

INSTRUCTIONS/CHECK LIST FOR FILLING KYC FORM

A. IMPORTANT POINTS :

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

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

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

C. Proof of Address (POA): - List of documents admissible as Proof of Address :

(*Documents having an expiry date should be valid on the date of submission.)

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

D. Exemptions/clarifications to PAN

(Sufficient documentary evidence in support of such claims to be collected)

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

E. List of people authorized to attest the documents:

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

F. In case of Non-Individuals, additional documents to be obtained from non-individuals, over & above the POI & POA, as mentioned below:

Corporate: Copy of the balance sheets for the last 2 financial years (to be submitted every year) Copy of latest share holding pattern including list of all those holding control, either directly or indirectly, in the company in terms of SEBI takeover Regulations, duly certified by the company secretary/Whole time director/MD (to be submitted every year). Photograph, POI, POA, PAN and DIN numbers of whole time directors/two directors in charge of day to day operations. Photograph, POI, POA, PAN of individual promoters holding control - either directly or indirectly. Copies of the Memorandum and Articles of Association and certificate of incorporation. Copy of the Board Resolution for investment in securities market. Authorized signatories list with specimen signatures.

Partnership firm: Copy of the balance sheets for the last 2 financial years (to be submitted every year). Certificate of registration (for registered partnership firms only). Copy of partnership deed. Authorized signatories list with specimen signatures. Photograph, POI, POA, PAN of Partners.

Trust: Copy of the balance sheets for the last 2 financial years (to be submitted every year). Certificate of registration (for registered trust only). Copy of Trust deed. List of trustees certified by managing trustees/CA. Photograph, POI, POA, of Trustees.

HUF: PAN of HUF. Deed of declaration of HUF/List of coparceners. Bank pass-book/bank statement in the name of HUF Photograph, POI, POA, PAN of Karta.

Unincorporated association or a body of individuals: Proof of Existence/Constitution document. Resolution of the managing body & Power of Attorney granted to transact business on its behalf. Authorized signatories list with specimen signatures.

Banks/Institutional Investors: Copy of the constitution/registration or annual report/balance sheet for the last 2 financial years. Authorize signatories list with specimen signatures.

Foreign Institutional Investors (FII): Copy of SEBI registration certificate. Authorized signatories list with specimen signatures.

Army/Government Bodies: Self-certification on letterhead. Authorized signatories list with specimen signatures.

Registered Society: Copy of Registration Certificate under Societies Registration Act. List of Managing Committee members. Committee resolution for persons authorized to act as authorized signatories with specimen signatures. True copy of Society Rules and Bye Laws certified by the Chairman/Secretary.

CENTRAL KYC REGISTRY | Know Your Customer (KYC) Application Form | Individual



Important Instructions:

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

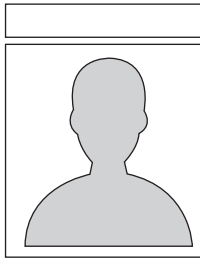
For office use only (To be filled by financial institution)

Application Type* New Update

KYC Number (Mandatory for KYC update request)

Account Type* Normal Simplified (for low risk customers) Small

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

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

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

ADDITIONAL DETAILS REQUIRED* (Mandatory only if section 2 is ticked)

ISO 3166 Country Code of Jurisdiction of Residence*

Tax Identification Number or equivalent (If issued by jurisdiction)*

Place / City of Birth* ISO 3166 Country Code of Birth*

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

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

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

4. PROOF OF ADDRESS (PoA)*

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

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

Address Type* Residential / Business Residential Businesses Registered Office Unspecified

Proof of Address* Passport Driving Licence UID (Aadhaar)

Voter Identity Card NREGA Job Card Others please specify

Simplified Measures Account - Document Type code

Address

Line 1*

Line 2

Line 3 City / Town / Village*

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

4.2 CORRESPONDENCE / LOCAL ADDRESS DETAILS* (Please see instruction E at the end)

Same as Current / Permanent / Overseas Address details (In case of multiple correspondence / local addresses, please fill 'Annexure A1')

Line 1*
 Line 2
 Line 3 City / Town / Village*
 District* Pin / Post Code* State / U.T Code* ISO 3166 Country Code*

4.3 ADDRESS IN THE JURISDICTION DETAILS WHERE APPLICANT IS RESIDENT OUTSIDE INDIA FOR TAX PURPOSES* (Applicable if section 2 is ticked)

Same as Current / Permanent / Overseas Address details Same as Correspondence / Local Address details

Line 1*
 Line 2
 Line 3 City / Town / Village*
 State* ZIP / Post Code* ISO 3166 Country Code*

5. CONTACT DETAILS (All communications will be sent on provided Mobile no. / E-mail-ID) (Please refer instruction F at the end)

Tel. (Off) - Tel. (Res) - Mobile -
 FAX - Email ID

6. DETAILS OF RELATED PERSON (In case of additional related persons, please fill 'Annexure B1') (please refer instruction G at the end)

Addition of Related Person Deletion of Related Person KYC Number of Related Person (if available*)

Related Person Type* Guardian of Minor Assignee Authorized Representative
 Prefix First Name Middle Name Last Name
 Name*

(If KYC number and name are provided, below details of section 6 are optional)

PROOF OF IDENTITY [PoI] OF RELATED PERSON* (Please see instruction (H) at the end)

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

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 number/email address.

