

CDSL

Application No. _____

To be filled by Branch / RM / Client

Whom to contact in case of any Discrepancy in AOF :	Payment Details :
Contact Person Name :	Cheque No.:
Contact No. :	Cheque Date :
Group Code :	Cheque Amount :
Scheme Code :	Bank Details :



VISHWAS FINCAP SERVICES PVT. LTD.

WZ-310, Nangal Raya, Jail Road, Delhi Cantt., New Delhi-110046

Phones : 011-47115501 to 5530 Fax : 91-11-28112661

Website : www.vishwasfincap.comEmail: dp@vishwasfincap.com

DP ID : 12074200 (CDSL)

APPLICATION FORM FOR OPENING A SECURITIES ACCOUNT

 CORPORATE

Internal Ref. No. _____	Bo Id _____
Holder's Name _____	

Important Instructions :

1. Read the KYC form and overleaf instructions properly before filling the form.
2. Fill the KYC form in CAPITAL LETTERS (**including E-MAIL ID).
3. Use Black pen to fill KYC form.
4. Photograph affixed on KYC form should be signed across.
5. All supporting documents should be self attested.
6. All supporting documents should be on A4 size paper.
7. No cutting/ over-writing/fluid will be allowed on KYC form.
8. Form should be complete in all respect.

CHECKLIST :

1. Copy of Pan Card.
2. Board Resolution for opening and operating demat account (format enclosed in form).
3. Photograph, Identity proof and Add Proof of Authorized Signatories (other than directors if any).
4. Address Proof of Registered & Correspondence Address
5. Form 32 & Form 18 with ROC Receipt / Challan
6. Copy of cancelled cheque
7. Payment by cheque/cash
8. Copy of Membership Certificate from exchange (only for CM)
9. Copy of Allotment of CM-ID letter issued by exchange(only for CM)

Additional documents to be obtained under KRA are as mentioned below:

Types of entity	Documentary Requirments
Corporate	<ul style="list-style-type: none"> • 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. • Authorised signatories list with specimen signatures.
Partnership Firm	<ul style="list-style-type: none"> • 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. • Authorised signatories list with specimen signatures. • Photograph, POI, POA, PAN of Partners.
Trust	<ul style="list-style-type: none"> • 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, PAN of Trustees.
HUF	<ul style="list-style-type: none"> • 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	<ul style="list-style-type: none"> • 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	<ul style="list-style-type: none"> • Copy of the constitution/registration or annual report/balance sheet for the last 2 financial years. • Authorized signatories list with specimen signatures.
Foreign Institutional Investors (FII)	<ul style="list-style-type: none"> • Copy of SEBI registration certificate. • Authorized signatories list with specimen signatures.
Army/Government Bodies	<ul style="list-style-type: none"> • Self-certification on letterhead. • Authorized signatories list with specimen signatures.
Registered Society	<ul style="list-style-type: none"> • Copy of Registration Certificate under Societies Registration Act. • List of Managing Committee members. • Committee resolution for persons authorised to act as authorised signatories with specimen signatures. • True copy of Society Rules and Bye Laws certified by the Chairman/Secretary.

Separate KYC form is required for each joint holder.

INSTRUCTIONS / CHECK LIST FOR FILLING KYC FORM

A. IMPORTANT POINTS:

- Self attested copy of PAN card is mandatory for all clients.
- 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.
- If any proof of identity or address is in a foreign language, then translation into English is required.
- Name & address of the applicant mentioned on the KYC form, should match with the documentary proof submitted.
- If correspondence & permanent address are different, then proofs for both have to be submitted.
- Sole proprietor must make the application in his individual name & capacity.
- 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.
- For foreign entities, CIN is optional; and in the absence of DIN no. for the directors, their passport copy should be given.
- In case of Merchant Navy NRI's, Mariner's declaration or certified copy of CDC (Continuous Discharge Certificate) is to be submitted.
- 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.
- 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:

- PAN card with photograph. This is mandatory requirement for all applicants except those who are specifically exempt from obtaining PAN (listed in Section D)
- Unique Identification Number (UID) (Aadhaar)/ Passport/ Voter ID card/ Driving license.
- 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.)

