FAIR INTERMEDIATE INVESTMENT PVT. LTD.

SEBI REGISTRATION NUMBER: INZ000185032 (NSE, BSE, MCX COMMODITY)
SEBI REGISTRATION NUMBER: IN-DP-CDSL-81-2015 (CDSL)

Corporate Member:

National Stock Exchange of India Ltd (NSE)
Bombay Stock Exchange Ltd (BSE)
Central Depository Services India Ltd (CDSL)
Multi Commodity Exchange of India Ltd. (MCX)

We hereby acknowledge the receipt of the Account Opening Form (KYC) with thanks from

CLIENT COPY

Date when received at H.O.: _____ H.O. Inward No. _____

Group: _____ Location: _____

Date of Activation: _____

Name of Applicant: _____

Trading Code: _____ Demat A/c. No. 12039800 _____

CLIENT REGISTRATION FORM – NSE/BSE/MCX COMMODITY & D.P.

========INDIVIDUAL / HUF / PARTENER SHIP FIRM / CORPORATE / FIRM / NRI=========

ACKNOWLEDGEMENT TO CLIENT

PLEASE READ THIS DOCUMENT CAREFULLY BEFORE AGREEING TO ITS CONTENTS & ENSURE ALL THE DETAILS PROVIDED ARE CORRECT.

Regd. Office: 2nd Floor, Shukla Palace, Sapru Marg, Lucknow – 226 001
Telephone: 0522-4052800, 4052803, 4052806, 4052813, 4052823, 4052826
Visit us at: www.fairinvest.co.in, E-mail us on: helpdesk@fairinvest.co.in
For any type of grievances kindly E-mail us on: compliance@fairinvest.co.in

FIIPL

ATTENTION

Declaration pursuant to Multi Commodity Exchange Limited (MCX) Circular bearing No.MCX/COMP/469/2011 dated 22nd December,2011

CASH RECEIPTS & PAYMENTS STRICTLY NOT ALLOWED

Constituents are requested to make payments to "FAIR INTERMEDIATE INVESTMENT PVT LTD." by cheques / Account transfers.

In case Demand Drafts / Pay-Orders, constituent to substantiate that the same is drawn favoring Fair Intermediate Investment Pvt. Ltd. with his / her / their permission and knowledge.

If the aggregate value of prefunded instrument i.e. Demand Draft / Pay order / Bankers cheque etc. is above Rs.50,000/- then the client needs to submit as follow :

(1) Certificate from the issuing bank on its letterhead or on a plain paper with the seal of the issuing bank.
(2) Certified copy of the requisition slip (portion which is retained by the bank) to issue the instrument.
(3) Certified copy of the passbook / bank statement for the account debited to issue the instrument.
(4) Authentication of the bank account number debited and name of the account holder of the issuing bank on the reverse of the instrument.

MARGIN DEPOSIT, IF ANY, BY CONSTITUENT ALONGSIDE SIGNING UP OF KYC

Cheque details:	**Chq. No._____ Dated:-_____ Amount_____** **Bank _____**	
Collateral details:	**1.**	
	2.	

INTRODUCER DETAILS

Name of Introducer: _____

Status of the Introducer:

☐ **R.M.** ☐ **Staff** ☐ **Athorized Person** ☐ **Existing Client** ☐ **Others** (Please Specify Others)

Address of the Introducer: _____

Employee Code:		**Employee E-mail :**	
Mobile No.:		**Phone(With STD Code)**	

Signature of the Introducer:_____

Important Risk Disclosures from SEBI

Please read the following pointers before participating in the derivatives segments of the markets

Risk Disclosures on Derivatives

1. **9 out of 10 individual traders in equity Futures and Options Segment incurred net losses.**
2. **On an average, loss makers registered net trading loss close to `50,000.**
3. **Over and above the net trading losses incurred, loss makers expended an additional 28% of net trading losses as transaction costs.**
4. **Those making net trading profits, incurred between 15% to 50% of such profits as transaction cost.**

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

FIIPL

REGISTERED & CORPORATE OFFICE ADDRESS

Fair Intermediate Investment Private Ltd
2nd Floor, Shukla Palace, Sapru Marg, Lucknow-226001
Tel No: 0522- 4052800, 4052802, 4052803, 4052806 , 4052824
Website: **www.fairinvest.co.in** Email : **support@fairinvest.co.in**

CORPORATE MEMBER

NSE (NATIONAL STOCK EXCHANGE OF INDIA LTD.) **Member ID : 12098**

	SEBI Registration No.	Registration Date
Cash Segment	: **INZ000185032**	13/08/2004
Future & Option Segment	: **INZ000185032**	14/10/2004
Currency Derivative Segment	: **INZ000185032**	28/08/2008

BSE (BOMBAY STOCK EXCHANGE LTD.) **Member ID :3131**

	SEBI Registration No.	Registration Date
Cash Segment	: **INZ000185032**	29/03/2006
Future & Option Segment	: **INZ000185032**	22/02/2008
Currency Derivative Segment	: **INZ000185032**	20/03/2015

CDSL (CENTRAL DEPOSITORY SERVICES LTD.) **DP ID : 39800**

Registration No. : IN-DP-CDSL-81-2015
Registration Date : 02/06/2015

MCX (Multi Commodity Exchange of India Limited) **Member ID : 57540**

	SEBI/FMC Registration No.	Registration Date
Commodity Future & Option Segment :	**INZ000185032**	14/10/2025

GRIEVANCE / OTHER ISSUES & COMPLAINTS

For any grievance/dispute please contact **FAIR INTERMEDIATE INVESTMENT PVT. LTD.** at our email id- **helpdesk@fairinvest.co.in** & phone no. **0522-4052813.** In case not satisfied with the response, please contact the concerned exchanges **(NSE) ignse@nse.co.in** Contact No.**022-26598100 Toll Free No.18002660050 (Option-5) (BSE) is@bseindia.com / iscdelhi@bseindia.com Contact No. 022-22728097 & Depository (CDSL) complaints@cdslindia.com Contact No. 022-22723333. Toll Free No.18002005533. (MCX) grievance@mcxindia.com Contact No.022-67318888 you can also lodge your grievances with SEBI/FMC http://scores.gov.in . for any queries, feedback or assistance, please contact SEBI/FMC Office on Toll Free Helpline at 1800227575 & 18002667575**

Managing Director / CEO Details:- Mr. Mahesh Mittal
Contact Details:-Phone. No.0522-4052855, Email ID: compliance@fairinvest.co.in

Compliance Officer Details:- Mrs. Mansi Nagrath
Contact Details:-Ph. No. 0522-4052806, Email ID: compliance@fairinvest.co.in

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02.	Risk Disclosure Documents (RDD)	Detailing risks associated with dealing in the securities market/commodity market	**12-15**
03	Guidance Note (Trading)	Do's and Don'ts for Trading on the Exchanges(s) for Investors & Management	**16-17**
04.	Policies & Procedures	Contains guidelines stipulated by Member with respect to dealings with clients	**18-27**
05.	Right and Obligations for DP	Right and Obligations of Beneficial Owner and Depository participant as Prescribed by SEBI & Depositories	**28-29**
06.	Guidance Note (D.P.)	Do's and Don'ts for Demat Account of CDSL for Investors & Management	**30-31**

VOLUNTARY DOCUMENTS -AS PROVIDED BY FAIR INTERMEDIATE INVESTMENT PVT. LTD.

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A. DOCUMENT TICK LIST FOR INDIVIDUAL

1. PAN Card ☐ **2. Passport Size photo** ☐

3. Address Proof (only OVD)

Passport ☐ Voter ID Card ☐ UID ☐ Driving License ☐ Job card issued by NREGA ☐

4. Bank Proof

Name Printed Cancelled Cheque Leaf ☐ Copy of pass book ☐ Latest Bank ☐

5. DP Proof ☐ Recent Holding ☐

B. DOCUMENT TICK LIST FOR CORPORATE

1. Address Proof of Company**

Bank Statement or Passbook*** ☐ Telephone Bill (only land line bill of MTNL & BSNL)** ☐ Electricity Bill*** ☐ Form 18 ☐

2. Bank Proof

Latest Bank Statement ☐ Copy of pass book ☐ Name Printed Cancelled Cheque Leaf ☐

3. DP Proof

Current Demat Master ☐ Recent Holding Statement ☐

4. Other Mandatory Document

Pan card of Company ☐ List of Director's & Promotors ** ☐ Board Resolution ** ☐ Balance Sheets of Last Two Years ☐

Share Holding Pattern ** ☐ Net-worth Certificate ☐ Certified MOA ☐ ITR of last two year ☐

Certified AOA ☐ List of Authorised Signatory ☐

** These documents must be on letter head of company and should be duly signed and stamped

5. Directors Details**

PAN ☐ Passport size Photograph ☐ UID ☐ DIN ☐ Form 32 ☐

Address proof ☐ (Please Specify) Bank proof ☐ (Please Specify)

6. Promotors Details**

PAN ☐ Passport size Photograph ☐ UID ☐ DIN ☐ Form 32 ☐

Address proof ☐ (Please Specify) Bank proof ☐ (Please Specify)

Important Note:- Documentary evidence of registered office address in case registered address and principle place of business is different.

C. DOCUMENT TICK LIST HUF

1. PAN Card of HUF ☐

2. Address proof of HUF ☐

Bank statement of Passbook ☐ Telephone Bill (only land line bill of MTNL & BSNL) Electricity Bill ☐

Any Other:- ☐ _____(Please Specify)

3. Bank Proof of HUF

Name Printed Cancelled Cheque Leaf ☐ Latest Bank Statement ☐ Copy of Pass Book ☐

4.DP Proof

Current Demat Client Master ☐ Recent Holding Statement ☐

5.Other Mandatory Document

HUF Declaration ☐ List of Coparseners ☐

6.Karta (I) Details:

KRA of Karta ☐ PAN ☐ Passport size Photograph ☐ UID ☐

Address Proof ☐ _____ Bank Proof ☐ _____

D. DOCUMENT TICK LIST FOR PARTNERSHIP

1. Address Proof of Partnership Firm**

Telephone Bill (only land line bill of MTNL & BSNL)** ☐ Electricity Bill*** ☐ Bank statement of Passbook *** ☐

Any Other ☐ _____(Please Specify)

2. Bank Proof of Partnership Firm

Name Printed Cancelled Cheque Leaf ☐ Latest Bank Statement ☐ Copy of Pass Book ☐

3.DP Proof

Current Demat Client Master ☐ Recent Holding Statement ☐

4.Other Mandatory Document

PAN Card of Partnership Firm ☐ Authority Letter ** ☐ List of Partner's with Sharing ratio** ☐ Net-worth Certificate ☐

ITR of Last two year ☐ Partnership Deed ☐ Balance Sheets of Last Two Years ☐ List of Authorized Signatory

Certification of Registration ☐

****These documents must be on letter head of company and should be duly signed and stamped.**

5.Partners Details

PAN ☐ Passport size Photograph ☐ UID ☐

Address proof ☐ _____(Please Specify) Bank Proof ☐ _____(Please Specify)

Important Note: Documentary evidence of registered office address in case registered address and principle place of business is different. Ass Authorised partners signatures without stamp on all pages related to DP.

E. DOCUMENT TICK LIST FOR NRI

1. PAN Card ☐

2. Address Proof (Indian)*

Passport ☐ Voter ID Card ☐ UID ☐ Driving License ☐

3. Address Proof Of (Overseas)* Passport ☐ Driving License ☐

4. Bank Proof (NRE/NRO)

Name Printed Cancelled Cheque Leaf ☐ Latest Bank Statement

5. DP Proof

Current Demat Client Master ☐ Recent Holding Statement ☐

4.Other Mandatory Document

PIS Permission Letter From respective designated bank ☐ Copy of VISA FEMA Declaration ☐ NRI Declaration ☐

Latest Income Proof ☐ Tax Identification (TIN) Proof ☐

- **If, client has obtained the NRO PIS permission from the designated bank to trade in cash market then , NRO status demat will be accepted only. In case of NRE PIS permission from designated bank branch, NRE status demat account would be accepted only.**
- **If client wants to trade in F&O /Currency segment then NRO bank account is only acceptable as bank proof.**
- **If clients wants to trade in F&O / Currency segment then CP agreement on Three Hundred Rupees stamp paper required for each segment.**

Documents Required in case of LLP Account

1. **Account opening form duly signed and stamped.**
2. **Copy of Pan Card of company duly signed with stamp.**
3. **Address Proof of Registered & Correspondence Address duly signed with stamp.**

Note: - If case company Registered Address is change from Correspondence Address than Both Address details along with the proof required.

- **Bank Statement/ Bank Passbook not more than 2 months old with Bank Logo or proper Bank stamp.**
- **Utility Bills (Electricity Bill, Mobile Bill only MTNL/BSNL is acceptable not more than 2 months old.**
- **Registered Lease or Sale Agreement.**
- **Registered copy of Leave & License agreement.**

4. Bank Proof

- An original canceled cheque that bears the printed name of Body Corporate Along with Account number Bank and Branch details, IFSC Code and MICR code.

5. ID and Add Proof of all the Partners (either directly or indirectly)

1. Unique Identification Number (UID) (Aadhar) with Consent Letter 2. Passport 3. Voters ID card.
4. Valid Driving license 5. PAN Card

6. Board Resolution in desired format. 7. List of Partners as on dated. 8. Authorized signatories list with specimen signatures as on dated. 9. Minimum Two Partners with all Authorised Signatories & UBO details required on Annexure Page with Photograph. 10. Latest share holding pattern duly signed with stamp as on dated. 11. Partnership Deed 12. Copy of the Balance Sheets of last 2 Financial Years duly signed with stamp. 13. Registration Certificate of the Firm. 14. UBO details need to fill on the UBO page with stamp and sign.

- If an entity has more than 10% of the shareholding, capital or profits in the company. The entity should identify as an ultimate beneficiary and is required to submit his details.
- In case no individual is identified, the senior managing official may be considered as the UBO. ▸ Latest shareholding pattern required along with pan card and add proof in case of non-individual having 10% of the shareholding.

15. Form-3 with Roc Receipt. 16.Form-4 ROC Receipt.

Important Note: Documentary evidence of registered office address in case registered address and principle place of business is different.

1. The client shall invest/trade in those securities/ contracts/other instruments admitted to dealings on the Exchanges as defined in the Rules, Byelaws and Regulations of Exchanges/ Securities and Exchange Board of India (SEBI) and circulars/ notices issued there under from time to time.

2. The stock broker, Authorised Person and the client shall be bound by all the Rules, Byelaws and Regulations of the Exchange and circulars/ notices issued there under and Rules and Regulations of SEBI and relevant notifications of Government authorities as may be in force from time to time.

3. The client shall satisfy itself of the capacity of the stock broker to deal in securities and/or deal in derivatives contracts and wishes to execute its orders through the stock broker and the client shall from time to time continue to satisfy itself of such capability of the stock broker before executing orders through the stock broker.

4. The stock broker shall continuously satisfy itself about the genuineness and financial soundness of the client and investment objectives relevant to the services to be provided.

5. The stock broker shall take steps to make the client aware of the precise nature of the Stock broker's liability for business to be conducted, including any limitations, the liability and the capacity in which the stock broker acts.

6. The Authorised Person shall provide necessary assistance and co-operate with the stock broker in all its dealings with the client(s).

CLIENT INFORMATION

7. The client shall furnish all such details in full as are required by the stock broker in "Account Opening Form" with supporting details, made mandatory by stock exchanges/SEBI from time to time.

8. The client shall familiarize himself with all the mandatory provisions in the Account Opening documents. Any additional clauses or documents specified by the stock broker shall be non-mandatory, as per terms & conditions accepted by the client.

9. The client shall immediately notify the stock broker in writing if there is any change in the information in the 'account opening form' as provided at the time of account opening and thereafter; including the information on winding up petition/insolvency petition or any litigation which may have material bearing on his capacity. The client shall provide/update the financial information to the stock broker on a periodic basis.

10. The stock broker and Authorised Person shall maintain all the details of the client as mentioned in the account opening form or any other information pertaining to the client, confidentially and that they shall not disclose the same to any person/authority except as required under any law/regulatory requirements. Provided however that the stock broker may so disclose information about his client to any person or authority with the express permission of the client.

MARGINS

11. The client shall pay applicable initial margins, withholding margins, special margins or such other margins as are considered necessary by the stock broker or the Exchange or as may be directed by SEBI from time to time as applicable to the segment(s) in which the client trades. The stock broker is permitted in its sole and absolute discretion to collect additional margins (even though not required by the Exchange, Clearing House/Clearing Corporation or SEBI) and the client shall be obliged to pay such margins within the stipulated time.

12. The client understands that payment of margins by the client does not necessarily imply complete satisfaction of all dues. In spite of consistently having paid margins, the client may, on the settlement of its trade, be obliged to pay (or entitled to receive) such further sums as the contract may dictate/require.

TRANSACTIONS ANDSETTLEMENTS

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

14. The stock broker shall inform the client and keep him apprised about trading/settlement cycles, delivery/ payment schedules, any changes therein from time to time, and it shall be the responsibility in turn of the client to comply with such schedules/procedures of the relevant stock exchange where the trade is executed.

Conti……

15. The stock broker shall ensure that the money/securities deposited by the client shall be kept in a separate account, distinct from his/its own account or account of any other client and shall not be used by the stock broker for himself/itself or for any other client or for any purpose other than the purposes mentioned in Rules, Regulations, circulars, notices, guidelines of SEBI and/or Rules, Regulations, Bye-laws, circulars and notices of Exchange.

16. Where the Exchange(s) cancels trade(s) suo moto all such trades including the trade/s done on behalf of the client shall ipso facto stand cancelled, stock broker shall be entitled to cancel the respective contract(s) with client(s).

17. The transactions executed on the Exchange are subject to Rules, Byelaws and Regulations and circulars/notices issued thereunder of the Exchanges where the trade is executed and all parties to such trade shall have submitted to the jurisdiction of such court as may be specified by the Byelaws and Regulations of the Exchanges where the trade is executed for the purpose of giving effect to the provisions of the Rules, Byelaws and Regulations of the Exchanges and the circulars/notices issued thereunder.

BROKERAGE

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

LIQUIDATION AND CLOSE OUT OF POSITION

19. Without prejudice to the stock broker's other rights (including the right to refer a matter to arbitration), the client understands that the stock broker shall be entitled to liquidate/close out all or any of the client's positions for non-payment of margins or other amounts, outstanding debts, etc. and adjust the proceeds of such liquidation/close out, if any, against the client's liabilities/obligations. Any and all losses and financial charges on account of such liquidation/closing-out shall be charged to and borne by the client.

20. In the event of death or insolvency of the client or his/its otherwise becoming incapable of receiving and paying for or delivering or transferring securities which the client has ordered to be bought or sold, stock broker may close out the transaction of the client and claim losses, if any, against the estate of the client. The client or his nominees, successors, heirs and assignee shall be entitled to any surplus which may result there from. The client shall note that transfer of funds/securities in favor of a Nominee shall be valid discharge by the stock broker against the legal heir.

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

DISPUTE RESOLUTION

22. The stock broker shall provide the client with the relevant contact details of the concerned Exchanges and SEBI.

23. The stock broker shall co-operate in redressing grievances of the client in respect of all transactions routed through it and in removing objections for bad delivery of shares, rectification of bad delivery, etc.

24. The client and the stock broker shall refer any claims and/or disputes with respect to deposits, margin money, etc., to arbitration as per the Rules, Byelaws and Regulations of the Exchanges where the trade is executed and circulars/notices issued thereunder as may be in force from time to time.

25. The stock broker shall ensure faster settlement of any arbitration proceedings arising out of the transactions entered into between him vis-à-vis the client and he shall be liable to implement the arbitration awards made in such proceedings.

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

Conti……

TERMINATIONOF RELATIONSHIP

27. This relationship between the stock broker and the client shall be terminated; if the stock broker for any reason ceases to be a member of the stock exchange including cessation of membership by reason of the stock broker's default, death, resignation or expulsion or if the certificate is cancelled by the Board.

28. The stock broker, Authorised Person and the client shall be entitled to terminate the relationship between them without giving any reasons to the other party, after giving notice in writing of not less than one month to the other parties. Notwithstanding any such termination, all rights, liabilities and obligations of the parties arising out of or in respect of transactions entered into prior to the termination of this relationship shall continue to subsist and vest in/be binding on the respective parties or his/its respective heirs, executors, administrators, legal representatives or successors, as the case may be.

29. In the event of demise/insolvency of the Authorised Person or the cancellation of his/its registration with the Board or/withdrawal of recognition of the Authorised Person by the stock exchange and/or termination of the agreement with the sub broker by the stock broker, for any reason whatsoever, the client shall be informed of such termination and the client shall be deemed to be the direct client of the stock broker and all clauses in the 'Rights and Obligations' document(s) governing the stock broker, Authorised Person and client shall continue to be in force as it is, unless the client intimates to the stock broker his/its intention to terminate their relationship by giving a notice in writing of not less than one month.

