. 2 lacs	<input type="checkbox"/> Rs. 2 lacs to Rs. 5 lacs
<input type="checkbox"/> Rs.5 lacs to Rs.10 lacs	<input type="checkbox"/> Rs.10 lacs to Rs. 25 lacs	<input type="checkbox"/> Rs. 25 lacs to Rs. 50 lacs
<input type="checkbox"/> Rs.50 lacs to Rs.1 crore	<input type="checkbox"/> Rs. 1 Crore to Rs. 5 crore	<input type="checkbox"/> Above Rs. 5 Crore
<b>3<sup>rd</sup> Year</b>		
<input type="checkbox"/> upto Rs. 1 lac	<input type="checkbox"/> Rs. 1 lac to Rs. 2 lacs	<input type="checkbox"/> Rs. 2 lacs to Rs. 5 lacs
<input type="checkbox"/> Rs.5 lacs to Rs.10 lacs	<input type="checkbox"/> Rs.10 lacs to Rs. 25 lacs	<input type="checkbox"/> Rs. 25 lacs to Rs. 50 lacs
<input type="checkbox"/> Rs.50 lacs to Rs.1 crore	<input type="checkbox"/> Rs. 1 Crore to Rs. 5 crore	<input type="checkbox"/> Above Rs. 5 Crore
<b>B. NETWORTH DETAILS (as on the date of account opening)</b>		
<input type="checkbox"/> upto Rs. 1 lac	<input type="checkbox"/> Rs. 1 lac to Rs. 2 lacs	<input type="checkbox"/> Rs. 2 lacs to Rs. 5 lacs
<input type="checkbox"/> Rs.5 lacs to Rs.10 lacs	<input type="checkbox"/> Rs.10 lacs to Rs. 25 lacs	<input type="checkbox"/> Rs. 25 lacs to Rs. 50 lacs
<input type="checkbox"/> Rs.50 lacs to Rs.1 crore	<input type="checkbox"/> Rs. 1 Crore to Rs. 5 crore	<input type="checkbox"/> Rs. 5 Crore to Rs. 25 Crore
<input type="checkbox"/> Above Rs. 25 crore		

**Please tick mark the additional applicable category to you**

- Non resident client
- High net-worth client (having annual income + networth of more than `1 crore)
- Trust, Charities, NGOs and organizations receiving donations,
- Company having close family shareholdings or beneficial ownership
- 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

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

**Place:**

**Date:**

**ACKNOWLEDGEMENT OF RECEIPT OF COPY OF DEMAT ACCOUNT OPENING FORM**

To,

Aryaman Capital Markets Ltd

Sir(s),

I/We, \_\_\_\_\_, have opened demat account in your dp and I/we confirm that I/we have received the welcome letter stating my client Id allotted to me along with a copy of client master / executed client registration documents viz. Client registration form/KYC, Rights & Obligations, and copy of Investor Charter Beneficial Owner & Depository Participant.

I/We look forward to a mutually beneficial relationship with you.



(Client Sign)

Date:

**ACKNOWLEDGEMENT OF RECEIPT OF COPY OF DEMAT ACCOUNT OPENING FORM**

To,

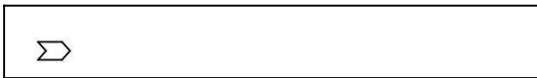
Aryaman Capital Markets Ltd

Sir(s),

**Re: Acknowledgement**

I/We, \_\_\_\_\_, have opened demat account in your dp and I/we confirm that I/we have received the welcome letter stating my client Id allotted to me along with a copy of DIS Booklet NO \_\_\_\_\_ and client master / executed client registration documents viz. Client registration form/ KYC, Rights & Obligations, Beneficial Owner & Depository Participant.

I/We look forward to a mutually beneficial relationship with you.

A rectangular box containing a stylized signature symbol, resembling a sigma symbol with a right-pointing arrow.

