




**Narnolia**<sup>®</sup>

*Need Analysis*



*Portfolio Analytics*



*Research Trackers*

*Inv*

# MUCH MORE THAN AN ACCOUNT

Discover the Power of Knowledge in Wealth Creation

Trading & Demat Registration Kit (Individual)



## MESSAGE FROM TEAM NARNOLIA

Dear Customer,

Greetings from Narnolia...!!!

We take this opportunity to thank you for reposing faith in us. We have always believed that you are the most precious miracle in our business and we sincerely hope that you will be delighted with the excellent servicing standards and quality of our Company.

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

We would require your co-operation in completing the relevant forms and submitting the relevant documents/proofs as required for meeting regulatory norms. We take pleasure and pride in introducing this Account Opening form as one of the **shortest and simplest** in the industry.

With this, we also urge you to write to us on [care@narnolia.com](mailto:care@narnolia.com) for queries or feedback. We would be happy to assist and comply with your requirement.


Assuring you our best of service.

Warm Regards,  
**Team Narnolia**

INDEX OF DOCUMENTS			
Sl. No.	Name of the Document	Brief Significance of the Document	Page No.
<b>MANDATORY DOCUMENTS AS PRESCRIBED BY SEBI &amp; EXCHANGES / DEPOSITORIES</b>			
1.	Know Your Client (KYC) Form	Document captures the basic information about the Constituent.	01 - 02
2.	Additional details relating to trading / demat account	Document captures the additional information about the Constituent relevant to trading & demat account.	03 - 08
3.	Policies and Procedures	Document describing significant policies and procedures of the stock broker.	09 - 13
4.	Tariff sheet	Document detailing the rate/amount of brokerage and other charges levied on the client for trading on the stock exchange (s) & demat account.	14 - 15
5.	Rights & Obligations of Beneficial Owner & Depository Participant	Rights and Obligations of Beneficial Owner and Depository Participant as prescribed by SEBI and Depositories	A1 - A4
6.	Rights & Obligations of Stock Brokers, AP & Clients, Risk Disclosure Document, Guidance Note.	Document stating the Rights & Obligations of stock broker / trading member, AP and client for trading on exchanges (including additional rights & obligations in case of internet / wireless technology based trading), Uniform risk disclosure document, Guidance Note detailing Do's & Don't for trading on exchanges.	A5 - A17
<b>VOLUNTARY DOCUMENTS AS PROVIDED BY THE STOCK BROKER / DEPOSITORY PARTICIPANT</b>			
7.	Running Account Authorisation and preference for actual settlement	Contains authorisation for maintenance of account funds on Running account basis & preference for actual settlement.	16 - 16
8.	Letter of understanding	Contains various authorization and standing instructions given by Client.	17 - 17
9.	Authorisation for issue of Contract Notes, Margin Analysis Report, Statement of Funds & other documents in digitally signed electronic mode.	By signing this document the client is agreeing to receive Contract Notes, Daily Margin Analysis Report, Statement of Funds & other documents in Digitally signed Electronic mode over e-mail id as provided in KYC form.	18 - 18
<b>Name of Stock Broker/Trading Member/ Clearing Member/Depository Participant</b>		<b>Narnolia Financial Advisors Limited (CIN-U51909WB1995PLC072876)</b>	
SEBI Registration No. & Date		INZ000166737 DT-25/07/2018	NSE/BSE/MSEI-CM/F&O/CD
SEBI Research Analyst		INH300006500 DT-23/10/2018	
NSDL/CDSL		IN-DP-380-2018 DT-29/08/2019	
<b>Registered Office Address :</b>		Marble Arch Building, 236B, AJC Bose Road, Unit 201, 2 <sup>nd</sup> Floor, Kolkata - 700020, Ph: +91- 033 4050 1500, Website: www.narnolia.com	
<b>Correspondence Office Address :</b>		27MIDC, 1st Floor, Marol MIDC, Andheri East, Mumbai - 400 093. Ph: 022 6839 1200, Website: www.narnolia.com	
<b>Compliance Officer Name, Phone No. &amp; Email Id:</b>		Mr. Manish Kumar Agarwal, Phone : 033 4050 1500, Email: mkagarwal@narnolia.com	
<b>Director / CEO Name, Phone no. &amp; email id:</b>		Mr. Pankaj Harlalka , Phone : 033 4050 1500, Email: pankaj.harlalka@narnolia.com	
For any grievance/dispute please contact Narnolia Financial Advisors Limited at the above address or investor grievance email id - ig@narnolia.com and phone no - 033 4050 1500. In case not satisfied with response, please contact the concerned exchanges/Depositories at:			
<b>Exchange /Depositories</b>		<b>Email</b>	<b>Phone No.</b>
NSE		ignse@nse.co.in	1800220058
BSE		is@bseindia.com	(022) 2272 8097
MSEI		investorcomplaints@msei.in	(022) 6112 9000 (Extn : 9028)
NSDL		relations@nsdl.co.in	(022) 2499 4200
CDSL		complaints@cdslindia.com	1800-200-5533
You can also lodge your grievances with SEBI at <a href="http://scores.gov.in">http://scores.gov.in</a> . For any queries, feedback or assistance please contact SEBI office on toll free help line at 1800227575 / 18002667575.			



**IMPORTANT INSTRUCTIONS for filling the KYC Form:**

1. The Account opening form should be filled in BLACK / BLUE INK and CAPITAL LETTERS ONLY and should have Client Signatures at  places Marked in Grey color.
2. All proofs, photographs and signature on the form should be clearly visible and documents should be self attested by client.
3. The details mentioned in the proof submitted should match with the data filled up by client as per the Checklist table.
4. Signatures should match with the proof submitted.
5. White ink is not allowed on form. In case of any correction in the form, sign next to the correction done and signature should match with the proof.
6. In case of DP in joint names, KYC documents (POI & POA)-PAN card and address proof should be provided for 2<sup>nd</sup> & 3<sup>rd</sup> Holder also.

**Account Opening Checklist.**

Validation Required ⇒	Proof of Identity (POI) Details			Proof of Address (POA) Details		Bank Details	
Proof type ↓	Name	Sign	Photo	Correspondence Address	Permanent Address	Bank Name & A/c No.	MICR/IFSC Code
PAN Card	✓	✓	✓				
UID (Aadhaar)	✓		✓	✓	✓		
Voter ID	✓		✓	✓	✓		
Driving Licence*	✓	✓	✓	✓	✓		
Passport*	✓	✓	✓	✓	✓		
Ration Card				✓	✓		
Telephone Bill** (Mobile bill not accepted)				✓	✓		
Electricity Bill**				✓	✓		
Bank Statement #				✓	✓	✓	✓
Bank Passbook ##				✓	✓	✓	
Cancelled Cheque (With Client name & A/c NO. Printed)						✓	✓
Bank Verification Letter (Original Stationery)	✓	✓	✓	✓	✓	✓	✓

**Abbreviations:**

- 1) \* The proof should be valid on the date of agreement.
- 2) \*\* The proof should not be more than 3 months old.
- 3) # Bank Statement should be original and for the latest quarter. It should have Bank Manager's Stamp & Sign, if not on original stationery.
- 4) ## Bank Passbook should have Bank Manager's Stamp & Sign if it is hand written.

**PROOF OF FINANCIAL DETAILS, any one (for Derivatives only) ILLUSTRATIVE LIST:**

- |                                       |  |                                   |
|---------------------------------------|--|-----------------------------------|
| ✓ Net-worth Certificate(CA certified) | ✓ Copy of Annual Accounts              | ✓ Copy of Income Tax Return       |
| ✓ Demat Holding Statement             | ✓ Copy of Form 16 (Salary Certificate) | ✓ Bank statement of last 6 Months |
- (In respect of other clients documents as per risk management policy of the Stock Broker need to be provided by the client from time to time).

**ADDITIONAL PROOFS FOR NRI (NON RESIDENT INDIAN)**

1. Bank A/c should be either Repatriable Bank A/c for NRE or Non-Repatriable A/c for NRO Status.
2. Valid Passport/ PIO/ OCI card as proof of Identity. Proof of Foreign Address and Indian Address (if any)
3. Proof of Demat Account should be only with NRI Status.
4. Permission for dealing in securities from Authorized Dealer (Bank) / RBI.
5. In case of Merchant Navy NRI's, Mariners declaration or certified copy of CDC (Continuous discharge certificate is to be submitted).

**Additional Guidelines for NRI:**

- NRE Account holder can repatriate their funds out of India whereas NRO cannot repatriate.
- PIS- PIS is a scheme of RBI under which NRI can purchase/ sell shares/ convertible debentures of Indian Companies or stock companies on stock exchanges under Portfolio Investment Scheme. PIS is compulsory if the person wants to trade in secondary market. NRE/ NRO cannot have two PIS account. In case the person has an existing PIS account then he has to close one PIS account and then apply for a new account.
- In DP, an account with repatriation benefit cannot be opened with joint name of any resident.
- Overseas Corporate Body's are not allowed to open account in Indian Market w.e.f September 2003.

**PROOF OF EXISTING DEMAT ACCOUNT HOLDERS**

- |                           |                |
|---------------------------|----------------|
| ✓ Client Master Report or | ✓ DP Statement |
|---------------------------|----------------|
- 1) Client name & DP A/c No. on the proof of DP submitted should match with that mentioned in the account opening form.
  - 2) DP Statement should clearly show DP ID, Client ID & Status of account.



**4. CONTACT DETAILS (All communications will be sent on provided Mobile no. / Email-ID)**

Tel.(Off/Res)	<input type="text"/>	–	<input type="text"/>	Fax	<input type="text"/>	–	<input type="text"/>
Mobile	<input type="text"/>	–	<input type="text"/>	Mobile (2)	<input type="text"/>	–	<input type="text"/>
Email ID	<input type="text"/>						

**5. FATCA / CRS Information**

Do you satisfy any of the criteria mentioned below:-

	Yes	No
a. Citizen of any country other than India(dual/multiple) [including green card]		
b. Country of birth is any country other than India		
c. Tax resident of any country/ies other than India		
d. POA or a mandate holder who has an address outside India		
e. Address or telephone number outside India.		