Date : - - Place :

[Signature / Thumb Impression]

Signature / Thumb Impression of Applicant

9. ATTESTATION / FOR OFFICE USE ONLY

Documentas Received Certified Copies

KYC VERIFICATION CARRIED OUT BY

Date - -
 Emp. Name
 Emp. Code
 Emp. Designation
 Emp. Branch

[Employee Signature]

INSTITUTION DETAILS

Name
 Code

[Institution Stamp]

FATCA-CRS Declaration & Supplementary KYC Information
Declaration Form for Individuals

Please seek appropriate advice from your professional tax professional on your tax residency and related FATCA & CRS guidance

PAN*									
Name									
Address Type [for KYC address]	<input type="checkbox"/> Residential	<input type="checkbox"/> Business	<input type="checkbox"/> Residential / Business	<input type="checkbox"/> Registered Office					
Place of birth				Country of Birth					
Gross Annual Income Details in INR	<input type="checkbox"/> Below 1 Lakh	<input type="checkbox"/> 5-10 Lacs	<input type="checkbox"/> 25 Lacs - 1 Cr	<input type="checkbox"/> 1-5 Lacs	<input type="checkbox"/> 10-25 Lacs	<input type="checkbox"/> > 1 Crore	Occupation Details [Please tick any one (✓)]	<input type="checkbox"/> Business	<input type="checkbox"/> Professional
Net Worth in INR. In Lacs [Optional]	_____							<input type="checkbox"/> Public Sector	<input type="checkbox"/> Private Sector
Net Worth Date [Optional]	dd-mmm-yyyy							<input type="checkbox"/> Government Service	<input type="checkbox"/> Housewife
Politically Exposed Person [PEP]	<input type="checkbox"/> Yes	<input type="checkbox"/> Not Applicable	<input type="checkbox"/> Related to PEP	Any other information [if applicable]		[Please specify]			

* If PAN is not available, please specify Folio No(s)

Is your Country of Tax Residency other than India – Yes No

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

Sl No	Country of Tax Residency#	Tax Payer Identification Number / Functional Equivalent	Identification Type [TIN or other, please specify]
1			
2			
3			

to include all countries other than India, where investor is Citizen / Resident / Green Card Holder / Tax Resident in those respective countries especially of USA

Declaration:

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

Signature :

Date :

Place :

IN CASE OF INDIVIDUAL & NON INDIVIDUAL BOTH			
Particulars of Bank a/c & Demat a/c from which the Client will carry out the Transaction			
Bank Details	First Account (Default)	Second Account	Third Account
Bank Name			
Branch Name			
Branch Address			
MICR No. (9-Digital code)			
IFSC Code (RTGS/NEFT)			
A/c type (SB/CA/NRI/Other)			
Bank a/c No.			
DP Details:			
DP Name	Dayco Securities Pvt. Ltd.		
DP Address	Poddar Point, North Block, 7th Floor, 113 Park Street, Kolkata - 700016		
DP ID	IN 300263		
Client ID			
Investment Experience: _____ years in Stock _____ years in Derivatives, _____ years in any other investment related field, _____ no prior experience.			
Brokers Details:			
Whether registered with any other Broker-Member		Yes	No (If yes, Then please furnish the following)
Name of Member			
Name of Exchange			
Client Code no.			
(If registered with any other Broker-Members, provide details of all in a separate sheet) Stock Exchanges & Segments on which you wish to trade please tick the appropriate book and cross the other ones.			
<input type="checkbox"/> BSE-CM _____ <input type="checkbox"/> NSE-CM _____ <input type="checkbox"/> BSE-MF _____			
Introduction:	<input type="checkbox"/> Existing client	<input type="checkbox"/> Employee / Director	<input type="checkbox"/> Others (Please Specify)*
	Client Code <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Designation _____	_____
Name of the Introducer :		PAN No.	
Relation of the Introducer with Client :			
Address of the Introducer :		Signature :	
*If the Introducer is not affiliated with Dayco Securities Pvt. Ltd., he/she is required to provide a copy of PAN Card and Address Proof.			
Details of any action taken by SEBI / Stock Exchange / any other authority against the individual; In case of Non-Individual against the constituent or its Partners / Promoters / Whole Time Directors / Authorised Persons in charge of dealing in Equities / F & O/Currency Derivatives for violation of laws / other economic offences (during last three years, pl.attach proof): _____			
Declaration for Clients for Special Category (Please tick whichever is applicable):			
<input type="checkbox"/> I/We hereby declare that I/We do not fall under Clients of Special Category as defined in Prevention of Money Laundering Act 2002, OR <input type="checkbox"/> I/We hereby declare that I/We fall under Clients of Special Category as defined in Prevention of Money Laundering Act 2002 (choose the relevant category as under) [] Non Resident Client [] High Net worth Clients [] Trust, Charities, Non-Governmental Organisations (NGOs) and organizations receiving donations [] companies having close family shareholdings or beneficial ownership [] Politically Exposed Persons [] Companies offering foreign exchange offering [] Clients in high risk countries where existence / effectiveness of money laundering controls suspect [] Non face to face clients [] Clients with dubious reputation as per public information available etc.			

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

As per my / our discussions with your employee. I/We request you to accept the following as collateral deposit in my account with you.