- Passport/ Voters Identity Card/ Ration Card/ Registered Lease or Sale

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

- Utility bills like Telephone Bill (only land line), Electricity bill or Gas bill - Not more than 3 months old.
- Bank Account Statement/Passbook - Not more than 3 months old.
- Self-declaration by High Court and Supreme Court judges, giving the new address in respect of their own accounts.
- 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.
- 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.
- 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.
- 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.)

- 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.
- Investors residing in the state of Sikkim.
- UN entities/multilateral agencies exempt from paying taxes/filing tax returns in India.
- SIP of Mutual Funds upto Rs 50, 000/- p.a.
- In case of institutional clients, namely, FIIs, MFs, VCFs, FVCIs, Scheduled Commercial Banks, Multilateral and Bilateral Development Financial Institutions, State Industrial Development Corporations, Insurance Companies registered with IRDA and Public Financial Institution as defined under section 4A of the Companies Act, 1956, Custodians shall verify the PAN card details with the original PAN card and provide duly certified copies of such verified PAN details to the intermediary.

E. List of people authorized to attest the documents:

- 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).
- In case of NRIs, authorized officials of overseas branches of Scheduled Commercial Banks registered in India, Notary Public, Court Magistrate, Judge, Indian Embassy /Consulate General in the country where the client resides are permitted to attest the documents.

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

Types of entity	Documentary Requirements
Corporate	<ul style="list-style-type: none"> 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. Authorised signatories list with specimen signatures.
Partnership Firm	<ul style="list-style-type: none"> 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. Authorised signatories list with specimen signatures. Photograph, POI, POA, PAN of Partners.
Trust	<ul style="list-style-type: none"> 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, PAN of Trustees.
HUF	<ul style="list-style-type: none"> 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	<ul style="list-style-type: none"> 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	<ul style="list-style-type: none"> Copy of the constitution/registration or annual report/balance sheet for the last 2 financial years. Authorized signatories list with specimen signatures.
Foreign Institutional Investors (FII)	<ul style="list-style-type: none"> Copy of SEBI registration certificate. Authorized signatories list with specimen signatures.
Army/Government Bodies	<ul style="list-style-type: none"> Self-certification on letterhead. Authorized signatories list with specimen signatures.
Registered Society	<ul style="list-style-type: none"> Copy of Registration Certificate under Societies Registration Act. List of Managing Committee members. Committee resolution for persons authorised to act as authorised signatories with specimen signatures. True copy of Society Rules and Bye Laws certified by the Chairman/Secretary.

Please Submit the KYC Documents on A4 Size Paper Only.

Details of Promoters/ Partners/ Karta / Trustees and whole time directors forming a part of Know Your Client (KYC) Application Form for Non-Individuals

Name of Applicant _____ PAN of the Applicant _____

Sr. No.	PAN	Name	DIN (For Directors) / UID (For Others)	Residential / Registered Address	Relationship with Applicant (i.e. promoters, whole time directors etc.)	Whether Politically Exposed	Photograph
						<input type="checkbox"/> PEP <input type="checkbox"/> RPEP <input type="checkbox"/> NO	
						<input type="checkbox"/> PEP <input type="checkbox"/> RPEP <input type="checkbox"/> NO	
						<input type="checkbox"/> PEP <input type="checkbox"/> RPEP <input type="checkbox"/> NO	
						<input type="checkbox"/> PEP <input type="checkbox"/> RPEP <input type="checkbox"/> NO	
						<input type="checkbox"/> PEP <input type="checkbox"/> RPEP <input type="checkbox"/> NO	

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Vishwas Fincap Services Pvt. Ltd

WZ- 310, Nangal Raya, Jail Road, Delhi Cantt., New Delhi 110046

Phones : 011- 47115501 to 5530, Fax : 91-11-28112661

E-mail : dp@vishwasfincap.com • Website : www.vishwasfincap.com

DP ID : 12074200

ADDITIONAL KYC FORM FOR OPENING A DEMAT ACCOUNT

(To be filled by the Depository Participant)