If answer to any of the above questions is a YES or in case of NRI account .please fill the below details :-

Country#	Tax Identification Number	Identification Type(TIN or other*, please specify)
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>

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

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

**6. DETAILS OF RELATED PERSON (In case of additional related persons, please fill below details)**

Addition of Related Person     Deletion of Related Person

KYC Number of Related Person (If available\*)

Related Person Type  Guardian of Minor     Assignee     Authorized Representative

Name

(If KYC number and name are provided, below details are optional)

Proof of Identity of Related Person

Identity Proof Submitted  Number  Exp. Date

Other (any document notified by the Central Govt.)	<input type="text"/>	Identification No.	<input type="text"/>
Simplified Measures Account-Document Type Code	<input type="text"/>	Identification No.	<input type="text"/>

**7. REMARKS (If any)**

**8. APPLICANT DECLARATION**


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

I hereby consent to receiving information from Central KYC Registry through SMS / Email on the above registered mobile number/email address.

Subject to applicable laws, I hereby give consent to share my FATCA/CRS information with domestic/overseas regulators or tax authorities wherever necessary. I also declare and confirm that the FATCA/CRS details given as per point no-5 above are true, correct & complete. I further confirm that I have read and understand the FATCA/CRS terms and conditions and hereby accept the same.

Date :


Place :

  
 (2/11)

**Signature / Thumb Impression of Applicant**

Note : Separate KYC to be done for each client in case of more then one account holder (for Demat Account only).

**FOR OFFICE USE ONLY**

Details of Employee /AP/ Authorized Signatory	Documents Verified with Originals	Client Interviewed by & IN-Person Verification done by	DD / MM / YYYY
Name			NARNOLIA FINANCIAL ADVISORS LTD. (Code : IN 0344)  
Designation/Code			
Date	DD / MM / YYYY	DD / MM / YYYY	
Signature			




ADDITIONAL DETAILS :-					
I / We request you to open a Demat <input type="checkbox"/> NSDL <input type="checkbox"/> CDSL / Trading account in my/ our name as per the following details:					
A) DETAILS OF ACCOUNT HOLDER(S) :- (For Demat Account Only)					
Account Holder (s)	Sole / First Holder	Second Holder	Third Holder		
Name					
PAN	<input type="text"/>	<input type="text"/>	<input type="text"/>		
UID (Aadhaar)	<input type="text"/>	<input type="text"/>	<input type="text"/>		
B) BANK DETAILS					
<b>Default Bank</b> (Through which payout transactions would generally be routed)					
1. Bank Account type	<input type="checkbox"/> Savings <input type="checkbox"/> Current <input type="checkbox"/> NRI/NRE/NRO <input type="checkbox"/> Others (Please specify)_____				
2. Bank Account No.	<input type="text"/>				
3. Bank Name	<input type="text"/>				
4. Bank Address	<input type="text"/>			PIN Code <input type="text"/>	
5. MICR Code	<input type="text"/>	6. IFSC Code	<input type="text"/>		
Proof of Bank Submitted	<input type="checkbox"/> Bank Statement# <input type="checkbox"/> Cancelled Cheque (with client Name and A/c No. printed) <input type="checkbox"/> Bank Passbook## <input type="checkbox"/> Bank Verification Letter (Original)				
<b>Additional Bank</b>					
1. Bank Account type	<input type="checkbox"/> Savings <input type="checkbox"/> Current <input type="checkbox"/> NRI/NRE/NRO <input type="checkbox"/> Others (Please specify)_____				
2. Bank Account No.	<input type="text"/>				
3. Bank Name	<input type="text"/>				
4. Bank Address	<input type="text"/>			PIN Code <input type="text"/>	
5. MICR Code	<input type="text"/>	6. IFSC Code	<input type="text"/>		
Proof of Bank Submitted	<input type="checkbox"/> Bank Statement# <input type="checkbox"/> Cancelled Cheque (with client Name and A/c No. printed) <input type="checkbox"/> Bank Passbook## <input type="checkbox"/> Bank Verification Letter (Original)				
C) DEPOSITORY ACCOUNT(S) DETAILS					
Depository Name	DP Name	DP ID	Beneficiary Name	Beneficiary ID (BO ID)	
<input type="checkbox"/> NSDL <input type="checkbox"/> CDSL	Narnolia Financial Advisors Limited	<input type="checkbox"/> IN302978 <input type="checkbox"/> 12053000			
D) OTHERS DETAILS (please tick any one)					
1. Gross Annual Income Details	<input type="checkbox"/> Below ₹ 1 Lac <input type="checkbox"/> ₹ 1 - 5 Lac <input type="checkbox"/> ₹ 5 - 10 Lac <input type="checkbox"/> ₹ 10 - 15 Lac <input type="checkbox"/> More than ₹ 25 Lac				
Networth (Optional)	Amount (₹) _____		As on (Date) <input type="text"/>		
(Networth should not be older than 1 Year)					
2. Type of Account (Please tick as Applicable)(For Demat A/c only)					
<b>Status</b>	<b>Sub-Status</b>				
<input type="checkbox"/> Individual	<input type="checkbox"/> Individual Resident <input type="checkbox"/> Individual Director's Relative <input type="checkbox"/> Individual Promoter <input type="checkbox"/> Individual Margin Trading A/C (MANTRA)		<input type="checkbox"/> Individual Director <input type="checkbox"/> Individual HUF / AOP <input type="checkbox"/> Minor <input type="checkbox"/> Others(specify) _____		
<input type="checkbox"/> NRI	<input type="checkbox"/> NRI Repatriable <input type="checkbox"/> NRI Repatriable Promoter <input type="checkbox"/> NRI - Depository Receipts		<input type="checkbox"/> NRI Non-Repatriable <input type="checkbox"/> NRI Non-Repatriable Promoter <input type="checkbox"/> Others(specify) _____		
<input type="checkbox"/> Foreign National	<input type="checkbox"/> Foreign National <input type="checkbox"/> Foreign National-Depository Receipts <input type="checkbox"/> Others(specify) _____				
3. Please tick, as applicable	<input type="checkbox"/> Politically Exposed Person (PEP) <input type="checkbox"/> Related to a Politically Exposed Person (RPEP) <input type="checkbox"/> None (If PEP/RPEP ticked than please provide details in separate sheet)				
4. Educational Qualification	<input type="checkbox"/> Under Graduate <input type="checkbox"/> Graduate <input type="checkbox"/> Post Graduate <input type="checkbox"/> Professional _____				
5. Any Other Information	<input type="text"/>				
E) For Association of Persons (AOP), Partnership Firm, Unregistered Trust, etc., although the DP account is opened in the name of the natural persons, the name & PAN of the Association of Persons (AOP), Partnership Firm, Unregistered Trust, etc., should be mentioned below:					
a) Name	<input type="text"/>			b) PAN <input type="text"/>	

F) IN CASE OF NRI'S / FOREIGN NATIONALS																								
RBI Approval Reference Number	RBI Approval (Date) <table border="1" style="display: inline-table; border-collapse: collapse; text-align: center;"> <tr> <td style="width: 20px; height: 20px;">D</td> <td style="width: 20px; height: 20px;">D</td> <td style="width: 20px; height: 20px;">M</td> <td style="width: 20px; height: 20px;">M</td> <td style="width: 20px; height: 20px;">Y</td> <td style="width: 20px; height: 20px;">Y</td> <td style="width: 20px; height: 20px;">Y</td> <td style="width: 20px; height: 20px;">Y</td> </tr> </table>			D	D	M	M	Y	Y	Y	Y													
D	D	M	M	Y	Y	Y	Y																	
G) GUARDIAN DETAILS (In case the Sole Holder is a Minor) (Applicable for Demat Account only):																								
Guardian Name																								
PAN <table border="1" style="display: inline-table; border-collapse: collapse; text-align: center;"> <tr> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> </tr> </table>											Relationship of guardian with minor													
H) FAMILY DECLARATION FOR SAME MOBILE NUMBER / EMAIL ID																								
	First Holder	Second Holder	Third Holder																					
Mobile Number Declaration	I hereby declare that the Mobile Number as per KYC belongs to <input type="checkbox"/> Self OR <input type="checkbox"/> Family (tick relation) <input type="checkbox"/> Spouse <input type="checkbox"/> Dependent Children <input type="checkbox"/> Dependent Parents	I hereby declare that the Mobile Number as per KYC belongs to <input type="checkbox"/> Self OR <input type="checkbox"/> Family (tick relation) <input type="checkbox"/> Spouse <input type="checkbox"/> Dependent Children <input type="checkbox"/> Dependent Parents	I hereby declare that the Mobile Number as per KYC belongs to <input type="checkbox"/> Self OR <input type="checkbox"/> Family (tick relation) <input type="checkbox"/> Spouse <input type="checkbox"/> Dependent Children <input type="checkbox"/> Dependent Parents																					
Email ID Declaration	I hereby declare that the Email ID as per KYC belongs to <input type="checkbox"/> Self OR <input type="checkbox"/> Family (tick relation) <input type="checkbox"/> Spouse <input type="checkbox"/> Dependent Children <input type="checkbox"/> Dependent Parents	I hereby declare that the Email ID as per KYC belongs to <input type="checkbox"/> Self OR <input type="checkbox"/> Family (tick relation) <input type="checkbox"/> Spouse <input type="checkbox"/> Dependent Children <input type="checkbox"/> Dependent Parents	I hereby declare that the Email ID as per KYC belongs to <input type="checkbox"/> Self OR <input type="checkbox"/> Family (tick relation) <input type="checkbox"/> Spouse <input type="checkbox"/> Dependent Children <input type="checkbox"/> Dependent Parents																					
I) OPTION FOR ISSUE OF DIS BOOKLET (Please tick any one)																								
(To be filled by persons seeking to open a depository account who have given Power of Attorney to operate the depository account to a stock Broker/Participant/Portfolio Manager and do not intend to open a Basic Services Demat Account)		<input type="checkbox"/> I/We do not wish to receive the Delivery Instruction Slip (DIS) booklet with account opening .However, the DIS booklet should be issued to me/us on my/our request at any later date.  <input type="checkbox"/> I/We wish to receive the Delivery Instruction slip (DIS) booklet with account opening.																						
J) STANDING INSTRUCTION			Yes	No																				
1. I/We authorise you to receive credits automatically into my/our DP account.			<input type="checkbox"/>	<input type="checkbox"/>																				
2. Account to be operated through Power of Attorney (POA)			<input type="checkbox"/>	<input type="checkbox"/>																				
3. SMS Alert facility : [Mandatory if you are giving Power of Attorney (POA). Ensure that the mobile number is provided in the KYC Application Form]																								
Sr. No.	Holder																							
a)	Sole / First Holder		<input type="checkbox"/>	<input type="checkbox"/>																				
b)	Second Holder		<input type="checkbox"/>	<input type="checkbox"/>																				
c)	Third Holder		<input type="checkbox"/>	<input type="checkbox"/>																				
4. I/We request you to enable my/our DP account for Auto Pledge confirmation.			<input type="checkbox"/>	<input type="checkbox"/>																				
5. I wish to avail facility for Internet Trading and Wireless Technology			<input type="checkbox"/>	<input type="checkbox"/>																				
6. I/We would like to share the email ID with the RTA			<input type="checkbox"/>	<input type="checkbox"/>																				
7. Mode of Receiving Contract Note, Statement of Account, Margin Reports, Standard KYC Documents & Other Documents (tick any one)		<input type="checkbox"/> Physical Form	<input type="checkbox"/> Electronic Form <small>(Read Note 4 and ensure that email Id is provided in KYC Application Form)</small>																					
8. I/We would like to received the Annual Report		<input type="checkbox"/> Physical Form	<input type="checkbox"/> Electronic Form																					
K) ADDITIONAL DETAILS																								
<ul style="list-style-type: none"> <li>• Number of years of Investment/Trading Experience: _____</li> <li>• Employee of Narnolia Group/Other Broker/Exchange <input type="checkbox"/> Yes <input type="checkbox"/> No, If Yes provide details _____</li> <li>• Relative of an Employee of Narnolia Group/other Broker/Exchange <input type="checkbox"/> Yes <input type="checkbox"/> No, if yes provide details _____</li> <li>• Any other information _____</li> </ul>																								
L) GST DETAILS																								
<ul style="list-style-type: none"> <li>• GST Number</li> <li>• GST Implementation Location</li> </ul>		<table border="1" style="display: inline-table; border-collapse: collapse; text-align: center;"> <tr> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> <td style="width: 20px; height: 20px;"></td> </tr> </table>																						