Collateral Deposit:

Collateral	Declared Valued	% Haircut	Assigned Value
Cash			
Marketable Securities			
Bank Guarantee			

As per my/our discussions with your employee. I/We request you to apply the following brokerage to my account with you
 Brokerage Slab : (GST, Stamp Charges. Transaction Charges and other charges, if any shall be levied as per the rate stipulated by the concerned Authority)

Segment	Square off	Delivery	Minimum (Rupees)		Risk Category
			Per Trading	Per Contact Note	
NSE Cash					
BSE Cash					

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

NOMINATION DETAILS (for individuals only)

I/We wish to nominate I/We do not wish to nominate

Name of the Nominee Relationship with the Nominee :

PAN of Nominee Date of Birth of Nominee

Address and phone no. of the Nominee :

If Nominee is a minor, details of guardian :

Name of guardian : Address and phone no. of Guardian :

Signature of guardian

WITNESSES (Only applicable in case the account holder has made nomination)

Name Name

Signature Signature

Address Address

Disclosure on Proprietary Trading

SEBI has issued circular No : SEBI/MRD/SE/CIR-42/2003 dated 19th November 2003 stating that every broker shall disclose to his client whether he does client based business or proprietary trading. In view of the above we hereby disclose we are engaged in client-based business. However over our Company has its own investments in share and trades are executed on Exchanges related to that investment only. Our proprietary trading is restricted to that extent.

With a view to further simplify the account opening Process, SEBI has issued a Circular No CIR/MIRSD/64/2016 on captioned subject wherein it has been decided that the member can make available the standard documents (Rights Obligation, Risk disclosure documents, Do's & don'ts) to their clients either in electronic/physical mode as per preference of the preference of the client after maintaining appropriate proof of dispatch/Logs.

Please indicate your Preference for receiving the following standard documents forming part of the account opening process:

1. Rights & obligation (Exchange & DP) Including Rights & obligation in case of Internet / Wireless Trading)
2. Uniform Risk Disclosure documents. 3. Guidance note on Dos & Don'ts.

Physical Electronic

Which will be available through Dayco website & can be sent to My email id registered with you.

Sole (First) Holder

Second Holder

Third Holder

AUTHORITY LETTER FOR RUNNING ACCOUNT OF FUNDS AND SECURITIES

With reference to my / our trading account opened with you, I / we request you to maintain a running account for funds and securities on my / our behalf without settling the account on settlement of each transaction. I / We further request you to retain all amounts and securities receivable by me / us until specifically requested by me / us to be settled within one working day of request, if the same is lying with Dayco Securities Pvt. Ltd. & within 3 working days from the request if the same is lying with Clearing Member / Clearing Corporation.

I / we understand and agree that no interest will be payable to me / us on the funds or securities so retain with you.

I / we may be trading in derivatives segment & cash segment of various Exchanges and hence have various accounts with you. In this regard I / we hereby authorize Dayco Securities Pvt. Ltd. to act at its discretion of adjusting any credit balance under my / our various accounts against the debit in any account across segments / Exchange, without taking any further instruction from me / us.

I / we also confirm that the securities lying in my withhold A/c should be considered as margin deposit / collateral.

I / we authorize you to set off a part or whole of the margin deposited by me / us against any of my / our dues, by appropriating relevant amount of fund or by sale of securities which from the part of margin.

I / we hereby authorize you to pledge my / our securities deposited as margin or withheld by you as permitted in the running account and to deposit my / our funds deposited as margin to Exchanges / Clearing Corporations towards margin.

I / we revoke the authorization at any time by giving a written notice.

I / we also agree that the actual settlement of fund and securities of fund and securities shall be done by us, at least once in a calendar quarter or month and the statement of account for the same will be provided to me by Dayco Securities Pvt. Ltd.

I / we agree that fund given towards collaterals/margins in form of Bank guarantee (BG) / Fixed Deposit Receipts (FDR) may not be periodically settled.

I / we agree that (a) in respect of derivatives market transactions, the Trading Member may retain the requisite securities / funds on settlement date of take care of any margin obligation arising in next 5 days, calculated in the manner specified by the Exchange, and (b) in respect of cash market transactions, the Trading Member may retain enter pay-in obligation of funds & securities due from me / us as on the date of settlement and for next day's business, the Trading Member may retain funds / securities / margin to the extent of value of transactions executed on the day of such settlement.

I / we authorise you to remain an amount upto Rs. 10,000/- (consolidated amount across segments and across stock exchanges) for actual settlement of that respective traded quarter / month.

I / we agree / understand that there shall be no inter-client adjustment for the purpose of settlement of the running account.

I / we shall bring any dispute arising from the statement of account or settlement so made to the notice of the Trading Member preferable within 30 workings days from date of receipt of funds / securities or statement as the case may be.

Preference Of Client For Settlement Of Running a/c (Funds & Securities)

Settlement Preferences	Monthly	Quarterly
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Thanking you,

Yours truly,



Signature of the Client

Mutual Fund Service System (MFSS) facility

To
Dayco Securities Pvt. Ltd.
7, Lyons Range, Kolkata - 700 001

Sir,
I/We am/are registered as your client with Client Code No. and have executed the Trading Member and Client Agreement for the purpose of trading in the Capital Market segment of National Stock Exchange of India Ltd. (Exchange).

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

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

I/We are willing to abide by the terms and conditions as mentioned in the Circular dated and as may be specified by the Exchange from time to time in this regard.

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

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

I/We therefore request you to register me/us as your client for participating in the MFSS.

Thaking you,
Yours faithfully,

Sole (First) Holder

Second Holder

Third Holder

**REQUEST FOR NON-CONVERSION OF REGULAR DEMAT ACCOUNT
INTO BASIC SERVICES DEMAT ACCOUNT (BSDA)**

To,
Dayco Securities Pvt. Ltd.
7, Lyons Range, Kolkata - 700 001
Ph : +91 33 4067 5066 Fax : 2231 1474
E-mail : contact@daycoindia.com

Date : _____

Dear Sir,
With reference to my/our application for opening a Demat Account with you as per the following details.