Application No.		Date	D	D	M	M	Y	Y	Y	Y
DP Internal Reference No.										
DP ID	1	2	0	7	4	2	0	0	Client ID	

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

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

TYPE OF ACCOUNT (Please tick whichever is applicable)

Status		Sub-Status (To be filled by the DP)	
<input type="checkbox"/> Body Corporate <input type="checkbox"/> Banks <input type="checkbox"/> Trust <input type="checkbox"/> Mutual Fund <input type="checkbox"/> OCB <input type="checkbox"/> FII <input type="checkbox"/> CM <input type="checkbox"/> FI <input type="checkbox"/> Clearing House <input type="checkbox"/> Others (Specify) _____			
SEBI Registration No. (if applicable)		SEBI Registration Date	D D M M Y Y Y Y
RBI Registration No. (if applicable)		RBI Approval Date	D D M M Y Y Y Y
ROC Registration No. (if applicable)		ROC Registration Date	D D M M Y Y Y Y
Nationality	<input type="checkbox"/> Indian <input type="checkbox"/> Others (specify) _____		

HOLDERS DETAILS

Sole/First Holder's Name		PAN								
Second Holder's Name		PAN								
Third Holder's Name		PAN								
Search Name										

Name* _____

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

BANK DETAILS (Dividend Bank Details)

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

- (i) Photocopy of the cancelled cheque having the name of the account holder where the cheque books is issued, (or)
- (ii) Photocopy of the Bank Statement having name and address of the BO.
- (iii) Photocopy of the Passbook having name and address of the BO, (or)
- (iv) Letter from the Bank.
 - In case of option (ii), (iii) and (iv) above, MICR Code of the branch should be present/mentioned on the document.

I/We instruct the DP to receive each and every credit in my/our account (if not marked, the default option would be 'Yes')	[Automatic Credit] <input type="checkbox"/> Yes <input type="checkbox"/> No
Account Statement Requirement	<input type="checkbox"/> As per SEBI Regulation <input type="checkbox"/> Daily <input type="checkbox"/> Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly
I/We request you to send Electronic Transaction-cum-Holding Statement at the email Id _____	<input type="checkbox"/> Yes <input type="checkbox"/> No

Do you wish to receive dividend/interest directly in to your bank account given below through ECS? (If not marked, the default option would be 'Yes') [ECS is mandatory for locations notified by SEBI from time to time]	<input type="checkbox"/> Yes <input type="checkbox"/> No
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SMS Alert Facility Refer to Terms & Conditions given as Annexure 2.4	MOBILE No.: +91-..... [Mandatory, if you are giving Power of Attorney (POA)] (if POA is not granted & you do not wish to avail of this facility, cancel this option).	<input type="checkbox"/> Yes <input type="checkbox"/> No
Easi	To register for easi , please visit our website www.cdslindia.com. Easi allows a BO to view his ISIN balances, transactions and value of the portfolio online.	<input type="checkbox"/> Yes <input type="checkbox"/> No

CLEARING MEMBER DETAILS (To be filled by CMs only)

Name of Stock Exchange			
Name of CC / CH			
Clearing Member ID		Trading Member ID	

Do you wish to receive dividend/interest directly in to your bank account given below through ECS? (If not marked, the default option would be 'Yes') [ECS is mandatory for locations notified by SEBI from time to time]	<input type="checkbox"/> Yes <input type="checkbox"/> No
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I/We have read the terms & conditions DP-BO agreement (DP-CM agreement for BSE Clearing Member Accounts) including the schedules thereto and the terms & conditions and agree to abide by and be bound by the same and by the Bye Laws as are in force from time to time. I/We declare that the particulars given by me/us above are true and to the best of my/our knowledge as on the date of making this application. I/We further agree that any false / misleading information given by me / us or suppression of any material information will render my account liable for termination and suitable action.