**M) TRADING PREFERENCES**

*\*Please sign in the relevant boxes where you wish to trade. The segment not chosen should be struck off by the client.*

EXCHANGES	SEGMENTS				
	CASH	FUTURE & OPTIONS	CURRENCY	COMMODITIES	MUTUAL FUND
↓ NSE  (3/11)					X
BSE  (3/11)		X	X		
MSEI  (3/11)	X	X	X	X	X

(In future, if client wish to trade on any new Segment/Exchange, please submit a duly signed authorization / letter to us).

**N) PAST ACTIONS**

- Details of any action/proceedings initiated/ pending/taken by SEBI/ Stock exchange/any other authority against the applicant/constituent or its Partners/Promoters/whole time directors/authorized persons in charge of dealing in securities during the last 3 years :  No  Yes If Yes, Please Specify Details

**O) DEALINGS THROUGH OTHER STOCK BROKERS**

- Whether dealing with any other stock broker (in case dealing with multiple stock brokers, provide details of all)  
 Stock Broker Name : \_\_\_\_\_  
 Client Code: \_\_\_\_\_ Exchange: \_\_\_\_\_
- Details of disputes/dues pending from/to such stock broker : \_\_\_\_\_

**P) INTRODUCER DETAILS (OPTIONAL)**

- Name of the Introducer \_\_\_\_\_
- Status of the Introducer  AP  Existing Client  Employee  Other, please specify \_\_\_\_\_
- Address of the Introducer \_\_\_\_\_
- Phone No. of the Introducer \_\_\_\_\_ Signature of the Introducer : \_\_\_\_\_

**FOR OFFICE USE ONLY**

UCC allotted to the Client : \_\_\_\_\_ Branch Code : \_\_\_\_\_

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


**For Narnolia Financial Advisors Limited.**

Signature of the Authorised Signatory

Date \_\_\_\_/\_\_\_\_/20\_\_\_\_



FOR CDSL CLIENTS		
<p><b>SMS Alert Facility</b> Refer to Terms &amp; Conditions given as <b>Annexure - 2.4</b></p>	<p>Mobile No. (Mandatory, if you are giving Power of Attorney (POA) (if POA is not granted &amp; you do not wish to avail of this facility, cancel this option.</p>	<p><input type="checkbox"/> Yes <input type="checkbox"/> No</p>
<p><b>Transactions Using Secured Texting Facility (TRUST).</b> Refer to Terms and Conditions as Annexure - 2.6</p>	<p>I wish to avail the TRUST facility using the Mobile number registered for SMS Alert Facility. I have read and understood the Terms and Conditions prescribed by CDSL for the same.</p> <p>I/We wish to register the following clearing member IDs under my/our below mentioned BO ID registered for TRUST</p> <p>Stock Exchange Name/ID _____</p> <p>Clearing Member Name _____</p> <p>Clearing Member ID (Optional) _____</p>	<p><input type="checkbox"/> Yes <input type="checkbox"/> No</p>
<p><b>Easi</b></p>	<p>To register for Easi, please visit website <a href="http://www.cdslindia.com">www.cdslindia.com</a> Easi allows a BO to view his ISIN balances, transactions and value of the portfolio online</p>	<p><input type="checkbox"/> Yes <input type="checkbox"/> No</p>

Signature of the Client :   
(Only for CDSL DP Client)

Only for CDSL DP Client  
Sole/First Holder Signature

Only for CDSL DP Client  
Second Holder Signature

Only for CDSL DP Client  
Third Holder Signature




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

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

<input type="checkbox"/> I/We wish to make a Nomination . [As per details given below]	<input type="checkbox"/> Demat <input type="checkbox"/> Trading	<input type="checkbox"/> I/We do not wish to make a nomination . [Strike off the nomination details below]	<input type="checkbox"/> Demat <input type="checkbox"/> Trading
Nomination Details			
I / We wish to make a nomination and do hereby nominate the following person(s) who shall receive all securities/Funds held in the depository / Trading account by me/us in the said beneficiary owner/trading account in the event of my/our death.			
<b>Nomination Registrations No.</b> _____		<b>Date</b> <input type="text" value="D"/> <input type="text" value="D"/> <input type="text" value="M"/> <input type="text" value="M"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/>	
Nomination can be made upto three nominees in the account.	Details of 1 <sup>st</sup> Nominee	Details of 2 <sup>nd</sup> Nominee	Details of 3 <sup>rd</sup> Nominee
1. Name of the nominee(s) (Mr./Ms.)			
2. Share of each nominee Equally <input type="checkbox"/> [If not equally, please specify percentage]	%	%	%
<i>Any odd lot after division shall be transferred to the first nominee mentioned in the form.</i>			
3. *Residual Securities [please tick any one nominee. If tick not marked default will be first nominee]:	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. Relationship with the Applicant (If any)			
5. Address of Nominee(s)  <div style="text-align: right;">Pin Code</div>			
6. Mobile/Telephone No. of Nominee(s)			
7. Email ID of Nominee(s)			
8. Nominee Identification details [Please tick any one of following and provide details of same] <input type="checkbox"/> Photograph & Signature <input type="checkbox"/> PAN <input type="checkbox"/> Aadhaar <input type="checkbox"/> Proof of Identity <input type="checkbox"/> Demat Account ID			
Sr. Nos. 9-15 should be filled only if Nominee(s) is a minor:			
9. Date of Birth {in case of minor Nominee(s)}	<input type="text" value="D"/> <input type="text" value="D"/> <input type="text" value="M"/> <input type="text" value="M"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/>	<input type="text" value="D"/> <input type="text" value="D"/> <input type="text" value="M"/> <input type="text" value="M"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/>	<input type="text" value="D"/> <input type="text" value="D"/> <input type="text" value="M"/> <input type="text" value="M"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/>
10. Name of Guardian (Mr./Ms.) {in case of minor Nominee(s)}			
11. Address of Guardian(s)  <div style="text-align: right;">Pin Code</div>			
12. Mobile/Telephone No. of Guardian			
13. Email ID of Guardian			
14. Relationship of Guardian with Nominee			
15. Guardian Identification details [Please tick any one of following and provide details of same] <input type="checkbox"/> Photograph & Signature <input type="checkbox"/> PAN <input type="checkbox"/> Aadhaar <input type="checkbox"/> Proof of Identity <input type="checkbox"/> Demat Account ID			
Witness for Nomination			
Name of the Witness	Name of the Witness		
Full Address	Full Address		
Signature of witness  Date <input type="text" value="D"/> <input type="text" value="D"/> <input type="text" value="M"/> <input type="text" value="M"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/>	Signature of witness  Date <input type="text" value="D"/> <input type="text" value="D"/> <input type="text" value="M"/> <input type="text" value="M"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/>		

## Declaration

The rules and regulations of the Depository and Depository participant pertaining to an account which are in force now have been read by me/us and I/we have understood the same and I/we agree to abide by and to be bound by the rules as are in force from time to time for such accounts. 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 any changes therein, immediately. In case any of the above information is found to be false or untrue or misleading or misrepresenting, I/we am/are aware that I/we maybe held liable for it. In case of nonresident account, I/we also declare that I/we have complied and will continue to comply with FEMA regulations. I/we further confirm having read/been explained and understood the contents of Right and obligation of the beneficial owner and depository participant/stock brokers & clients, risk Disclosure document, Policies & procedures, schedule of charges/Tariff sheet and acknowledge the receipt of copy of the same. I/we do hereby agree to be bound by such provision as outlined in these documents. I/we have also been informed that the standard set of documents has been displayed for information on stock broker's designated website.