	Name	PAN
Sole/First Holder	_____	_____
Second Holder	_____	_____
Third Holder	_____	_____

Please note that I/We have read and uderstood the SEBI Guidelines for facility for a BSDA. I/We hereby declare that I/we am/are do not wish to open a Depository Account as a BSDA holder and undertake to comply with the requirements specified by SEBI or any such Authority for such facility from time to time. Further, at any point of time in future, even if my/our account do meet the eligibility of a BSDA, my/our aforesaid Account should always be a Regular Account & never be converted into BSDA Account.

Thanking you,
Yours faithfully,

Sole (First) Holder

Second Holder

Third Holder

DECLARATION :-

1. I/We hereby declare that the details in this form are true and correct to the best of my/our knowledge and belief and I/we undertake to inform you of any changes therein, immediately. In case any of the above information is found to be false or untrue or misleading or misrepresenting, I am/we are aware that I/we are aware that I/we may be held liable for it.
2. I/We confirm having read/been explained and understood the contents of the document on 'Policy and Procedures' and 'PMLA GUIDANCE' of the stock broker and the tariff sheet.
3. I/We further confirm having read and understood the contents of the 'Right and Obligations' documents(s) and 'Risk Disclosure Documents'. I/We do hereby agree to be bound by such provisions as outlined in these documents. I/We have also been informed that the standard set of documents has been displayed for information on stock broker's designated website.

Sole (First) Holder

Second Holder

Third Holder

DECLARATION FOR SAME EMAIL ID/ MOBILE ACROSS MULTIPLE ACCOUNTS

This is with respect to my Trading UCC _____ and/or DP ID _____ Client ID _____ held with your organization. I have furnished my mobile number _____ and/or e-mail ID _____ for your records pertaining to the above mentioned account.

The same mobile number and/or email ID is/has been furnished for my family members who hold account (s) with you as under:

Sl. No.	Name	Relation	Trading UCC	DP ID & Client ID	Signature of Account holder

Sole (First) Holder

Second Holder

Third Holder

ACKNOWLEDGEMENT OF RECEIPT

Sub: Acknowledgement of receipt of copy of Client Registration Form, Member Constituent Agreement, Risk Disclosure documents and other documents executed.

I/We hereby acknowledge the following:

1. Upon registration of a client, trading member Dayco Securities Pvt. Ltd has delivered me/us a copy of the duly completed documents viz. Client registration form (KYC), Member Constituent Agreement, Risk Disclosure document and also the copies of other documents executed by me/us.
2. The trading code and or the unique client code allotted to me/us and the e-mail id furnished by me/us for the purpose of receiving electronic contract notes and other details has been communicated bt the trading member Dayco Securities Pvt. Ltd. Through the KYC form or otherwise in writing to me/us.

Name:	Trading Code:	Signature :
PAN:	Client ID:	Date:



Database Management Limited

Regd. Office: 4th Floor, 'A' Wing, Trade World, Kamata Mills Compound, Senapati Bapat Marg, Lower Parel, Mumbai - 400 013 (INDIA)

e-Insurance Account (eIA) Opening Form for Individual

(Please fill this form in ENGLISH and BLOCK LETTERS.
Fields marked with asterisk(*) are compulsory)

Type of eIA

Ordinary Resident

NRI

Please sign in the box

eIA Applicant Details

First Name*

Middle Name

Last Name

Father's/Husband's Name

Gender* Male Female Others Date of Birth*

DOB Document Submitted* #/

PAN* & / or UID

ID Proof Submitted*

Permanent Address

Address Line 1*

Address Line 2*

Address Line 3*

Landmark

City*

Pincode*

State* Country*

Address Proof Submitted* #/

Correspondence Address

Same as above Yes No

Address Line 1*

Address Line 2*

Address Line 3*

Landmark

City*

Pincode*

State* Country*

Address Proof Submitted* #/

Contact Details

Telephone No.

Alternate Tel. No.

Mobile No.*

Fax No.

E-mail ID*

Alternate E-mail ID

Please mention the document code. List of documents and their respective codes is provided in the Annexure | <https://nir.ndml.in/>
\$ For list of valid documents, please refer the Annexure | https://nir.ndml.in

(For office use only)

eIA No.:

Approved Person ID:

Date of Receipt of Application: Application No.:

Insurance Company:

Bank Details

Account Type* Savings Current

Account Number*

Bank Name*

Branch Name*

City*

MICR Code IFSC code

(Compulsory in case of ECS) (Compulsory in case of NEFT)

Cancelled Cheque* (Please tick and attach a copy)

Authorised representative Details

First Name*

Middle Name

Last Name

Gender* Male Female Others Date of Birth*

PAN UID

Relationship with eIA Applicant*

Address

Same as eIA Applicant: Permanent Correspondence

Address Line 1*

Address Line 2*

Address Line 3*

Landmark

City*

Pincode*

State* Country*

Contact Details

Telephone No.

