

FORM NO. _____

TRADING AND DEMAT ACCOUNT OPENING FORM INDIVIDUAL

CLIENT NAME _____

DP ID. 12091000 CLIENT ID _____ CLIENT CODE _____

RM NAME _____ SERVICE MANAGER _____

BRANCH NAME _____ FAMILY NAME _____

DEALER NAME _____ TEAM LEADER NAME _____

INTRODUCER NAME _____ REFERRAL NAME _____

ONLY TRADING

ONLY DEMAT

BOTH TRADING AND DEMAT

KRA YES NO

CKYC YES NO

INCRD CAPITAL WEALTH PORTFOLIO MANAGERS PRIVATE LIMITED
(Formerly Known as BSH Corporate Advisors and Consultants Private Limited)

Registered Office: Unit No-1203, 12th Floor, B-Wing, The Capital, C-70, G Block, BKC, Bandra (E), Mumbai - 400051. T. +91 22 6844 6100 | F. +91 22 4161 1508 | www.incredequities.com | CIN No. U74999MH2018PTC305048

Corporate Office: 2nd and 3rd Floor, B Wing, Kaledonia Building, Sahar Road, Andheri East, Mumbai - 400069.
Phone: 91-22-4161-1500 / +91-22-4161-1596 | www.incredequities.com

For office use only:

| KRA | | CKYC | |
|--------------|----|----------------------|----------------------|
| YES | NO | YES | NO |
| MODIFICATION | | KRA ENTRY DATE | CKYC ENTRY DATE |
| | | CKYC NUMBER | |
| YES | NO | <input type="text"/> | <input type="text"/> |
| | | | |

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BOOKLET 1
MANDATORY AND VOLUNTARYBOOKLET 2 MANDATORY
AND VOLUNTARY

Note: Booklet 1 to be filled by client and returned to Incred Capital. Booklet 2 to be read, understood by the client for future reference.

Dear Investor!!

Subject: prevention of Money laundering

Money laundering is a process of making dirty money clean. Money is moved around the financial system again and again in such manner that its origin gets hidden.

It involved complex chain of activities whereby huge amount of money generated from illegitimate activities viz. selling of narcotic drugs, extortion, corruption, illicit dealing in weapons, human trafficking, etc. if put through a series of process so that it comes out at the other end as clean and legal money. Terrorist organization encourage money laundering to support their illegal acts.

It is important to note due to increased vigilance in the wake of threats emanating from increasing terrorism, any failure on our part to discharge the duties cast on us under the applicable laws or we becoming an instrumental or a part of the chain, even if unknowingly or ignorantly, may invite the trouble.

In order to fight against the money laundering and terrorist financing, the Prevention of Money Laundering Act, 2002 (PMLA) was brought into force w.e.f. July 1, 2005 in India. Guidelines were also issued in the context of the recommendations made by the Financial Action task Force on anti-money laundering standards, Compliance with these standard has become imperative for international financial relations.

PMLA is applicable to every intermediary registered with Securities & Exchange Board of India (SEBI), which includes a stock broker, depository participant, portfolio manager and any other intermediary associated with securities market.

As per the provision of PMLA, the intermediaries are required to comply with Know Your Client (KYC) normal, conduct ongoing client due diligence to ensure that the activity being conducted in any account is consistent with the intermediary's knowledge of the client, its business and risk profile.

In light of the above, you are requested to provide the information or documents evidencing source of funds, income tax returns, bank records, demat holding, etc. at the time of registrations as a client with us or subsequently whenever asked for during the course of your dealings with us.

INCRED CAPITAL WEALTH PORTFOLIO MANAGERS PRIVATE LIMITED
CIN NO.: U74999MH2018PTC305048

SEBI Registration No. & Date - INZ000294632-August 18, 2020
CDSL SEBI Registration No & Date - IN-DP-559-2021-February 5, 2021
NSE Membership - Trading Member (Capital Market, Futures & Options and Debt. Segment)
Member Code - 90211
BSE Membership - Trading Member (Capital Market, Futures & Options and Debt. Segment)
Member Code - 6739

Registered Office Address: InCred Capital Wealth Portfolio Managers Pvt Limited,
Unit No 1203, B Wing, The Capital, C-70, B Block, BKC, Bandra (E), Mumbai - 400051
Phone: +91-22-6844 6100, Fax:+91-22-4161 1508, Website: www.incredequities.com
Correspondence Office Address: 3rd Floor , B Wing , Kaledonia Building, Sahar Road, Andheri East,
Mumbai - 400069

Name of Compliance Officer: Preeti Lalwani
Email-Id: compliance@incredcapital.com / preeti.lalwani@incredcapital.com
Phone No: +91-22-4161-1500 / +91-22-4161-1596

For any grievance please contact us at Investor Grievance Nos: 022-4161 1521 / 022-4161 1519 or you may write into us at customer.service@incredcapital.com.