	Name(s) of holder(s)	Signature(s) of holder	Sign to be used for capturing
Sole / First Holder / Guardian (in case sole holder is minor)		 (4/11)	
Second Holder			
Third Holder			

**Notes:**

1. All communication shall be sent at the address of the Sole / First holder only.
2. Thumb impressions and signatures other than English or Hindi or any of the other language not contained in the 8th Schedule of the Constitution of India must be attested by a Magistrate or Notary Public or a Special Executive Magistrate.
3. Instructions related to nomination are as below:
  - I. The nomination can be made only by individuals holding beneficiary owner accounts on their own behalf singly or jointly. Non- individuals including society, trust, body corporate and partnership firm, karta of Hindu Undivided Family, holder of power of attorney cannot nominate. If the account is held jointly, all joint holders will sign the nomination form.
  - II. A minor can be nominated. In that event, the name and address of the Guardian of the minor nominee shall be provided by the beneficial owner.
  - III. The Nominee(s) shall not be a trust, society, body corporate, partnership firm, karta of Hindu Undivided Family or a power of Attorney holder. A non-resident Indian can be a Nominee, subject to the exchange controls in force, from time to time.
  - IV. Nomination in respect of the beneficiary owner account stands rescinded upon closure of the beneficiary owner account. Similarly, the nomination in respect of the securities shall stand terminated upon transfer of the securities.
  - V. Transfer of securities in favour of a Nominee(s) shall be valid discharge by the depository and the Participant against the legal heir.
  - VI. The cancellation of nomination can be made by individuals only holding beneficiary owner accounts on their own behalf singly or jointly by the same persons who made the original nomination. Non-individuals including society, trust, body corporate, partnership firm, karta of Hindu Undivided Family, holder of power of attorney cannot cancel the nomination. If the beneficiary owner account is held jointly, all joint holders will sign the cancellation form.
  - VII. On cancellation of the nomination, the nomination shall stand rescinded and the depository shall not be under any obligation to transfer the securities in favour of the Nominee(s).
  - VIII. Nomination can be made upto three nominees in a demat account. In case of multiple nominees, the Client must specify the percentage of share for each nominee that shall total upto hundred percent. In the event of the beneficiary owner not indicating any percentage of allocation/share for each of the nominees, the default option shall be to settle the claims equally amongst all the nominees.
  - IX. On request of Substitution of existing nominees by the beneficial owner, the earlier nomination shall stand rescinded. Hence, details of nominees as mentioned in the FORM 10 at the time of substitution will be considered. Therefore, please mention the complete details of all the nominees.
  - X. Copy of any proof of identity must be accompanied by original for verification or duly attested by any entity authorized for attesting the documents, as provided in Annexure D.
  - XI. DP ID and client ID shall be provided where demat details is required to be provided.
4. For receiving Statement of Account in electronic Form:
  - (i) Client must ensure the confidentiality of Password of the email account. (ii) Client must promptly inform the participant if the email address has changed. (iii) Client may opt to terminate this facility by giving 10 days prior notice . Similarly participant may terminate this facility by giving 10 days prior notice.
5. Strike off whichever is not applicable.



## POLICIES & PROCEDURES

This document outlines various policies and procedures framed and followed by Narnolia Financial Advisors Limited (NFAL) with respect to its dealing with its clients as a stock broker on National Stock Exchange of India Ltd. ("NSE"), Bombay Stock Exchange Ltd. ("BSE"), Metropolitan Stock Exchange of India Ltd. ("MSEI") (collectively hereinafter referred as "The Exchanges").

The policies and procedures as stated herein below are subject to change from time to time depending upon regulatory changes, risk management framework, other market conditions, etc.

The said policies and procedures and any revision/updation in the same from time to time is/will be available at the Company's website.

### 1. Refusal of orders for Penny Stocks and/or illiquid Stocks/Contracts/Options

In view of the risks associated in dealing with Penny Stocks and/or illiquid Stocks/Contracts/options, NFAL would generally advise its clients to desist from trading in them. Further, SEBI, Exchanges or NFAL may issue circulars or guidelines necessitating exercising additional due diligence by the clients for dealing in such securities.

A security may be treated as Penny Stocks / illiquid Stock / Contracts / Options if it falls in anyone category as mentioned herein below :

- Securities (with face value of ₹ 10/- and above) traded at less than ₹ 10/- on any of the Exchanges.
- Securities appearing in the list of illiquid securities issued by the Exchanges periodically.
- Securities forming part of Trade-to-Trade settlement.
- Securities forming part of Z, IP,P,PZ,R,M,MT,IT,SM group.
- Securities on which Exchange VaR is more than 50%.
- Securities whose average daily volume in last 3 Months is less than 50,000 shares or ₹ 50 lacs in value which ever is higher (collectively for all Exchanges).
- Securities which have not been traded on all the trading days on which trading took place in the exchange during last 3 months.
- Illiquid options / near & far month options/ long dated options/ far month future.
- Securities list identified under Graded Surveillance Measure [GSM] or put under surveillance by Exchange/SEBI
- Any other securities/ contract/options as may be decided by NFAL, which may be considered by NFAL as volatile or subject to market manipulation or have concentration risk at client level or at the security level or any other.

Trading in such securities will be allowed to the client at the discretion of NFAL. Such securities may be blocked in normal trading system and any dealing in such securities may be allowed only on the approval of the Risk team and subject to such terms & conditions/requirements as may be deemed fit by NFAL. NFAL may restrict the quantity of such securities, insist upto 100% advance pay-in of funds/securities, suspend purchase, allow only sell subject to shares not transferred through off market etc.

Under no circumstances, NFAL shall be responsible for non-execution/delay in execution of such orders and consequential opportunity loss or financial loss to the client.

The above list of criteria is an indicative list. NFAL may define from time to time other category/ criteria to treat a security as Penny Stocks/illiquid Stock/Contracts/Options.

### 2. Setting up the client's exposure limits

While setting up the exposure limits for and on behalf of the clients, NFAL broadly takes into consideration the regulatory requirement, client profile, internal risk management policy, market conditions, etc. Considering the said parameters the exposure limit for a client would be set up as follows:

- Exposure limits to the client will be provided based on the available margin in the client's broking account maintained with NFAL.
- The exposure limits will be depending upon the category of the scrip in which the Client will transact and will be as decided by NFAL from time to time and may vary from client to client.
- On a case-to-case basis NFAL, at its discretion, may allow higher exposure limits to the client.
- Single Order Quantity, Single Order Value, Total Turnover cap may be set depending upon client to client.
- In case of cash segment, NFAL may at its discretion allow clean exposure limit up to certain amount to the client without insisting for any credit balance and / or margin. The quantum of clean exposure limit shall be decided by NFAL. On a case-to-case basis NFAL may, at its discretion, give higher clean exposure limits to

certain set of the clients. NFAL reserves the right to withdraw clean exposure limit granted to the client at any point of time at its discretion. The client cannot raise any concern/dispute for the same.

- Available margin for the purpose of granting exposure is calculated as a sum of free credit balance of the client in NFAL's books, margin in the form of funds, securities, bank fixed deposit, bank guarantee, etc. of the client available with NFAL, and the value of securities held in the client demat account for which power of attorney is granted in favour of NFAL.
- The choice of the securities to be considered as margin shall be determined by NFAL at its discretion from time to time and the client shall abide by the same.
- While granting the exposure limit, margin in the form of securities will be valued as per the latest available closing price on NSE or BSE after applying appropriate haircut as may be decided by NFAL at its discretion.
- NFAL may from time to time depending on market conditions, profile and history of the client, type and nature of scrip, etc., at its discretion charge/change the rate of haircut applicable on the securities given as margin, multiplier for granting exposure in Cash / F&O segments and take such steps as NFAL may deem appropriate.
- The Client will have to abide by the exposure limit set by NFAL.

### 3. Applicable Brokerage Rate

For rendering the broking services, NFAL charges brokerage to the client. The Brokerage rate will be as per the terms agreed with the client at the time of client registration. The brokerage rate will be communicated to the client by way of Welcome letter sent to him. The client shall verify the welcome kit and revert within 30 days in case the brokerage rate is not as per the terms agreed.

The brokerage rate may be varied in future as agreed between the client and NFAL either in writing or orally from time to time. In case of oral agreement, if the brokerage is charged at such revised rate in contract note subsequent to revision and the client does not raise any dispute on such brokerage within a reasonable time then the same will be considered as consented by the client.

The brokerage rate at no point of time will exceed the rates as may be specified by the Exchanges/SEBI from time to time.

The brokerage will be exclusive of the following except in cases where it is agreed otherwise:

- GST (Goods & Services Tax)
- STT/CTT
- SEBI/ Exchange/ Clearing member charges/Stamp duty
- Statutory charges payable to Exchange/SEBI/Govt. Authorities etc.
- Any other charges towards customized/specialized service.

### 4. Imposition of penalty/delayed payment charges by either party, specifying the rate and the period. Impositions of Penalties

The Exchanges/Clearing Corporation/SEBI levies penalties on the broker for irregularities observed by them during the course of business. NFAL shall recover such imposed penalties/levies, if any, by the Exchange/regulators, from the client which arise on account of dealings by such client. Few of the examples of violations for which penalties may be levied are as follows :

- Auction of securities pursuant to short deliveries by the client
- Non adherence to client level exposure limits in Cash and F&O segment;
- Short margin reporting in F&O Segment;
- Any other reasons which may be specified by the Exchanges/Clearing Corporation/SEBI from time to time.

Such recovery would be by way of debit in the ledger of the client and amounts would be adjusted against the dues owed by NFAL to the clients.

#### Delayed payment charges

It is the responsibility of the client to ensure that the required margins (including but not limited to initial margin, mark to market and/or other margins), any outstanding settlement obligations and/or any other dues payable to NFAL are paid within the time stipulated by the Exchange/NFAL, whichever is earlier. For the purpose of calculating required margin, there should be adequate percentage of cash margin and non-cash margin as

prescribed by the exchange from time to time. Further, stock margin shall be calculated on the value of stock after appropriate haircut of stocks as per NFAL's haircut.