	Sole / First Authorised Signatory	Second Authorised Signatory	Third Authorised Signatory
Name			
Designation			
Signatures	(1) 		

(In case of more authorised signatories, please add annexure)
(Signatures should be preferably in black ink)

ACKNOWLEDGEMENT RECEIPT

Application No.: _____ Date : _____

We hereby acknowledge the receipt of the Account Opening Form From :-

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

Depository Participant Seal and Signature

Vishwas Fincap Services Pvt. Ltd

WZ- 310, Nangal Raya, Jail Road, Delhi Cantt., New Delhi-110046

Phones : 011-47115501 to 5530 Fax : 91-11-28112661

Website : www.vishwasfincap.com

Agreement between A Participant And A Person Seeking to Open a Beneficial Owner's Account

This Agreement made and entered into at _____ this _____ day of _____ between Vishwas Fincap Services Pvt. Ltd having its Regd. office at WZ- Nangal Raya, Jail Road, Delhi Cantt., New Delhi-110046 (hereinafter called "The Participant") of the One part. AND _____ (description of the legal entity) having his/its office/registered office/address at _____ hereinafter called "the Beneficial Owner" of the Other Part.

WHEREAS the Beneficial Owner is desirous of opening a beneficial owner's account with the Participant and the Participant has agreed to open an account in the name of the Beneficial Owner and render services to the Beneficial Owner as a participant, on the terms and conditions recorded herein below :




NOW THIS AGREEMENT WITNESSETH AND IT IS HEREBY AGREED BY AND BETWEEN THE PARTIES HERETO AS FOLLOWS :