(Client Sign)

Date:

**Declaration Form for opting out of nomination**  
**[Annexure B to SEBI circular No. SEBI/HO/MIRSD/RTAMB/CIR/P/2021/601 dated July 23,2021 on Mandatory Nomination for Eligible Trading and Demat Accounts]**

Date

To  
Aryaman Capital Markets Ltd  
718/a P J Tower  
Dalal Street  
Fort, Mumbai -400001

DP ID	86100
Client ID (only for Demat account)	
Sole/First Holder Name	
Second Holder Name	
Third Holder Name	

**Nomination Details**

<b>Nomination Registration No.</b>	
<b>Dated</b>	

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.

Name and Signature of Holder(s)\*

	Sole / First Holder (Mr./Ms.)	Second Holder(Mr./Ms.)	Third Holder (Mr./Ms.)
Name			
Signature			

SIGN HERE

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

Nomination Form  
 [Annexure A to SEBI circular No.  
 SEBI/HO/MIRSD/RTAMB/CIR/P/2021/601 dated July 23, 2021 on  
 Mandatory Nomination for Eligible Trading and Demat Accounts]

**Aryaman Capital Markets Ltd**  
**718/A P J Towers, Dalal Street, Fort, Mumbai 400 001**

FORM FOR NOMINATION  
 (To be filled in by individual

applying singly or jointly)Date: \_\_

DP ID	86100
Client ID (only for Demat account)	
Sole/First Holder Name	
Second Holder Name	
Third Holder Name	

**Nomination Details**

<b>Nomination Registration No.</b>	
<b>Dated</b>	

I/We wish to make a nomination. [As per details given below]Nomination Details

I/We wish to make a nomination and do hereby nominate the following person(s) who shall receive all the assets held in my / our account in the event of my / our death.

Nomination can be made upto three nominees in the account.	Details of 1st Nominee	Details of 2 <sup>nd</sup> Nominee	Details of 3 <sup>rd</sup> Nominee
1 Name of the nominee(s) (Mr./Ms.)			
2 Share of each Nominee	_____ %	_____ %	_____ %
Equally [If not equally, please specify percentage ]	Any odd lot after division shall be transferred to the first nominee mentioned in the form.		
3 Relationship With the Applicant ( If Any)			
4 Address of Nominee(s) City / Place State Country: PIN Code			
5 Mobile / Telephone No. of nominee(s)			
6 Email ID of nominee(s)			
7 Nominee Identification details – [Please tick any one of following and provide details of same]			

- Photograph & Signature PAN - Aadhaar Saving Bank accountno. - Proof of Identity Demat Account ID			
---	--	--	--

Sr. Nos. 8-14 should be filled only if nominee(s) is a minor:

8 Date of Birth {in case of minor nominee(s)}			
9 Name of Guardian (Mr./Ms.) {in case of minor nominee(s)}			
10)Address ofGuardian(s) City / Place State Country: PIN Code			
11 Mobile / Telephone no. of Guardian			
12 Email ID of Guardian			
13 Relationship of Guardian with nominee			
14GuardianIdentification details – [Please tick any one of following and providedetails of same] <input type="checkbox"/> Photograph & Signature <input type="checkbox"/> PAN Aadhaar Saving Bank account no. Proof of Identity <input type="checkbox"/> Demat Account ID			

	Sole / First Holder (Mr./Ms.)	Second Holder (Mr./Ms.)	Third Holder (Mr./Ms.)
Name			
Signature			

SIGN HERE

Name and Signature of Holder(s)\*

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

**Note:**

- **This nomination shall supersede any prior nomination made by the account holder(s), if any.**
- **The Trading Member / Depository Participant shall provide acknowledgement of thenomination form to the account holder(s)**

**Account Details Addition / Modification / Deletion Request Form**

Depository Participant Name / Address										
Application No.										
Date										

Please fill all the details in Block Letters in English

DP ID	1	2	0	8	6	1	0	0	Client ID								
-------	---	---	---	---	---	---	---	---	-----------	--	--	--	--	--	--	--	--

Account Holder's Details	
Name of First/Sole Holder	
Name of Second Holder	
Name of Third Holder	

I/We request you to make the following additions / modifications / deletions to my/our account in your records.