In case not satisfied with the response, please contact - BSE Limited (Tel.:+91-22-22728097;
E-mail: is@bseindia.com); National Stock Exchange of India Limited (Tel.:+91-22-26598190;
E-mail: ignse@nse.co.in)

CDSL Ltd. (Phone: 1800-200-5533, email id: complaints@cdslindia.com.

You can also lodge your grievances with SEBI at <https://scores.sebi.gov.in>

For any queries, feedback or assistance contact SEBI office on Toll free helpline at 1800 22 7575 / 1800 266 7575.

CHECK LIST FOR FILLING KYC FORM (List of documents to be submitted) - For Individual

| Name of the Document | Documentary requirements (self certified) | Please Tick |
|---|--|---|
| PAN Card | | |
| Photograph | One Colored Front Face Photograph on photographic Paper (Passport Size) | |
| Proof of Identity and Address (Any One) | In terms of Rule 2 (d) of Prevention of Money-Laundering (Maintenance of Records) Rules, 2005 (PML Rules) "Officially Valid Documents" means the following: a. the passport, b. the driving License, c. proof of possession of Aadhaar number, d. the Voter's Identity Card issued by Election Commission of India, e. job card issued by NREGA duly signed by an officer of the State Government and the letter issued by the National Population Register containing details of name, address, or any other document as notified by the Central Government in consultation with the Regulator | |
| Bank Proof Provide for all the Bank Account Mentioned (Any One) | Bank Statement/ Bank Passbook with cheque leaf (not more than 2 months old, seal & signature of Bank Official) | specifying name of the constituent, MICR Code or/ and IFSC Code of the bank |
| | Banker's Certificate on letter head of the Bank (ORIGINAL) | |
| | Cancelled Personalized Cheque leaf | |
| Proof of Income (Any One) | Copy of ITR Acknowledgement | |
| | Copy of Annual Accounts | |
| | In case of salary income - Salary Slip, Copy of Form 16 | |
| | Net-worth certificate | |
| | Copy of Demat Account Holding Statement | |
| | Bank Account Statement for last 6 months reflecting income | |

INDIVIDUAL CLIENT REGISTRATION FORM

Please fill in ENGLISH and in BLOCK LETTERS

Are you a KYC-KRA Complied Client Yes No

Do you wish to provide consent for authenticating with Aadhar based system for account opening Yes No (Currently not applicable)

I hereby confirm that my details appearing on KRA/UIDAI have been shared. I further confirm that there are no changes in the same including my Address/Email id/Mobile Number. **OR**

I hereby confirm that my details appearing on KRA/UIDAI have been shared. I further confirm that my Address/Email id /Mobile Number** as appearing on the same have undergone change(s) and I have filled up the updated details below:

Address Email Id Mobile Number Personal Details

FIRST HOLDER

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

ApplicationType* New Update

For office use only KYC Number _____ (Mandatory for KYC update request)
(To be filled by financial institution)

Account Type* Normal Minor
 Aadhaar OTP based E-KYC (in non-face to face mode)

1. PERSONAL DETAILS

| | | | | |
|--|--|------------|-------------|-----------|
| Name* | Prefix | First Name | Middle Name | Last Name |
| (Name should match with Income Tax site) | | | | |
| Maiden Name (If any*) | Prefix | First Name | Middle Name | Last Name |
| Father/ Spouse Name* | Prefix | First Name | Middle Name | Last Name |
| Mother Name* | Prefix | First Name | Middle Name | Last Name |
| Date of Birth* | <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <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 | | | |
| PAN* | <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> | | | |
| Marital Status* | <input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Others | | | |
| Nationality | <input type="checkbox"/> IN- Indian <input type="checkbox"/> Others - Country _____ Country Code <input type="text"/> <input type="text"/> | | | |
| Residential Status* | <input type="checkbox"/> Resident Individual <input type="checkbox"/> Non Resident Indian <input type="checkbox"/> Foreign National (Passport copy Mandatory for NRIs & Foreign National) | | | |

2. PROOF OF IDENTITY (POI)* and Address (POA)*

(PERMANENT / OVERSEAS ADDRESS DETAILS)

I (Certified copy of OVD or equivalent e-document or OVD or OVD obtained through digital KYC process needs to be submitted (anyone of the following OVDs)

A- Passport Number _____ Passport Expiry Date

B- Voter ID Card _____

C- Driving License _____ Driving License Expiry Date

D- NREGA Job Card _____

E- National Population Register Letter _____

F- Proof of Possession of Aadhaar XXXXXXXX (Please write last 4 digit of Aadhar

II E- KYC Authentication XXXXXXXX

III Offline Verification of Aadhaar XXXXXXXX

Others _____

Address

Line 1* _____

Line 2 _____

Line 3 _____ City / Town / Village* _____

District* _____ State _____ Country _____

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

3. CURRENT ADDRESS DETAILS

(CORRESPONDENCE/ LOCAL ADDRESS DETAILS)