1. **General Clause** : The parties hereto agree to abide by the provisions of the Depositories Act, 1996, SEBI (Depositories and Participants) Regulations, 1996, Bye Laws and Operating Instructions issued by CDSL from time to time in the same manner and to the same extent as if the same were set out herein and formed part of this Agreement.
2. **Fees, Charges and deposits** : The Participant shall be entitled to change or revise the fees, charges or deposits from time to time provided however that no increase therein shall be effected by the Participant unless the Participant shall have given at least one month's notice in writing to the Beneficial Owner in that behalf. In case the Beneficial owner committing a default in the payment of any such amount payable to the Participant on their respective due dates or within fifteen days of the same being demanded (where no such due date is specified), the Participant shall be entitled to charge interest on the amount remaining outstanding or unpaid' [not exceeding 18%] per annum of part thereof. On such continued default, the Participant after giving two days notice to the Beneficial Owner shall have a right to stop processing of instructions of Beneficial Owners till such time he makes the payment along with interest if any.
3. **Statement of Account** :
 - 3.1 The Participant shall furnish to the Beneficial Owner a statement of his/its account at the end of every month if there has been even a single entry or transaction during that month, and in any event once at the end of each quarter. The statement of accounts to be provided to the Beneficial Owner under this Agreement shall be in the form specified in Operating Instructions or as communicated by CDSL from time to time. The Participant shall furnish such statement at such shorter periods as may be required by the Beneficial Owner on payment of such charges by the Beneficial Owner as may be specified by the Participant.
 - 3.2 It is agreed that if a Participant is providing the services of issuing the statement of accounts in an electronic mode and if the Beneficial Owner is desirous of availing such services from the Participant, then the Participant will furnish to the Beneficial Owner the statement of accounts under its digital signature, as governed under the Information Technology Act, 2000.
Provided however that in the event of the Beneficial Owner requiring a physical copy of the statement of accounts, despite receiving the same in the electronic mode, then irrespective of having forwarded the same via electronic mode, the Participant shall be obliged to provide a physical copy thereof to the BO.
 - 3.3 It is agreed and understood between the parties that if the Participant does not have the facility of providing the statement of account in the electronic mode, then the Participant shall be obliged to forward the statement of account only in physical form.
4. **Beneficial Owner shall intimate change of particulars** : The Participant shall not be liable or responsible for any loss that may be caused to the Beneficial Owner by reason of his/its failure to intimate change in the particulars furnished to the Participant from time to time, unless notified by the Beneficial Owner.
5. **Depository not liable for claims against Beneficial Owner** : CDSL shall not be liable to the Beneficial Owner in any manner towards losses, liabilities and/or expenses arising from the claims of third parties or for any fees, charges, taxes, duties, levies or penalties levied, imposed or demanded by any Central, State, statutory or revenue authority in respect of securities credited to the Beneficial Owner's account.
6. **Authorised Representative** : Where the Beneficial Owner is a body corporate or a legal entity, it shall, simultaneously with the execution of the Agreement furnish to the Participant, a list of officials authorized by it who shall represent and intract on its behalf with the Participant. Any change in such list including additions, deletions or alterations thereto shall be forthwith communicated to the Participant.
7. **Termination** : The parties may at any time terminate this agreement, provided that a notice of not less than thirty days is given in the manner and on the terms and conditions and procedure set out in the Bye Laws and the Operating Instructions. In the event of termination by either party, the Participant shall deal with the securities lying in the account of a Beneficial Owner in accordance with the instructions of such Beneficial Owner.
8. **Stamp Duty** : Any stamp duty (including interest or penalty levied thereon) payable on the Agreement and/or on any deed, document or writing executed in pursuance hereof between the parties hereto shall be borne and paid by the Beneficial Owner.
9. **Force Majeure** : Notwithstanding anything contained herein or in the Bye Laws, neither party hereto shall be liable to indemnify or compensate the other for any breach, non-performance or delay in performance of any obligations under the Agreement or for any harm, loss, damage or injury caused to the other due to cause reasonably beyond its control including but not limited to time, storm, cyclone, flood, lightning, earthquake, fire, blast, explosion or any other act or God, war, rebellion, insurrection, embargo or sanction, blockade, riot, civil commotion, labour action or unrest including strike lock-out or boycott, interruption or failure of any utility service, enemy action, criminal conspiracy, act of terrorism of vandalism, sabotage or intrusion, or any other irresistible force or compulsion.
10. **Service of Notice** : Any notice or communication required to be given under the Agreement shall not be binding unless the same is in writing and shall have been served by delivering the same at the address set out hereinabove against a written acknowledgement of receipt thereof or by sending the same by pre-paid registered post at the aforesaid address or transmitting the same by facsimile transmission, electronic mail or electronic data transfer at number or address that shall have been previously specified by the party to be notified. Notice given by personal delivery shall be deemed to be given at the time of delivery. Notice given by post in accordance with this clause shall be deemed to be given at the commencement of business of the recipient of the notice on the third working day next following its posting. Notice sent by facsimile transmission, electronic mail or electronic data transfer shall be deemed to be given at the time of its actual transmission.

11. **Arbitration** : The parties hereto shall, in respect of all disputes and differences that may arise between them, abide by the provisions relating and conciliation specified under the Bye-Laws.
12. **Jurisdiction** : The parties hereto agree to submit to the exclusive jurisdiction of the courts in New Delhi.

13. **Governing Law** : The Agreement shall be governed by and construed in accordance with the laws in force in India.
- IN WITNESS WHEREOF the parties hereto have hereunto set and subscribed their respective hands/seals to this Agreement in duplicate on the day, month, year and place first hereinabove mentioned.

SIGNED AND DELIVERED

	NAME/S OF SIGNATORY (IES)	SIGNATURE(S)
Sole / First Signatory		(5) 
Second Signatory		
Third Signatory		

For & on behalf of
Vishwas Fincap Services Pvt. Ltd

Place : New Delhi
Date :

Authorised Signatory

Witness : (For & on behalf of Vishwas Fincap Services Pvt. Ltd)

Signature : _____

Name :

Address : WZ 310, Nangal Raya, Jail Road, Delhi Cantt
New Delhi -110046

Witness : (For & on behalf of the client)

Signature : _____

Name : _____

Address : _____

ANNEXURE - A

Terms And Conditions-cum-Registration / Modification Form for receiving SMS Alerts from CDSL