Details (Pl. specify change of address, bank details, telephone number etc.)	Addition / Modification / Deletion (Please specify)	Existing Details	New Details

Attach an Annexure (with signature(s)) if the space above is found insufficient.

	First/Sole Holder	Second Holder	Third Holder
Name			
Signature			

**Depository Participant Seal and Signature**

===== (Please Tear Here) =====

### Acknowledgement Receipt

Received Account Details Addition / Modification / Deletions request as per details given below :

Application No.		Date	D	D	M	M	Y	Y	Y	Y
DP ID		Client ID								
Name of the Sole / First Holder										
Name of Second joint Holder										
Name of Third joint Holder										

**Depository Participant Seal and Signature**

**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]****Definitions:**

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

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

**Availability:**

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

**Receiving Alerts:**

1. The depository shall send the alerts to the mobile phone number provided by the BO while registering for the service or to any such number replaced and informed by the BO from time to time. Upon such registration / change, the depository shall make every effort to update the change in mobile number within a reasonable period of time. The depository shall not be responsible for any event of delay or loss of message in this regard.
2. The BO acknowledges that the alerts will be received only if the mobile phone is in 'ON' and in a mode to receive the SMS. If the mobile phone is in 'Off' mode i.e. unable to receive the alerts then the BO may not get / get after delay any alerts sent during such period.
3. The BO also acknowledges that the readability, accuracy and timeliness of providing the service depend on many factors including the infrastructure, connectivity of the service provider. The depository shall not be responsible for any non-delivery, delayed delivery or distortion of the alert in any way whatsoever.
4. The BO further acknowledges that the service provided to him is an additional facility provided for his convenience and is susceptible to error, omission and/ or inaccuracy. In case the BO observes any error in the information provided in the alert, the BO shall inform the depository and/ or the DP immediately in writing and the depository will make best possible efforts to rectify the error as early as possible. The BO shall not hold the depository liable for any loss, damages, etc. that may be incurred/ suffered by the BO on account of opting to avail SMS alerts facility.
5. The BO authorizes the depository to send any message such as promotional, greeting or any other message that the depository may consider appropriate, to the BO. The BO agrees to an ongoing confirmation for use of name, email address and mobile number for marketing offers between CDSL and any other entity.
6. **The BO agrees to inform the depository and DP in writing of any unauthorized debit to his BO account/ unauthorized transfer of securities from his BO account, immediately, which may come to his knowledge on receiving SMS alerts. The BO may send an email to CDSL at [complaints@cdslindia.com](mailto:complaints@cdslindia.com). The BO is advised not to inform the service provider about any such unauthorized debit to/ transfer of securities from his BO account by sending a SMS back to the service provider as there is no reverse communication between the service provider and the depository.**
7. The information sent as an alert on the mobile phone number shall be deemed to have been received by the BO and the depository shall not be under any obligation to confirm the authenticity of the person(s) receiving the alert.
8. The depository will make best efforts to provide the service. The BO cannot hold the depository liable for non-availability of the service in any manner whatsoever.
9. If the BO finds that the information such as mobile number etc., has been changed with out proper authorization, the BO should immediately inform the DP in writing.

**Fees:**

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

**Disclaimer:**

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

**Liability and Indemnity:**

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

**Amendments:**

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

**Governing Law and Jurisdiction:**

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

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

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

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

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

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

BOID 

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

(Please write your 8 digit DPID)
(Please write your 8 digit Client ID)

Sole / First Holder's Name : \_\_\_\_\_

Second Holder's Name : \_\_\_\_\_

Third Holder's Name : \_\_\_\_\_

Mobile Number on which messages are to be sent 

<b>+91</b>																			
------------	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

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

The mobile number is registered in the name of: \_\_\_\_\_

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

Signatures 

_____	_____	_____
Sole / First Holder	Second holder	Third Holder

 Place: \_\_\_\_\_ Date: \_\_\_\_\_



**ARYAMAN  
CAPITAL MARKETS LIMITED**

**INVESTOR CHARTER FOR  
DEPOSITORY PARTICIPANTS**

## Investor Charter

(Updated as per SEBI/HO/MRD/MRD-PoD-1/P/CIR/2024/66 dated May 29, 2024<sup>1</sup>)