ADDITIONAL RIGHTS AND OBLIGATIONS

30. The stock broker shall ensure due protection to the client regarding client's rights to dividends, rights or bonus shares, etc. in respect of transactions routed through it and it shall not do anything which is likely to harm the interest of the client with whom and for whom they may have had transactions in securities.

31. The stock broker and client shall reconcile and settle their accounts from time to time as per the Rules, Regulations, Bye Laws, Circulars, Notices and Guidelines issued by SEBI and the relevant Exchanges where the trade is executed.

32. The stock broker shall issue a contract note to his constituents for trades executed in such format as may be prescribed by the Exchange from time to time containing records of all transactions including details of order number, trade number, trade time, trade price, trade quantity, details of the derivatives contract, client code, brokerage, all charges levied etc. and with all other relevant details as required therein to be filled in and issued in such manner and within such time as prescribed by the Exchange. The stock broker shall send contract notes to the investors within one working day of the execution of the trades in hard copy and/or in electronic form using digital signature.

33. The stock broker shall make pay out of funds or delivery of securities, as the case may be, to the Client within one working day of receipt of the payout from the relevant Exchange where the trade is executed unless otherwise specified by the client and subject to such terms and conditions as may be prescribed by the relevant Exchange from time to time where the trade is executed.

34. The stock broker shall send a complete 'Statement of Accounts' for both funds and securities in respect of each of its clients in such periodicity and format within such time, as may be prescribed by the relevant Exchange, from time to time, where the trade is executed. The Statement shall also state that the client shall report errors, if any, in the Statement within such time as may be prescribed by the relevant Exchange from time to time where the trade was executed, from the receipt thereof to the Stock broker.

35. The stock broker shall send daily margin statements to the clients. Daily Margin statement should include, interalia, details of collateral deposited, collateral utilized and collateral status (available balance/due from client) with break up in terms of cash, Fixed Deposit Receipts (FDRs), Bank Guarantee and securities.

36. The Client shall ensure that it has the required legal capacity to, and is authorized to, enter into the relationship with stock broker and is capable of performing his obligations and undertakings hereunder. All actions required to be taken to ensure compliance of all the transactions, which the Client may enter into shall be completed by the Client prior to such transaction being entered into.

37. The stock broker / 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.

Conti…….

ELECTRONICCONTRACTNOTES (ECN)

38. In case, client opts to receive the contract note in electronic form, he shall provide an appropriate e-mail id to the stock broker. The client shall communicate to the stock broker any change in the email-id through a physical letter. If the client has opted for internet trading, the request for change of email id may be made through the secured access by way of client specific user id and password.

39. The stock broker shall ensure that all ECNs sent through the e-mail shall be digitally signed, encrypted, non-tamper able and in compliance with the provisions of the IT Act, 2000. In case, ECN is sent through e-mail as an attachment, the attached file shall also be secured with the digital signature, encrypted and non-tamper able.

40. The client shall note that non-receipt of bounced mail notification by the stock broker shall amount to delivery of the contract note at the e-mail ID of the client.

The stock broker shall retain ECN and acknowledgement of the e-mail in a soft and non-tamper able form in the manner prescribed by the exchange in compliance with the provisions of the IT Act, 2000 and as per the extant rules/regulations/ circulars/ guidelines issued by SEBI/Stock Exchanges from time to time. The proof of delivery i.e., log report generated by the system at the time of sending the contract notes shall be maintained by the stock broker for the specified period under the extant regulations of SEBI/stock exchanges. The log report shall provide the details of the contract notes that are not delivered to the client/e- mails rejected or bounced back. The stock broker shall take all possible steps to ensure receipt of notification of bounced mails by him at all times within the stipulated time period under the extant regulations of SEBI/stock exchanges.

41. The stock broker shall continue to send contract notes in the physical mode to such clients who do not opt to receive the contract notes in the electronic form. Wherever the ECNs have not been delivered to the client or has been rejected (bouncing of mails) by the email ID of the client, the stock broker shall send a physical contract note to the client within the stipulated time under the extant regulations of SEBI/stock exchanges and maintain the proof of delivery of such physical contract notes.

42. In addition to the e-mail communication of the ECNs to the client, the stock broker shall simultaneously publish the ECN on his designated web-site, if any, in a secured way and enable relevant access to the clients and for this purpose, shall allot a unique user name and password to the client, with an option to the client to save the contract note electronically and/or take a print out of the same.

LAW AND JURISDICTION

43. In addition to the specific rights set out in this document, the stock broker, Authorised Person and the client shall be entitled to exercise any other rights which the stock broker or the client may have under the Rules, Bye-laws and Regulations of the Exchanges in which the client chooses to trade and circulars/notices issued thereunder or Rules and Regulations of SEBI.

44. The provisions of this document shall always be subject to Government notifications, any rules, regulations, guidelines and circulars/notices issued by SEBI and Rules, Regulations and Bye laws of the relevant stock exchanges, where the trade is executed, that may be in force from time to time.

45. The stock broker and the client shall abide by any award passed by the Arbitrator(s) under the Arbitration and Conciliation Act, 1996. However, there is also a provision of appeal within the stock exchanges, if either party is not satisfied with the arbitration award.

46. Words and expressions which are used in this document but which are not defined herein shall, unless the context otherwise requires, have the same meaning as assigned thereto in the Rules, Byelaws and Regulations and circulars/notices issued thereunder of the Exchanges/SEBI.

47. All additional voluntary clauses/document added by the stock broker should not be in contravention with rules/regulations/notices/ circulars of Exchanges/SEBI. Any changes in such voluntary clauses/document(s) need to be preceded by a notice of 15 days. Any changes in the rights and obligations which are specified by Exchanges/SEBI shall also be brought to the notice of the clients.

48. If the rights and obligations of the parties hereto are altered by virtue of change in Rules and regulations of SEBI or Bye-laws, Rules and Regulations of the relevant stock Exchanges where the trade is executed, such changes shall be deemed to have been incorporated herein in modification of the rights and obligations of the parties mentioned in this document.

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

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

1. Stock broker is eligible for providing Internet based trading (IBT) and securities trading through the use of wireless technology that shall include the use of devices such as mobile phone, laptop with data card, etc. which use Internet Protocol (IP). The stock broker shall comply with all requirements applicable to internet based trading/securities trading using wireless technology as may be specified by SEBI & the Exchanges from time to time.

2. The client is desirous of investing/trading in securities and for this purpose, the client is desirous of using either the internet based trading facility or the facility for securities trading through use of wireless technology. The Stock broker shall provide the Stock broker's IBT Service to the Client, and the Client shall avail of the Stock broker's IBT Service, on and subject to SEBI/Exchanges Provisions and the terms and conditions specified on the Stock broker's IBT Web Site provided that they are in line with the norms prescribed by Exchanges/SEBI.

3. The stock broker shall bring to the notice of client the features, risks, responsibilities, obligations and liabilities associated with securities trading through wireless technology/internet/smart order routing or any other technology should be brought to the notice of the client by the stock broker.

4. The stock broker shall make the client aware that the Stock Broker's IBT system itself generates the initial password and its password policy as stipulated in line with norms prescribed by Exchanges/SEBI.

5. The Client shall be responsible for keeping the Username and Password confidential and secure and shall be solely responsible for all orders entered and transactions done by any person whosoever through the Stock broker's IBT System using the Client's Username and/or Password whether or not such person was authorized to do so. Also the client is aware that authentication technologies and strict security measures are required for the internet trading/ securities trading through wireless technology through order routed system and undertakes to ensure that the password of the client and/or his authorized representative are not revealed to any third party including employees and dealers of the stock broker.

6. The Client shall immediately notify the Stock broker in writing if he forgets his password, discovers security flaw in Stock Broker's IBT System, discovers/suspects discrepancies/ unauthorized access through his username /password/account with full details of such unauthorized use, the date, the manner and the transactions effected pursuant to such unauthorized use, etc.

7. The Client is fully aware of and understands the risks associated with availing of a service for routing orders over the internet/securities trading through wireless technology and Client shall be fully liable and responsible for any and all acts done in the Client's Username/ password in any manner whatsoever.

8. The stock broker shall send the order/trade confirmation through email to the client at his request. The client is aware that the order/ trade confirmation is also provided on the web portal. In case client is trading using wireless technology, the stock broker shall send the order/trade confirmation on the device of the client.

9. The client is aware that trading over the internet involves many uncertain factors and complex hardware, software, systems, communication lines, peripherals, etc. are susceptible to interruptions and dislocations. The Stock broker and the Exchange do not make any representation or warranty that the Stock broker's IBT Service will be available to the Client at all times without any interruption.

10. The Client shall not have any claim against the Exchange or the Stock broker on account of any suspension, interruption, non-availability or malfunctioning of the Stock broker's IBT System or Service or the Exchange's service or systems or non-execution of his orders due to any link/system failure at the Client/Stock brokers/ Exchange end for any reason beyond the control of the stock broker/Exchanges.

RISK DISCLOSURE DOCUMENT FOR CAPITAL MARKET AND DERIVATIVES SEGMENTS ANNEXURE - 5

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

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

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

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

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

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

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

1. BASIC RISKS:

1.1 Risk of Higher Volatility:

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

1.2 Risk of Lower Liquidity:

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

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

1.3 Risk of Wider Spreads:

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

1.4 Risk-reducing orders:

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

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

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

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

1.5 Risk of News Announcements:

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

1.6 Risk of Rumors:

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

1.7 System Risk:

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

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

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

1.8 System/Network Congestion:

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

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

2.1 Effect of "Leverage" or "Gearing":

In the derivatives market, the amount of margin is small relative to the value of the derivatives contract so the transactions are 'leveraged' or 'geared'. Derivatives trading, which is conducted with a relatively small amount of margin, provides the possibility of great profit or loss in comparison with the margin amount. But transactions in derivatives carry a high degree of risk. You should therefore completely understand the following statements before actually trading in derivatives and also trade with caution while taking into account one's circumstances, financial resources, etc. If the prices move against you, you may lose a part of or whole margin amount in a relatively short period of time. Moreover, the loss may exceed the original margin amount.

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

B. If you fail to deposit the additional amount by the deadline or if an outstanding debt occurs in your account, the stock broker may liquidate a part of or the whole position or substitute securities. In this case, you will be liable for any losses incurred due to such close-outs.

C. Under certain market conditions, an investor may find it difficult or impossible to execute transactions. For example, this situation can occur due to factors such as illiquidity i.e. when there are insufficient bids or offers or suspension of trading due to price limit or circuit breakers etc.

D. In order to maintain market stability, the following steps may be adopted: changes in the margin rate, increases in the cash margin rate or others. These new measures may also be applied to the existing open interests. In such conditions, you will be required to put up additional margins or reduce your positions.

E. You must ask your broker to provide the full details of derivatives contracts you plan to trade i.e. the contract specifications and the associated obligations.

2.2 Currency specific risks:

1. The profit or loss in transactions in foreign currency denominated contracts, whether they are traded in your own or another jurisdiction will be affected by fluctuations in currency rates where there is a need to convert from the currency denomination of the contract to another currency.

2. Under certain market conditions, you may find it difficult or impossible to liquidate a position. This can occur, for example when a currency is deregulated or fixed trading bands are widened.

3. Currency prices are highly volatile. Price movements for currencies are influenced by, among other things: changing supply-demand relationships; trade, fiscal, monetary, exchange control programs and policies of governments; foreign political and economic events and policies; changes in national and international interest rates and inflation; currency devaluation; and sentiment of the market place. None of these factors can be controlled by any individual advisor and no assurance can be given that an advisor's advice will result in profitable trades for a participating customer or that a customer will not incur losses from such events.

2.3 Risk of Option holders:

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

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

2.4 Risks of Option Writers:

1. If the price movement of the underlying is not in the anticipated direction, the option writer runs the risks of losing substantial amount.

2. The risk of being an option writer may be reduced by the purchase of other options on the same underlying interest and thereby assuming a spread position or by acquiring other types of hedging positions in the options markets or other markets. However, even where the writer has assumed a spread or other hedging position, the risks may still be significant. A spread position is not necessarily less risky than a simple 'long' or 'short' position.

3. Transactions that involve buying and writing multiple options in combination, or buying or writing options in combination with buying or selling short the underlying interests, present additional risks to investors. Combination transactions, such as option spreads, are more complex than buying or writing a single option. And it should be further noted that, as in any area of investing, a complexity not well understood is, in itself, a risk factor. While this is not to suggest that combination strategies should not be considered, it is advisable, as is the case with all investments in options, to consult with someone who is experienced and knowledgeable with respect to the risks and potential rewards of combination transactions under various market circumstances.

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

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

4. GENERAL

4.1 The term 'constituent' shall mean and include a client, a customer or an investor, who deals with a stock broker for the purpose of acquiring and/or selling of securities / derivatives contracts through the mechanism provided by the Exchanges.

4.2 The term 'stock broker' shall mean and include a stock broker, a broker or a stock broker, who has been admitted as such by the Exchanges and who holds a registration certificate from SEBI.

ADDITIONAL RISK DISCLOSURE DOCUMENTS FOR OPTIONS TRADING

Risk of Option holders:

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

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GUIDANCE NOTE - DO'S AND DON'Ts FOR TRADING ONTHE EXCHANGE(S) FOR INVESTORS ANNEXURE - 6

BEFORE YOU BEGIN TO TRADE

1. Ensure that you deal with and through only SEBI registered intermediaries. You may check their SEBI registration certificate number from the list available on the Stock exchanges websites (www.nseindia.com, www.bseindia.com, www.msei.in) and SEBI website **www.sebi.gov.in**.

2. Ensure that you fill the KYC form completely and strike off the blank fields in the KYC form.

3. Ensure that you have read all the mandatory documents viz. Rights and Obligations, Risk Disclosure Document, Policy and Procedure document of the stock broker.

4. Ensure to read, understand and then sign the voluntary clauses, if any, agreed between you and the stock broker. Note that the clauses as agreed between you and the stock broker cannot be changed without your consent.

5. Get a clear idea about all brokerage, commissions, fees and other charges levied by the broker on you for trading and the relevant provisions/ guidelines specified by SEBI/Stock exchanges.

6. Obtain a copy of all the documents executed by you from the stock broker in any free of charge, Standard set of documents (Right and Obligations, Risk Disclosure Document, Guidance Note, Policy and Procedures) as prescribed by SEBI will be available at Fair Intermediate Investment Pvt. Ltd. Website at www.fairinvest.co.in

7. In case you wish to execute Power of Attorney (POA) in favour of the Stock broker, authorizing it to operate your bank and demat account, please refer to the guidelines issued by SEBI/Exchanges in this regard.

TRANSACTIONS AND SETTLEMENTS

8. The stock broker may issue electronic contract notes (ECN) if specifically authorized by you in writing. You should provide your email id to the stock broker for the same. Don’t opt for ECN if you are not familiar with computers.

9. Don’t share your internet trading account’s password with anyone.

10. Don’t make any payment in cash to the stock broker.

11. Make the payments by account payee cheque in favour of the stock broker. Don’t issue cheques in the name of Authorised Person. Ensure that you have a documentary proof of your payment/deposit of securities with the stock broker, stating date, scrip, quantity, towards which bank/ demat account such money or securities deposited and from which bank/ demat account.

12. Note that facility of Trade Verification is available on stock exchanges’ websites, where details of trade as mentioned in the contract note may be verified. Where trade details on the website do not tally with the details mentioned in the contract note, immediately get in touch with the Investors Grievance Cell of the relevant Stock exchange.

13. In case you have given specific authorization for maintaining running account, payout of funds or delivery of securities (as the case may be), may not be made to you within one working day from the receipt of payout from the Exchange. Thus, the stock broker shall maintain running account for you subject to the following conditions:

a) Such authorization from you shall be dated, signed by you only and contains the clause that you may revoke the same at any time

b) The actual settlement of funds and securities shall be done by the stock broker, at least once in a calendar quarter or month, depending on your preference. While settling the account, the stock broker shall send to you a 'statement of accounts' containing an extract from the client ledger for funds and an extract from the register of securities displaying all the receipts/deliveries of funds and securities. The statement shall also explain the retention of funds and securities and the details of the pledged shares, if any

c) On the date of settlement, the stock broker may retain the requisite securities/funds towards outstanding obligations and may also retain the funds expected to be required to meet derivatives margin obligations for next 5 trading days, calculated in the manner specified by the exchanges. In respect of cash market transactions, the stock broker may retain entire pay-in obligation of funds and securities due from clients as on date of settlement and for

next day's business, he may retain funds/securities/margin to the extent of value of transactions executed on the day of such settlement in the cash market.

d) You need to bring any dispute arising from the statement of account or settlement so made to the notice of the stock broker in writing preferably within 7 (seven) working days from the date of receipt of funds/securities or statement, as the case may be. In case of dispute, refer the matter in writing to the Investors Grievance Cell of the relevant Stock exchanges without delay.

14. In case you have not opted for maintaining running account and pay-out of funds/securities is not received on the next working day of the receipt of payout from the exchanges, please refer the matter to the stock broker. In case there is dispute, ensure that you lodge a complaint in writing immediately with the Investors Grievance Cell of the relevant Stock exchange.

15. Please register your mobile number and email id with the stock broker, to receive trade confirmation alerts/ details of the transactions through SMS or email, by the end of the trading day, from the stock exchanges.

IN CASE OF TERMINATION OF TRADING MEMBERSHIP

16. In case, a stock broker surrenders his membership, is expelled from membership or declared a defaulter; Stock exchanges gives a public notice inviting claims relating to only the "transactions executed on the trading system" of Stock exchange, from the investors. Ensure that you lodge a claim with the relevant Stock exchanges within the stipulated period and with the supporting documents

17. Familiarize yourself with the protection accorded to the money and/or securities you may deposit with your stock broker, particularly in the event of a default or the stock broker's insolvency or bankruptcy and the extent to which you may recover such money and/or securities may be governed by the Bye-laws and Regulations of the relevant Stock exchange where the trade was executed and the scheme of the Investors' Protection Fund in force from time to time.

DISPUTES/ COMPLAINTS

18. Please note that the details of the arbitration proceedings, penal action against the brokers and investor complaints against the stock brokers are displayed on the website of the relevant Stock exchange.

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

20. Note that all the stock broker/Authorised Persons have been mandated by SEBI to designate an e-mail ID of the grievance redressal division/ compliance officer exclusively for the purpose of registering complaints. The above documents are available in vernacular language at the below links:

https://www.nseindia.com/membership/content/complinc_trading_mem.htm;
http://www.bseindia.com/investor/client_regislanguages.aspx

FIIPL FAIR INTERMEDIATE INVESTMENT PVT. LTD.

Risk Management System (RMS) Policy

A Risk Management System is integral to an efficient Risk system. We have put in place a comprehensive risk management system, which is constantly upgraded as per the Exchange, SEBI & PMLA norm and also as per Market Movement.

The Model of RMS in FIIPL consists of FIIPL Owned Branches, Franchisee & Sub-brokers-Authorised Person.

All the staff, Branches, Branch Manager, and Sub-broker needs to understand and follow the policy as it is the integral part of company.

RMS Function includes:-

- To check capital adequacy for exposure and requirements of the client. ¬
- Monitoring of Clients Order, Patterns of Trade, Order rejections, increasing of Exposure / Limits.
- Monitoring MTM profit/loss incurred out of trades. ¬ Benchmarking Margin v/s Exposure of client.
- Decision taking with regard to squaring off positions on account of MTM loss or
- Margin shortfalls or any other reasons that may come across.

Risk management in relation to all the trading activities for Clients is handled by RMS & Surveillance Department.