Definitions:

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

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

Availability:

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

Receiving Alerts:

1. The depository shall send the alerts to the mobile phone number provided by the BO while registering for the service or to any such number replaced and informed by the BO from time to time. Upon such registration / change, the depository shall make every effort to update the change in mobile number within a reasonable period of time. The depository shall not be responsible for any event of delay or loss of message in this regard.
2. The BO acknowledges that the alerts will be received only if the mobile phone is in 'ON' and in a mode to receive the SMS. If the mobile phone is in 'Off' mode i.e. unable to receive the alerts then the BO may not get / get after delay any alerts sent during such period.
3. The BO also acknowledges that the readability, accuracy and timeliness of providing the service depend on many factors including the infrastructure, connectivity of the service provider. The depository shall not be responsible for any non-delivery, delayed delivery or distortion of the alert in any way whatsoever.

4. The BO further acknowledges that the service provided to him is an additional facility provided for his convenience and is susceptible to error, omission and/ or inaccuracy. In case the BO observes any error in the information provided in the alert, the BO shall inform the depository and/ or the DP immediately in writing and the depository will make best possible efforts to rectify the error as early as possible. The BO shall not hold the depository liable for any loss, damages, etc. that may be incurred/ suffered by the BO on account of opting to avail SMS alerts facility.
5. The BO authorizes the depository to send any message such as promotional, greeting or any other message that the depository may consider appropriate, to the BO. The BO agrees to an ongoing confirmation for use of name, email address and mobile number for marketing offers between CDSL and any other entity.
6. **The BO agrees to inform the depository and DP in writing of any unauthorized debit to his BO account/ unauthorized transfer of securities from his BO account, immediately, which may come to his knowledge on receiving SMS alerts. The BO may send an email to CDSL at complaints@cdslindia.com. The BO is advised not to inform the service provider about any such unauthorized debit to/ transfer of securities from his BO account by sending a SMS back to the service provider as there is no reverse communication between the service provider and the depository.**
7. The information sent as an alert on the mobile phone number shall be deemed to have been received by the BO and the depository shall not be under any obligation to confirm the authenticity of the person(s) receiving the alert.
8. The depository will make best efforts to provide the service. The BO cannot hold the depository liable for non-availability of the service in any manner whatsoever.
9. If the BO finds that the information such as mobile number etc., has been changed with out proper authorization, the BO should immediately inform the DP in writing.

Fees:

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

Disclaimer:

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

Liability and Indemnity:

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

Amendments:

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

Governing Law and Jurisdiction:

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

I/We wish to avail the SMS Alerts facility provided by the depository on

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

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

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

I/We am/ are aware that mere acceptance of the registration form does not imply in any way that the request has been accepted by the depository for providing the service. I/We provide the following information for the purpose of Registration / modification (Please cancel out what is not applicable).

BOID

1	2	0	7	4	2	0	0									
---	---	---	---	---	---	---	---	--	--	--	--	--	--	--	--	--

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

Sole / First Holder's Name : _____ Second Holder's Name _____ Third Holder's Name _____

Mobile Number on which message are to be sent

+91													
-----	--	--	--	--	--	--	--	--	--	--	--	--	--

The mobile number is registered in the name of : _____

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

Signatures (4) _____ _____ _____
Sole/First Holder Signature Second Holder Signature Third Holder Signature

Place : _____ Date : ____/____/20____

Date _____

To,

Vishwas Fincap Services Pvt. Ltd

WZ-310, Nangal Raya, Jail Road,
Delhi Cantt., New Delhi 110046

Re : Beneficial Owner (BO) Account No. _____

I/We _____




[name(s) of the BO(s)] had entered into DP BO agreement with you. I/We confirm having opted to receive the statement of accounts pertaining to our BO account in electronic mode in lieu of physical copy of the statement of account.