Mobile No.*

E-mail ID*

Do you want to notify Authorised Representative about his/her appointment?*

Yes No

(if none of the option is selected, it will be considered as YES)

Declaration

The rules and regulation of Insurance Regulatory and Development Authority & Insurance Repository pertaining to an e-insurance Account which are in force now have been read by me and I have understood the same and I agree to abide by and to be bound by the rules as are in force from time to time for such e-insurance Account. I hereby declare that the particulars given herein are true, correct and complete to the best of my knowledge and belief, the documents submitted along with this application are genuine and I am not making this application for the purpose of contravention of any Act, Rules, Regulations or any statute or legislation or any Notifications, Directions issued by any governmental or statutory authority from time to time. I authorise the insurance Repository to send any policy and account related information through email and SMS on the contact details given by me. In case of any physical policies being issued by the Insurance Company from whom I obtain an e-policy, the address in the insurance Account shall override the address provided for the physical policies. I understand that all the communication relating to and physical/e-policy will be sent to the address registered with the Insurance Repository. I agree to inform the Repository of any changes in the details mentioned in this form and in case of delay the said repository shall not be liable in case it acts on the said information which has not been updated. Further, in case I update the details with the Insurance Company, I authorise them to submit the same to you for update in the e-insurance Account and the said update will be applicable to all policies of any insurer that I hold/will hold in the said account. I authorise the Repository to pass on the information to any Insurance Company that I have approached for availing of insurance cover. I further agree that any false/misleading information given by me or suppression of any material fact will render my e-insurance Account liable for termination and further action. I hereby authorise the Insurance Repository / Insurance Company to disclose, share, remit in any form, mode or manner, all / any of the information provided by me to the respective Insurance Companies and / or to their authorised agents and representatives in which I may transact / have transacted including all changes, updates to such information as and when provided by me. I hereby agree to provide any additional information / documentation that may be required by the Authorised Parties, in connection with this application. I hereby confirm that this is a unique e-Insurance Account opening application and I have not applied to the same Insurance Repository or any other Insurance Repository for an e-Insurance Account in the past. I would like to receive my insurance policy and all the information related to the proposed insurance policy through Insurance Repository.

Name of the eIA Holder

Signature

e-Insurance for easy access

- Mention the eIA number while buying a new policy
- Open eIA to receive online credit of insurance policy
- Check your eIA details registered with NIR
- Convert your physical policies to electronic at the earliest
- Check the policy after it is credited to your account
- Avail electronic services and information available through eIA

Website: <https://nir.ndml.in/> | Email: helpdesk.nir@nsdl.co.in

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

General Clause

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

Beneficial Owner Information

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

Fees/Charges/Tariff

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

Dematerialization

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

Separate Accounts

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

Transfer of Securities

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

Statement of account

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



Signature of the Client

Manner of Closure of Demat account

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

Default in payment of charges

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

Liability of the Depository

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

Freezing/Defreezing of accounts

22. The Beneficial Owner may exercise the right to freeze/defreeze his/her demat account maintained with the DP in accordance with the procedure and subject to the restrictions laid down under the Bye Laws and Business Rules/Operating Instructions.
23. The DP or the Depository shall have the right to freeze/defreeze the accounts of the Beneficial Owners on receipt of instructions received from any regulator or court or any statutory authority.
24. Redressal of Investor grievance
25. The DP shall redress all grievances of the Beneficial Owner against the DP within a period of thirty days from the date of receipt of the complaint.

Authorized representative

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

Law and Jurisdiction

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



Signature of the Client



POLICIES AND PROCEDURE

Registration of a Client : An account opening set (KYC) will be accepted only if it is complete in all respect and all relevant enclosures are duly filled in and all required documents are attached to the set, duly signed and delivered by the applicant to Dayco. Please refer the checklist (page number 1 of the registration set) for completeness of the application.

Employees of Dayco will verify new applicants in person and validate all enclosed documents against their originals. All documents will be checked in multiple levels at Dayco prior to processing. Any application found unsatisfactory in any respect shall be returned to the applicant.

An application completed in all respect shall lead to opening of account within a week time and the Unique client code and other required documents will be despatched to the Client as a part of the welcome set.

Dayco at its absolute discretion keeps the right to accept, refuse or reject any application for registration with or without showing any reason thereof.

Order/Trade Confirmation : In view of high volume and real time execution of orders on the Exchange, verbal orders are accepted from the clients and executed trades are confirmed verbally. It is not possible to provide order confirmation, modification and cancellation slips and trade confirmation slips for such orders in printed form. Executed trades are confirmed at the end of the day by SMS to the client's mobile number as provided with the KYC and contract notes are issued within 24 hours.

Policy of Issue of Contract Notes : Contract notes for all trades are issued on the same day either physically and/or electronically with digital signature. They are issued from the head office. Electronic contract Notes (ECNs) are optional for the client and separate consent is required for opting the same.

In the case of those clients who opt to receive the contract notes in the electronic form, Electronic contract notes (ECN) are sent at the email id registered as a part of KYC/ authorization for consent of ECN and log of such despatch are maintained. Non-receipt of bounced mail notification by Dayco amounts to delivery of the contract note at the e-mail ID of the client.

In order to further strengthen the electronic communication channel, Dayco simultaneously publishes the ECN on its official website in a secured way and enable relevant access to the clients. Dayco allots a unique user name and password for the purpose to enable clients to access the ECNs posted in the designated website in a secured way and save and print the ECNs.

Execution /Non execution of orders for penny stock: "PENNY STOCK" may be defined as the stocks which are appearing in the list of illiquid securities issued by the Exchanges every month and any other stocks which Dayco may consider to be illiquid/non beneficial for investors at specific market situation from time to time. Such lists of stocks are available at www.daycoindia.com.