### Investor Charter of Depository Participant

CDSL DPID- 12086100

#### 1. Vision

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

#### 2. Mission

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

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

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

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

##### (1) Basic Services

Sr. No.	Brief about the Activity / Service	Expected Timelines for processing by the DP after receipt of proper documents
1.	Dematerialization of securities	7 days
2.	Rematerialization of securities	7 days

<sup>1</sup> Last updated as per CDSL/IS/DP/POLCY/2025/451 dated July 04, 2025

3.	Mutual Fund Conversion / Destatementization	5 days
4.	Re-conversion / Restatementisation of Mutual fund units	7 days
5.	Transmission of securities	7 days
6.	Registering pledge request	15 days
7.	Closure of the demat account	2 days
8.	Settlement Instruction	<p>For T+1-day settlements, Participants shall accept instructions from the Clients, in physical form up to 4 p.m. (in case of electronic instructions up to 6.00 p.m.) on T Day for pay-in of securities.</p> <p>For T+0-day settlements, Participants shall accept EPI instructions from the clients till 11:00 AM on T Day.</p> <p>Note: 'T' refers to 'Trade Day'</p>

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

Sr. No.	Type of Activity /Service	Brief about the Activity / Service
1.	Value Added Services	<p>Depositories also provide value-added services such as</p> <ol style="list-style-type: none"> <li><a href="#">Basic Services Demat Account (BSDA)<sup>1</sup></a></li> <li><a href="#">Transposition cum dematerialization<sup>2</sup></a></li> <li><a href="#">Linkages with Clearing System<sup>3</sup></a></li> <li>Distribution of cash and non-cash corporate benefits (Bonus, Rights, IPOs, etc.), stock lending, demat of NSC / KVP, demat of warehouse receipts, etc.</li> </ol>
2.	Consolidated Account statement (CAS)	CAS is issued 10 days from the end of the month (if there were transactions in the previous month) or half-yearly (if no transactions).

3.	Digitalization of services provided by the depositories	<p>Depositories offer below technology solutions and e-facilities to their demat account holders through DPs:</p> <ul style="list-style-type: none"> <li>• <a href="#">E-account opening<sup>4</sup></a></li> <li>• <a href="#">Online instructions for execution<sup>5</sup></a></li> <li>• <a href="#">e-DIS / Demat Gateway<sup>6</sup></a></li> <li>• <a href="#">e-CAS facility<sup>7</sup></a></li> <li>• <a href="#">Miscellaneous services<sup>8</sup></a></li> </ul>
----	---	---

## 5. Details of Grievance Redressal Mechanism

### The Process of Investor Grievance Redressal

1.	Investor Complaint/ Grievances	<p>An investor can lodge a complaint/ grievance against the Depository/DP in the following ways:</p> <p>a. Electronic mode -</p> <p>(i) SCORES 2.0 (a web-based centralized grievance redressal system of SEBI) <a href="https://scores.sebi.gov.in/">https://scores.sebi.gov.in/</a> <u>Two-Level Review for complaint/grievance against DP:</u></p> <ul style="list-style-type: none"> <li>- First review done by Designated Body</li> <li>- Second review done by SEBI</li> </ul> <p>(ii) Respective Depository's web portal dedicated for the filing of complaints <a href="https://www.cdslindia.com/eservices/footer/grievances">https://www.cdslindia.com/eservices/footer/grievances</a></p> <p>(iii) Emails to the designated email IDs of Depository <a href="mailto:complaints@cdslindia.com">complaints@cdslindia.com</a></p> <p>b. Offline mode [details of link to the form to be provided by Depositories]</p> <p>The complaints/ grievances lodged directly with the Depository shall be resolved within 21 days.</p>
2.	Online Dispute Resolution (ODR) platform for online Conciliation and Arbitration	<p>If the Investor is not satisfied with the resolution provided by DP or other Market Participants, then the Investor has the option to file the complaint/ grievance on the SMARTODR platform for its resolution through online conciliation or arbitration.</p> <p><a href="https://smartodr.in/login">https://smartodr.in/login</a></p>
3.	Steps to be followed in ODR for Review, Conciliation, and Arbitration	<ul style="list-style-type: none"> <li>➤ Investor to approach the Market Participant for redressal of the complaint</li> <li>➤ If the investor is not satisfied with the response of the Market Participant, he/she can escalate the complaint on the SEBI SCORES portal.</li> </ul>