I/We confirm that the dispatch of statement of account to me/us at the following email address shall constitute full and absolute discharge of your obligation under the above agreement to provide me/us with statement of my/our BO account. But, I/we reserve my/our right to receive the physical copy of statement of accounts despite receiving the same in electronic mode, if such a demand is made in writing on you.

[Email address : _____]

I/We confirm that any change in the aforesaid email address or any other instructions with regard to dispatch/service of my/our statement of account on me/us shall not be binding upon you unless you are intimated in writing by me/us by acknowledged delivery.

Yours faithfully,

Signatures	(5) 		
	_____	_____	_____
	First Holder Signature	Second Holder Signature	Third Holder Signature

Name/s of the Beneficial owner/s Signature/s (all joint holders)

CERTIFIED TRUE COPY OF THE RESOLUTION PASSED AT THE MEETING OF THE BOARD OF DIRECTORS OF THE COMPANY M/S(Name of the Company) AT THEIR MEETING ON THE(Day) ON(Date) DAY OF(Month and Year) AT THEIR REGD. OFFICE AT(Place) AT(Time)

1. "RESOLVED THAT a Corporate Beneficiary Account be opened for Depository Purpose with VISHWAS FINCAP SERVICES PRIVATE LIMITED, 310, Nangal Raya, Delhi Cantt, New Delhi - 110046.
2. "RESOLVED FURTHER THAT Mr. director(s) of the Company whose specimen signatures are attested below be jointly/severely authorised to sign on behalf of the company all documents and forms relating to such account (in relation to debit or credit or otherwise) in such forms as may be required by the DP and further any Instructions, Indemnities or Counter Indemnities which may be required by DP from the Company in connection with the above mentioned account.
3. That this resolution be communicated to VISHWAS FINCAP SERVICES PRIVATE LIMITED a Depository Participant of CDSL(DP) and remain in force until notice in writing is given to the VISHWAS FINCAP SERVICES PRIVATE LIMITED.

For _____
Director
Specimen Signature of
 Mr. _____
 Mr. _____
 Mr. _____

Attested by
Director

NOTE : This is required to be submitted on the Company's Letterhead.

Vishwas Fincap Services Pvt. Ltd DEPOSITORY DIVISION

A/c No. Details :-

S.No.	Name (s)	Depository Account No.(s)

ELECTRONIC CLEARING SERVICE (DEBIT CLEARING MANDATE FORM)

1. Name(s) :
2. Bank Name :
- A) Branch Name :
- B) 9-Digit MICR Code* :
- C) Account Type S.C.A/c (Code 10) Current A/c (Code 11) Cash Credit (Code 13)
- D) Ledger No./Folio No. _____ Account No. _____

* Applicant on the MICR cheque issued by the Bank (Please attach the photocopy of Cheque or a Bank Cancelled Cheque issued by your Bank for verifying the accuracy of the Code Number)
I, hereby declare that the particulars given above are correct and complete. If the transactions is delayed or not effected at all for reasons of incomplete or incorrect information, I would not hold the user institution responsible. I hereby agree to discharge the responsibility expected of me as a participant under scheme.

Date: _____  Signature of the Applicant

Vishwas Fincap Services Pvt. Ltd DEPOSITORY DIVISION

A/c No. Details :-

S.No.	Name (s)	Depository Account No.(s)

ELECTRONIC CLEARING SERVICE (DEBIT CLEARING MANDATE FORM)

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* Applicant on the MICR cheque issued by the Bank (Please attach the photocopy of Cheque or a Bank Cancelled Cheque issued by your Bank for verifying the accuracy of the Code Number)
I, hereby declare that the particulars given above are correct and complete. If the transactions is delayed or not effected at all for reasons of incomplete or incorrect information, I would not hold the user institution responsible. I hereby agree to discharge the responsibility expected of me as a participant under scheme.

Date: _____  Signature of the Applicant

BANK CERTIFICATION (Not required if photocopy of the cheque is enclosed)







Certified that the particulars furnished above are correct as per our records.

Bank's Stamp :
Date :
The Branch Manager

Dear Sir,
I/We _____ residing at _____ maintain
a _____ Account No. _____ with your branch.