Particular	**Equity** ***(NSE/BSE)***	**Derivatives** ***(NSEFO)***	**Currency** ***(BSE CD)***
Intraday Exposure	05 times Exposure	2 Times in Future 1 Times in Option	2 Times Margin
Delivery Limit / Carried Forward	2 Times of Limit set	1 Times of Limit set	1 Times of Limit set
Limit setting	**Limit is set on combined basis for Cash, F&O & Currency Segment.** ➢ [Ledger balance] + [Approved Stock*]–[Unclear cheque] - [Out Standing Sell]. ➢ Cash & Collateral ratio will be 50:50 ❖ *(For e.g. If cash margin is Rs.25,000/- then collateral security will be Accepted worth value of Rs.25,000/- only (After Haircut).* ➢ For Delivery Limit no exposure will be calculated on the Equity shares held in the Client Ben Account (POA)/DDPI. Only stock held in "Client Margin Pledge Account" will be eligible for the Limit Criteria. ➢ In order to need exposures or fulfil margin obligations the client will have to give the stock in our "Client Collateral Account", or to fulfil such requirements on behalf of "POA/DDPI for Margin" we will transfer it from our side.		
Criteria for Position Square off	➢ **Intraday Sq. Off time** Cash & F&O:- 3.20 pm , BSECD :-4.50 pm		
	**The positions taken for intra-day should be cleared within the time frame as Mentioned above.* *FIIPL shall not be responsible for any uncovered open position on account of Any technical failure after 3:10 pm.*		
	➢ **MTM Squire-off:** a) First Call = 60 %, b) Second Call =70 %, c) Final call/Square off =80% **Note :** *Once the MTM loss of the intra-day positions reach 80% of the margin available, the positions should be cleared from the branch concerned, failing which the positions taken for the intra-day will be cleared off from RMS & Surveillance dept., therein after only DD, ATOM, or Fund Transfer is allowed to increase the* ***Exposure or limit.*** ➢ In case client MTM loss reaches to 60-70% at the end of the day, client will have to Reduce the position up-to the level of 50% or need to enhance the limit by additional margin.		
	5 Days Squire-Off : ❖ Any debit in normal ledger will be liquidated on T+5 day. Client will have time to clear debit till T+4 day till 5.00 PM only. (T=Trade Day). ❖ Debits need to get fully cleared by T+4th day 5.00 PM un-cleared cheques will not be considered. Only cheques cleared till T+4th day till 5.00 PM will be considered. ❖ Online funds will have to be transferred to clear the debit prior to T+4th day 5.00 PM. ❖ All more than T+4 day old debits would be cleared from RMS department–Head office. In this regard, company shall not be responsible for any loss that incur to the client on individual basis.		

- Any NEFT/IMPS/RTGS is to be done onT+5 day then it should be before 1:00 pm. After that it will not be considered and open un-cleared debit position will be liquidated after 1.30 PM by RMS department-Head Office.
- Any probability or guarantee of client cheque receipt/fund transfer request will not be considered on 5th day.

At time of selling stocks, below method is followed:

- Stock from "Client Un-paid Security Account (CUSA)".
- Stock from "Client Collateral Account" (If sufficient stocks are not found in Client Un-paid Security Account).
- Stock from POA Account (If sufficient stocks are not found in Client Collateral Account).

- In-case stock valuation falls below 20% of the total ledger debit; square-off can be done even before T+5 days.
- In case at any point of time, if the client ledger arrived to debit due to whatever market volatile or higher position Values in Less margin or dishonor of Pay in. Client will be responsible to pay the Dues to clear the outstanding in his/ her ledger.
- In any Circumstances client fails to pay the due amount, Company will switch to Legal activities to recover such amount from client.
- In case client carries Commodity OR Derivatives position more than 1 times, then he needs to pay shortfall next day by 1:30 p.m. or before MTM hits 80% of the total credit available. In case the same is not done, position will be squared off after 1:30 p.m.

I. ***Note:*** *T+1 day consideration shall not be given to any client, if any instances of cheque bouncing or cheque reversal have taken place in the Account.*

II. *If intraday positions carried without margin on two occasion's then intraday limits will be permanently disable.*

- The MTM loss arising in F&O positions need to be paid on the same day (T day) so that MTM settlement can be performed properly, failing which the positions will be reduced to the available margin level.
- **RMS will Square- off the position in case of :**
  a) Script highly volatile
  b) Margin / MTM Shortfall
  c) chq bounce / third party chq deposit
  d) scrip is banned / not allowed for trading / withdrawal from F&O/ as per exchange
  e) Suspicious trade or transaction under PMLA Act
  f) Synchronized trading Regulatory body Prohibits or suspended the client

Cheque Bounce or Reversed Cheque	1 S T time instance The position will be liquidated up to the shortfall amount and no further position will be granted. 2 to 4 instance Trading will be allowed based on clear balance. 5 & more Trading account will be closed and freeze and subsequent reporting will be done to FIU.
Exposure/Limit on Unclear Cheque	**Limits shall not be provided for clients on cheques under clearing in the following conditions:** ➢ Branch has given the cheque details but the cheque is actually not presented to the bank. ➢ Cheque entered in back office but it's not collected. ➢ No limit is allowed against out station cheque. ➢ Every new client the exposure limits for transaction shall be given after the clearance of margin cheque. ➢ No special approvals are accepted / entertained for those clients who are in cheque bounce history and with Negative Ledger.
Banned Securities*	➢ On any Banned script Exposure will not be allowed. On open Interest only square off will be allowed.
Illiquid stocks / Agro Products	➢ Exposure: only 1 Times Exposure will be given on illiquid stock or Z or BE group. ➢ In Equity segment newly listed shares usually do not have any DPR and hence, the chances for rate fluctuations are more. So the dealing in newly listed shares will be restricted to the available credit balance after Considering the M to M levels.

Penalty	➢ Any delay payment (after T+2) will attract up-to 21% interest p.a. ➢ Any penalty by the exchange on transaction will be debited to the Respective client. ➢ In case of Bounce cheque penalty of Rs.50/- will be debited to account. ➢ In case of F&O Margin shortfall 1% or 5% penalty will be debited in the Account. ➢ In case of Regulatory body suspend or client name appear under debarred list. ➢ Any observation like false commitment, fake deposit slip, cheque scanned but not deposited, false receipt of the cheque and or any such instances come to the notice of Risk department; no further exposure shall be given to the client ➢ and strict action shall be taken against respective RM/Dealer/BM.
Clarification regarding margin collection by Clients	➢ Free Balance available on current day (T Day) with client in different segments (BSE/NSE/FO/CURR) of the Exchange will be considering for Margin collection. ➢ Only exchange approved stock in "Client Collateral Account" of FIIPL will be considered for margin collection. ➢ Shares in Pool Account & Collateral Account will be considered for intra-day exposure in derivatives segment subject to a haircut of VAR margin. Exposure for C/F will be based only on the clear fund balance & Collateral holding with FIIPL. No limit will be given against the POA stocks so branches needs to transfer POA stocks to "Client Collaterals Account" so that client can get the benefit. **<u>Limit against Premium credit for sell of Option Contract:</u>** ❖ Allow to take position in Option Contract Buy/Sell on same day. ❖ Disallow to take position in Future & Option contract Sell on same day. ❖ Allow to take Intraday or Delivery position for EQUITY scrips on very same day. ➢ MTM profit cannot be considered for taking fresh position in FNO Segment on T day. ➢ If cash component is utilized for fresh delivery in cash segment then the same will not be considered for FNO segment. ➢ Cheque dishonored / reverse or not cleared up to T+4 working days should not be considered for Margin Money. ➢ Penalty if any occurring out of the short payment will be debited to the Respective client's account after t+5 days. ➢ Provisional Margin shortfall penalty / late payment fees and Demat Charge will be block from clear balance when pay-out. ➢ For margin collection & reporting concern if client has given Securities as margin which are sold in the cash market and the securities are in the pool account of the trading member but are not given as early pay in towards an obligation to deliver shares in the Capital Market Segment, benefit of margin will be given to the client till T+1 day from the sale of securities.
Surveillance	Some of unethical and unpractical practice seen done by client or dealer or BM by the Department, strict action will be taken and the decision will solely by the department. Some are like : ➢ Synchronized trading ➢ Client Exchange Volume ➢ Off market Transfer to Multiple clients and from multiple to single Account. ➢ Client Script Concentration ➢ Illiquid stock trading ➢ Client Purchase/Sale to Income ➢ Profit loss transfer
Quarterly / Monthly Settlement	➢ Accounts needs to be settled once every quarter / month as per Preference selected by him at the time of Account Opening. ➢ In case client is trading in F&O or in Currency segment he has to maintain the margin up to 225%. ➢ All excess collaterals / Credit Balance in client's ledger will be released upon Settlement. Quarterly settlement will be done across all Exchanges and segments.

Single Order Limit	➢ The maximum single order in the cash market would be restricted to 10000 Qty. or Rs.25,00,000/- value. ➢ The maximum single order in the Futures/option market would be Restricted to 30000 Qty. or Rs.50,00,000/- value. ***The same may be reviewed and changed from time to time.***
POA/DDPI stock	➢ POA for Margin required for Equity, Currency & F&O trading. ➢ Client will have to Pledge the stocks to FIIPL **"Client Margin Pledge Account" No.- 12039800 00141114.**
General	➢ No Family adjustment of ledger or cheque is allowed. ➢ No Third party cheque or collateral securities will be accepted. ➢ For associate person / franchise/ remissier risk will be consider up to the level of available Deposit / Brokerage. ➢ DD or P.O will be acceptable only if the same are accompanied by the name of the bank account holder and account number of the bank Account debited for the purpose, duly certified by the Bank and certificate on banker's letter head. ➢ Positions taken as intraday / margin can be converted to Delivery / Carry- Forward subject to the availability of credit balance / sufficient collateral or on confirmation of Fund transfer. ➢ Cover Order is not available for option trading. ➢ All intraday / margin positions will be automatically squared off at the end of the each trading day. ➢ After market orders will be cancelled if the price entered is more than 15% away from the LTP in either direction. ➢ After market orders will be cancelled if client do not have sufficient funds. ➢ Positions will be squared off immediately, if a cheque bounces (due to any reason). ➢ Trading in Z group is not allowed. ➢ No unlimited access granted on any Client ID, Dealer ID and Branch ID. ➢ Restrictions on Far-month contract.

Note :

- ❖ FIIPL will be not be held responsible for any consequence or loss arising out of above policy, If Any, client will have to borne the loss.
- ❖ FIIPL will have all the rights to change the policy.
- ❖ The above Risk policy is from the desk of Risk management and it is for internal circulation and it is mere a document for communication doesn't have any Legal stand and binding and it is restricted to the Staff / Branch & Sub broker to follow the practice.

Undertaking:

I / We hereby agree all the terms and condition as mentioned above and also confirm that I/We read the above policy and I/We will abide as mentioned in the policy. **Client Signature**

Place: _____

Date:_____ ***(Seal if applicable)***

****It is for internal circulation and it's a mere document for internal communication and it's restricted to staff/Branch and Associate Person.***

A. Setting up client's exposure limits

The Exchange may from time to time fix client exposure limits in the interest of orderly working of the markets. Within that overall ceiling, a client can trade within the exposure limit set from time to time by the Broker for the client.

Exposure Limit is fixed on the basis of the funds and value after hair- cut of the securities provided by the client for margin. Clients are requested to adhere to the exposure limits as crossing the limit may involve either a call for margin or restriction on further position / exposure.

FIIPL may need to vary or reduce or impose new limits urgently on the basis of risk perception, risk profile of the client and other factors considered relevant including but not limited to limits on account of Exchange / SEBI directions / Limits (such as broker level / market level limits in security specific / volume specific exposures etc.).

Sometimes the FIIPL may be unable to inform the client of such variation, reduction or imposition in advance. FIIPL shall not be held responsible for such variation, reduction or the client's inability to route any order through trading system on account of any such variation, reduction or imposition of limits.

In the sole discretion of the Stock Broker, a client may be allowed to trade beyond exposure limit or the limit may be increased. A client having availed such indulgence shall not be heard to complain about his trades only on this account and shall meet the margin shortfall at the earliest without waiting for reminder. The golden rule is Limit your exposure so as to limit your risk to your means.

1. While computing the available margin following parameter consider:

- Margin based limit is set on combined basis for Cash & F&O Segment
- Clear credit lying in client's settlement and margin ledger account
- "Client Collateral Account" holdings (after deduction of applicable hair-cut)
- Any Online funds transfer or hold amount through bank gateway
- Credit received against sale of- securities
- Margin amount of open positions (in case of derivatives)
- Outstation cheques are not entertained. All the cheques collected against trading positions should carry a valid MICR number.
- All the cheque dishonor cases are viewed seriously and debit amounts in such accounts will be cleared from surveillance dept. The normal rule for 5 days debit will not be applicable while selling the shares in cheque dishonor issues.

2. Exposure limits shall be only against approved securities as decided by the Exchanges / FIIPL from time to time. FIIPL may from time to time change the applicable hair cut or apply a haircut higher than that specified by the Regulators/ Exchanges.
3. In case of derivatives, Clients shall be allowed to trade only up to the applicable client wise position limits set by the Exchanges / Regulators from time to time.
4. List of approved collaterals / securities along with applicable haircut, is subject to revision from time to time based on Exchange approved list.
5. In order to ensure smooth settlement on T+2 day, client has to ensure that entire balance payment against purchase and entire delivery against sale orders reaches the broker's specific bank and DP a/c on T+1 day or latest by 9.30 a.m. on T+2 day.
6. In case of clients' failure to deposit funds against their purchases by above mentioned time schedule, penal action against the clients at the discretion of the stock broker will be taken, which will include non- delivery of shares to them, sale of shares in the market.
7. In case of clients' failure to deliver shares against their sale orders by the above time schedule, penal action will be taken by the stock broker at his discretion which will include penalty for short delivery as imposed by the Exchange, auctioning of shares by the Exchange, debiting on account of internal shortage.

B. Setting up Terminal/Branch Level limits

Trading Terminals are allotted to Members by exchanges. These terminals enable members to place, modify and execute orders on behalf of clients. There may be instances where due to punching error unusual orders may be placed at high prices which might lead to execution of unrealistic orders or orders being executed at unrealistic prices. In cases where the order/price of such orders is high, it might lead to huge losses to broker. In order to avoid such a situation it is imperative that certain limits are prescribed for each terminal allotted to member broker.

We ensure documentation of internal controls on areas like order modification / cancellation, client code changes and post-trade activities are in place and are being updated from time-to-time.

We ensure monitoring mechanism for client's debits / obligations and appropriate collection procedures.

The following limits shall be defined for each terminal:

- Quantity Limit for each order
- Value Limit for each order
- User value limit for each user ID
- User quantity limit for each user ID
- Branch value limit for each Branch ID
- Spread Order Quantity and Value Limit (Derivatives & Currency Derivatives segment)

Checks in place

- We have a dedicated Risk monitoring team of 4 people who monitor the exposure, limit, etc.
- We have Odin Terminal which has a facility to block the client as well as restrict to use over exposure.
- Terminals limits will be set up by the Front Office official designated at Corporate Office.
- Direct terminals will be allotted on exceptional basis only.
- No user/ branch will be provided unlimited limit.
- Limits shall be monitored on daily basis, taking following criteria's: Turnover, Exposure, past trends, Location, Deposit/Collateral.
- Trading in illiquid scrip shall not be permitted.

C. Order Receipt and Execution

All Orders routed through ODIN/Neat/Bolt & Now are monitored by our risk department and after their confirmation about client's financial and margin status order get executed.

The dealers take utmost care while executing the trades of the clients regarding the accuracy of Client Code, Quantity and Price etc. The orders from the client's are promptly executed by the dealers and the oral confirmation of the placement of the orders is immediately provided to the clients.

Moreover, only registered clients are allowed to enter the dealing room for placing the orders.

The clients are divided into groups among the dealers and sub brokers at head office level, so that particular dealer can serve a particular group of clients which helps dealer to understand the client investment strategy in a better way & serve them accordingly. The orders are entered instantly by the dealer on the instruction given by the client. On execution of valid order into trade, dealers confirm the trade with the client so as to avoid any future dispute.

At the end of the trading hours, the dealer informs the clients about the execution of the orders placed by the clients. Also a trade confirmation SMS message covering details of all the trades executed is forwarded to client after completion of trading hours on registered Mobile No. of the client.

We have telephonic recording system for receipt of order and maintained the said record in machine and increased the hard-disk capacity to store increase data and also transfer the same record in tape and maintained the said tape in safe custody forever.

D. Monitoring of Debit Balances

We have system of monitoring client debit balances on a daily and online basis. We have dedicated resources to monitor the debtors as well as asking for the margin cheque. Clients are followed up by tele calling, sending SMS and e-mails and remarks are noted for each client.

- No trade is allowed if debit balance continues for one week.
- No fresh trade is allowed unless old dues are recovered.
- Clients of Sub-brokers and Authorized Persons are handled by them and us both.
- The debits in client's account are either secured against sub-broker's deposits or are secured against collaterals.
- The FIIPL has policy to transfer the securities of the client till the payment in respect thereof is received. However, FIIPL may at its sole discretion, transfer all or part of the securities from "Pool Account / Client Unpaid Securities Account" to client demat account even on the debit balance in client ledger, if client have availability of sufficient collateral or POA/DDPI demat account with FIIPL.

E. Exchanges follow a settlement schedule of T+2 in Capital Market segment, daily M to M settlement & Final Settlement in Derivatives segment.

F. As per FIIPL policy the customers need to pay the debit balance on the day of purchase itself or on next day. The left out clients' debit will not be allowed to carry forward beyond 5 days. No extension is possible beyond 5 days in whatsoever circumstances. All the debits aging more than 5 days will be cleared from Surveillance dept. without further intimation to branches.

We have a system of sending clients Financial & Demat confirmations quarterly by 10th of the following month. The Confirmations are sending in hard copy physically and through e-mail (whatever possible) with the 30 days clause in it.

G. Client Code Modification:

Trades are done only on the exchange platform and if any trades need to be transfer become of wrong punching code it is done in the exchange platform system. Client code modification is accepted only through an email or written letter prior to post closing session. Client code modification will be done within the time limit given by the respective exchange.

Every request for client code modification is to be sent to RMS dept. in the predefined format and proper care should be taken in filling the Exchange order number, trade number, old client code, new client code, and the reasons for wrong Punching.

The reason for the modification is to be analyzed by the risk management department with regards to clients ledger a/c; demat a/c; trading pattern etc. & if found to be genuine then modification will be approved Modification will be allowed only in delivery trades in which error was occurred genuinely Penalties & actions taken by the exchange against the broker / member shall be passed on to the respective client & in addition penalties & action shall be taken against the Sub-Broker's /AP's / Branches/Dealers.

The FIIPL has RMS department at its corporate office situated at 2nd floor Shukla Palace Sapru Marg Hazrat Ganj Lucknow-226001.

The FIIPL has a RMS (RISK Management System) Team, who is responsible for setting up the Client wise Trading limits, Margin collection & Reporting procedure as described below:

Client Limits are allowed as per margin norms of the relevant exchanges. Clients are required to provide upfront margin in the form of funds / securities (after appropriate haircut as prescribed by Exchange from time to time) before any trade.

RMS department monitor all orders & trades given by clients and executed in the trading terminal.

The departments are also vigilant about all order rejections and spurt in exposures. The FIIPL takes proper and adequate margin from clients as per the Exchange/SEBI norms in the form of Funds/Securities and report the same to the exchange as per the guideline of exchange.

We take Margin in the form of Funds through Account Payee Cheque, Electronic Fund Transfer and Securities. We have at most monitoring system which bars the acceptance of third party cheque. In case, client provide securities towards margin, we accept only liquid securities received from registered DP ID of client. On receipt of securities, RMS applied the required hair cut as per exchange VAR.

At the end of the day, Shortage of Client margin is calculated and reported to the Exchange. During the trading hours if any short margin observed, RMS team follow internal RMS policy, due diligence and update the status to the respective branch/ SB/AP and to clients .In case client doesn't respond RMS team Squire-off the open position and subsequently intimate to the client.

Trading limit is set by RMS based on the available margin amount and calculated by considering the trading price prior to trading day (T-1 day) on daily basis. The debit and credit status is email or SMS to client on daily basis. In case of debit balances regular follow-up has been done. The RMS team do monitor the debtors and if client exceeding the exchange norms of T+5 day the trading is been halt, unless and until the debit is not clear by client.

G. Margin Reporting Procedure:

On a daily basis Exchange provides Margin Files to the Trading member in F & O and Currency Segment. The FIIPL report details of Initial Margins collected from their clients for F&O Segment by uploading MG13 file through the Collateral Interface for Members (CIM).

Mechanism for regular reporting of Margin

- Free Balance available on current day (T Day) with client in different segments (BSE/NSE/FO/CURR) of the Exchange will be consider for margin collection.
- Only exchange approved stock in "Client Collateral Account" will be considered for margin collection.
- Value of securities will be considered with subject to a haircut of VAR margin as per Exchange.

- Margins taken in the form of securities in the approved list to be valued as per the closing rate on the previous trading day and not the trading day, with an appropriate hair-cut.
- Only free and unencumbered balances of securities available with the Member for respective client in different segments of the Exchange shall be considered for margin collection and reporting.
- Accordingly, only securities received in pay out shall be considered only after it is actually received from the clearing corporation. However pay-in received from clients for such securities may be considered while calculating the ledger balance for the purpose of reporting of margins till T+1.
- Cheques dishonoured/reverse or not cleared up to T+4 working days should not be considered for Margin Money.
- After preparing margin report file, RMS person forward reporting file to person who is authorized to recheck the report file before uploading on Collateral Interface for Members (CIM). Status of the file uploaded shall be checked regularly on the day of uploading after a few hours of uploading the same.