Dayco at its absolute discretion can accept, refuse or partially accept any buy or sell order of such stocks for execution from a client. Dayco may also allow restrictive acceptance of orders in such scripts and may demand appropriate declaration and additional margin from the client before accepting orders of such stock. Dayco may cancel orders in such scripts received from the client before execution or after partial execution or place any other restrictions on the trade of such scripts with or without assigning any reason thereof to the client.

Dayco shall not be responsible for any consequential opportunity loss or financial loss that a client may incur from delay or non execution of orders in penny stock.

Brokerage : Dayco follows the policy of charging brokerage not more than the maximum permissible brokerage as per the rules and regulation of the Exchange/SEBI. Brokerage is applied as per the rates agreed upon with the client in the KYC at the time of registration.

The brokerage slab of a client is reviewed at specific intervals determined by the management after assessment of the quality and quantity of turnover of the client and regularity of his/her payment record. The rates may be increased with prospective effect at 15 days notice sent to the E-mail address or postal address of the client registered with Dayco. Similarly the client may apply for reduction of brokerage and that may be executed, if considered by the management, with a notice of 15 days. Any change in brokerage can be viewed only with valid user id and password of the client at Dayco's official website.



Signature of the Client

The brokerage amount debited to the client does not include any exchange related charges or statutory levies as applicable. Any other applicable taxes imposed by statutory authority including securities transaction taxes, duties, service tax, etc will be paid by the client separately as may be levied on the transactions from time to time.

Application of Minimum brokerage : Dayco charges a specific minimum brokerage to the client for trading in penny stocks or low value stocks, which are declared to and agreed upon by the client as a part of KYC as minimum brokerage in absolute value (2.5% or 25 paise per share whichever is higher).

Auction Penalty : Penalty applicable for any kind of Auction trade or Auction Square up transaction including internal netting is 2% in general. In addition to such penalty, any statutory levy or charges and taxes applicable are charged separately to the client. This penalty is invariable from client to client and hence not included as a part of KYC of individual client.

Auction Policy : Dayco Securities Pvt Ltd follows the policy of auction as defined by the Rules and regulations of the Exchange/SEBI. The Exchange's auction obligations are transferred to the corresponding clients.

In case of internal shortage, the securities delivered short are purchased from the market on T+3 day and the purchase consideration including all statutory taxes and levies along with auction brokerage is debited to the short delivering client. In case the shares are not available for purchase in the market, the shortages are closed out as per the prevailing rules of the respective Exchange.

Risk Management Policy : Risk Management is handled by management personnel, lead by the Director-Principal Officer. Clientwise risk is evaluated and all clients are classified in different categories internally. Exposure limits are then set according to risk evaluation.

Setting up Client's Exposure Limits: Dayco may give a Gross Exposure limit of a multiple (ranging between one to four times) and Intra Day Limit of a multiple (ranging between one to ten times) of the clear ledger balance in the account plus value of the shares given as collaterals computed after applying appropriate haircut. These limits may be set different from time to time for a client depending on various factors such as market fluctuations.

Clear Ledger Balance can be read as ledger balance of settled trades plus purchase obligations of open settlements minus value of irreversible delivery out instructions executed on account of the client till the previous day.

The exposure limits may be changed based on the volatility in the market and quality of collaterals. Dayco may set different exposure limits for different clients depending on the credit worthiness, integrity and past conduct of the clients.

Dayco shall not be responsible for the client's inability to route any order through Dayco's trading system on account of any variation, reduction or imposition of exposure limits.

Policy of Payment : Dayco issues account payee cheques within 24 hours of the exchange pay out. The clients who have consented for maintaining running accounts are allowed to make fresh purchase within credit balances generated vide pay out.

Policy of Receipt : Before giving an order for execution, client is required to make payment. The client can use his credit balances as per ledger statement if he has consented for maintaining running accounts and such consent is valid as per exchange/SEBI rules. All the payments are collected by account payee cheque in the name of the company and the same are deposited to the designated client account. Dayco does not accept third party cheques or cheques issued from an unidentified account (not supported by KYC or other valid authorisation). Clients are required to mention their UCI code at the reverse side of the cheque. Cash payment is not received.

Policy of Securities Pay in and Pay out : Dayco receives securities from client's beneficiary account only, for pay in. In case a credit comes to the pool account from a wrong account we have the mechanism of checking exceptional delivery and returning the same from the pool account.

Dayco transfers securities to client's beneficiary account same day, generally within 2 hours of the pay out if payment from the client is received in due time. In case, the client fails to clear his payment, we transfer the securities to our trust account, which is sent to the client's account once payment is obtained.



Signature of the Client

Policy of squaring up of positions : If a client has not cleared his due payment till pay out of securities, his unpaid securities are transferred to the trust account. They are given an option to pay within a reasonable time frame (minimum 15 days not resulting into funding by the broker) and shares are returned to their beneficiary accounts. If the client is unable to clear his dues, his securities are sold under intimation if the client is traceable and shares are transferred from the trust account to client's beneficiary account and sold in a current settlement and due delivery instructions are obtained from the client.

However, if the client is non traceable, his positions are squared up by issuing a written notice at his registered address as per KYC and securities are delivered directly from the trust account to the pool account on behalf of the client.

A client's open position will be squared off in case of death/lunacy/insolvency of the client and any extra dues will be recoverable from the client's successors.

Delivery Instruction Charges for Trust A/c transfer: All Delivery instruction charges for trust account transfer and reverse alongwith statutory levies and taxes are charged to the client and debited to his ledger account.