I/we hereby authorise the Bank to debit all types of commission/fees (Service Charges) payable by me/us and charged by Vishwas Fincap Services Pvt. Ltd. through the ECS (Debit clearing) facility to my bank account with you. I/We undertake the sufficient balances shall be maintained by me/us, so that the right of the Bank to debit the Service Charged is not impaired. I/We hereby undertake to revoke this authority without the written approval from the Bank.

DIGNED AT _____ (place), this _____
(day) of _____ (Month) _____ Year _____

 Signature
 Name
 Signature
 Name
 Signature
 Name

BANK CERTIFICATION (Not required if photocopy of the cheque is enclosed)







Certified that the particulars furnished above are correct as per our records.

Bank's Stamp :
Date :
The Branch Manager

Dear Sir,
I/We _____ residing at _____ maintain
a _____ Account No. _____ with your branch.

I/we hereby authorise the Bank to debit all types of commission/fees (Service Charges) payable by me/us and charged by Vishwas Fincap Services Pvt. Ltd. through the ECS (Debit clearing) facility to my bank account with you. I/We undertake the sufficient balances shall be maintained by me/us, so that the right of the Bank to debit the Service Charged is not impaired. I/We hereby undertake to revoke this authority without the written approval from the Bank.

DIGNED AT _____ (place), this _____
(day) of _____ (Month) _____ Year _____

 Signature
 Name
 Signature
 Name
 Signature
 Name

VISHWAS FINCAP SERVICES PVT. LTD.

WZ-310, Nangal Raya, Jail Road, Delhi Cantt., New Delhi-110046
Phones : 011-47115501 to 5530 Fax : 91-11-28112661
Email: dp@vishwasfincap.com Website : www.vishwasfincap.com

Schedule of Charges for CDSL Corporate Account

S.No.	Nature of Service	Charges
1.	Account Opening	Nil
2.	Annual Maintenance	₹ 750/- per annum
3.	Advance Payment	₹ 750/- (adjustable against billing)
4.	Stamp Paper	₹ 50/-
5.	Transaction	
	Debit	₹ 15/- per Instruction* if the instruction is to account within VISHWAS ₹ 20/- per Instruction* if the instruction is to account with other than VISHWAS
	Credit	NIL
6.	Pledge	
	Creation	₹ 50/- per Instruction
	Closure	₹ 50/- per Instruction
	Invocation	₹ 50/- per Instruction
7.	Dematerialisation	₹ 2/- per certificate plus courier charges
8.	Rematerialisation	₹ 15/- per request plus ₹ 30/- courier charges
9.	Instruction Booklet	₹ 1/- per leaf

* For instruction above value of ₹ 3 Lac, Additional charges @0.005% of the value over and above ₹ 3 Lac will be charged subject to a maximum of ₹ 100/- per instruction.

Notes :

1. **Service Tax actual where applicable.**
2. The Depository participant shall reserve the right to revise the charged by giving not less than 30 days notice in writing to the client.
3. Value of Transaction will accordance with the Depository formulae.
4. Modification in client detail 25/- per instance.
5. Any service not listed above will be charged extra.
6. Rejection charges on failure of delivery instruction 15/- per instruction.
7. Off-Market Instructions not received prior to 24 hours of execution will be received at clients risk. However no extra charges will be levied.
8. Instructions for pay-in of securities to transfer securities from client account to CM pool account will be accepted up to 4PM on the working day prior to pay-in-date.
9. Non-periodic statement shall be charged @₹ 5/- per page and postage/courier @₹ 30/- per mail.
10. In case of non-payment of bill/dues within 30 days of due date, interest shall be charged @2.0% per month on the outstanding dues.

(The above is subject to taxes and duties as applicable as per Government Rule)

HOLDER'S SIGNATURE:



Sole/First Holder Signature



Second Holder Signature



Third Holder Signature

For Vishwas Fincap Services Pvt. Ltd.

(Authorised Signatory)