Penalty if any occurring out of the short payment will be debited to the respective client's account after t+5 days Information related to margin applicable, utilized and required / balance in respect of each client is to be sent on a daily basis to the respective clients in both the segments.

- Client code and name, Trade day (T)
- Total margin deposit placed by the client up to day T-1 (with break-up in terms of cash, FDRs, BGs and securities).
- Margin utilized up to the end of day T-1
- Margin deposit placed by the client on day T (with break-up in terms of cash, FDRs, BGs and securities)
- Margin adjustments for day T
- Margin status (balance with the member/due from the client) at the end of day T

We maintain proper records of collateral received from clients as under:

- Receipt of collateral from client and acknowledgement issued to client on receipt of Collateral.
- Record of return of collateral to client.
- Credit of corporate action benefits to clients.

Margin Shortfall Penalty

Short-collection/Non-collection of client margins (Equity and/or Currency Derivatives Segments) With reference to SEBI circular no. CIR/DNPD/7/2011 dated August 01, 2011, where in it has been stated that "Stock Exchanges shall levy penalty for short collection/ no collection of margins from clients in Equity and Currency Derivatives segments w.e.f. September 01, 2011. As per the above circular, the penalty applicable to client's trading account for Equity and/or Currency Derivatives segment will be as follows w.e.f. September 01, 2011:

Margin Shortage per day for each Segment	Penalty %
(< Rs.1 lakh) And (< 10% of applicable margin)	0.50 %
(> Rs.1 lakh) Or (≥ 10% of applicable margin)	1.00 %

Note:

1. If short/non-collection of margins for a client continues for more than 3 consecutive days, then penalty of 5% of the shortfall amount shall be levied for each day of continued shortfall beyond the 3rd day of shortfall.
2. If short/non-collection of margins for a client takes place for more than 5 days in a month, then penalty of 5% of the shortfall amount shall be levied for each day, during the month, beyond the 5th day of shortfall.
3. Notwithstanding the above, if short collection of margin from clients is caused due to movement of 3% or more in the index (close to close value of Nifty / Sensex for all equity derivatives) on a given day, (T day), then, the penalty for short collection shall be imposed only if the shortfall continues beyond T+1 day.

H. Right of Sale of client's securities or closing the client's open position without giving notice

- FIIPL maintains specific banking and depository accounts, informed to the clients from time to time, for handling clients' funds and securities. The clients shall ensure timely availability of funds/securities in required form and manner, within stipulated time and in the designated bank and depository account(s) for meeting their liabilities and obtaining proper credit thereof. FIIPL does not undertake responsibility for any delay or other consequences arising from payment to any other account or non- receipt in time and manner in the designated account(s).

- In the event of the Client failing to maintain / supply applicable margin money required to sustain the outstanding market positions of the Client, the company shall be entitled, at its option and liberty, to liquidate / close out all outstanding market positions or any part there of such that the outstanding market positions are either zeroed out or reduced to an extent where available margin covers the market positions remaining after such square off.
- Any and all losses and financial charges on account of such liquidation/closing-out shall be charged to and borne by the client. The company shall also have right to close out any intraday positions taken by the client, in above circumstances. Such liquidation/ close out may be without any prior reference or notice to the client.

RMS Team may initiate liquidation of securities in following circumstances:

- In case of Margin Trades, if the open position is neither squared off nor converted to Delivery by Client(s) within the stipulated time.
- In case of Margin Trades, where Mark to Market Loss on the open position has reached the 80% of the margins placed with FIIPL and the Client(s) have not taken any steps either to replenish the margin or reduce the Mark to Market Loss.
- In all other cases where the margin or security placed by the Client(s) falls short of the requirement or the limits given to the Client(s) have been breached.
- Where the Client(s) have defaulted on their existing obligation/ failed to make payments / deliver securities to FIIPL with the stipulated time.
- Extreme volatility in the market in particular scrip of both the segment.
- There are any restrictions imposed by exchange or regulator on the contract (script).
- The client is undertaking any illegal trading practice or the client is suspected to be indulging in the money laundering activities or suspicious trade or trading in illiquid stock.
- The client has taken or intends to take new position in a security which is in the banned period.
- There are any unforeseen adverse market conditions or any natural calamity affecting the operation of the market.
- When margin amount due from the client is not received by T+2 days.
- When any initial margin available in the client's account is less than the requirement for SPAN margin.
- For Old Debits more than T+4 clients are given SMS on their registered mobile number with FIIPL. Authorized person/sub-broker of client is also informed about old debit by email and message is flashed on trading system for the same. In case client fail to clear debits before 2:30 PM of T+4 th day then RMS would sell existing stocks of clients to recover old debits.
- In case of liquidating client position arising from MTM loss FIIPL informs client about the MTM loss on registered mobile once MTM loss is 60%, 70% and 80%.
- Once MTM loss crosses 80-85% FIIPL would liquate client's position if client have not paid for loss arising in outstanding open position or have squared off open position.
- FIIPL has proper system to maintain all records of communication done with clients and sub brokers/authorized persons.
- RMS Team can add some of the more criteria based on the circumstances as they may deem fit.
- Risk Head(s) to decide on the priority of shares to be square off from the stock holdings of a client i.e. which scrip is to be liquidated first. Also the Stock Exchange in which the securities are to be squared off.
- All positions squared off by RMS Team must be intimated to the client at the earliest, but not later than the same calendar day, and contract notes be dispatched as per exchange stipulations without any exception.

I. Refusal of orders for "Penny Stocks" (Illiquid stocks)

- A Security that trades at a relatively low price and has small market capitalization is a penny stock. These types of stocks are generally considered to be highly speculative and high risk because of their lack of liquidity, large bid-ask spreads, small capitalization and limited following and disclosure. Depend on the market condition and RMS policy of the company RMS reserve the right to refuse to provide the limit in Penny stocks and losses if any on account of such refusal shall be borne by client only.

FIIPL likes to pay special attention to dealing in "Penny Stocks". To this end:

- FIIPL may refuse to execute any client's orders in "Penny Stocks" without assigning any reason for the same.
- Any large order for purchase or sale of any penny stock shall be taken prior approval from RMS and the dealing of such stock will only be allowed through Head Office.
- It will be client responsibility and respective Branch Manager/Dealer or RM duty to ensure that trading in "Penny stocks" does not result in creation of artificial volume or false or misleading appearance of trading Further it also does not operate as a device to inflate or depress or cause fluctuations in the price of such stocks.
- Dealer/RM/Branch Manager should ensure that the Clients should not place orders in "Penny stocks" at prices which are substantially different from the prevailing market prices. Any such order is liable to be rejected at the sole discretion of FIIPL.
- In case of sale of penny stocks as approved by RMS, clients shall ensure the delivery of shares to FIIPL before the pay-in date The Company shall not be responsible for non-execution / delay in execution of such orders and consequential opportunity loss or financial loss to the client.

The Company has the right to revise the list of such securities / contracts on a periodic basis.

Client can obtain the information about the updated list of securities from the Relationship Manager / Dealing office.

J. Conditions under which a client may not be allowed to take further position or his existing position may be closed

FIIPL shall have absolute discretion and authority to limit client's volume of business or to close any existing position of a client without giving any prior notice to the client under following conditions:

- SEBI or Exchange imposing restrictions on further exposures in cases of extreme volatility in the market or in a security or group of securities.
- Client or the Broker exceeding or touching exposure limits set by the Exchange in the particular scrip.
- Reasonable doubt as to bonafide of the transaction or identity of the client in the light of the financial status and objectives as disclosed in the KYC form.
- Reasonable doubt as to the transaction being cross trade, circular trade, fraudulent practice or connected with price manipulation or market rigging.
- SEBI or other competent authority issuing a debarment order against the client from buying, selling or dealing in securities, unless the order is vacated.
- The client has taken or intends to take new position in a security which is in the banned period.
- Due to abnormal rise or fall in the market, the markets are closed.

FIIPL shall also have a right to close existing positions of the clients in the above mentioned circumstances FIIPL shall not be responsible for any loss incurred and the client shall indemnify FIIPL in this regard.

K. Temporarily suspending or closing a client's account based on the client's request

- Any client desirous of temporarily suspending his or her trading account has to give such request in writing to the management. After management's approval, further dealing in such client's account will be blocked. Whenever trade has to be resumed in any suspended client account, a request in writing should be made by the client to the management and the management may ask for updated financial information and other details for reactivating such account. After receiving necessary documents, details, etc. and approval from the management, the client account will be reactivated and transaction will be carried out.

- Similarly, any client desirous of closing his / her account permanently is required to inform in writing and the decision in this regard will be taken by the management. After necessary approval from the management, the client code will be deactivated. Only after scrutinizing the compliance requirements and a "no pending queries" confirmation is taken, securities and funds accounts will be settled.

L. Deregistering a client

FIIPL may, at its absolute discretion, decide to deregister a particular client if found that:-

- SEBI or any other regulatory body has passed an order against such client, prohibiting or suspending such client from participating in the securities market.
- Such client has been indicted by a regulatory body or any government.
- Enforcement agency in case of market manipulation or insider trading or any other case involving violation of any law, rule, regulation, guideline or circular governing securities market.
- Such client is suspected of indulging in illegal or criminal activities including fraud or money laundering.
- Such clients name appears in the UN list of prohibited entities or in the SEBI debarred list on the death / lunacy or other disability of the Client.
- Such clients account has been lying dormant for long time or the client is not traceable.
- If the Client being a partnership firm, if any steps have been taken by the Client and / or its partners for dissolution of the partnership.
- Such client has been irregular in fulfilling obligations towards margin or settlement dues.
- Such client has been declared insolvent or any legal proceedings to declare him / her as insolvent have been initiated.
- Such client has a tainted reputation and any business relationship with such clients is likely to tarnish the reputation of FIIPL or may act as detriment to FIIPL's prospects.

RMS Desk:-Mr. UMESH KUMAR GUPTA:-Email:-rms@fairinvest.co.in

(HOD-Risk & Surveillance Dept.) Ph:-0522-4052803/853.

General Clause

1. The Beneficial Owner and the Depository participant (DP) shall be bound by the provisions of the Depositories Act, 1996, SEBI (Depositories and Participants) Regulations, 1996, Rules and Regulations of Securities and Exchange Board of India (SEBI), Circulars/Notifications/Guidelines issued there under, Bye Laws and Business Rules / Operating Instructions issued by the Depositories and relevant notifications of Government Authorities as may be in force from time to time.

2. The DP shall open/activate demat account of a beneficial owner in the depository system only after receipt of complete Account opening form , KYC and supporting documents as specified by SEBI from time to time.

Beneficial Owner information

3. The DP shall maintain all the details of the beneficial owner (s) as mentioned in the account opening form, supporting documents submitted by them and/or any other information pertaining to the beneficial owner confidentially and shall not disclose the same to any person except as required by any statutory, legal or regulatory authority in this regard.

4. The Beneficial Owner shall immediately notify the DP in writing, if there is any change in details provided in the account opening form as submitted to the DP at the time of opening the demat account or furnished to the DP from time to time.

Fees/Charges/Tariff

5. The Beneficial Owner shall pay such charges to the DP for the purpose of holding and transfer of securities in dematerialized form and for availing depository services as may be agreed to from time to time between the DP and the Beneficial Owner as set out in the Tariff Sheet provided by the DP . It may be informed to the Beneficial Owner that "*no charges are payable for opening of demat accounts*"

6. In case of Basic Services Demat Accounts, the DP shall adhere to the charge structure as laid down under the relevant SEBI and /or Depository circulars/directions/notifications issued from time to time.

7. The DP shall not increase any charges /tariff agreed upon unless it has given a notice in writing of not less than thirty days to the Beneficial Owner regarding the same.

Dematerialization

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

Separate Accounts

9. The DP shall open separate accounts in the name of each of the beneficial owners and securities of each beneficial owner shall be segregated and shall not be mixed up with the securities of other beneficial owners and/or DP's own securities held in dematerialized form.

10. The DP shall not facilitate the Beneficial Owner to create or permit any pledge and/or hypothecation or any other interest or encumbrance over all or any of such securities submitted for dematerialization and /or held in demat account except in the form and manner prescribed in the Depositories Act, 1996, SEBI (Depositories and Participants) Regulations, 1996 and Bye-Laws/Operating Instructions / Business Rules of the Depositories.

Transfer of Securities

11. The DP shall effect transfer to and from the demat accounts of the Beneficial Owner only on the basis of an order, instruction, direction or mandate duly authorized by the Beneficial Owner and the DP shall maintain the original documents and the audit trail of such authorizations.

12. The Beneficial Owner reserves the right to give standing instructions with regard to the crediting of securities in his demat account and the DP shall act according to such instructions.

Statement of account

13. The DP shall provide statements of accounts to the beneficial owner in such form and manner and at such time as agreed with the Beneficial Owner and as specified by SEBI/depository in this regard.

14. However, if there is no transaction in the demat account, or if the balance has become Nil during the year, the DP shall send one physical statement of holding annually to such BOs and shall resume sending the transaction statement as and when there is a transaction in the account.

15. The DP may provide the services of issuing the statement of demat accounts in an electronic mode if the Beneficial Owner so desires. The DP will furnish to the Beneficial Owner the statement of demat accounts under its digital signature, as governed under the Information Technology Act , 2000. However if the DP does not have the facility of providing the statement of demat account in the electronic mode, then the Participant shall be obliged to forward the statement of demat accounts in physical form.

16. In case of Basic Services Demat Accounts, the DP shall send the transaction statements as mandated by SEBI and /or Depository from time to time.

Manner of Closure of Demat account

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

Cont……

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

Default in payment of charges

19. In event of Beneficial Owner committing a default in the payment of any amount provided in Clause 5 & 6 within a period of thirty days from the date of demand, without prejudice to the right of the DP to close the demat account of the Beneficial Owner, the DP may charge interest at a rate as specified by the Depository from time to time for the period of such default.

20. In case the Beneficial Owner has failed to make the payment of any of the amounts as provided in Clause 5&6 specified above, the DP after giving two days notice to the Beneficial Owner shall have the right to stop processing of instructions of the Beneficial Owner till such time he makes the payment along with interest, if any.

Liability of the Depository

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

1. Without prejudice to the provisions of any other law for the time being in force, any loss caused to the beneficial owner due to the negligence of the depository or the participant, the depository shall indemnify such beneficial owner.

2. Where the loss due to the negligence of the participant under Clause (1) above, is indemnified by the depository, the depository shall have the right to recover the same from such participant.

Freezing/ Defreezing of accounts

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

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

"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

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

Authorized representative

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

Law and Jurisdiction

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

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

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

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

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

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

32. 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.

GUIDANCE NOTE-Do's and Don'ts FOR DEPOSITORY FOR INVESTORS

For your CDSL Demat account, always verify your statements and inform your Depository Participant (DP) of any changes to your personal details immediately. Keep your Delivery Instruction Slip (DIS) book safe and never sigh or issue blank slips; instead, strike out any unused space. Register for CDSL's SMART Facility for SMS alerts on transactions and keep your account updated with your latest contact information. Appoint a nominee. Don't share your One-Time Passwords (OTPs) or login details, or do not download unknown applications on your devices.

Do's

- **Choose a Reputed Depository Participant (DP):** Choose a SEBI registered broker to open a Demat account.
- **Verify Statements Regularly:** Regularly check your account statements for any unauthorized debits or credits and immediately inform your DP if you find any discrepancies.
- **Use SMS Alerts:**
Register for CDSL's SMS Alert Alert facility- SMART and obtain alerts for nay debits or credits due to a corporate action, in your demat account..
- **Use Internet-based facility 'easi':**
Register for CDSL's Internet based facility 'easi' to monitor your demat account yourself contact your DP for details.
- **Appoint Nominee:**
Consider appointing a nominee to your Demat account to ensure your securities are transferred to your heirs after completion of the necessary procedures.
- **Handle DIS Carefully:**
Keep your DIS book safely, don't sign or issue blank DIS slips, and strike out any unused space before submitting.
- **Apply for Freeze:**
If your Demat account is not in use for a long time, use the option to freeze it to prevent misuse.
- **Check Statements:**
When you receive your transaction and holding statements, always check them carefully.
- **Go Green:**
Opt to receive e-notices and annual reports on your email by assenting to share your email ID with issuers and RTAs.
- **Choose a Reputed Depository Participant (DP):** Choose a SEBI registered broker to open a Demat account.
- **Provide Accurate Information:** Make sure that you provide accurate personal details and documentation when opening a Demat Account to prevent any issues later.
- **Check Your Investments:** Check your transaction statements carefully, and review all credits and debits. If you find any unauthorized or suspicious transactions, contact your Depository Participant or CDSL immediately.
- **Keep Your Info Updated:** Make sure your contact details with your broker, like your phone number and email, are always accurate to get important messages and notifications. If you haven't used your DP account for a while, you can stop any transactions by freezing your account. If you'll be away for a long time or if your address or bank details change you must inform your DP as soon as possible.
- **Enable Two-Factor Authentication (2FA):** Keep your Demat account safe by using strong and unique passwords and don't share them with anyone. Turn on two-factor authentication (2FA) security, it will provide extra security to your Demat account.
- **DIS Check:** When you receive the DIS (Delivery Instruction Slip) book, make sure that your account number or client ID, as well as serial numbers, are already printed on each slip.
- **Skip Power of Attorney/DDPI:** You don't need to give a power of attorney when you apply for an online Demat account. This is important because there have been several instances of power of attorney abuse so it's better to avoid it when setting up your account online.
- Accept the DIS book from your DP only if each slip has been pre-printed with a serial number along with your demat account number and keep it in safe custody.
- Always mention the details like ISIN, number of securities accurately. In case of any queries, please contact your DP or broker.
- Ensure that all demat account holder(s) sign on the DIS.
- Cancellations or corrections on the DIS should be initialed or signed by all the account holder(s).
- Submit the DIS ahead of the delivery date for all type of market transactions. DIS can be issued with a future execution date.
- Check the investor service record of the issuer company with your DP before deciding to send certificates for demat. The list of companies whose demat request are pending is published at www.cdslindia.com.
- Before sending securities for demat, record the distinctive numbers of the securities sent.
- Before granting Power of Attorney (POA) to anyone, to operate your demat account, carefully examine the scope & implications of powers being granted.
- POA/DDPI is not mandatory for opening a demat account.

- Check your demat account statement on receipt. In case you notice any unauthorized debits or credits, contact your DP for clarification. If not resolved, you may contact CDSL's Investor Relations Officer, Ms. Tara Ajit, Central Depository Services (India) Ltd., 17th Floor, P.J.Towers, Dalal Street, Mumbai - 400 001,Tel. 2272 8629 , **emailcomplaints@cdslindia.com**

Don'ts

- **Share Sensitive Information:** Do not share your login credentials, passwords, or OTPs with anyone.
- **Sign Blank Slips:** Avoid signing or issuing incomplete or blank Delivery Instruction Slips (DIS).
- Do not leave your instruction slip book with anyone else.
- Avoid over-writing, cancellations, misspellings, changing of the name and quantity of securities.
- **Download Unknown Apps:** Do not download any untrusted applications on your phone, as they might access your confidential data.
- **Add/Delete Names:** You cannot add or delete names in an existing CDSL Demat account.
- **Delay Reporting Issues:** Do not delay in contacting your DP if you don't receive your transaction statements or SMS alerts on your registered contact details.
- Do not forget to dematerialize your shares, this is easy to do. If the broker sends you a reminder, as it is your responsibility, not the broker's.
- Do not invest more than what you can afford to lose, a good rule of thumb is to keep your investment amount at a level that would not impact your lifestyle if it comes to an end.
- Do not invest without proper research or knowledge of a company's fundamentals just because some new investor or adviser is promoting it to you. Invest after a thorough analysis of its financial status, management track record, and prospects.
- Don't invest your money blindly because you saw advice on TV, ads, websites, or received SMS messages. Always do your homework by researching the company's finances, growth potential, and other important factors before investing in stocks, futures, options, or any other securities.
- Do not share your password – In our digital age, it's crucial to be cautious with your online security. Don't share your login details or passwords with anyone, also, never give out your OTP (One-Time Password) to stay safe from fraudsters.
- Always pay attention to emails or SMS messages you get from your broker or the stock exchange about your trades. Double-check these messages by comparing them with your Contract Notes or Account Ledger. If you find any differences, let your broker or the exchange know right away.
- When you're trading or investing, only transfer money to an account belonging to a SEBI-registered broker. This can protect you from potential fraud.
- Avoid Overtrading. Overtrading can lead to substantial losses, so stick to your investment plan and avoid making impulsive decisions.

We request you to meticulously follow the above instructions, to avoid any problem in operation of your demat account.