Same as above mentioned address (In such cases address details as below need not to be provided)

I (Certified copy of OVD or equivalent e-document or OVD or OVD obtained through digital KYC process needs to be submitted (anyone of the following OVDs)

- A- Passport Number _____ Passport Expiry Date

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| D | D | M | M | Y | Y | Y | Y |
|---|---|---|---|---|---|---|---|
- B- Voter ID Card _____
- C- Driving License _____ Driving License Expiry Date

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| D | D | M | M | Y | Y | Y | Y |
|---|---|---|---|---|---|---|---|
- D- NREGA Job Card _____
- E- National Population Register Letter _____
- F- Proof of Possession of Aadhaar

| | |
|--------|--------|
| XXXXXX | XXXXXX |
|--------|--------|

 (Please write last 4 digit of Aadhaar)
- II E- KYC Authentication

| | |
|--------|--------|
| XXXXXX | XXXXXX |
|--------|--------|
- III Offline Verification of Aadhaar

| | |
|--------|--------|
| XXXXXX | XXXXXX |
|--------|--------|
- IV Deemed Proof of Address _____
- Others _____

Address

Line 1* _____

Line 2 _____

Line 3 _____ City / Town / Village* _____

District* _____ State _____ Country _____

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

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

Tel. (Off) _____ Tel. (Res) _____ Mobile _____

FAX _____ Email ID _____

5. REMARKS (If any)

6. APPLICANT DECLARATION

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

I/We hereby consent to receiving information from CVL KRA through SMS/Email on the above registered number/Email address.

I am/We are also aware that for Aadhaar OVD based KYC, my KYC request shall be validated against Aadhaar details. I/We hereby consent to sharing my/our masked Aadhaar card with readable QR code or my Aadhaar XML/Digilocker XML file, along with passcode and as applicable, with KRA and other Intermediaries with whom I have a business relationship for KYC purposes only

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



Date

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| D | D | M | M | Y | Y | Y | Y |
|---|---|---|---|---|---|---|---|

Place

Signature of Applicant:

7. ATTESTATION / FOR OFFICE USE ONLY

Documents Received Certified Copies E-KYC data received from UIDAI Data received from Offline Verification
 Digital KYC Process Equivalent e-document

| | | KYC VERIFICATION CARRIED OUT BY | IPV CARRIED OUT BY | INSTITUTION DETAILS | |
|--------------------|--|---------------------------------|--------------------|---------------------|--|
| Date | | | | Name | InCred Capital Wealth Portfolio Managers Pvt Ltd |
| Emp. Name | | | | Code | IN5060 |
| Emp. Code | | | | [Institution Stamp] | |
| Emp. Designation | | | | | |
| Emp. Branch | | | | | |
| Employee Signature | | | | | |

Notes:

1. In case of any correction in the form – Sign next to the correction done & Sign has to match the original signature
2. General instructions and list of two character ISO 3166 country codes is available at the end.

INDIVIDUAL CLIENT REGISTRATION FORM

Please fill in ENGLISH and in BLOCK LETTERS

Are you a KYC-KRA Complied Client Yes No

Do you wish to provide consent for authenticating with Aadhar based system for account opening Yes No (Currently not applicable)

I hereby confirm that my details appearing on KRA/UIDAI have been shared. I further confirm that there are no changes in the same including my Address/Email id/Mobile Number. **OR**

I hereby confirm that my details appearing on KRA/UIDAI have been shared. I further confirm that my Address/Email id /Mobile Number** as appearing on the same have undergone change(s) and I have filled up the updated details below:

Address Email Id Mobile Number Personal Details

SECOND HOLDER

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

ApplicationType* New Update

For office use only KYC Number _____ (Mandatory for KYC update request)
(To be filled by financial institution)

Account Type* Normal Minor
 Aadhaar OTP based E-KYC (in non-face to face mode)

1. PERSONAL DETAILS

| | | | | |
|--|--------|------------|-------------|-----------|
| Name* | Prefix | First Name | Middle Name | Last Name |
| (Name should match with Income Tax site) | | | | |
| Maiden Name (If any*) | Prefix | First Name | Middle Name | Last Name |
| Father/ Spouse Name* | Prefix | First Name | Middle Name | Last Name |
| Mother Name* | Prefix | First Name | Middle Name | Last Name |

Date of Birth*

Gender* M- Male F- Female T-Transgender

PAN*

Marital Status* Married Unmarried Others

Nationality IN- Indian Others - Country _____ Country Code

Residential Status* Resident Individual Non Resident Indian Foreign National
(Passport copy Mandatory for NRIs & Foreign National)