Management of Collateral : Dayco has adequate systems and procedures in place to ensure that client collateral is not used for any purposes other than meeting the respective client's margin requirements / pay-ins. Dayco also maintains records to ensure proper audit trail of use of client collateral.

Collateral deposits are received from the clients to a particular account and used as margin for the client and the same may be deposited to the Exchange against margin for the client, if they are as per valid list of scrips as may be declared by the company from time to time. At the time of return, they are transferred to the particular client's depository account, as requested. Collateral may be sold / invoked if the client fails to settle his/her obligation, on intimation to the client's address registered as per KYC details.

All Delivery instruction charges for collateral account transfer and reverse alongwith statutory levies and taxes are charged to the client and debited to his ledger account.

Condition under which a client may not be allowed to take further position or the account may be closed :

- Client unable to meet his/her pay-in obligation as per exchange requirement irrespective of the value of collaterals available.
- Long pending debit balance in the client's account.
- Margin shortfall not compensated by the client.
- Multiple dishonour of Cheque, due to fund shortage or otherwise.
- Transactions which may appear to be suspicious in nature.
- Where based on the happening of an event, Dayco has a risk perception that further trading in the contracts/securities may not be in the interest of the clients and/or the market. .
- Any suspicious information found by Dayco in sites like CIBIL, world check, etc or if there is any commencement of a legal process against the client under any law in force.
- If the client forms a part of the list of debarred entities published by SEBI and/or any action is taken by NSE/BSE/SEBI on the client.
- If the Client suffers any adverse material change in his/her/its financial position or defaults in any other agreement with the Stock Broker.
- If the Client has made any material misrepresentation of facts, including (without limitation) in relation to the Security.
- If the Client is in breach of any term, condition or covenant of the Agreement with the stock broker.
- If the client is reported or known to have expired.

Temporarily Suspension of a Client's account at the clients' request or otherwise : Dayco may temporarily suspend an account of the client under the following circumstances :

- Where the Client is inactive for the last six months.
- Where Physical statements or contract notes, etc are received back undelivered and the client is not responding to update the correct address.
- Where the client has reported that unauthorized trades have been executed in his/her account without his/her knowledge.
- On written request received from the client willing to suspend his/her account for a certain period or until further notice. Such accounts can be activated only on the written request of the client.



Signature of the Client

Inactive client account will be considered as inactive if the client does not trade for a period of six months. Calculation will be done at the beginning of every month and a written request has to be made by the client for reactivation of their account.

Redressal of Investors' Grievance : We have our own investor redressal system, which functions as follows:

- A client can register his/her suggestion/complain by sending letters / emails to feedback@daycoindia.com/ files in www.daycoindia.com.
- Separate physical complaint registers are maintained at branches and head office.
- The branches are allowed to resolve the complaint within 10 days of receipt of the same.
- Unresolved complaints are escalated to the head office.
- The head office resolves the complaints maximum within 30 days of receipt of the same with an intimation to the client.

All the complaints are recorded in the register of complaints. The escalation matrix for redressal of grievance is :

Branch Manager (0-10 days) ? Associate Compliance (upto 15 days) ? Director – Compliance officer (Please find all relevant contact details at the back of the booklet).

Policy of opening & closing of branches :

→ Procedure of opening of a branch:

- A branch manager is appointed after due approval from the Directors.
- Required documentations are executed by the person being appointed as a branch manager. These documentations include an undertaking regarding procedural operations of the branch in concern.
- A site visit is executed by the inspection team before activation of the branch.
- A written communication is sent for formal opening of a branch and copies of SEBI registration certificates and notice board contents are displayed and glow signboard is put at a visible place before the formal opening.

→ Procedure of closure of a branch:

- Head office officials visit the branch and discuss issues with the clients regarding the company's inability of continuation of the branch.
- A 30 days notice is delivered to the existing clients for shifting their accounts to another branch or head office, as per their convenience.
- Accounts are shifted after written intimation of client is obtained.
- The branch is closed once, all the clients are shifted or accounts are closed, with intimation to the exchange.

Systems Risk Policy : Trading of all exchange is in electronic mode, based on VSAT, Leased line, ISDN, Modem and VPN, combination of technologies and computer systems to place and route orders. There exists a possibility of communication failure or system problems or slow or delayed response from system or trading halt, of any such other problem/glitch whereby not being able to establish access to the trading system/network, which may be beyond Dayco's control and may result in delay in processing of buy or sell orders either in part or in full. Dayco shall not be liable and responsible for any such problems/fault and opportunity loss, if any, suffered by the client due to such occurrence.

Risk Contingencies beyond control :

Dayco shall not be liable or responsible for delay or default in performance of clients' obligations due to contingencies beyond control such as fire, flood, civil commotion, earthquake, riots, and war strikes, failure of systems, failure of internal links, government/regulatory actions or any other contingencies beyond control and any loss suffered by the client(s) thereof.

Client Acceptance of Policies and Procedures stated hereinabove:

I/We have fully understood the same and do hereby sign the same and agree not to call into question the validity, enforceability and applicability of any provision/clauses in this document under any circumstances whatsoever. These Policies and Procedures may be amended/changed by giving 15 days notice by the broker, provided the change is informed to me/us through any one or more means/ methods. I/we agree never to challenge the same on any grounds including delayed receipt/non- receipt or any other reason whatsoever. These Policies and Procedures shall always be read along with the agreement and shall be compulsorily referred to while deciding any dispute/difference or claim between me/us and Dayco Securities Pvt. Ltd before any court of law/judicial/adjudicating authority including arbitrator/mediator, etc.