Conclusion

To reach your financial goals, remember to follow the dos and don'ts. Along with doing your research and being patient. This list is a helpful guide, but you'll also learn more by gaining personal experience as you start investing. So, invest wisely and work towards your long-term financial objectives.

FIIPL TARIFF SHEET-BROKERAGE STRUCTURE EQUITY, CURRENCY & COMMODITY

	CASH SEGMENT		F&O Commodity & CDS SEGMENT	
Brokerage Slab	**Percentage**	**Minimum**	**Percentage**	**Minimum**
Equity Delivery / Carry Forward				
Intraday/Square Off				
Commodity Delivery				
Commodity Options				
Currency Futures				
Currency Options				

SPECIAL BROERAGE RATE

	CASH SEGMENT		F&O Commodity & CDS SEGMENT	
Brokerage Slab	**Percentage**	**Minimum**	**Percentage**	**Minimum**
Equity Delivery / Carry Forward				
Intraday/Square Off				
Commodity Delivery				
Commodity Options				

Important Note: In case of Physical Contract notes or other related documents being dispatched to client, a difference of Rs.25/- +GST in total brokerage booked on a particular contract would be charged to ward minimum processing fee. Delay payment charges @2% per month would be charged for debit/shortage in pay-in/ margin default, as per exchange requirements. Depository/Pledge charges for the movement of shares between pool/beneficiary/margin accounts for pay-in / payout or margin purpose will be charged. Transaction charges/ Clearing Charges, Stamp duty, SEBI/FMC fee, and Risk Management fee and other statutory charges/ courier/ administration/ processing charges will be charged as applicable. Handling charges for issue of account statement, copy of contract note etc. will be charged as applicable. One time processing fee Rs.50/- per segment and DDPI Stamp charges Rs.I00/-shall be charged. FIIPL reserves the rights to change the Brokerage as well as other tariff from time to time under intimation to client.

Remarks	1. GST @18% will be charge on above mention charges. 2. On customer request or to fulfil regulatory compliances if we need to dispatch physical documents, courier charge of Rs.25/- will be charged. 3. KRA charges will be charged in advance at the time of opening the account 4. All customers will get Digital Contact Notes, Physical Contact Notes on request. 5. The penalty and charges shall be as per rates of FIIPL. The above brokerage and charges are subject to change without prior notice

1. I/We hereby declare that the details furnished above are true and correct to the best of my/our knowledge and belief and I/We undertake to inform you of any changes therein, immediately. In case any of the above information is found to be false or untrue or misleading or misrepresenting, I am/we are aware that I/we may be held liable for it.
2. I/We confirm having read/been explained and understood the contents of the document on policy and procedures of the trading member, tariff sheet and all voluntary/non-mandatory documents.
3. I/We further confirm having read and understood the contents of the Rights and Obligations', Policies & Procedures document(s) and 'Risk Disclosure Document', "Do's and Dont's", MITC. I/We do hereby agree to be bound by such provisions as outlined in these documents. I/we have read, understood, agreed and received a duly executed copy of the:- • Account Opening Form, Trading Account Related Details and Tariff Sheet • Other disclosure/documents as agreed by me/us specifically in voluntary segment. • Terms & Conditions as mutually agreed by me/us • FATCA & CRS Terms & Conditions • Option Consent Letter • Other disclosure/documents as agreed by me/us specifically in voluntary segment. I/We have also been informed that the standard set of documents has been displayed for Information on stock broker's designated website.
4. I also give my consent to download my KYC Records from the Central KYC Registry (CKYCR) /KYC Registration Agency (KRA), only for the purpose of verification of my Identity and address from the data base of CKYCR Registry/ KRA. I understand that my KYC Record includes my KYC Records/Personal information such as my name, address, date of brith, PAN number etc.

I hereby declare that I have read and understood the terms and conditions governing Fair Intermediate Investment Pvt. Ltd. Formerly Know as FIIPL as per Brokerage plan mention herewith. I do hereby wish to avail the brokerage plan as selected by me.

Sole / First Holder / Guardian (in case of Minor)		**Second Holder**	**Third Holder**
NAME			
SIGNATURE			

FIIPL

SCHEDULE OF CHARGES FOR DEMAT ACCOUNT

(Tariff effective from 01 Jan 2019)

☐ Regular Scheme		☐ One Time Scheme	☐ Life Time Scheme	☐ Basic Service Demat Account (BSDA) for Individual Only*	
Account Maintenance Cycle (Four Quarter (1 Year)		Account Maintenance Cycle Life time	Account Maintenance Cycle Twenty Quarter (5 Year)	**Upto 4 lakhs**	**NIL**
Individual	**Corporate**	**Only for Individual**		More than 4 lakhs but up to 10 lakhs	Rs.100-/
Rs.300/- for first Quarter remaining three Quarters FREE	Rs.900/-for first Quarter remaining three Quarters FREE	Rs.1800/- One time	Rs.900/-for first Quarter remaining Quarters FREE	More than 10 lakhs	Regular Scheme

TRANSACTION CHARGES

Delivery	**Market Transaction**	Rs.20/- per instruction
	Off Market Transaction	Rs.25/- per instruction Non-POA all Trade plus Off Market Outside FIIPL Rs.30/- per instruction
Pledge Creation/Closure/Invocation		Rs.25/- per instruction
Margin Pledge creation/closure/invocation		Rs.25/- per instruction
Demat Charges		Rs.70/- per request
Ramat Charges		Rs.70/- per request
Other Charge		Demat Rejection/Modification Rs.40/- per instance
Instruction Booklet		Rs.25/- per book plus courier charges

***AMC on the basis of Value of Holding in the Demat Account (Debt as well as other then debt securities combined)**

Notes:

1. The Depository Participant shall reserve the right to revise the charges by giving not less that 30days notice in writing to the client.
2. Value of Transaction will be in accordance with the Depository formulae.
3. Modification in client detail, 40/- per instance. Maintenance charges will be charged in advance at the time of opening the account.
4. Rejection charges 40/- per rejection plus courier charges.
5. Off Market Instruction not received prior to 24hours of execution will be received at clients risk.
6. Periodic statement free on Email and Rs 25/- toward courier charges if sent physically.
7. Non-periodic statement shall be charged @5/-per page and postage/courier charge @25/- or actual charges whichever is higher.
8. In case of non-payment of bill/dues within 30 days of due date, interest shall be charged @1.0%per month on the outstanding dues.
9. Rs 25/- will be charged to client in case of New Delivery Instruction Booklet in requested without requisition slip.
10. All charges are exclusive of GST. Taxes and other Government levies will be charges extra as applicable from time to time.
11. I/We understand that in case , I/We at any point of time do not meet the eligibility criteria as a BSDA holder , my/our demat account is liable to be converted to regular scheme.
12. Any service not listed above will be charged extra.

I/We have understood and accepted the Schedule of charges as stated here in above.

	Sole/First Holder	Second Holder	Third Holder
Name			
Signature			

FIIPL **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. Tower. Dalal Street, Fort, Mumbai-400001 and all its branch offices and includes its successors and assigns.
2. 'DP' means Depository Participant of CDSL. The term covers all types of DPs who are allowed to open demat accounts for investors.
3. 'BO' means an entity that has opened a demat account with the depository. The term covers all types of demat accounts, which can be opened with a depository as specified by the depository from time to time.
4. SMS means "Short Messaging Services"
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 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 or 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 of 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. 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 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 revers communication between the service provider and the depository.**
7. The information sent as an alert on the mobile phone number shall be deemed to have been received by the BO and the depository shall not be under any obligation to confirm the authenticity of the person(s) receiving the alert.
8. The depository will make best efforts to provide the service. The BO cannot hold the depository liable for non availability of the service in any manner whatsoever.
9. If the BO finds that the information such as mobile number etc., has been changed without proper authorization, the BO should immediately inform the DP in writing.

Fees:

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

Disclaimer:

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

Liability and Indemnity:

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

Amendments:

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

Governing Law and Jurisdiction:

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

I/We wish to avail the SMS Alerts facility provided by the depository on my/our mobile number provided in the registration form subject to the terms and conditions mentioned below. **I/We consent to CDSL providing to the service provider such information pertaining to account/transactions in my/out 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 there to 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/MODITICATIION(Please cancel out what is not applicable.)**

DP ID	1	2	0	3	9	8	0	0	**BO ID**								

(Please write your 8 digit BO ID)

Sole / First Holder's Name	**Second Holder's Name**	**Third Holder's Name**

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

+91										

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's**	**Second Holder's**	**Third Holder's**

Place:_____ Date:_____

1. Definitions:

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

i. “Depository" means Central Depository Services (India) Limited (CDSL)
ii. TRUST means “Transactions Using Secured Texting” service offered by the Depository.
iii. “Service Provider” means a cellular service provider(s) with whom the Depository has entered / shall enter into an arrangement for providing the TRUST service to the BO.
iv. “Service” means the service of providing facility to receive/give instructions through SMS on best effort basis as per the following terms and conditions. The types of transaction that would normally qualify for this type of service would be informed by CDSL from time to time. v. “Third Party" means the operators with whom the Service Provider is having / will have an arrangement for providing SMS to the BO.

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

18. **Disclaimer: Depository shall be absolved of any liability in case:-**

a. There is loss of any information during processing or transmission or any unauthorized access by any other person or breach of confidentiality.

b. There is any lapse or failure on the part of the service providers or any third party affecting the said Facility and that Depository makes no warranty as to the quality of the service provided by any such service provider.

There is breach of confidentiality or security of the messages whether personal or otherwise transmitted through the Facility.

D. LETTER OF AUTHORISATION TO PLEDGE/RE-PLEDGE THE SECURITIES WITH CLEARING MEMBER/ CLEARING CORPORATION

1. I/We are dealing through you as a client registered in NSE/BSE in Capital Market/ Future & Options/ Currency Derivatives Segments. I/we have pledged/provided you the securities (including shares and commodities both) as margin. I/we hereby confirm and declare that:

2. The Securities/Commodities are in existence, owned by me/us and are and shall be free from any charge, lien or encumbrance, whether prior or otherwise The Securities will be subject to the creation of pledge in favour of or for the benefit of Trading Member and further that the Securities over which pledge may be created in future would be in existence and owned by me/us at the time of creation of such pledge and that the Said Securities to be given in future as security to Trading Member would likewise be unencumbered, absolute and disposable property of me/us.

3. I/we authorise you to do all such acts and things, sign such documents and pay and incur any such costs, debts and Expenses as may be necessary from time to time.

4. I/ we agree that the securities shall be subject to the first priority and lien in favour of Trading Member to secure, My/ our obligations and that the rights or interests of me/ us with respect to the Said Securities shall be subject and Subordinate to the rights, claims and interests of Trading Member in respect of the Said Securities

5. You may invoke the pledge without any reference to or permission of me/ us and upon receipt of the Said Securities , Trading Member may utilize the proceeds in meeting my/our obligations in such manner as it may deem fit and that such invocation of pledge will be final and irrevocable against me/us.

6. I/we shall not make any claims or demands for refund or any reimbursement in relation to the Said Securities.

Client Code		Client Name	
Date		Signature	

FIIPL Consent for sharing Aadhaar Details with SEBI/KRA Agencies

TO,

FAIR INTERMEDIATE INVESTMENT PVT. LTD.

I/We understand that Fair Intermediate Investment Pvt. Ltd. is in the business of providing trading services for buying/selling of securities to its clients.

I/We am/are desirous for opening of Trading and Demat account with FIIPL and hereby declare that the KYC details furnished by me are true and correct to the best of my/our knowledge and belief and I/we under-take to inform you of any changes therein, immediately.

In case any of the above information is found to be false or untrue or misleading or misrepresenting, I am/we are aware that I/We may be held liable for it.

I am aware of other modes of KYC which are available and I have chosen Aadhaar based method voluntarily. My Aadhaar record can be used by KRA agencies only for the specific purpose validating/ maintaining/ sharing my KYC record and as audit evidence.

I will have an option to request for deleting of my Aadhaar record. I hereby give my consent for receiving information including Central KYC Registry through SMS/Email on the above registered mobile number/email address.

I am/we are also aware that for Aadhaar OVD based KYC, my KYC request shall be validated against Aadhaar details.

I/We hereby consent to sharing my/our masked Aadhaar card with readable QR code or my Aadhaar XML/Dig locker XML file, along with pass code and as applicable, with SEBI, KRA, CKYC and other Institutions/ agencies/ Intermediaries with whom I have a business relationship for KYC purposes only.

	First/Sole Holder	**Second Joint Holder**	**Third Joint Holder**
Name			
Signatures			

FIIPL

LETTER OF AUTHORITY TO TRADE

To,
FAIR INTERMEDIATE INVESTMENT PVT. LTD.
2ND Floor Shukla Palace Sapru Marg,
Lucknow-226 001.

Sub: Authority to trade on my / our behalf.

Dear Sir,

I/we am/are the holder of the a trading account bearing number ..... (hereinafter referred to as the **"Account")** opened and maintained with you and wish to appoint/ nominate .... (hereinafter referred to as the "Representative"), s/d of....., aged about.....years, presently residing at..... ..... to perform all or any of the following acts, deeds and things, for and on my/our behalf and in my/our interest.

1 To operate the Account on my/our behalf.

2 To issue necessary instructions to you, for purchase, sale or transfer of shares and Securities from or to the Account as per Representative own judgment, and to sign necessary documents, wherever required effectuating such instructions of purchase, sale or transfer of securities from or to the Account.

3 To make or cause to make payments to FAIR INTERMEDIATE INVESTMENT PVT. LTD. whenever necessary, and in accordance with my/our obligations in accordance with the terms and conditions of various agreements executed between me/us and FIIPL.

4 To duly honors all my/our contractual obligations under various agreements executed between me/us and FIIPL. Including but not limited to the "Member Constituent Agreement" and/or any other undertaking, commitment issued by my/us in favor of FIIPL.

5 To accept and give valid discharges for acceptance and submission of contract notes, bills, ledger statements, transaction statements and all correspondence on my behalf and report any discrepancy therein to FIIPL.

6 To receive & accept necessary telephonic calls pertaining to margin &/or trade confirmation or any other call including verification call from FIIPL. at designated mobile no. & undertake to update this contact detail in writing with FIIPL. In the event of any such change, taking place at any time in future.

7 To sincerely abide by the Statutes, Rules, Regulations and Guidelines prescribed for the purpose and in relation to the operation of the Account.

A. I/we hereby agree and undertake that all such acts, deeds and things done by the Representative shall be deemed to be binding upon me/us as the same has been done by me/us only and I/we shall hereby ratify all and such acts, deeds, or things done by Representative in any manner whatsoever in discharge of the duties conferred upon him/her under the present instrument.

B. I/we hereby agree and undertake to indemnify and keep FIIPL. including its directors, officers and employees indemnified against any loss, claims, liabilities, obligations, damages, deficiencies, actions, suits, or proceedings aroused / accrued or caused to the FIIPL. for any wrong act, deed or thing done by the Representative in any manner whatsoever in exercise of the powers conferred upon him.

C. I/we further undertake and agree not to challenge any act, deed or things done by said Representative in any manner.

D. I/we hereby agree and acknowledge that this letter of Authority shall be effective and operational until FIIPL. Received and acknowledged revocation letter at its registered office.

Client Name : _____ Client Code : _____

Date : _____ **Client Sign.** _____

DECLARATION FOR PROVIDING SMS/ EMAIL ALERTS AND OTHER REPORTS ON RELATIVE EMAIL / MOBILE

I/We hereby declare that the Mobile Number and / or Email Id given in the Account Opening/KYC form are of my relative. He / She already has a trading account with Fair Intermediate Investment Pvt. Ltd. Under the below mentioned PAN or UCC.

I request you to please accept his / her mobile number and/ or E-mail ID for the purpose of sending SMS/Email alerts /ECN and / or any other report/statements by the Stock Exchange /Depository /FIIPL to me.

	First/Sole Holder	**Second Holder**	**Third Holder**
Relationship with the person whose Mobile / E-mail Id is provided	☐ Spouse ☐ Dependent parent ☐ Dependent child ☐ Karta /Authorized Signatory	☐ Spouse ☐ Dependent parent ☐ Dependent child ☐ Karta /Authorized Signatory	☐ Spouse ☐ Dependent parent ☐ Dependent child ☐ Karta /Authorized Signatory
PAN/UCC/Demat relative			
Signature of Client	**Sign.**	**Sign.**	**Sign.**

The above declaration and the guidelines given in the Annexure have been read and understood by me. I am/our aware of the risk involved in above mention case and do hereby take full responsibility for the same.

FIIPL

AUTHORISATON OF CONTRACT NOTES AND OTHER DOCUMENTS IN DIGITAL MODE

I/We hereby consent to receive from Fair Intermediate Investment Pvt. Ltd. The digital contract notes, bills, ledgers, transaction statements, demat statement of accounts/ holding statement(s)/bills/ other statements, notices, circulars, amendments and such other correspondence documents, records by whatever name called in electronic form duly authenticated by means of a digital signature as specified in the information Technology Act 2000 and the rules made there under to my below mentioned email id (said email ID).

E-mail Id. _____

I/We further hereby agree that the Fair Intermediate Investment Pvt. Ltd. shall fulfill the legal obligation, if the above documents are sent electronically to the said e-mail id. In this regard, I/We further confirm and agree that:

1. The above is my/our personal E-mail id. I/We shall take all necessary steps to ensure confidentiality and the secrecy of the login and password of the above mentioned e-mail account. FIIPL shall not be liable to or responsible for any breach of secrecy. I/We will be solely responsible for the security of the information provided on my/our aforesaid e-mail id.
2. E-mails sent to any of the above mentioned e-mail account, which have not bounce back, shall be deemed to be duly delivered to me/us.
3. In the event any e-mail sent by FIIPL bounce back due to insufficient space in my/our inbox or in the event any network problem occurs, FIIPL shall in no way be responsible for the same.
4. FIIPL shall no take cognizance of out-of-office/our of station auto replies and I/We shall be deemed to have received electronic mails.
5. Such Statements shall be deemed to have been delivered on the day when the e-mail is sent by FIIPL.
6. FIIPL may at its discretion discontinue to send me/us the Statements in physical form.
7. FIIPL shall not be liable or responsible for any Statement received from frauds or impostors or any consequences thereof.
8. FIIPL shall not be liable for any problem, which arises at my/our computer network because of my/our receiving any Statement from FIIPL.
9. I/We shall inform FIIPL by way of a letter in writing duly signed by me or inform through internet platform if there is any change in the E-mail given above.
10. I/We undertake to check the Statement and bring the discrepancies to your notice within the time period as Specified under the relevant agreements entered in to with FIIPL. My/Our non-verification or not accessing the Statement on regular basis shall not be a reason for disputing the same at any time

Whenever I/We want to discontinue the said facilities, I/We shall inform to FIIPL immediately in writing in prescribed Format.

I/We further agree that FIIPL will not be responsible for non-receipt of documents sent via electronic delivery due to change in/incorrect e-mail address/ correspondence address as mentioned or any other reason which inter alia include technical reasons or malfunction of my/our computer system/ server / internet connection etc. Further I/We agree and undertake to indemnify FIIPL and its group companies, that they will not be held liable/ responsible for any losses, claims damages, cost and liabilities etc. caused to me/us due to misuse of this information or pursuant to any litigation cases, complaints, actions, etc. that may arise in future on account of my/our above authorization request.

I/We further agree that in case of non-received of any mail/bounced mail FIIPL may at its sole discretion provide such Contract notes & Statements in physical form.