In the event the client defaults in meeting his/her/its above obligations towards NFAL and maintain any debit balance/Margin shortfall/shortfall in Cash Margin in NFAL's books beyond the stipulated time period, there shall be deployment of funds/securities by NFAL. In such a situation NFAL shall have absolute discretion to charge and recover from the client's account, delayed payment charges at such rate (not exceeding 24%)/manner/interval as may be determined by NFAL from time to time for the delayed period on the deficit amount.

The delayed payment charges is only a penal measure to deter the client from delaying the payment. The client should not construe it as funding arrangement. The client cannot demand continuation of service on a permanent basis citing levy of delayed payment charges. The client will not be entitled to any interest on the credit balance/surplus margin available/kept with NFAL.

#### **5. The Right to sell clients securities or close client's positions on account of non-payment of client's dues.**

The client needs to furnish adequate margin as specified by NFAL from time to time at its sole and absolute discretion. It shall be the client's responsibility to track margins/ obligations and to ascertain in advance the margin requirement for his / her / its order/trades/deals and to ensure the required margin is made available to NFAL in such form/manner/time as may be required by NFAL whether or not any margin call or such other communication to that effect is sent by NFAL to the client. The margin will have to be paid within the time frame stipulated by the Exchange or NFAL, generally in case of fresh positions upfront, in case of mark to market and/or any other additional margins on same day or before the commencement of trading on next day and in case where the Exchanges levy and/or increase any margin required during the day, immediately upon levy and/or increase in any such margin.

The Client shall fulfill all his/her/its settlement obligations and/or other liabilities including but not limited to DP charges to NFAL within the time frame stipulated by the NFAL or the Exchanges.

In case the payment of the margin/ security is made by the client through a bank instrument, NFAL shall be at liberty to give the benefit/ credit for the same only on the realization of the funds from the said bank instrument etc. at the discretion of NFAL. Without prejudice to its other rights and remedies available under the member client documents executed/to be executed by and between the client and NFAL or at Law, NFAL shall be entitled, in its discretion, to liquidate/close out all or any of the client's open/outstanding position, sell the client's securities (both unpaid securities as well as collaterals towards margin) available with NFAL and/or held in the client's demat account for which power of attorney is granted in favor of NFAL at any time to recover its dues in the following circumstances:

- If the client fails to pay any margin, settlement obligations and/or other liabilities (including but not limited to DP charges) due to NFAL within the stipulated time frame;
- In case the margin requirement/mark to market (MTM) loss on outstanding open position reaches or crosses fifty percentage /such higher percentage as may be fixed by NFAL, of available margin at any time or circumstances arise or are likely to arise which may in the opinion of NFAL, jeopardise its interest and expose it to any financial loss or damage.
- In case client is allowed extra exposure on intraday basis, the position may be liquidated as above at any time on mark to market (MTM) loss reaching or crossing fifty percentage/higher percentage as may be fixed by NFAL, of available collateral after specified haircut or half an hour / lesser time as may be allowed by NFAL prior to the close of the normal market, whichever is earlier.

The value of stock margin shall be determined after applying appropriate haircut rates as approved and amended by NFAL from time to time. The margin requirement as determined by NFAL shall be final and no question shall be raised about the same. NFAL shall be free to change the margin requirement, haircut of stock margin depending upon the market volatility and other future market situation and no question or objection shall be raised for increase in such margin requirement or reduction in the value of collaterals.

Any and all losses (actual or notional), financial charges, damages on account of such liquidation/sell/close-out/non-liquidation/ extension or waiver granted for liquidation shall be borne by the client only.

#### **6. Shortage in obligation arising out of internal netting of trades.**

In case the client fails to deliver the shares against his obligation within pay-in-time and there is no market obligation in that particular stock, (i.e. in case of internal client's to clients' positions) the account of the client who defaulted to deliver the shares is debited with an amount equivalent to the highest closing rate from trade date to payin date plus a mark up of 3% and correspondingly a credit of same amount is given to the client who had purchased the shares but did not receive the delivery due to default in delivery by other client.

This policy is applicable only for the internal shortage i.e. Client to client position and is not applicable in the cases

where the shares are received short from the exchange itself.

### **7. Conditions under which the client may not be allowed to take further positions or NFAL may close existing position of a client**

An illustrative list of circumstances in which NFAL may not allow the client to take further positions or may close/liquidate a part of or whole of the existing position of the client are as follows :

- Failure by the client in providing sufficient/adequate margins and/or insufficient/inadequate free credit balance available in clients' broking account with NFAL;
- If the client fails to deposit the margin/additional margin by the deadline or if an outstanding debt occurs in the Client's brokerage account with NFAL beyond the stipulated time period.
- If the client fails to maintain the requisite margin in such form and manner as may be specified by NFAL from time to time.
- Settlement obligations are not paid by the client within the time frame allowed by the Exchanges or as per the norms specified by NFAL from time to time.
- Securities falling in the category of Penny Stocks/illiquid Stocks/Contract/Options,
- Trades which apparently in the discretion of NFAL seems to be Synchronized trades / Circular trading/Artificial trading/manipulative in nature, etc.;
- Securities/F&O contracts banned by the regulatory authorities;
- Any ban imposed on the client by the regulatory authorities;
- Where name of the client apparently resembles with the name appearing in the list of debarred entities published by SEBI/Exchanges (where the information available for the debarred entity (other than name) is not sufficient enough to establish that the client and such debarred entity are one and the same);
- The client fails to furnish documents/information as may be called for by NFAL from time to time as per regulatory requirement and/or as per its internal policy.
- In the event of death or insolvency of the client or the client otherwise becoming incapable of receiving and paying for or delivering or transferring securities which the client has ordered to be bought or sold;
- Where due to adverse movement in the prices of stocks in which the client has position, (in CM or F&O) or given as collaterals, the chances of the account of the client going uncovered or unsecured i.e. Not backed by any kind of security arises.

NFAL will not be responsible for any opportunity loss or financial loss to the client in the event any action taken by it under this policy.

### **8. Temporary suspending or closing client's broking account at client request**

A client who wishes to temporarily suspend or close his/her/its broking account can do so by submitting a written request or by email (through email id registered with NFAL) in the form and format as may be prescribed by NFAL. The request can be submitted to the servicing branch or sub-broker or the head office of NFAL. Prior to submission of such request the client should ensure that all amount due and payable to NFAL are paid. Requests from a client where no dues are outstanding would be processed within 10 working days from the date of receipt of the request. If the client wants to activate the broking account then a request for reactivating the broking account should be sent in writing/via email (through email id registered with NFAL) to NFAL along with such documentary evidence as may be specified by NFAL from time to time.

### **9. Deregistering a client**

Without prejudice to NFAL's rights and remedies as mentioned in Rights & Obligations document, NFAL may forthwith, at its discretion, de-register the client in the following circumstances:

- (i) where the client indulges in any irregular trading activities like synchronized trading, price manipulation, trading in illiquid securities / options / contracts, self trades, trading in securities at prices significantly away from market prices, etc;
- (ii) Any enquiry/investigation is initiated by the Exchanges/regulators against the client;
- (iii) Any regulatory action taken/initiated against the client by the Exchanges / regulators including but not



- limited to debaring the client from accessing the capital market;
- (iv) Where name of the client apparently resembles with the name appearing in the list of debarred entities published by SEBI/Exchanges (where no information other than name is available);
  - (v) On the death/lunacy or other disability of the Client;
  - (vi) If a receiver, administrator or liquidator has been appointed or allowed to be appointed of all or any part of the undertaking of the Client;
  - (vii) If the Client has voluntarily or compulsorily become the subject of proceedings under any bankruptcy or insolvency law or being a company, goes into liquidation or has a receiver appointed in respect of its assets or refers itself to the Board for Industrial and Financial Reconstruction or under any other law providing protection as a relief undertaking;
  - (viii) If the client being a partnership firm, any steps has been taken by the Client and/or its partners for dissolution of the partnership;
  - (ix) Name of the client appears in database/website of CIBIL, Watch Out Investors, World check, UN List etc;
  - (x) The client having suspicious background or link with suspicious organization; Where the client is non-traceable, has pending disputes with NFAL, possibility of a default by the client;
  - (xi) Any other circumstances leading to a breach of confidence in the client for reasons like return of undelivered couriers citing reason of "NO such person / Addressee left/ Refusal to accept mails, etc.", continuous cheque bouncing, or not furnishing the financial and other details as may be called for by NFAL from time to time, etc.,
  - (xii) Such other circumstances which in the opinion of NFAL warrants to de-register the client.

In all such case, NFAL shall have the right to close out the existing open positions/contracts, sell/liquidate the margin (in any form) to recover its dues, if any, before de-registering the client. Any action taken by NFAL in terms of this policy shall not be challenged by the client, and NFAL shall not be liable to the client for any loss or damage (actual/notional), which may be caused to the client as a result. Also while deregistering the client, NFAL may retain certain amount/securities due/belonging to the client for meeting any future losses, liability, penalties, etc., arising out of dealing of the client with NFAL. In case if any securities retained by NFAL is sold/liquidated to recover any such losses, liability, penalties, etc., NFAL shall have the authority to decide the mode, manner and the price at which to effect the sale of securities and the client can not raise any dispute as to the manner, mode and the price at which the securities are sold by NFAL.

In any of the above circumstances, if the client is able to justify his/her/its innocence either by producing any record, document or otherwise to the full satisfaction of NFAL, NFAL may reconsider its decision of de-registering the client. However in no circumstances any action taken by NFAL till the date of re-registration shall be challenged by the client and NFAL shall not be liable to the client for any loss or damage (actual/notional), which may be caused to the client as a result.

#### 10. Policy for Inactive clients:

Any client who has not traded with NFAL for last 12 months across all exchanges or subject to such conditions as may be prescribed by SEBI/exchange/NFAL from time to time would be termed as Inactive Client.