Signature of the Client

INFORMATION ON PREVENTION OF MONEY LAUNDERING ACT, 2002 (PMLA)

- Due to the tightened security and increased vigilance in the wake of threats emanating from increasing terrorism, any failure on our part to discharge our duties cast on us under the applicable laws or we becoming an instrumental or a part of the chain in certain transaction, even if unknowingly or ignorantly, may land us in trouble.
- There is an Act called Prevention of Money Laundering Act. 2002. (PMLA)
- The purpose of this act is to prevent the financing of terrorism and to prevent laundering of money i.e. to legalize or officialize or canalise the money generated from illegal activities like drug trafficking, organized crimes, hawata rackets and other serious crimes.
- This act is a part of the Global measures being taken by all the countries under the initiatives of UN agencies.
- It is applicable to all SEBI Registered brokers/sub-brokers and other financial institution who are dealing in any kind of financial assets.
- It is an obligation of the entities to whom this Act is applicable, to report certain kind of transactions routed through them to FINANCIAL INTELLIGENCE UNIT, a department specially set up to administer this Act under the Ministry of Finance.
- The transactions which are supposed to be reported are cash transactions above rupees ten lakhs or series of cash transactions below ten lakhs but aggregating to above ten lakhs in a month or its equivalent in any foreign currency and the transactions which may not be in cash but suspicious in nature.
- Any such above types of transaction, through not executed but attempted and failed are also required to be reported.
- The suspicious transaction can be related to the transaction under the circumstances such as.
- Clients whose identity verification seems difficult or clients that appear not to cooperate.
- Asset management services for clients where the source of the funds is not clear or not in keeping with clients apparent standing/business activity.
- Clients based in high risk jurisdiction.
- Substantial increases in business without apprent cause.
- Clients transferring large sums of money to or from overseas locations with instructions for payments in cash.
- Attempted transfer of investment proceeds to apparently unrelated third parties.
- Business undertaken by offshore banks/financial services.
- Business reported to be in the nature of export/import of small items.
- Unusual transactions by Clients of Special Categories (CSCs).
Clients of Special Categories may include.
- NRI/HNI/Trust/Charities/NGO/Organizations receiving donations.
- Companies having close family shareholdings or beneficial ownership.
- Politically Exposed Persons.
- Companies offering foreign exchange offerings.
- Clients in high risk countries.
- Non face to face clients.
- Clients with dubious reputations as per public information available.
- No trading or demat account can be opened in the name of entity whose name is listed on the banned entity list being maintained at United Nation's website at <http://www.un.org/sc/committees/1267/consolist.shtml>.
- While opening the new accounts all the prescribed produres of KYC and Client Identifications should strictly be followed in the context of ensuring the compliance under this act.
- All the records of transactions and client Identifications must be preserved in a manner which can be promptly retrieved and reported to the authorities in the specified format.
- This is the highlights of the requirements under the Act. Subbrokers/Authorised Person/Remissers are advised to go through the SEBI's master circular at <http://www.sebi.gov.in/curculars/2010/mastercircular/Ma sterCircular.pdf> for detailed information and understanding and also to visit website of FIUIND at <http://fiuindia.gov.in>
- The end clients are advised to co-operate with us by providing the additional information/documents, if asked for during the course of your dealings with us to ensure the compliance requirements under this Act.
- As a responsible citizen, it is our statutory as well as moral duty to be vigilant and to refrain from temptation of easy monetary gains, by knowingly or unknowingly supporting the people who are involved in the activities which are endangering our freedom and causing damage to the nation and of us as well.
- For any further clarifications or information on the subject, principal Officer may be contacted.

**Signature of the Client**

DOS

- Deal only with SEBI registered intermediaries.
- Registered yourself as a client with recent photograph, identity and address proof and I.T. PAN.
- Provide correct KYC details, sign the necessary agreement(s) carefully read and understand the contents stated in Risk Disclosure Document, Investor's Right and Obligations and the Policies and Procedures laid down by the broker.
- Please do bring in notice of the broker immediately if there is any change in the signed KYC details.
- Collect your unique client code and copy of KYC documents (mandatory and voluntary) signed by the broker.
- State clearly who will be placing orders on your behalf.
- Collect contract note (physical or electronic) within 24 hours of the trade.
- Check trade and delivery confirmation on SMS.
- Check statement of accounts and demat transaction statement (physically or over internet) within 24 hours of payout.
- Issue delivery instruction in the correct CM BP ID of the broker and with correct settlement details within due time.
- Pay by account payee cheque issued in the name of the broker mentioning your unique client code on the reverse of the cheque.
- Issue cheques and delivery instruction from your own account only.
- In case of any dispute report the broker within shortest possible time.
- In case of unresolved disputes file written complaint to Broker/Stock exchange/SEBI within a reasonable time.
- Familiarise yourself with the rule, regulations and circulars issued by the stock Exchange/SEBI from time to time, before carrying out any transaction.

DON'TS

- Do not deal with unregistered intermediaries.
- Do not pay more than the approved brokerage to the intermediary.
- Do not undertake deals for others.
- Do not neglect to set out in writing, orders for higher value given over phone.
- Do not sign blank Delivery instruction slip(s) while meeting security paying obligation.
- Do not accept unsigned/duplicate contract note/confirmation memo.
- Do not accept contract note/confirmation memo signed by any unauthorised person.
- Do not delay payment/deliveries of securities to broker/sub-broker.
- Do not get carried away by luring advertisements, if any.
- Do not be led by market rumors or get into shady transactions.



Signature of the Client