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

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

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

**7. Dos and Don'ts for Investors (<https://www.afsl.co.in/Acml/uploads/Dos-and-Don>)**

Sr. No.	Guidance
i.	Always deal with an SEBI-registered Depository Participant for opening a demat account.
ii.	Read all the documents carefully before signing them.

iii.	Before granting Power of Attorney to operate your demat account to an intermediary like Stock stockbroker, Portfolio Management Services (PMS), etc., carefully examine the scope and implications of powers being granted.
iv.	Always make payments to a registered intermediary using banking channels. No payment should be made in the name of an employee of an intermediary.
v.	<p>Accept the Delivery Instruction Slip (DIS) book from your DP only (pre-printed with a serial number along with your client ID) and keep it in safe custody, and do not sign or issue blank or partially filled DIS slips.</p> <p>Always mention the details like ISIN and, number of securities accurately. In case of any queries, please contact your DP or broker, and it should be signed by all demat account holders.</p> <p>Strike out any blank space on the slip, and Cancellations or corrections on the DIS should be initialed or signed by all the account holder(s).</p> <p>Do not leave your instruction slip book with anyone else.</p> <p>Do not sign a blank DIS as it is equivalent to a bearer cheque.</p>
vi.	Inform any change in your Personal Information (for example, address or Bank Account details, email ID, Mobile number) linked to your demat account in the prescribed format and obtain confirmation of updation in the system.
vii.	Mention your Mobile Number and email ID in the account opening form to receive SMS alerts and regular updates directly from the depository.
viii.	Always ensure that the mobile number and email ID linked to your demat account are the same as those provided at the time of account opening/updation.
ix.	Do not share the password of your online trading and demat account with anyone.
x.	Do not share One Time Password (OTP) received from banks, brokers, etc. These are meant to be used by you only.
xi.	Do not share login credentials of e-facilities provided by the depositories, such as e-DIS/demat gateway, SPEED-e/easiest, etc., with anyone else.
xii.	Demat is mandatory for any transfer of securities of listed public limited companies.
xiii.	If you have any grievance in respect of your demat account, please write to the designated email IDs of depositories, or you may lodge the same with SEBI online at <a href="https://scores.sebi.gov.in">https://scores.sebi.gov.in</a> .
xiv.	Keep a record of documents signed, DIS issued, and account statements received.
xv.	As Investors, you are required to verify the transaction statement carefully for all debits and credits in your account. In case of any unauthorized debit or credit, inform the DP or your respective Depository.
xvi.	Appoint a nominee to facilitate your heirs in obtaining the securities in your demat account, on completion of the necessary procedures.
xvii.	Register for the Depository's internet-based facility or download the mobile app of the Depository to monitor your holdings.

xviii.	Ensure that both your holding and transaction statements are received periodically as instructed by your DP. You are entitled to receive a transaction statement every month if you have any transactions.
xix.	Do not follow herd mentality for investments. Seek expert and professional advice for your investments.
xx.	Beware of assured/fixed returns.