The inactive account shall be flagged as "Inactive" and further trading by such clients shall be activated only after undertaking due diligence (including In Person Verification) and obtaining updated information related to KYC from the client. The funds/securities of the inactive client shall be settled in the manner prescribed. In case of non-traceability of client, every effort shall be taken to trace the clients to settle their funds and securities. However, in case the clients cannot be traced inspite of all efforts taken, then the funds/securities of such clients shall be set aside in a separate client bank/client collateral demat account and an audit trail for funds/securities transferred from/to such bank/demat account shall be maintained. In case of receipt of any claims from such clients, the settlement of accounts shall be done immediately by making the payment/delivery to the respective client's.

#### Client Acceptance of Policies and procedures stated herein above

I have fully understood the policies and procedures and do hereby sign the same and agree not to call into question the validity, enforceability and applicability of any provision/clauses of this document under any circumstances what so ever. These policies and procedures may be amended/changed by the broker, provided the change is informed to me through anyone or more means or methods such as post/speed post/courier/ registered post/facsimile/telegram / cable/e-mail / voice mails / telephone including SMS on the mobile phone / by messaging on the computer screen of the client's computer or any other similar device.

Signature of the Client : 

(5/11)

## TARIFF SHEET (TRADING)

## Equity Tariff Sheet (Normal Trading) :

Particulars	CM Segment		Future (Equity & CDS)	Option (Equity & CDS)	
	Square off	Delivery		Index	Stock
Brokerage					
Minimum Brokerage					

## Equity Tariff Sheet (Internet /Mobile Trading) :

Particulars	CM Segment		Future (Equity & CDS)	Option (Equity & CDS)	
	Square off	Delivery		Index	Stock
Brokerage					
Minimum Brokerage					

## Mutual Fund Tariff Sheet :

Particulars	Liquid	Equity	Debt	Diversified	Others
Brokerage					


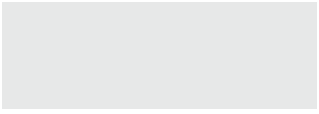

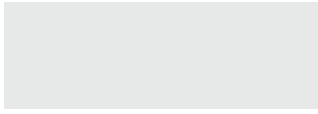

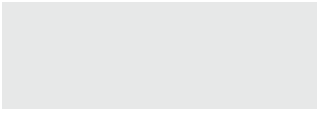
## Commodities Tariff Sheet :

Particulars	Future	Option	Delivery
Brokerage			

**Terms and Condition :**

- In cash Segment brokerage will be charged at the highest value, which will be derived after considering following 3 criteria :
  - Brokerage slab (as mentioned in above Tariff Sheet)
  - For intra-day trades, brokerage up to ₹ 15/- for each executed order
  - For delivery based trades, brokerage up to ₹ 30/- for each executed order
 (Above 3 criteria are subject to maximum rate(s) as prescribed by the regulator(s) from time to time)
- Other charges like CTT,STT, GST (Goods & Services Tax), Stamp duty, SEBI charges, Transaction Charges & other charges if any shall be levied as per the stipulation of the relevant authorities and hence subject to change from time to time. In addition to the above, charges may be levied on account of Cheque Return, Issue of Duplicate Reports / Statements, other Value Added Services and may be recovered from your account.
- NFAL reserves the right to change the brokerage as well as other tariff from time to time under intimation to client.

(To be continued on next page)

TARIFF SHEET (DEMAT)					
Particulars	Rate (In ₹)				
Please Tick(✓) scheme you wish to opt	<input type="checkbox"/> Scheme A	<input type="checkbox"/> Scheme B	<input type="checkbox"/> Scheme C	<input type="checkbox"/> Scheme D	<input type="checkbox"/> Scheme E (₹ 1490/- one time)
AMC (Yearly)	₹ 290/-	₹ 490/-	₹ 790/-	₹ 990/-	—
Transaction Charges (Debit)	Per Transaction or (%) of Transaction Value Which ever is Higher				
Debit Transaction - Payin to Narnolia	₹ 20/- or 0.020%	₹ 15/- or 0.015%	₹ 6/- or 0.015%	Actual Depository Charges	₹ 20/- or 0.020%
Debit Transaction - Other than Payin to Narnolia but within Narnolia DP	₹ 25/- or 0.025%	₹ 25/- or 0.025%	₹ 20/- or 0.020%	₹ 18/- or 0.015%	₹ 25/- or 0.025%
Debit Transaction - Other than Narnolia DP (Payin / Off market / IDT)	₹ 35/- or 0.035%	₹ 30/- or 0.030%	₹ 25/- or 0.025%	₹ 25/- or 0.025%	₹ 35/- or 0.035%
All Kind of Pledge Request	₹ 35/- or 0.01%	₹ 35/- or 0.01%	₹ 35/- or 0.01%	₹ 35/- or 0.01%	₹ 35/- or 0.01%
Dematerialisation	a) ₹ 10/- per Certificate + ₹ 50/- Courier Charges    b) ₹ 50/- for Per Demat Rejection				
Rematerialisation	₹ 10/- for every hundred securities or part thereof or a flat fee of ₹ 10/- per certificates whichever is higher + ₹ 50/- Courier Charges				
<b>Other Charges</b>					
Cheque Dishonour	₹ 200/-				
Re-Issuance of DIS Booklet	a) With Requisition ₹ 30/- per booklet    b) Without Requisition ₹ 100/- per booklet				
Unfreeze on Payment of DP dues	₹ 100/-				
<b>Modification Charges</b>					
Client Master details changes	₹ 50/- per Modification				
<b>Basic Service Demat Account (BSDA) : Additional Form to be Submitted for Availing BSDA</b>					
If Stock Valuation (₹)	AMC (₹)		Transaction Charges (₹)		
<₹ 50000/-	NIL		₹ 45/- or 0.045% of transaction value		
₹ 50001/- to ₹ 200000/-	Not more than ₹ 100/-		₹ 45/- or 0.045% of transaction value		
>₹ 200000/-	Convert to Previous Scheme or Regular Scheme		As per Scheme Charges		
<b>Notes:</b>					
1) GST (Goods & Services Tax), Statutory Charges, Stamp charges, Notary charges and other charges if any shall be levied as per the stipulation of the concerned authorities.					
2) The first year AMC will be charged on pro rata basis from the month of account opening till 31 <sup>st</sup> March. Subsequently, it will be charged annually from the month of April for next financial year. All other charges will be billed on a monthly basis for any transaction during the month.					
3) For Corporate Accounts Additional ₹ 500/- P.A will be charged towards depository AMC in all scheme.					
4) Charges may also be collected upfront, by the authorities at the point of acceptance of delivery instruction.					
5) Delayed Payment Charges will be levied @24% p.a. if payment for the billing month is not received by the end of next month. In case of delay in the payment of charges, the account may be frozen for all operations until such time all dues are cleared.					
6) In case of account is closed during the year, AMC for the unrealized quarter/Balance of quarter will be refunded to the client.					
7) <b>"All market instructions for transfer must be received latest by 4.00 P.M working day prior to the Pay in Day as per SEBI Guidelines. All off market instructions for transfer must be received at least 24hours before the execution date. Late instructions would be accepted at the account holder's sole risk and responsibility"</b>					
8) Charges are subject to revision at the Company's sole discretion and/or as per the revisions in the Depositories Charges. Any service not quoted will be charged separately.					
9) Value of transaction will be in accordance with rate provided by the Depositories.					
10) Currently I/We want to open regular demat account. I/We are aware that my regular demat account will be converted to BSDA as per SEBI circular no-CIR/MRD/DP/20/2015 dated 11th December 2015 at the end of the billing cycle if the same is eligible for the BSDA as per SEBI guidelines. Despite this in subsequent years, I/We hereby request you to allow me/us to continue the said demat account under normal scheme as availed by me/us at the time of account opening/modify (if any) to avail regular DP services. If I wish to convert the same demat account to BSDA, I/We shall intimate the same to Narnolia.					
11) I/We are made aware of BSDA (Basic Service demat Account) facility as per SEBI circular no. CIR/MRD/DP/22/2012 dated 27th August 2012 if I wish to open the demat account under BSDA scheme then I will make a separate request to avail the same services.					
 (6/11)					
	Sole/First Holder Signature			Second Holder Signature	
					
				Third Holder Signature	

Date:

To,  
Narnolia Financial Advisors Limited  
27 MIDC, 1st Floor,  
Marol MIDC, Andheri East,  
Mumbai - 400 093

Dear Sir,

Ref :- Trading Code : \_\_\_\_\_

Sub :- Maintenance of my Funds on running account basis & Preference for actual settlement

I here by authorise you to maintain my account on running account basis and to retain credit balances in my account till further instruction (Written or verbal) from my side or instruction for settlement interval given by me (monthly/quarterly as the case may be) whichever is earlier.

I understand that this authority for maintenance of funds on running account basis may be revoked by me at any time giving instruction in writing and shall remain in force until revoked by me in writing.

I hereby authorize you to make actual settlement of funds in respect of my trading account at least once in a

Quarter (90 days)

Month (30 days)

I hereby authorise you to retain Rs. 10,000/- or such amount as may be prescribed by SEBI / Exchanges from time to time while making actual settlement of funds in my above account. I further understand that my excess securities held in your client collateral/collateral account shall also be released along with funds settlement as per above settlement interval.

I further understand that while settling the account, you shall send to me a statement of funds and in case there will be any dispute in the statement of account or settlement so made, I shall intimate the same within 7 working days from the date of receipt of Fund or Statement as the case may be.