Name of Client		**Trading Code**	
Sign.		***Demat ID***	

ANTI MONEY LAUNDERING AWARNESS - EDUCATING CLIENTS ABOUT AML PROVISIONS

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

1. Prevention of Money Laundering Act, 2002 (PMLA) is enacted to prevent the financing of terrorism and to prevent laundering of money i.e. to prevent legalizing or official zing or canalizing the money generated from illegal activities like drug trafficking, organized crimes, hawala rackets and other serious crimes etc.
2. PMLA is a part of the FIIPL measures being taken by all the countries under the initiatives of United Nations.
3. It is an obligation of individual/entities to whom PMLA is applicable, to report certain kind of transactions routed through them to Financial Intelligence Unit (FIU), a department specially set up to administer PMLA under the Ministry of Finance.
4. PMLA is, inter-alia, applicable to various intermediaries which includes stock brokers, commodity brokers, sub-brokers, authorised person and depository participant etc.
5. As per PMLA the following type of transaction are to be reported to FIU: -
   (A) All cash transactions of the value of more than `.10 Lacs or its equivalent in foreign currency.
   (B) All series of cash transactions integrally connected to each other which have been valued below `. 10 Lacs or its equivalent in foreign currency where such series of transactions takes place within one calendar month.
   (C) All suspicious transactions whether or not made in cash and including, inter-alia, credits or debits into any non-monetary accounts such as demat account.
6. Any such above transaction(s), though not executed but attempted and failed are also required to be reported
7. The suspicious transaction(s) can be related to the transaction(s) under the circumstances such as: -
   (A) Client(s) whose identity verification seems difficult or client(s) that appear not to co-operate;
   (B) Asset management services for client(s) where the source of the funds is not clear or not in keeping with client(s) apparent standing /business activity;
   (C) Client(s) based in high risk jurisdictions;
   (D) Substantial increases in business without apparent cause;
   (E) Client(s) transferring large sum of money to or from overseas locations with instructions for payment in cash;
   (A) Attempted transfer of investment proceeds to apparently unrelated third parties;
   (B) Businesses undertaken by offshore banks/financial services;
   (C) Businesses reported to be in the nature of export/import of small items;
   (D) Unusual transactions by Clients of Special Categories (CSCs).
8. **Clients of Special Categories includes: -**
   (A) Non-resident client;
   (B) High net-worth client (having annual income + networth of more than Rs.1 Crore);
   (C) Trust, Charities NGOs and organizations receiving donations;
   (D) Company having close family shareholdings or beneficial ownership;
   (E) Civil Servant or family member or close relative of civil servant;
   (F) Bureaucrat or family member or close relative of bureaucrat;
   (G) Current or Former MP or MLA or MLC or their family member or close relative;
   (H) Politician or their family member or close relative;
   (I) Current or Former Head of State or of Governments or their family member or close relative;
   (J) Senior government/judicial/military officers or their family member or close relative;
   (K) Senior executives of state-owned corporations or their family member or close relative;
   (L) Companies offering foreign exchange offerings;
9. While opening the new account all the prescribed procedures of KYC and Client Identifications should strictly be followed in the context of ensuring the compliance under PMLA.
10. All the record of transaction(s) and client identifications must be preserved in a manner which can be retrieved promptly and reported to the authorities in the specified format as and when required.
11. The Clients are advised to be fully conversant with the provisions of PMLA and any amendments thereto from time to time and to co-operate with intermediaries by providing the additional information(s)/document(s), if asked for, to ensure the compliance requirements under PMLA.
12. The Client are advised to provide certain information which may be of personal nature or has hitherto never been called for such information can include documents evidencing source of funds/income tax returns/bank records etc. You are advised to co-operate with us whenever such information is sought for from PMLA perspective.
13. The Clients are advised to be vigilant and to refrain from temptation of easy monetary gains, by knowingly or unknowingly supporting the people who are involved in the activities which are endangering freedom and causing damage to the nation. The Clients are supposed to provide their active co- operation in the due compliance of the law.
14. Please visit the website of Financial Intelligence Unit (www.fiuindia.gov.in) and Securities and Exchange Board of India (www.sebi.gov.in) for any further information on the subject.

Email Mobile Declaration

Client agrees to receive communications pertaining to trading and demat account like Trade Confirmations, Contract Notes, MTM Obligation, Margin Calls, transactions and holding statement or any other communication including the call from **FIIPL** etc to his/her/its mobile number/Email registered with **FIIPL.** Client also aware that the Depository has been pursuing a process of confirming the transaction details directly to the Clients via SMS and Email alerts which they have carried out through their respective Stock Broker. Accordingly, Client accord his/her/it's consent to receive those SMS as well as Emails alerts directly from the Exchanges/Depositories. Client hereby agrees and authorizes FIIPL to share the contact details with Exchanges/Depositories/KRAs and/or other regulatory Authority.

FIIPL

FIT AND PROPER PERSON DECLATRATION

As per Regulation 19(I) of Securities Contracts (Regulation) (Stock Exchange and Clearing Corporations) Regulations,2012 (SECC Regulations) which states that no person shall, directly or indirectly, acquire or hold equity share of a recognized Stock Exchange or recognized Clearing Corporation unless he is a fit and proper person in terms of Regulation 19 and 20 of the said SECC Regulations.

Regulation 19 and Regulation 20 as prescribed by SEBI (herein referred as "Board") are reproduced below:

Eligibility for acquiring or holding shares.

19 (1) No person shall, directly or indirectly, acquire or hold equity shares of a recognized stock exchange or recognized Clearing Corporation unless he is a fit and proper person.

(2) Any person who, directly or indirectly, either individually or together with persons acting in concert, acquire Equity shares such that his shareholding exceeds two percent of the paid up equity share capital of a recognised Stock exchange or recognized clearing corporation shall seek approval of the Board within fifteen days of the Acquisition.

(3) A person eligible to acquire of hold more than five percent of the paid up equity share capital under sub - regulation (2) of regulation 17 and sub-regulation (2) of regulation 18 may acquire or hold more than five percent of the paid up capital equity share capital of a recognized exchange or a recognised clearing corporation only if he has obtained prior approval of the Board.

(4) Any person holding more than two per cent. Of the paid up equity share capital of the recognized stock exchange or the clearing corporation on the date of commencement of these regulations, shall ensure compliance with this regulation within a period of ninety days from the date of such commencement.

(5) If approval under sub-regulation (2) or (3) is not granted by the Board to any person, such person shall forthwith divest his excess shareholding.

(6) Any person holding more than two per cent, of the paid up equity share capital in a recognized stock exchange or a recognised clearing corporation, as the case may be, shall file a declaration within fifteen days from the end of every financial year to the recognised stock exchange or recognized clearing corporation, as the case may be, that he complies with the fit and proper criteria provided in these regulations.

Fit and proper criteria.

20 (1) For the purposes of these regulations, a person shall be deemed to be a fit and proper person if----------

(a) Such person has a general reputation and record of fairness and integrity, including but not limited to ----------

(i) Financial integrity;

(ii) Good reputation and character; and

(iii) Honesty;

(b) Such person has not incurred any of the following disqualifications----------

(i) The person, or any of its whole time directors or managing partners, has been convicted by a court for any offence involving moral turpitude or any economic offence or any offence against the securities laws;

(ii) An order for winding up has been passed against the person;

(iii) The person, or any of its whole time directors or managing partners, has been declared insolvent and has not been discharged;

(iv) An order, restraining, prohibiting or debarring the person, or any of its whole time directors or managing partners, from dealing in securities or form accessing the securities market, has been passed by the Board or any other regulatory authority, and a period of three years from the date of the expire of the period specified in the order has not elapsed;

(v) Any other order against the person, or any of its whole time directors or managing partners, which has a bearing on the securities market, has been passed by the Board or any other regulatory authority, and a period of three years from the date of the order has not elapsed;

(vi) The person has been found to be of unsound mind by a court of competent jurisdiction and the finding is in force; and

(vii) The person is financially not sound.

(2) If any question arises as to whether a person is a fit and proper person, the Board's decision on such question shall be final.

Sign. **here:-**	

DEMAT DEBIT AND PLEDGE INSTRUCTION (DDPI)

Dated_____ at Lucknow on this _____ day of _____ I/We agree to the terms and purpose of this DDPI document between Mr./Ms. _____(First Holder) _____ (Second holder)_____ and _____ (Third holder); an individual/ body of individuals/a sole proprietary concern/a partnership firm/a body corporate/trust, registered/incorporated, under the provisions of the Indian Partnership Act, 1932/the Companies Act 2013, or any relevant Act or unregistered in nature;

AND

M/S Fair Intermediate Investment Pvt. Ltd. (hereinafter referred to as "FIIPL"), a Company duly incorporated under the Company Act, 2013 and having its Registered Office at 2nd Floor Shukla Palace, Sapru Marg, Luck now 226 001.

WHEREAS:

I/We have established a business relationship with FIIPL to avail services w.r.t trading, investing & other services offered by FIIPL, having a UCC Code: _____ & Beneficial owner account number DPID: 12039800 Client ID:00_____

This DDPI document shall be in line with SEBI Circular no. SEBI/HO/MIRSD/DoP/P/CIR/2022/44 dated April 04, 2022, as may be updated from time to time, & I agree to the below two points;

Sr. No.	Purpose	Signature of Client		
		First Holder	Second Holder	Third Holder
1.	I/We agree and permit FIIPL to transfer any securities held in my beneficial owner account towards any Exchange (any SEBI Recognised Exchanges where FIIPL is a member) related deliveries / settlement obligations arising out of trades executed by me/us on the Exchanges through FIIPL;			
2.	I/We agree and confirm to allow pledging / re-pledging of securities in favour of FIIPL and the clearing member (CM) with whom FIIPL is a member of, for the purpose of meeting my/our margin requirements in connection with the trades executed by me/us on the Exchanges			
3.	Mutual Fund transactions being executed on Stock Exchange order entry platforms			
4.	Tendering shares in open offers through Stock Exchange platforms			

Annexure-B

List of FIIPL Pool Account / Early Payin Account & Margin Pledge Account		
	National Stock Exchange	**Bombay Stock Exchange**
CM-BP-Id For NSDL Pay-in	**IN512331**	**-------**
CDSL Pool A/c For Pay-in	**DP ID:-12039800 Client ID:-00001684**	**DP ID:-12039800 Client ID:-00038501**
CDSL A/c for Early Pay In	**11000011-00015709**	**11000010-00015210**
TM POOL A/c-F&O,Currency	**12039800-00146583**	**----------**
Client Security Margin Funding Account		**DP ID:-12039800 Client ID:-00154404**
CDSL TM/CM-Client Securities Margin Pledge Account		**DP ID:-12039800 Client ID:-00141114**

(This Document is voluntary, However, the same is required to be executed by the customers in order to avail of seamless trading platform with integrated demat account and broking account. This Demat Debit and Pledge Instruction is being issued by the client in furtherance of and pursuant to the Account Opening Form and forms and integral part of and supplements the Master Mandate Letter. If you do not wish to use the services of **Fair Intermediate Investment Pvt. Ltd.** you need not execute such documents.)

Signed and delivered

By the within named Beneficial Owner/s

(First holder Name)_____ Sign. _____

(Second Holder Name) _____ Sign. _____

(Third Holder Name) _____ Sign. _____

In the presence of

1. Witness Name: _____ **2. Witness Name: _____**

Sign.: _____ Sign. : _____

Address: _____ Address: _____

I Accept **For: Fair Intermediate Investment Pvt. Ltd.**

VERBAL ORDER ACEPTANCE AUTHORISATION

I/We am dealing with you as client at NSE/BSE in Capital, Derivative & Currency Derivative Segment. At my/our broker i.e. agent I/We direct and authroze you to carry out trading / dealing on my/our behalf as per instruction given below.

I/We agree and acknowledge that it is advised by you that I/We should give instruction for order placement / modification and cancellation in writing and to avoid disputes, I/We should give instruction in exactly the format in duplicate (carbon copy/photocopy only) and take signature of at least two authorized officers at the branch along with company stamp on the carbon copy/photocopy of the instructions in acknowledgment of receipt of my our instructions.

However as I/We shall be dealing by ordering over phone and even if we visit the branch, the fluctuations in market are so rapid the it is not practical to give written instructions for order placement / modification and cancellation, I/We hereby authorize you to accept my/our authorized representative's verbal instructions for order placement/modification and cancellation in person or over phone (fixed line/mobile phone) and execute the same.

I/We understand the risk associated with verbal order and accept the same, and agree that I/We shall not be entitled to disown order s and consequent trades (if any) by shifting the burden of proof by asking you to prove the placement/modification and cancellation or orders through telephone recording or otherwise.

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

Client Name		**Sign.**	

"Good till cancelled/Good till triggered/Good till date or any other similar type of order as offered by FIIPL to its clients, means such orders which enables clients to place buying and selling orders by specifying the price and also time frame for which an order would remain valid for placing on the stock exchange platform. Such type of orders once placed by the client remains valid in our system till the time it is executed or cancelled by client on his own or on the expiry of time specified by client while placing such orders. Following policy governs the framework with regard to placement of such orders by clients-:

1. The order shall remain active in our system up to the period specified by client while placing order or up to 365 calendar days from the placement of order, whichever is lower, unless executed or cancelled by the client before expiration. After expiry of above period, such orders shall be automatically cancelled.
2. In the event of a corporate action declared by a corporate with regard to the scrip for which for which such order is placed by client, FIIPL shall not modify/cancel such unexecuted orders on its own.
3. FIIPL shall inform the clients on his registered email id at least one day prior to the ex-date of corporate action, regarding corporate action announced by corporates, in case client has any such unexecuted/pending order in our system.
4. On receipt of information about corporate action, clients are advised to review their unexecuted/pending orders in our system and take appropriate action such as cancellation/modification of unexecuted/pending orders subject to the conditions regarding margin/order placement rules as applicable.
5. Clients are advised that GTC/GTT/GTD/any other similar nature of orders. carry certain risks, including but not limited to the potential for execution at unexpected prices due to market movements or corporate actions. Clients are encouraged to regularly review and manage their open orders
6. In case, client suffers any loss due to execution/non-execution of such orders, FIIPL shall not be held responsible for the same.
7. There may be time to time updating in the policy; clients are advised to visit our website for updated policy details.

Policy Framework for Voluntary Freezing/Blocking of Trading Account Access of the Trading Account by our Clients. (it's a part of our Risk Management Policy)

1. Introduction: This policy framework is established in accordance with SEBI Circular no. SEBI/HO/MIRSD/POD-1/P/CIR/2024/4 dated January 12, 2024 and Exchange Circular no. NSE/INSP/60277 dated January 16, 2024, NSE/INSP/61529 dated April 08, 2024 enabling trading members to offer clients the facility of voluntary freezing/blocking of online access to their trading accounts in case of suspicious activities.

2. Objective: The primary objective of this policy is to provide clients with a mechanism to safeguard their trading accounts when they observe suspicious activities. By offering voluntary freezing/blocking of online access, clients can prevent unauthorized transactions and protect their investments.

3. Scope and Implementation: This policy applies to all trading members providing internet-based trading, mobile trading, or other online access services to clients registered with Fair Intermediate Investment Pvt Ltd. The policy shall be applicable with effect from July 01, 2024. The policy shall be provided to new on boarded clients as part of account opening kit with effect from applicable date, July 01, 2024. It shall be communicated to all existing clients via email or any other suitable mechanism which can be preserved by July 01, 2024. In case, communication gets bounced/undelivered, the same shall be communicated through alternate channels to such clients. Other suitable mechanism may include physical delivery/SMS/electronic instant messaging services after adhering with the safeguards prescribed on Issuance of Electronic Contract Notes (ECN) through SMS/electronic instant messaging services.

4. Policy Framework: The framework for providing the facility of voluntary freezing/blocking of online access to trading accounts is as follows:

Request for freezing

Client may request for voluntary freezing / blocking the online access to their trading account through any one of the following modes that shall be made

- Direct phone call to 9335290644 or 9335906871 from the registered mobile number between 9:00 a.m. and 5:00 p.m. on all trading days.
- Client can e-mail from his/her registered e-mail ID to our dedicated e mail id for this purpose **stoptrade@fairinvest.co.in**

Procedure to be followed on receipt of request for freezing/blocking the trading A/c

Upon receipt of a valid request through registered phone number/email ID from registered client, trading members shall:

- Acknowledge the request and freeze/block online access within specified timelines.
- Cancel all pending orders in the client's trading account.
- Communicate details of open positions (if any) shall also be communicated to the client along with contract expiry information within such time as prescribed by regulators. This will eliminate the risk of unwanted delivery settlement.
- Requests received during trading hours or up to 15 minutes before start of trading: Within 15 minutes.
- Requests received after trading hours and before start of next trading session: Before the start of the next trading session.
- Maintain logs of all requests, actions taken, and communications with clients regarding freezing/blocking of trading accounts, but not limited to, request received to freeze/block the online access of trading account, confirmation given for freezing/blocking of the online access of the trading account and cancellation of pending orders, if any, sent to the clients.

Request for Un-freezing

FURTHER, for unfreezing/unblocking of online trading account facility, such client require to make written request and to submit self-attested copy of his/her PAN/Aadhar Card along with his/her request for unfreezing/unblocking of online trading account facility.

IMPORTANT-POINTS

i. **Freezing/blocking is only for the online access to the client's trading account, and there shall be no restrictions on the Risk Management activities of Fair Intermediate Investment Pvt. Ltd.**

ii. The request for freezing/ blocking does not constitute request for marking client Unique Client Code (UCC) as inactive in the Exchange records.

Scenario	Timelines for issuing acknowledgement as well as freezing / blocking of the online access of the trading account
Request received during the trading hour and within 15 minutes before the start of trading.	Within 15 minutes
Request received after the trading hours and 15 minutes before the end of trading.	Before the start of next trading session

Compliance and Review:

- Ensure compliance with SEBI and Exchange guidelines.
- Review and update the policy periodically to enhance investor protection and align with regulatory requirements.

This policy framework aims to provide a structured approach for trading members to handle requests for voluntary freezing/blocking of trading account access, ensuring transparency, security, and compliance with regulatory standards.

IMPORTANT LINKS:

For detailed information on the policy regarding voluntary freezing/blocking of trading account please visit our website:- **https://fairinvest.co.in/wp-content/uploads/2024/07/Policy-for-facility-freezing-bloking-of-trading-account-by-Clients.pdf**

You can also get detailed information about Exchange Circular related freezing/blocking of trading account through this link:- https://nsearchives.nseindia.com/content/circulars/INSP61529.pdf

Click on below mention URL for update/modify your Latest KYC details like (E-mail, Mobile, Nominee, Latest Income Range, Bank Details etc.): http://korpsoft.fairintermediate.com/Account/Login

BACK OFFICE LOGIN ID IS: TRADING CODE PASSWORD IS: YOU'RE PAN NO.

FATCA & CRS TERMS AND CONDITIONS - FOR INDIVIDUAL

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 to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all our unit 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 folio(s) 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 us or our group entities. Therefore, it is important that you respond to our request, even if you believe you have already supplied any previously requested information. 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 investor has the following Indicia pertaining to a foreign country and yet declares self to be non-tax resident in the respective country, investor 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	1. Self-certification that the account holder is neither a citizen of United States of America nor a resident for tax purposes; 2. Non-US passport or any non-US government issued document evidencing nationality or citizenship (refer list below); **AND** 3. Any one of the following documents: a. Certified Copy of "Certificate of Loss of Nationality or b. 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
Residence/mailing address in a country other than India	1. Self-certification that the account holder is neither a citizen of United States of America nor a tax resident of any country other than India; **And** 2. Documentary evidence (refer list below)
Telephone number in a country other than India	**If no Indian telephone number is provided** 1. Self-certification that the account holder is neither a citizen of United States of America nor a tax resident of any country other than India; and 2. Documentary evidence (refer list below) If Indian telephone number is provided along with a foreign country telephone number 1. Self-certification (in attached format) that the account holder is neither a citizen of United States of America nor a tax resident for tax purposes of any country other than India; OR 2. Documentary evidence (refer list below)
Standing instructions to transfer funds to an account maintained in a country other than India (other than depository accounts)	1. Self-certification that the account holder is neither a citizen of United States of America nor a tax resident of any country other than India; and 2. Documentary evidence (refer list below)

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

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

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

FATCA & CRS DECLARATION (FOR INDIVIDUAL)

Do you have any Non-Indian Country (ies) of Birth / Citizenship / Nationality and Tax Residency ? ☐Yes ☐ No

Sole/First Holder/Guardian ☐Yes ☐ No		**Second Holder** ☐Yes ☐ No		**Third Holder** ☐Yes ☐ No	
Country of Birth		Country of Birth		Country of Birth	
Country of Citizenship /Nationality		Country of Citizenship /Nationality		Country of Citizenship /Nationality	
Are you a US Specified Person ?	☐Yes ☐ No Please provide Tax Payer ID	Are you US Specified Person ?	☐Yes ☐ No Please provide Tax Payer ID	Are you a US Specified Person ?	☐Yes ☐ No Please provide Tax Payer ID
Country of Tax Residency* (Other than India)	Taxpayer Identification No.	Country of Tax Residency* (Other than India)	Taxpayer Identification no.	Country of Tax Residency* (Other than India)	Taxpayer Identification no.
1.		1.		1.	
2.		2.		2.	
Address		Address		Address	

*Please indicate all countries in which you are a resident for tax purpose and associated Taxpayer identification number.

I have read and understood the information requirements and the Terms & Conditions mentioned in this Form (read along with FATCA & CRS instructions) and hereby confirm that the information provided by me on this Form is true, correct and complete. I hereby agree and confirm to inform Fair Intermediate Investment Pvt. Ltd. for any modification to this information promptly.

I further agree to abide by the provisions of the scheme related documents inter alia provisions of FATCA & CRS on Automatic Exchange of Information (AEOI).

Signatures: Sole/First Holder Signature Second Holder Signature Third Holder Signature

*For detail terms & conditions please see Client Copy

FATCA & CRS TERMS AND CONDITIONS - FOR NON-INDIVIDUAL

1. Financial Institution (FI)

The term FI means any financial institution that is a Depository Institution, Custodial Institution, Investment Entity or Specified Insurance company, as defined.