## **8. Rights of investors ( [Rights-of-Investors.pdf](#) )**

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

## **9. Responsibilities of Investors ( [Responsibilities-of-Investors.pdf](#) )**

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

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

## **10. Code of Conduct for Depositories**

(Part D of the Third Schedule of SEBI (D & P) regulations, 2018)

A Depository shall:

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

## **11. Code of Conduct for Participants**

(<https://www.afsl.co.in/uploads/Code%20of%20Conduct%20for%20Participants.pdf>)

Part A of the Third Schedule of SEBI (D & P) regulations, 2018)

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

2. A participant shall always endeavor to—
  - (a) render the best possible advice to the clients, having regard to the client's needs and the environment, and his own professional skills;
  - (b) ensure that all professional dealings are affected in a prompt, effective, and efficient manner;
  - (c) Inquiries from investors are adequately dealt with.
  - (d) The grievances of investors are redressed without any delay.
3. A participant shall maintain high standards of integrity in all its dealings with its clients and other intermediaries, in the conduct of its business.
4. A participant shall be prompt and diligent in opening a beneficial owner account, dispatching the dematerialisation request form, rematerialisation request form, and execution of debit instruction slip, and in all the other activities undertaken by him on behalf of the beneficial owners.
5. A participant shall endeavor to resolve all the complaints against it or in respect of the activities carried out by it as quickly as possible, and not later than one month after receipt.
6. A participant shall not increase charges/fees for the services rendered without proper advance notice to the beneficial owners.
7. A participant shall not indulge in any unfair competition, which is likely to harm the interests of other participants or investors or is likely to place such other participants at a disadvantageous position while competing for or executing any assignment.
8. A participant shall not make any exaggerated statement, whether oral or written, to the clients either about its qualifications or capability to render certain services or about its achievements in regard to services rendered to other clients.
9. A participant shall not divulge to other clients, press, or any other person any information about its clients which has come to its knowledge except with the approval/authorization of the clients or when it is required to disclose the information under the requirements of any Act, Rules, or Regulations.
10. A participant shall co-operate with the Board as and when required.
11. A participant shall maintain the required level of knowledge and competency and abide by the provisions of the Act, Rules, Regulations and circulars, and directions issued by the Board. The participant shall also comply with the award of the Ombudsman passed under the Securities and Exchange Board of India (Ombudsman) Regulations, 2003.
12. A participant shall not make any untrue statement or suppress any material fact in any documents, reports, papers, or information furnished to the Board.
13. A participant shall not neglect or fail or refuse to submit to the Board or other agencies with which it is registered, such books, documents, correspondence, and papers or any part thereof as may be demanded/requested from time to time.
14. A participant shall ensure that the Board is promptly informed about any action, legal proceedings, etc., initiated against it in respect of material breach or non-compliance by it, of any law, Rules, regulations, directions of the Board, or of any other regulatory body.
15. A participant shall maintain a proper inward system for all types of mail received in all forms.
16. A participant shall follow the maker—checker concept in all of its activities to ensure the accuracy of the data and as a mechanism to check unauthorized transactions.
17. A participant shall take adequate and necessary steps to ensure that continuity in data and record keeping is maintained and that the data or records are not lost or destroyed. It shall also ensure that for electronic records and data, up-to-date backup is always available with it.
18. A participant shall provide adequate freedom and powers to its compliance officer for the effective discharge of his duties.
19. A participant shall ensure that it has satisfactory internal control procedures in place as well as adequate

financial and operational capabilities, which can be reasonably expected to take care of any losses arising due to theft, fraud, and other dishonest acts, professional misconduct, or omissions.

20. A participant shall be responsible for the acts or omissions of its employees and agents in respect of the conduct of its business.
21. A participant shall ensure that the senior management, particularly decision makers, have access to all relevant information about the business on a timely basis.
22. A participant shall ensure that good corporate policies and corporate governance are in place.

\*\*\*\*\*

## HUF DECLARATION

Dear Sir (s),

We hereby declare the following details of karta and coparcener:

Name of the HUF	
PAN Number HUF	
Name of Karta	
PAN of Karta	
No of Members of the HUF	

Sr. No.	Name of the Members of HUF	Date of Birth	Relationship with Karta	Sex	Signature(Not required in case of Minor)
1.					
2.					
3.					
4.					
5.					
6.					
7.					
8.					

**Place:**  
**Date:**



Signature of Karta with Stamp