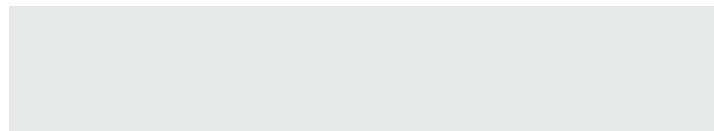
Thanking you,

Yours faithfully

Signature of the Client:



(7/11)





Date:

To,  
Narnolia Financial Advisors Limited  
27 MIDC, 1st Floor,  
Marol MIDC, Andheri East,  
Mumbai - 400 093

Dear Sir,

Ref :- Trading Code: \_\_\_\_\_

Sub :- Letter of Understanding

1. I inform that I have/may have demat A/c with you. In such a case in order to avoid inconvenience to issue cheque against my depository bills, I hereby authorise and instruct you to recover the demat charges by debiting my ledger A/c with you for trading purpose.
2. I hereby authorise you to pledge the securities with NSCCL/ICCL & transfer the securities to clearing member as permissible in the rules and regulations of exchanges/SEBI.
3. I hereby authorize you to maintain records/books of accounts for me collectively for different exchanges/segments of the exchanges and/or any other service which I may be availing. I hereby authorize you to transfer, make adjustment and/or to set off a part or whole of the Securities placed as margin and/or any surplus funds in any segment/exchange(s) of my above account/(s) maintained with you against the outstanding dues payable if any, by me in other segment/exchange(s) of my above account/(s). Any entries passed by you in accordance with this authorisation shall be binding on me.
4. I understand that the Company (hereinafter referred to as "NFAL") also does proprietary trading and I have noted the same and hereby state that I have no objection to NFAL doing the proprietary trading.
5. I authorize & instruct NFAL to issue summarised contract note instead of detailed contract note in Capital market (CM) segment.
6. I agree and acknowledge that it is advised and preferred that I give instructions for order placement/modification and cancellation in writing to avoid disputes. However as the fluctuations in market are so rapid it is not practical to give written instructions for order placement/modification and cancellation, hence I hereby authorize you to accept my / my authorised representative's verbal instructions for order placement/modification and cancellation in person or over phone (fixed line or mobile phone) and execute the same. I shall not be entitled to disown orders and consequent trades (if any) under the plea that same were not under my instructions.
7. I hereby submit that mobile number as mentioned in KYC application form belongs to me. All confirmations / informations / messages sent at my aforesaid mobile no. or any subsequent alteration or modification thereof shall be valid and deemed to be made to me and shall be binding on me.

I hereby confirm that I have activated or may activate Do Not Disturb (DND) facility in respect of my mobile number(s) and I hereby authorise and instruct you to send any messages relating to my trading account with you at my aforesaid mobile number(s) or any subsequent alteration / modification thereof. Further, I shall not lodge any claim or complaint with respect to communications made at my aforesaid mobile number or any subsequent alteration/modification thereof.

8. I hereby declare that I do not have any link directly or indirectly with promoters of any of the companies as far as my transactions are concerned. Also I do not have any involvement, whatsoever, with regards to the increase or decrease in the price of share dealt by me.
9. I hereby agree and authorize that if I fail to make payment towards my obligation / margin / additional margin or any outstanding debt occurring in my account within the time limit as stipulated by the exchange/NFAL from time to time, NFAL shall be at liberty to square off/sale a part of or the whole position/securities lying with it as margin. I shall be solely responsible for any loss due to such sale/square off of position/securities and shall raise no claim/complaint for the same.

Thanking you,

Yours faithfully

Signature of the Client:

  
(8/11)

Date:

To,

Narnolia Financial Advisors Limited  
27 MIDC, 1st Floor,  
Marol MIDC, Andheri East,  
Mumbai - 400 093

Dear Sir,

Ref :- Trading Code \_\_\_\_\_

Sub :- Mandate to issue Contract Note, Margin Reports, Statement of funds & other documents in Digital Format.


I hereby agree and give my consent to you to issue Contract Notes, Margin Analysis Report, Statement of Fund notices, circulars, amendments & other relevant documents related to my trading account in Digitally signed electronic mode as specified in the Information Technologies Act 2000 and the rules made thereunder over my e-mail id as mentioned in KYC application form.

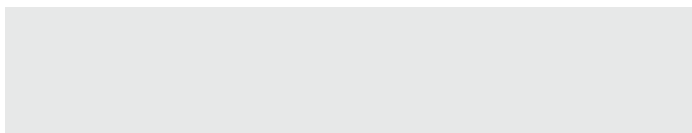
I shall accept all the documents sent by you in digitally signed electronic mode to my specified e-mail id subject to following terms & conditions:-

1. The Contract notes, Margin Reports, Statement of Funds & other documents will be issued in Digital form in compliance with the guidelines issued by SEBI/ Exchanges from time to time.
2. Digitally signed electronic Contract notes, Margin Report, Statement of Funds & other documents will be mailed to my specified email id as mentioned in KYC application form.
3. I can view the digitally signed electronic Contract Notes on Company website by using the user name & password provided to me.
4. The digitally signed contract notes will be archived at an interval of 15 days. If I intend to view the digital contract notes for a period prior to 15 days, I may request for the same in writing.
5. In case of any failure in sending of digitally signed electronic Contract notes, Margin Report, Statement of Funds & other documents, you will arrange to send the documents in physical form through post, registered post, speed post, courier or any other similar mode of communication.
6. I agree to inform you in case of any discrepancies, within 24 hrs of issue of the digitally signed electronic Contract notes, Margin Report, Statement of Funds & other documents.
7. The non-receipt of bounced mail notification by you shall amount to delivery of Contract notes, Margin Report, Statement of Funds & other documents at my E-mail id.
8. I shall communicate any change in the E-mail id through a Physical Letter immediately.
9. I confirm that the email id as mentioned in KYC application form belongs to me and I regularly access the same. The digitally signed electronic Contract notes, Margin Report, Statement of Funds & other documents sent to my aforesaid email id shall be construed as delivery of documents to me and non accessibility of e-mail id or any auto e mail informing non accessibility by me will not be taken/accepted as an excuse for non-acceptance of aforesaid documents.

Thanking you,

Yours faithfully

Signature of the Client:   
(9/11)



## LIMITED PURPOSE POWER OF ATTORNEY

I/we an individual /a partnership firm/a HUF/ a Body corporate or any other legal entity registered / incorporated under the provision of a relevant act, whose particulars are given hereunder at the execution page hereinafter referred to as "Client" which expression shall, unless it be repugnant to the meaning or context thereof, be deemed to mean and include my/our heir, executors, administrators, permitted assigns, the partners of the firm and the survivors of then and the heirs, executors and administrators of the partners, successors in title, trustees of a trust and their successors, member of the governing body and any new members elected appointed or co opted as the case may be of a society, having residence/office at the place mentioned at the execution page (residence address for individual, office address for partners and HUF ad registered office for companies, trusts and societies), do send greetings:

Whereas:

- A. The Client is registered with NARNOLIA FINANCIAL ADVISORS LIMITED (SEBI registration No. INZ000166737) a company incorporated under the companies Act, 1956 and having its registered office at Marble Arch Building, 236B, AJC Bose Road, 2<sup>nd</sup> floor, Kolkata – 700 020 (hereinafter referred to as the "NFAL" which means the stock broking division of Narnolia Financial Advisors Limited ) as a client/constituent having Client Code \_\_\_\_\_ and
- B. The Client wants that NFAL should consider the securities in the demat account (details of which are given on execution page) of Client as margin/collateral/security for dealing of Client's done/to be done/expected to be done through / with NFAL and
- C. The Client wants NFAL to transfer securities to NFAL's demat BO account (details of which are given on the execution page) for creating/maintaining collateral / securities / margin and
- D. The Client wants NFAL to make Payin and Payout of securities (including payin/payout due to exercise of rights by NFAL over Securities considered as margin/collateral/security ) to stock Exchange/clearing corporations/ clearing house etc as may be required from time to time and
- E. Pursuant to Client instruction to do all such acts and things as may be necessary to effect purchase /sell transactions in securities, Client authorize NFAL to enable to apply/subscribe/renounce/sign renunciation forms for any offer or public issues of shares, initial Public offerings, securities, stock, bonds, debentures, right shares, additional shares, mutual fund units, Units of collective investment scheme or any securities or purchase / sale / redemption, investment, tendering shares in open offer/buy back/delisting or any other like issues and/or investment products for which services are availed from NFAL.

NOW KNOW ALL MEN AND THESE PRESENTS WITNESSETH that I/We the Client do hereby nominate constitute and appoint the said Narnolia Financial Advisors Limited as my/our true and lawful attorney for me/us and in my/our name and on my / our behalf and at my / our cost and expenses to do and / or cause to be done the acts, deed or things for the limited purposes as under:

### 1. Securities

- i. Transfer of securities held in the beneficial owner account(s) (details of which are given on the execution page) of the Client towards stock exchange related margin /delivery obligations arising out of trades executed by the Client on the stock exchange in all segments through the NFAL.
  - ii. Transfer / pledge the securities in favour of NFAL for the Limited purpose of meeting the margin requirements of the Client in connection with trades executed by the Client on the stock exchange through the NFAL.
  - iii. To apply/subscribe/renounce/sign renunciation forms for any offer or public issues of shares, initial Public offerings, securities, stock, bonds, debentures, right shares, additional shares, mutual fund units, Units of collective investment scheme or any securities or purchase / sale / redemption, investment, tendering shares in open offer/buy back/delisting or any other like issues and/or investment products for which services are availed from NFAL.
  - iv. To debit Client's ledger account maintained with NFAL for fees/charges etc and to discharge all financial obligations relating to transactions undertaken by Client on any of the stock Exchanges.
2. NFAL may send consolidated summary of Client's scrip-wise buy and sell position taken with average rates to



(10/11)

Sole/First Holder Signature



Second Holder Signature



Third Holder Signature

the Client by way of SMS /Email on a daily basis, notwithstanding any other documents to be disseminated as specified by SEBI from time to time.

3. NFAL would return to the Client, the securities that may have been received by it erroneously or those securities that it was not entitled to receive from the Client.
4. NFAL shall not be liable for any loss that may result from failure/inability of electronic connectivity of rejection of NFAL application for any reason whatsoever.
5. Details of Beneficial owner account of the Client that NFAL is entitled to operate (strike off whichever is not applicable).

DP Name	DP ID	Client ID
Narnolia Financial Advisors Limited	IN 302978	
	IN 301740	
	12053000	

Details of Demat account of NFAL where securities of the Client can be moved

CM Name	CM BP ID
Narnolia Financial Advisors Limited	IN563085(NSE) / IN630512(BSE) / IN470686(MSEI)




The securities can be transferred to the related CMBP ID IN620031 of registered clearing house of concerned exchange namely Indian clearing corporation limited or / and National Securities clearing corporation limited by NFAL for the above mentioned purposes directly from Client's demat account and can also be transferred to any other account for above mentioned purpose by NFAL.