- **Depository institution: is an entity that accepts deposits in the ordinary course of banking or similar business.**

  Custodial institution: is an entity that holds as a substantial portion of its business, holds financial assets for the account of others and where it's income attributale to holding financial assets and related financial services equals or exceeds 20 percent of the entity's gross income during the shorter of-

(i) **The three financial years preceding the year in which determination is made; or**

(ii) **The period during which the entity has been in existence, whichever is less.**

- **Investment entity is any entity:**
  - ✓ **That primarily conducts a business or operates for or on behalf of a customer for any of the following activities or operations for or on behalf of a customer**

    (I) Trading in money market instruments (cheques, bills, certificates of deposit, derivatives, etc.); foreign exchange; exchange, interest rate and index instruments; transferable securities; or commodity futures trading; or

    (ii) **Individual and collective portfolio management; or**

    (iii) **Investing, administering or managing funds, money or financial asset or money on behalf of other persons**

OR

  - ✓ **The gross income of which is primarily attributable to investing, reinvesting, or trading in financial assets, if the entity is managed by another entity that is a depository institution, a custodial institution, a specified insurance company, or an investment entity described above.**

    An entity is treated as primarily conducting as a business one or more of the 3 activities described above, or an entity's gross income is primarily attributable to investing, reinvesting, or trading in financial assets of the entity's gross income attributable to the relevant activities equals or exceeds 50 percent of the entity's gross income during the shorter of:

    (i) **The three-year period ending on 31 March of the year preceding the year in which the determination is made; or**

    (ii) **The period during which the entity has been in existence.**

    The term "Investment Entity" does not include an entity that is an active non-financial entity as per codes 03, 04, 05 and 06 (refer point 2c.)

- ➢ **Specified Insurance Company: Entity that is an insurance company (or the holding company of an insurance company) that issues, or is obligated to make payments with respect to, a Cash Value Insurance Contract or an Annuity Contract.**

• FI not required to apply for GIIN:	
A. Reasons why FI not required to apply for GIIN:	
Code	Sub-category
01	Governmental Entity, International Organization or Central Bank
02	Treaty Qualified Retirement Fund; a Broad Participation Retirement Fund; a Narrow Participation Retirement Fund; or a Pension Fund of a Governmental Entity, International Organization or Central Bank
03	Non-public fund of the armed forces, an employees' state insurance fund, a gratuity fund or a provident fund
04	Entity is an Indian FI solely because it is an investment entity
05	Qualified credit card issuer
06	Investment Advisors, Investment Managers& Executing Brokers
07	Exempt collective investment vehicle
08	Trustee of an Indian Trust
09	FI with a local client base
10	Non-registering local banks
11	FFI with only Low-Value Accounts
12	Sponsored investment entity and controlled foreign corporation
13	Sponsored, Closely Held Investment Vehicle
14	Owner Documented FFI

2. Non-financial entity (NFE) - Entity that is not a financial institution

Types of NFEs that are regarded as excluded NFE are:

a. Publicly traded company (listed company) company is publicly traded if its stock are regularly traded on one or more established securities markets (Established securities market means an exchange that is officially recognized and supervised by a governmental authority in which the securities market is located and that has a meaningful annual value of shares traded on the exchange)

b. Related entity of a publicly traded company The NFE is a related entity of an entity of which is regularly traded on an established securities market;

c. Active NFE : (is any one of the following):

Code	Sub-category
01	Less than 50 percent of the NFE's gross income for the preceding financial years passive income and less than 50 percent of the assets held by the NFE during the preceding financial year are assets that produce or are held for the production of passive income;
02	The NFE is a Governmental Entity, an International Organization, a Central Bank, or an entity wholly owned by one or more of the foregoing;
03	Substantially all of the activities of the NFE consist of holding (in whole or in part) the outstanding stock of, or providing financing and services to, one or more subsidiaries that engage in trades or businesses other than the business of a Financial Institution, except that an entity shall not qualify for this status if the entity functions as an investment fund, such as a private equity fund, venture capital fund, leveraged buyout fund, or any investment vehicle whose purpose is to acquire or fund companies and then hold interests in those companies as capital assets for investment purposes;
04	The NFE is not yet operating a business and has no prior operating history, but is investing capital into assets with the intent to operate a business other than that of a Financial Institution, provided that the NFE shall not qualify for this exception after the date that is 24 months after the date of the initial organization of the NFE;
05	The NFE was not a Financial Institution in the past five years, and is in the process of liquidating its assets or is reorganizing with the intent to continue or recommence operations in a business other than that of a Financial Institution;
06	The NFE primarily engages in financing and hedging transactions with, or for, Related Entities that are not Financial Institutions, and does not provide financing or hedging services to any Entity that is not a Related Entity, provided that the group of any such Related Entities is primarily engaged in a business other than that of a Financial Institution;
07	Any NFE that fulfills all of the following requirements: • It is established and operated in India exclusively for religious, charitable, scientific, artistic, cultural, athletic, or educational purposes; or it is established and operated in India and it is a professional organization, business league, chamber of commerce, labor organization, agricultural or horticultural organization, civic league or an organization operated exclusively for the promotion of social welfare; • It is exempt from income tax in India; • It has no shareholders or members who have a proprietary or beneficial interest in its income or assets; The applicable laws of the NFE's country or territory of residence or the NFE's formation documents do not permit any income or assets of the NFE to be distributed to, or applied for the benefit of, a private person or non-charitable Entity other than pursuant to the conduct of the NFE's charitable activities, or as payment of reasonable compensation for services rendered, or as payment representing the fair market value of property which the NFE has purchased; and The applicable laws of the NFE's country or territory of residence or the NFE's formation documents require that, upon the NFE's liquidation or dissolution, all of its assets be distributed to a governmental entity or other non-profit organization, or escheat to the government of the NFE's country or territory of residence or any political subdivision thereof. Explanation.- For the purpose of this sub-clause, the following shall be treated as fulfilling the criteria provided in the said sub-clause, namely:- (I) an Investor Protection Fund referred to in clause (23EA); (II) a Credit Guarantee Fund Trust for Small Industries referred to in clause 23EB; and (III) an Investor Protection Fund referred to in clause (23EC), of section 10 of the Act;

3. Other definitions

(i) Related entity An entity is a 'related entity' of another entity if either entity controls the other entity, or the two entities are under common Control For this purpose, control includes direct or indirect ownership of more than 50% of the votes and value in an entity.

(II) Passive NFE The term passive NFE means

1. any non-financial entity which is not an active non-financial entity including a publicly traded corporation or related entity of a publicly traded company; or
2. an investment entity defined in clause (1) of these instructions
3. a withholding foreign partnership or withholding foreign trust;(Note: Foreign persons having controlling interest in a passive NFE are liable to be reported for tax information compliance purposes)

(i) **Passive income The term passive income includes income by way of-**

(1) Dividends,
(2) Interest
(3) Income equivalent to interest,
(4) Rents and royalties, other than rents and royalties derived in the active conduct of a business conducted, at least in part, by employees of the NFE
(5) Annuities
(6) The excess of gains over losses from the sale or exchange of financial assets that gives rise to passive income
(7) The excess of gains over losses from transactions (including futures, forwards, options and similar transactions) in any financial assets,
(8) The excess of foreign currency gains over foreign currency losses
(9) Net income from swaps
(10) Amounts received under cash value insurance contracts

But passive income will not include, in case of a non-financial entity that regularly acts as a dealer in financial assets, any income from any transaction entered into in the ordinary course of such dealer's business as such a dealer.

(iii) **Controlling persons**

Controlling persons are natural persons who exercise control over an entity and includes a beneficial owner under sub-rule (3) of rule 9 of the Prevention of Money- Laundering (Maintenance of Records) Rules, 2005.In the case of a trust, the controlling person means the settlor, the trustees, the protector (if any), the beneficiaries or class of beneficiaries, and any other natural person exercising ultimate effective control over the trust. In the case of a legal arrangement other than a trust, controlling person means persons in equivalent or similar positions.

Pursuant to guidelines on identification of Beneficial Ownership issued vide SEBI circular no. CIR/MIRSD/2/2013 dated January 24, 2013, persons (other than Individuals) are required to provide details of Beneficial Owner(s) ('BO'). Accordingly, the Beneficial Owner means 'Natural Person', who, whether acting alone or together, or through one or more juridical person, exercises control through ownership or who ultimately has a controlling ownership interest of / entitlements to:

(1) More than 25% of shares or capital or profits of the juridical person, where the juridical person is a company;

(2) More than 15% of the capital or profits of the juridical person, where the juridical person is a partnership; or

(3) More than 15% of the property or capital or profits of the juridical person, where the juridical person is an unincorporated association or body of individuals. Where the client is a trust, the financial institution shall identify the beneficial owners of the client and take reasonable measures to verify the identity of such persons, through the identity of the settler of the trust, the trustee, the protector, the beneficiaries with 15% or more interest in the trust and any other natural person exercising ultimate effective control over the trust through a chain of control or ownership. Where no natural person is identified the identity of the relevant natural person who holds the position of senior managing official.

(A) Controlling Person Type:	
Code	**Sub-category**
01	CP of legal person-ownership
02	CP of legal person-other means
03	CP of legal person-senior managing official
04	CP of legal arrangement-trust-settlor
05	CP of legal arrangement-trust-trustee
06	CP of legal arrangement-trust-protector
07	CP of legal arrangement-trust-beneficiary
08	CP of legal arrangement-trust-other
09	CP of legal arrangement-Other-settlor equivalent
10	CP of legal arrangement-Other-trustee equivalent
11	CP of legal arrangement-Other-protector equivalent
12	CP of legal arrangement-Other-beneficiary equivalent
13	CP of legal arrangement-Other-other equivalent

(v) **Specified U.S. person – A U.S person other than the following:**

(1) a corporation the stock of which is regularly traded on one or more established securities markets;

(2) any corporation that is a member of the same expanded affiliated group, as defined in section 1471(e)(2) of the U.S. Internal Revenue Code, as a corporation described in clause (i);

(3) the United States or any wholly owned agency or instrumentality thereof;

(4) any State of the United States, any U.S. Territory, any political subdivision of any of the foregoing, or any wholly owned agency or instrumentality of any one or more of the foregoing;

(5) any organization exempt from taxation under section 501(a) of the U.S. Internal Revenue Code or an individual retirement plan as defined in section 7701(a)(37) of the U.S. Internal Revenue Code;

(6) any bank as defined in section 581 of the U.S. Internal Revenue Code;

(7) any real estate investment trust as defined in section 856 of the U.S. Internal Revenue Code;

(8) any regulated investment company as defined in section 851 of the U.S. Internal Revenue Code or any entity registered with the U.S. Securities and Exchange Commission under the Investment Company Act of 1940 (15 U.S.C. 80a-64);

(9) any common trust fund as defined in section 584(a) of the U.S. Internal Revenue Code;

(10) any trust that is exempt from tax under section 664(c) of the U.S. Internal Revenue Code or that is described in section 4947(a)(1) of the U.S. Internal Revenue Code;

(11) a dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any State;

(12) a broker as defined in section 6045(c) of the U.S. Internal Revenue Code; or

(13) any tax-exempt trust under a plan that is described in section 403(b) or section 457(g) of the U.S. Internal Revenue Code.

(vi) Owner documented FFI An FFI meets the following requirements:

(a) The FFI is an FFI solely because it is an investment entity;

(b) The FFI is not owned by or related to any FFI that is a depository institution, custodial institution, or specified insurance company;

(c) The FFI does not maintain a financial account for any non-participating FFI;

(d) The FFI provides the designated withholding agent with all of the documentation and agrees to notify the withholding agent if there is a change in circumstances; and

(e) The designated withholding agent agrees to report to the IRS (or, in the case of a reporting Model 1 IGA, to the relevant foreign government or agency thereof) all of the information described in or (as appropriate) with respect to any specified U.S. persons and (2). Notwithstanding the previous sentence, the designated withholding agent is not required to report information with respect to an indirect owner of the FFI that holds its interest through a participating FFI, a deemed- compliant FFI (other than an owner-documented FFI),an entity that is a U.S. person, an exempt beneficial owner, or an excepted NFE.

(vii) Direct reporting NFE

A direct reporting NFE means a NFE that elects to report information about its direct or indirect substantial U.S. owners to

(viii) Exemption code for U.S. persons

Code Su	b-category
A	An organization exempt from tax under section 501(a) or any individual retirement plan as defined in section 7701(a)(37)
B	The United States or any of its agencies or instrumentalities
C	A state, the District of Columbia, a possession of the United States, or any of their political subdivisions or instrumentalities
D	A corporation the stock of which is regularly traded on one or more established securities markets, as described in Reg. section 1.1472-1(c)(1)(i)
E	A corporation that is a member of the same expanded affiliated group as a corporation described in Reg. section 1.1472-1(c)(1)(i)
F	A dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any state
G	A real estate investment trust
H	A regulated investment company as defined in section 851 or an entity registered at all times during the tax year under the Investment Company Act of 1940
I	A common trust fund as defined in section 584(a)
J	A bank as defined in section 581
K	A broker
L	A trust exempt from tax under section 664 or described in section 4947(a)(1)
M	A tax exempt trust under a section 403(b) plan or section 457(g) plan

FATCA & CRS DECLARATION (FOR NON-INDIVIDUAL)

Please tick the applicable tax resident declaration-

I.Is "Entity" a tax resident of any country other than India ☐Yes ☐ No

(If yes, please provide country/ies in which the entity is a resident for tax purposes and the associated Tax ID number below.)

Sr. No.	Country	Tax Identification Number	Identification Type (Tin or Other, Please specify)
1.			
2.			

*In case Tax Identification Number is not available, kindly provide its functional equivalent.

In case TIN or its functional equivalent is not available, please provide Company Identification number of Global Entity Identification Number of GIIN, etc.

In case the Entire of Incorporation /Tax residence is U.S. but Entity is not a Specified U.S. Person, mention Entity's exemption code here:

PART A (to be filled by Financial Institutions or Direct Reporting NFEs)

1.	We are a financial institution (Refer 1of part C) ☐ Or Direct reporting NFE (Refer 3 (vii) of Part C) ☐ Please tick as appropriate	**GIIN:-**_____ **Note: If you do not have a GIIN but you are sponsored by another entity, please provide your sponsor's GIIN above and indicate your sponsor's name below** **Name of sponsoring entity**_____
	GIIN not available (please tick as applicable)	☐Applied For ☐ **Not obtained – Non-participating FI** ☐ **Not required to apply for - please specify 2 digits sub-category** ☐ **(Refer 1 A of Part C)**

PART B (please fill any one as appropriate "to be filled by NFEs other than Direct Reporting NFEs")

1.	**Is the Entity a publicly traded company (that is, a company whose shares are regularly traded on an established securities market) (Refer 2a of Part C)**	**Yes** ☐ **(If yes, please specify any one Stock Exchange on which the stock is regularly traded)** **Name of Stock Exchange**_____
2.	**Is the Entity a related entity of a publicly traded company (a company whose shares are regularly traded on an established securities market) (Refer 2b of Part C)**	**Yes**☐ **(If yes, please specify name of the listed company and one Stock Exchange on which the stock is regularly traded)** **Name of listed company**_____ **Nature of relation:** ☐ **Subsidiary of the Listed Company or** ☐ **Controlled by a Listed Company** _____ **Name of Stock Exchange** _____
3.	**Is the Entity an active NFE (Refer 2c of Part C)**	**Yes**☐ **Nature of Business** **Please specify the sub-category of Active NFE** ☐ **(Mention code – refer 2c of Part C)**
4.	**Is the Entity a passive NFE (Refer 3(ii) of Part C)**	**Yes**☐ **Nature of Business**

UBO Declaration (Mandatory for all Entity Except, A Public Trust Company or a related entity of Publicly Traded Company)

Category) Please tick applicable category): ☐ Unlisted Company ☐ Partnership Firm ☐ Limited Liability Partnership Company ☐ Union corporated association / body of individuals ☐ Public Charitable Trust ☐ Religious Trust ☐ Private Trust ☐ Others (please specify_____)

Please list below the details of controlling person(s), confirming ALL countries of tax residency / citizenship and ALL Tax Identification Numbers for EACH controlling person(s). (Please attach additional sheets if necessary)

Owner - documented FFI's should provide FFI Owner Reporting Statement and Auditor's Letter with required details as mentioned in Form W8 BEN E (Refer 3 (vi) of Part C)

Details	**UBO 1**	**UBO 2**	**UBO 3**
Name of UBO			
UBO Code (Refer 3 (vi)of Part C)			
Country of Tax residency*			
PAN#			
Address			

Address Type	☐ Residence ☐ Business ☐ Registered office	☐ Residence ☐ Business ☐ Registered office	☐ Residence ☐ Business ☐ Registered office
Tax ID*			
Tax ID Type			
City of Birth			
Occupation Type	☐ Service ☐ Business ☐ Others _____	☐ Service ☐ Business ☐ Others _____	☐ Service ☐ Business ☐ Others _____
Nationality			
Father's Name			
Gender	☐ Male ☐ Female ☐ Others	☐ Male ☐ Female ☐ Others	☐ Male ☐ Female ☐ Others
Date of Birth			
Percentage of Holding(%)			

*To include US, where controlling person is a US citizen of Green Card Holder.

If UBO is KYC compliant, KYC to be enclosed. Else PAN or any other valid identity proof must be attached. Position / Designation like Director / Settlor of Trust / Protector of Trust to be specified wherever applicable.

In Case Tax Identification Number is not available, kindly provide functional equivalent.

Attached valid documentary proof like Shareholding pattern duly self-attested by Authorized Signatory / Company Secretary.

DECLARATION

I have read and understood the information requirements and the Terms & Conditions mentioned in this Form (read along with FATCA & CRS instructions) and hereby confirm that the information provided by me on this Form is true, correct to inform Fair Intermediate Investment Pvt. Ltd. For any modification to this information promptly.

I further agree abide by the provisions of the scheme related documents inter alia provisions FATCA & CRS on Automatic Exchange of Information (AEOI).

Name : _____

Designation: _____

Signature:

Sole/First Authorised Signatory _____ Second Authorised Signatory _____ Third Authorised Signatory

_____ _____

Place: _____ Date: _____

For detail terms & conditions please see Client Copy.

FORMATS

FORMAT OF BOARD RESOLUTION IN CASE OF CORPORATES / TRUST / LLP

(To be obtained on per-printed Letterhead of company)
(This Letter is to be obtained only if the client is a bode corporate)

CERTIFIED TRUE COPY OF THE RESOLUTION PASSED IN THE MEETING OF THE BOARD OF DIRECTORS / COMMITTEES / TRUSTEES/ PARTNERS OF _____LIMITED/LLP

AT THEIR MEETING HELD ON_____ AT_____

_____

"RESOLVED THAT consent of the Board/ Committee/ Trustees/ Partners (LLP) be and are hereby accorded to open the Trading Account with Fair Intermediate Investment Private Limited member of Bombay Stock Exchange Ltd.(BSE), National Stock Exchange of India Ltd (NSE), and are registered Intermediary of Association of Mutual Fund in India (AMFI) for the purpose of dealing / investing in securities market including units of mutual funds, equity, future & option, currency & other derivative etc.

RESOLVED FURTHER THAT be and are hereby also accorded to open the Demat account with the Central Depository Services (India) Limited with the Depository Participant i.e. Fair Intermediate Investment Private Limited.

RESOLVED FURTHER THAT Mr. _____And **Mr.**_____Director, Authorised Signatories, be and are hereby jointly/ severally authorised on behalf of the Company to sign all documents and forms relating to such accounts (in relation to debit or credit or otherwise) or such forms as may be required by Fair Intermediate Investment Private Limited necessary for KYC application with KRA and further to sell, purchase, transfer, endorse, negotiate any instructions, indemnities and counter indemnities and/or otherwise deal through Fair Intermediate Investment Private Limited which may be required in connection with the above said accounts."

S. No.	Name	Designation	Signature
1.			
2.			

Certified True Copy

For: _____(Name of Company/Trust/LLP)

_____

Chairman / Company Secretary / All Trustees /Partners

(The above signatures to be attested by the person signing the resolution for account opening on behalf of the Company/Trust/LLP)..

AUTHORITY LETTER IN FAVOUR OF MANAGING PARTNER / (S)

(To be obtained on pre-printed Letterhead of firm)
(This Letter is to be obtained only if the client is a partnership firm)

To

FAIR INTERMEDIATE INVESTMENT PVT. LTD.