DP Name	DP ID	Depository	Client ID
Narnolia Financial Advisors Limited	IN 302978	NSDL	10001086/10006454/10349160/10566557/10566565/10398696 / 10566573 10566581/10566604/10566590
	1205300	CDSL	00000161/00000330/00024892/00025351

This Power of Attorney (PO A) shall be revocable at anytime. However, such revocation shall not be applicable for any outstanding settlement obligation arising out of the trades carried out prior to receiving request for revocation of POA.

This document shall be subject to the exclusive jurisdiction of the courts of law at Kolkata.

I/We do hereby undertake to ratify whatever the said Attorney may lawfully do in and by virtue of these presents. Witness whereof I/We have executed this revocable power of attorney on this .....day of ..... at Kolkata.

Sole / First Holder	
Name _____  <div style="text-align: center;">   <b>Signature (11/11)</b> </div>	
Second Holder	Third Holder
Signature  _____  Name _____	Signature  _____  Name _____
Witness I	Witness II
Signature _____ Name _____ Full Address _____	Signature _____ Name _____ Full Address _____

**For Narnolia Financial Advisors Limited.**

Accepted for and on behalf of NFAL : \_\_\_\_\_ **Signature of the Authorised Signatory**

Signed for and on behalf of NFAL Narnolia Financial Advisors Limited (Stock Broking Division) in acceptance in Kolkata.

**ACKNOWLEDGEMENT LETTER**

Date:

To,  
Narnolia Financial Advisors Limited  
27 MIDC, 1st Floor,  
Marol MIDC, Andheri East,  
Mumbai - 400 093

Ref.: Trading Code: \_\_\_\_\_, DP Client ID: \_\_\_\_\_


Dear Sir,

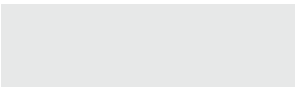
This has reference to my/our aforesaid trading and/or demat account with you. In this connection I/We hereby acknowledge the receipt of the copies of following documents :-

- Know your Client (KYC), Rights & Obligations, Risk Disclosure Document, Guidance Note, do's & Don't, Policies & Procedures, Tariff Sheet, PMLA Brochure and other Voluntary Documents.
- Power of Attorney (POA) duly executed by me/us in favour of the company, if any.

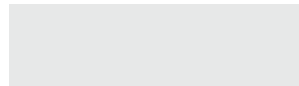
Thanking you,

Yours faithfully,

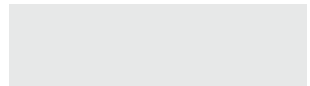
Signature of the Client : 



Sole/First Holder Signature



Second Holder Signature



Third Holder Signature







**4. CONTACT DETAILS (All communications will be sent on provided Mobile no. / Email-ID)**

Tel.(Off/Res)	<input type="text"/>	–	<input type="text"/>	Fax	<input type="text"/>	–	<input type="text"/>
Mobile	<input type="text"/>	–	<input type="text"/>	Mobile (2)	<input type="text"/>	–	<input type="text"/>
Email ID	<input type="text"/>						

**5. FATCA / CRS Information**

Do you satisfy any of the criteria mentioned below:-

	Yes	No
a. Citizen of any country other than India(dual/multiple) [including green card]		
b. Country of birth is any country other than India		
c. Tax resident of any country/ies other than India		
d. POA or a mandate holder who has an address outside India		
e. Address or telephone number outside India.		

If answer to any of the above questions is a YES or in case of NRI account .please fill the below details :-

Country#	Tax Identification Number	Identification Type(TIN or other*, please specify)
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>

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

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

**6. DETAILS OF RELATED PERSON (In case of additional related persons, please fill below details)**

Addition of Related Person     Deletion of Related Person

KYC Number of Related Person (If available\*)

Related Person Type  Guardian of Minor     Assignee     Authorized Representative

Name

(If KYC number and name are provided, below details are optional)

Proof of Identity of Related Person

Identity Proof Submitted  Number  Exp. Date

Other (any document notified by the Central Govt.)	<input type="text"/>	Identification No.	<input type="text"/>
Simplified Measures Account-Document Type Code	<input type="text"/>	Identification No.	<input type="text"/>

**7. REMARKS (If any)**

**8. APPLICANT DECLARATION**

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

I hereby consent to receiving information from Central KYC Registry through SMS / Email on the above registered mobile number/email address.

Subject to applicable laws, I hereby give consent to share my FATCA/CRS information with domestic/overseas regulators or tax authorities wherever necessary. I also declare and confirm that the FATCA/CRS details given as per point no-5 above are true, correct & complete. I further confirm that I have read and understand the FATCA/CRS terms and conditions and hereby accept the same.

Date :

Place :



Signature / Thumb Impression of Applicant
---

**FOR OFFICE USE ONLY**

Details of Employee /AP/ Authorized Signatory	Documents Verified with Originals	Client Interviewed by & IN-Person Verification done by	DD / MM / YYYY
Name			NARNOLIA FINANCIAL ADVISORS LTD. (Code : IN 0344)  
Designation/Code			
Date	DD / MM / YYYY	DD / MM / YYYY	
Signature			

## **Prevention of Money Laundering Act, 2002 (PMLA)**

The Prevention of Money Laundering Act, 2002 came into effect from 1st July 2005

### **Applicability of PMLA Act**

Banking company

Financial institution

Intermediary (which includes a stock broker, sub-broker, depository participant, share transfer agent, portfolio manager, other intermediaries associated with securities market and registered under section 12 of the SEBI Act, 1992)

### **Objectives**

The Act is intended to supplement the law enforcement authorities activities, to detect proceeds derived from serious crimes and help to effectively prevent money laundering, terrorist financing, and recycling of illegally obtained money.,

In brief the objectives of AML are as follows :-

- a. To prevent financial intermediaries from being used as a channel for the purpose of Money laundering & terrorist financing.
- b. To preserve the integrity/stability of the Financial System.
- c. To work hand in hand with the regulators to flush money laundering and terrorist financing activities out of our financial system.

### **What is Money Laundering?**

Money Laundering is a process of making dirty money look clean. Money laundering is the process by which criminal attempt to hide and disguise the true origin and ownership of the proceeds of their criminal activities.

Through money laundering, the launderer transforms the monetary proceeds derived from criminal activity into funds with an apparent legal source.

### **Steps taken by Narnolia Financial Advisors Limited :-**

Narnolia Financial Advisors Limited is fulfilling objective of AML program in 3 steps :-

- a) Identification of clients
- b) Monitoring of clients transactions
- c) Reporting of suspicious transactions

### **Obligation of the client :-**

Implementation of AML/CFT measure requires demand of certain information from investors which may be of personal nature or has hitherto never been called for. Such information can include documents evidencing source of funds/income tax return/bank records etc. This can sometimes lead to raising of questions by the client with regard to the motive and purpose of collecting such information. This document has therefore been prepared to sensitize the clients about requirements emanating from AML and CFT framework.

Clients are required to provide complete details at the time of account opening :-

- 1) Address proof
- 2) Identity proof
- 3) PAN
- 4) Income details

Clients are required to periodically update

- 1) Contact details
- 2) Financial details
- 3) Occupational details

The transactions executed by the clients need to be commensurate with the disclosed income details.

Clients are required to provide requested explanation / details for suspicious transactions.



Branch Code	AP Code	RM Name	RM Code	Product

UCC	Client ID	Nominee (Y/N)	DP Tariff	Derivatives/ F&O Proof

Product Code	Online Trading		Online Mobile	
	Now	Tejas	Now	Tejas

UCI	E-Hastakshar	Filing Details	Scanning Details	Remarks

Checked by	Entered by	Verified by	Auditor's Signature

# Narnolia®

Contact Us:

27 MIDC, 1st Floor, Marol MIDC, Andheri East, Mumbai - 400 093





Date:

To,

Narnolia Financial Advisors Limited

27 MIDC, 1st Floor,

Marol MIDC, Andheri East,

Mumbai - 400 093

Dear Sir,

Ref :- Trading Code: \_\_\_\_\_

Sub :- Authorization to pledge securities with Clearing Corporation or transfer to Clearing Member

This has reference to my/our above trading account with you. In this connection, I/We hereby authorize Narnolia Financial Advisors Ltd. to pledge my/our approved securities with Clearing Corporation or transfer to Clearing Member towards my/our obligations. I/We also hereby confirm that:-

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

For the purpose of pledge/transfer of securities, the securities may be transferred from my Demat account by exercising the Power of Attorney duly executed by me/us in your favour or any other mode as may be permissible under the rules and regulations of the exchange/clearing corporation/SEBI. Further, I/We hereby authorise Narnolia Financial Advisors Ltd. to levy charges for pledging/unpledging/transfer of securities or any other charges incurred in this regard.

- (iii) Narnolia Financial Advisors Ltd. is authorized to do all such acts and things, sign such documents and pay and incur any such costs, debts and expenses as may be necessary for pledge/transfer in favour of clearing Corporation/clearing member and the same shall be subject to terms and conditions as contained herein.
- (iv) I/We agree that the Said Securities shall be subject to the first priority and lien in favour of clearing Corporation to secure, the client's obligations and that the rights or interests of the client with respect to the Said Securities shall be subject and subordinate to the rights, claims and interests of Clearing Corporation in respect of the Said Securities.
- (v) Clearing Corporation may invoke the pledge without any reference to or permission from me/us and upon receipt of the Said Securities, Clearing Corporation may utilize the proceeds in meeting my/our obligations in such manner as it may deem fit and that such invocation of pledge will be final and irrevocable against Narnolia Financial Advisors Ltd. and me/us.
- (vi) I/We shall not make any claims or demands for refund or any reimbursement in relation to the pledge/transfer of the said Securities to Clearing Corporation/Clearing member.

Signature of the Client: 