2ND Floor Shukla Palace Sapru Marg,
Hazrat Ganj Lucknow 226 001

Sir,

We the partners of M/s. _____ a partnership firm having its office at _____ _____ hereby authorize jointly or severally Mr./Ms. _____ _____ And Mr./Ms. _____ _____ to open a securities trading account in Capital Market segment, F&O segment, Currency segment & Commodity segment on behalf of the firm M/s./ Mr. / Ms. _____ _____ with the Trading Member FAIR INTERMEDIATE INVESTMENT PRIVATE LIMITED for sale and purchase of shares/derivative instruments in Capital Market segment (CM) and or Future and Options segment (F&O) and/or Currency, Commodity segment or any other segment that may be introduced by NSE/BSE and a registered Intermediary of Association of Mutual Fund in India (AMFI) in future. He/She/They is/are authorized on behalf of the firm for the purpose of dealing/investing in securities market including units of mutual funds, future & option and currency derivative etc. and the said Trading Member is hereby authorized to honor all instructions oral or written, given on behalf of the firm by him/her/them.

List of Authorised Signatories with specimen signature.

Sr. No.	Name	Designation	Specimen Signature
1.	_____	_____	_____
2.	_____	_____	_____

Is/are authorized to sell, purchase, transfer, endorse, and negotiate documents and/or/otherwise deal through FAIR INTERMEDIATE INVESTMENT PRIVATE LIMITED on behalf of the firm M/s. _____ He/She/They is/are also authorised to sign, execute and submit such applications, undertakings, agreements and other requisite documents as may be necessary for KYC application with KRA. Writings and deeds as may be deemed necessary or expedient to open account and give effect to this purpose.

However any partner/authorized signatory (ies) can issue cheques from bank account(s) in favour of FAIR INTERMEDIATE INVESTMENT PRIVATE LIMITED for credit to share trading account of the firm with FAIR INTERMEDIATE INVESTMENT PRIVATE LIMITED, even though his/their signatures may not be available on the records of FAIR INTERMEDIATE INVESTMENT PRIVATE LIMITED. These cheques may either be from the account of partnership firm or from individual account the said amount so given shall be solely/exclusively for the account of the firm maintained with FAIR INTERMEDIATE INVESTMENT PRIVATE LIMITED.

We also recognize that a beneficiary account cannot be opened with a Depository Participant in the name of the partnership firm as per Depository regulations. To facilitate the operation of the above trading account with you and for the purpose of completing the securities transfer obligations, pursuant to the trading operations, we authorize you to recognize the beneficiary account No. _____ with Depositor having DP ID and CP ID _____ opened as a singly/jointly in the name of Managing partner/partners of the firm.

We agree that the obligations for shares purchased and /or sold by the firm will be handled and completed through transfers to/from the above-mentioned account. We recognize and accept transfers made by you to the beneficiary account as complete discharge of obligations by you in respect of trades executed in the above trading account of the firm.

Thanking You. **Name:**_____

Yours Truly **Date:**_____

CONSENT LETTER IN FAVOUR OF MANAGING PARTNER / (S)

(To be obtained on pre-printed Letterhead of firm)
(This Letter is to be obtained only if the client is a partnership firm)

To
FAIR INTERMEDIATE INVESTMENT PVT. LTD.

2ND Floor Shukla Palace Sapru Marg,
Hazrat Ganj Lucknow 226 001

1. I / We, have submitted an application for opening a single / joint account for opening a Beneficial Owner [BO] account in the category "individual' for holding and carrying out transactions in respect of securities belonging to our firm, since as per the clarification issued by the Department of Company Affairs vide its Circular No. 5/75 (8/18/75-CL-V) dated March 31, 1975, Partnership Firm is not capable of being a member within the meaning of Section 41 of The Companies Act, 1956.
2. I / we represent the firm.
3. In consideration of you having agreed to accept the Permanent Account Number [PAN] issued by the Income Tax Department [ITD] to the firm along with our individual identity documents, I / We acknowledge and undertake as under :-
   a) The acceptance of the PAN number of our firm does not amount to you having taken notice of trust or recognize our firm.
   b) I / We shall continue to be responsible for complying with the relevant provisions of The Companies Act, 1956 and the Rules made thereunder and other applicable Laws failing which I / we shall be responsible for the consequences thereof.

Yours faithfully,

List of Authorised Signatories with specimen signature.

Sr. No.	Name	Designation	Specimen Signature
1.	_____	_____	_____
2.	_____	_____	_____

Thanking You. **Name:**_____

Yours Truly **Date:**_____

AUTHORITY LETTER IN FAVOUR OF MANAGING PARTNER / (S) DP

(To be obtained on pre-printed Letterhead of firm)
(This Letter is to be obtained only if the client is a partnership firm)

To
FAIR INTERMEDIATE INVESTMENT PVT. LTD.

2ND Floor Shukla Palace Sapru Marg,
Hazrat Ganj Lucknow 226 001

This is to confirm that Mr._____and Mr._____Partners of the firm whose specimen _____ _____ signatures are attested below are authorized to open demat account in their joint name on behalf of the firm It is further stated that they are authorized to sign on behalf of the firm all documents and forms relating to such account (in relation to debit or credit or otherwise) in such forms as may be required by the FAIR INTERMEDIATE INVESTMENT PRIVATE LIMITED and further any instructions, indemnities and counter indemnities which may be required by FIIPL, from the firm in connection with the above mentioned account.

List of Authorised Signatories with specimen signature.

Sr. No.	Name	Designation	Specimen Signature
1.	_____	_____	_____
2.	_____	_____	_____

Thanking You. **Name:**_____

Yours Truly **Date:**_____

NRI DECLARATION

I hereby declare that I am a Non Resident Indian (NRI)/Person of Indian Origin (PIO).

I understand that the my account will be open on the basis of statement/declaration made by me and I agree to compensate you for any loss incurred by **M/s Fair Intermediate Investment Private Limited** (herein after referred as **M/s FIIPL)** due to any incorrect statement(s)/declaration(s) made herein.

I hereby, indemnify and hold **M/s FIIPL** harmless from any or/and all claims and state that the M/s FIIPL shall not be liable for any loss, actual or perceived, caused directly or indirectly by equipment failure, communication line failure, system failure, internet failure, securities failure on internet, unauthorized access or any other problem, technical or otherwise.

I declare that I shall necessarily take delivery of the shares purchased and give delivery of the shares sold. I declare that I shall not indulge in intra-day purchase or sale of shares or vice versa. I also understand that NRIs are not permitted to indulge in short selling of shares.

I hereby declare that at any point of time I shall NOT remain invested in shares of listed Indian companies, both on repatriation and non-repatriation basis under PIS route over and above certain percentage which is prescribed by **RBI/SEBI** from time to time of the paid up capital / paid up value of each series of debentures of listed Indian companies. Further, I declare that I will never trade/deal in the shares which are specific banned by RBI/SEBI for trading for NRI.

I do hereby declare that shares purchased by me on the stock exchange under PIS shall not be transferred by way of sale under private arrangement or by way of gift to a person resident in India or outside India without prior approval of RBI.

I confirm that I have not been approached by M/s FIIPL or anybody on its behalf and I have not been /will not be approached for solicitation or any investment or advice for investment in any company in India. All investment decisions are /shall be my/our own, based on independent information, research and knowledge gathered from published materials and internet sites available anywhere in the world and other sources.

I understand that the Capital Gains Tax shall be calculated on a First in First out (FIFO) basis on account of sale of the respective shares. I declare that I shall pay capital gains tax on rates as notified by the Income Tax Department, Government of India, from time to time on any capital gains arising out of secondary market transactions and submit Chartered Accountant's Certificate to that effect to M/s FIIPL whenever called for. I also understand and hereby agree that in case of noncompliance to the extent tax laws in India, I shall be solely liable and responsible for any proceedings issued by the Income Tax Department in this regard and shall adequately compensate M/s FIIPL for any financial loss or loss of reputation, or any other loss on account of non-compliance of regulatory and reporting requirements due to false/misleading information given by me or suppression of any material fact, both intentional or unintentional on my part.

I also hereby agree that I shall solely be liable for any non-compliance of the SEBI / RBI guidelines or any other relevant directives / guidelines issued from time to time and that may be in force due to false/misleading information given by me or suppression of any material fact, both intentional or unintentional on my part and shall be solely liable for any action initiated by any of the regulatory authorities concerned.

I undertake to abide by the local Laws, Rules & Regulations in India and confirm that the country of my residence other than India does not prohibit On Line Trading or trading/investing or doing business through the electronic platform or through any other mode as may be permitted by the law of that country.

Irrevocably submit to and accept, generally and unconditionally, the venue of proceedings chosen by M/s FIIPL in connection to any legal action or suit arising out of this account and /or transactions arising there from and I irrevocably waive any objection which I may have now or in future to the laying of the venue of such proceedings and any claim that any such proceedings have been brought in an inconvenient forum.

Client Name: _____ Signature:- _____

FEMA DECLARATION FORMAT (For NRI's)

I _____ S/o/D/o_____

Residing at _____

am following the rules and regulation of FEMA and will continue to do the same in future too.

Regards

Client Name:_____

Signature:_____

Short Sale Disclosure

We kindly request you to disclose any short sale transactions executed by you in Cash Market Segment. Please report these transactions by the close of trading hours on the respective trading day in the following format at settlement@fairinvest.co.in

Trade Date	Client Code	Client Name	Security Name/ ISIN	Quantity Sold Short

Definition of Short Selling:

"Short selling" refer to selling a stock that you do not own at the time of trade. Please note that short selling is permitted only in securities that are classified as F&O (Futures and Options) stocks.

Important Compliance Points:

- All short sale transactions must be settled by delivering the securities at the time of settlement.
- Naked short selling (i.e. selling securities without ensuring their delivery at settlement) is strictly prohibited.

We appreciate your cooperation in helping us maintain regulatory compliance and uphold market integrity.

For any queries or assistance, please contact our settlement team at 0522-4052821.

Warms regards,

Settlement Team FIIPL

Request for activation of UPI block mechanism in Cash segment

(This Letter is to be obtained only if the client is a partnership firm)

To

FAIR INTERMEDIATE INVESTMENT PVT. LTD.

2ND Floor Shukla Palace Sapru Marg,
Hazrat Ganj Lucknow 226 001

Dated:_____

Dear Sir,

I/We am/are registered client/prospective client of FIIPL Capital Market Limited having PAN..... …../ UCC.....

I/We hereby request to activate UPI block mechanism in Cash segment in my client code. In this regards, please find annexed herewith duly signed terms and conditions for the same. You are requested to activate the same.

Thanking you,

Yours faithfully,

Client Signature:

Name-:_____

PAN-:_____

Client Code:_____

Request for activation of UPI block mechanism in Cash segment

Terms and Conditions for Trading Supported by Blocked Amount in Secondary Market

1. **Eligibility**
   - 1.1. This facility is available only in cash segment to resident individuals and Hindu Undivided Families (HUFs) who settle their trades directly with FIIPL Capital Market Limited.
   - 1.2. Clients who have appointed a Custodian clearing member to clear their trades are not eligible for this facility.
   - 1.3. Clients availing Margin Trading Facility (MTF) are not eligible for this facility.
   - 1.4. Clients active in FO, CD or Commodity along with cash segment are not eligible for this facility.
2. **Registration Requirements**
   - 2.1. The client must provide one primary bank account and one primary demat account for registration.
   - 2.2. The PAN details of the first holder must match across the UCC database, bank account, and Demat account.
   - 2.3. The client acknowledges that UPI registration requests shall be processed subject to successful validation by exchange and NCL.
3. **UPI Blocking Mechanism**
   - 3.1. The client agrees to create UPI blocks in favour of the Clearing Corporation (CC) using registered bank accounts.
   - 3.2 All restrictions specified by NPCI-UPI or the client's bank regarding amount and number of instructions shall be applicable.
   - 3.3. The client understands that blocks can only be created from banks that are on the CC's approved list.
   - 3.4 Credit will be given on the basis of confirmation from CC.
   - 3.5 Any delay w.r.t to blocking/unblocking of funds from NPCI/CC, FIIPL Capital Market Limited will not be responsible.
4. **Maintenance of margin**

   Clients opting for UPI block mechanism should maintain 100% upfront margin in the form of block prior to execution of trades along with all applicable charges. In absence of 100% margin and applicable charges client will not be allowed to trade.
5. **Pay-out Mechanism**
   - 5.1. Funds pay-out will be credited directly by the cc to the client's primary bank account.
   - 5.2. Securities pay-out will be transferred by the CC to the client's primary demat account.
   - 5.3. The client acknowledges that pay-outs may be withheld by the CC, if the primary accounts are inactive or have technical issues.
6. **Shortfall in client account**

   Any shortfall in client account due to any reason like auction etc. shall be recoverable from client.
7. **Termination of UPI block mechanism Facility**
   - 7.1 The client acknowledges that deregistration/ termination request of UPI block mechanism, shall be processed subject to successful validation from CC.
   - 7.2. Unutilized UPI blocks will be released if there is no trading activity for a quarter.
   - 7.3. The client acknowledges that any pending shortages must be settled before de-registration.
8. **Modifications**
   - 8.1. These terms and conditions may be modified from time to time. Clients are advised to refer our website for latest term and conditions for TSBA in secondary market.
   - 8.2. The client agrees to abide by all applicable rules, regulations, and guidelines issued by SEBI, Exchanges, and Clearing Corporations from time to time.

Signature of Client:- _____ Name:-_____

PAN:-_____ UCC:- _____

FIIPL Most Important Terms and Conditions (MITC)

To, **Dated:___/____/_____**

Fair Intermediate Investment Pvt. Ltd.
2nd Floor, Shukla Palace,
Sapru Marg,
Lucknow - 226001.

(As per Circular Ref No: NSE/INSP/60147 Dated: Jan. 05, 2024, Annexure-A)

1. Your trading account has a "Unique Client Code" (UCC), different from your demat account number. Do not allow anyone (including your own stock broker, their representatives and dealers) to trade in your trading account on their own without taking specific instruction from you for your trades. Do not share your internet/ mobile trading login credentials with anyone else.

2. You are required to place collaterals as margins with the stock broker before you trade. The collateral can either be in the form of funds transfer into specified stock broker bank accounts or margin pledge of securities from your demat account. The bank accounts are listed on the stock broker website. Please do not transfer funds into any other account. The stock broker is not permitted to accept any cash from you.

3. The stock broker's Risk Management Policy provides details about how the trading limits will be given to you, and the tariff sheet provides the charges that the stock broker will levy on you.

4. All securities purchased by you will be transferred to your demat account within one working day of the payout. In case of securities purchased but not fully paid by you, the transfer of the same may be subject to limited period pledge i.e. seven trading days after the pay-out (CUSPA pledge) created in favor of the stock broker. You can view your demat account balances directly at the website of the Depositories after creating a login.

5. The stock broker is obligated to deposit all funds received from you with any of the Clearing Corporations duly allocated in your name. The stock broker is further mandated to return excess funds as per applicable norms to you at the time of quarterly/ monthly settlement. You can view the amounts allocated to you directly at the website of the Clearing Corporation(s).

6. You will get a contract note from the stock broker within 24 hours of the trade.

7. You may give a one-time Demat Debit and Pledge Instruction (DDPI) authority to your stock broker for limited access to your demat account, including transferring securities, which are sold in your account for pay-in.

8. The stock broker is expected to know your financial status and monitor your accounts accordingly. Do share all financial information (e.g. income, net-worth, etc.) with the stock broker as and when requested for. Kindly also keep your email Id and mobile phone details with the stock broker always updated.

9. In case of disputes with the stock broker, you can raise a grievance on the dedicated investor grievance ID of the stock broker. You can also approach the stock exchanges and/or SEBI directly.

10. Any assured/guaranteed/fixed returns schemes or any other schemes of similar nature are prohibited by law. You will not have any protection/recourse from SEBI/stock exchanges for participation in such schemes.

For Fair Intermediate Investment Pvt. Ltd.

THANK YOU

FIIPL ACKNOWLEDGEMENT TO FAIR FROM CLIENT

I / We hereby confirm that I/ We have read, understood, agree and received a duly executed copy of the under mentioned documents.

- Copy of Account Opening Form (AOF)
- Trading Account Related Details & Tariff Sheet (Trading & Demat Account)
- Copy of Rights & Obligations of Stock Brokers, Authorised Person and Clients
- Copy of Rights & Obligations of Beneficial owner and Depository Participant (DP)
- Copy of Risk Disclosure Document for Capital Market and Derivatives Segments
- Copy of Guidance Note- Do's and Don'ts for Trading on the Exchanges(s) for Investors
- Policies and Procedures of Fair Intermediate Investment Pvt. Ltd.
- Internet and Wireless technology based trading facility provided by Stock Broker to Client.
- Terms & Conditions as Mutually agreed by me & FATCA & CRS Terms & Conditions.
- Other disclosure/documents as agreed by me specifically in Voluntary & Undertaking Documents.
- Copy of DDPI **(Demat Debit and Pledge Instruction)**
- Most Important Terms and Conditions (MITC)
- Consent for sharing Aadhaar Details with SEBI/KRA Agencies
- Investor Charter of Trading Member & Depository Participant

I/We am/are abiding by these terms & conditions. I/We reconfirm that I/We and stock broker shall refer any claim and/or disputes with respect to deposits, margin money, etc, to arbitrations as per the Rules, Bylaws, and Regulation of the Exchanges Where the trade is executed and circulars/notices issue there under as may be in force from time to time.

I/We reconfirm that I/we and Stock Broker shall refer all claims, differences or disputes between us arising out of or in relation to dealings, contracts and transaction made subject to the Buy-Laws, Rules and Regulations of the Exchange or with reference to anything incidental thereto or in pursuance thereof or relating to their validity, construction, interpretation, fulfillment or the rights, obligations and liabilities of the parties thereto and including any question of whether such dealings, transactions and contracts have entered into to arbitration in accordance with the provisions of these Byelaws and Regulations.

Thanks and Best regards, **For: Fair Intermediate Investment Pvt. Ltd.**

Yours faithfully, Authorised Signatory / Director

Client Code	First /Sole Holder or Guardian (In case of Minor)	Second Holder	Third Holder
	Sign.	Sign.	Sign.

FIIPL

OPTION FORM FOR ISSUE OF DIS BOOKLET

WHERE LIMITED-PURPOSE POWER OF ATTORNEY/ DEMAT DEBIT AND PLEDGE INSTRUCTION (DDPI) HAS BEEN GIVEN

DATE								

DP ID	1	2	0	3	9	8	0	0	Client ID	0	0						
First Holder Name																	
Second Holder Name																	
Third Holder Name																	

To,

Fair Intermediate Investment Pvt. Ltd.
2nd Floor Shukla Palace Sapru Marg,
Lucknow 226 001.

D.P. I.D. 12039800
SEBI Reg. No. : IN-DP-CDSL-81-2015

Dear Sir/ Madam,

I/We hereby state that : (Select one of the options given below)

OPTION 1 :

I/We require you to issue Delivery Instruction Slip (DIS) booklet to me / us immediately on opening my/our CDSL account though I/we have issue a Power of Attorney (POA) / **Demat Debit and Pledge Instruction (DDPI)/ registered for eDIS** in favor of **M/S Fair Intermediate Investment Pvt. Ltd**. For executing instructions for settling stock exchange trades effected through such Clearing Member.

Thanking you,
Yours faithfully,

	First/Sole Holder	Second Holder	Third Holder
Name			
Signature			

OR

OPITION 2 :

I/We do not require the Delivery Instruction Slip (DIS) for the time being, since I/we have issued a POA / **Demat Debit and Pledge Instruction (DDPI) /registered for eDIS** in favor of Fair Intermediate Investment Pvt. Ltd. For executing delivery instructions for settling stock exchange trades effected through such Clearing Member, However, the Delivery Instruction Slip (DIS) booklet should be issued to me/us immediately on my/our request at any later date.

Thanking you,
Yours faithfully,

	First/Sole Holder	Second Holder	Third Holder
Name			
Signature			

========== (**Please Tear here**) ==========

Received Option Form for Issue/Non-Issue of DIS Booklet From:

DP ID	1	2	0	3	9	8	0	0	Client ID	0	0						
First Holder Name																	
Second Holder Name																	
Third Holder Name																	

For: Fair Intermediate Investment Pvt. Ltd.

Portfolio Advisors &

A Full-Service Brokerage House For

Equity, Derivatives and Currency

Corporate Member:

National Stock Exchange of India Ltd (NSE)

Bombay Stock Exchange Ltd (BSE)

Central Depository Services India Ltd (CDSL**)**

FAIR INTERMEDIATE INVESTMENT PVT. LTD

Regd. Office:

2nd Floor, Shukla Palace, Sapru Marg, Lucknow - 226 001

Visit us at: www.fairinvest.co.in E-mail: fair_invest@rediffmail.com

Ph.: 0522-4052803, 4052806, 4052800,4052801,4052823,4052826