2. PROOF OF IDENTITY (POI)* and Address (POA)*

(PERMANENT / OVERSEAS ADDRESS DETAILS)

I (Certified copy of OVD or equivalent e-document or OVD or OVD obtained through digital KYC process needs to be submitted (anyone of the following OVDs)

A- Passport Number _____ Passport Expiry Date

B- Voter ID Card _____

C- Driving License _____ Driving License Expiry Date

D- NREGA Job Card _____

E- National Population Register Letter _____

F- Proof of Possession of Aadhaar (Please write last 4 digit of Aadhar

II E- KYC Authentication

III Offline Verification of Aadhaar

Others _____

Address

Line 1* _____

Line 2 _____

Line 3 _____ City / Town / Village* _____

District* _____ State _____ Country _____

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

3. CURRENT ADDRESS DETAILS

(CORRESPONDENCE/ LOCAL ADDRESS DETAILS)

Same as above mentioned address (In such cases address details as below need not to be provided)

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- A- Passport Number _____ Passport Expiry Date

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| D | D | M | M | Y | Y | Y | Y |
|---|---|---|---|---|---|---|---|
- B- Voter ID Card _____
- C- Driving License _____ Driving License Expiry Date

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| D | D | M | M | Y | Y | Y | Y |
|---|---|---|---|---|---|---|---|
- D- NREGA Job Card _____
- E- National Population Register Letter _____
- F- Proof of Possession of Aadhaar

| |
|---------|
| XXXXXXX |
|---------|

 (Please write last 4 digit of Aadhar)
- II E- KYC Authentication

| |
|---------|
| XXXXXXX |
|---------|
- III Offline Verification of Aadhaar

| |
|---------|
| XXXXXXX |
|---------|
- IV Deemed Proof of Address _____
- Others _____

Address

Line 1* _____

Line 2 _____

Line 3 _____ City / Town / Village* _____

District* _____ State _____ Country _____

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

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

Tel. (Off) _____ Tel. (Res) _____ Mobile _____

FAX _____ Email ID _____

5. REMARKS (If any)

6. APPLICANT DECLARATION

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

I/We hereby consent to receiving information from CVL KRA through SMS/Email on the above registered number/Email address.

I am/We are also aware that for Aadhaar OVD based KYC, my KYC request shall be validated against Aadhaar details. I/We hereby consent to sharing my/our masked Aadhaar card with readable QR code or my Aadhaar XML/Digilocker XML file, along with passcode and as applicable, with KRA and other Intermediaries with whom I have a business relationship for KYC purposes only

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



Date

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| D | D | M | M | Y | Y | Y | Y |
|---|---|---|---|---|---|---|---|

Place

SH Signature of Applicant:

7. ATTESTATION / FOR OFFICE USE ONLY

Documents Received Certified Copies E-KYC data received from UIDAI Data received from Offline Verification
 Digital KYC Process Equivalent e-document

| | | KYC VERIFICATION CARRIED OUT BY | IPV CARRIED OUT BY | INSTITUTION DETAILS | |
|--------------------|--|---------------------------------|--------------------|---------------------|--|
| Date | | | | Name | InCred Capital Wealth Portfolio Managers Pvt Ltd |
| Emp. Name | | | | Code | IN5060 |
| Emp. Code | | | | [Institution Stamp] | |
| Emp. Designation | | | | | |
| Emp. Branch | | | | | |
| Employee Signature | | | | | |

Notes:

1. In case of any correction in the form – Sign next to the correction done & Sign has to match the original signature
2. General instructions and list of two character ISO 3166 country codes is available at the end.

INDIVIDUAL CLIENT REGISTRATION FORM

Please fill in ENGLISH and in BLOCK LETTERS

Are you a KYC-KRA Complied Client Yes No

Do you wish to provide consent for authenticating with Aadhar based system for account opening Yes No (Currently not applicable)

I hereby confirm that my details appearing on KRA/UIDAI have been shared. I further confirm that there are no changes in the same including my Address/Email id/Mobile Number. **OR**

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Address Email Id Mobile Number Personal Details

THIRD HOLDER

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

ApplicationType* New Update

For office use only KYC Number _____ (Mandatory for KYC update request)
(To be filled by financial institution)

Account Type* Normal Minor

Aadhaar OTP based E-KYC (in non-face to face mode)

1. PERSONAL DETAILS

| | | | | | | | | | | | | |
|--|--|------------|-------------|-----------|---|---|---|---|---|---|---|---|
| Name* | Prefix | First Name | Middle Name | Last Name | | | | | | | | |
| (Name should match with Income Tax site) | | | | | | | | | | | | |
| Maiden Name (If any*) | Prefix | First Name | Middle Name | Last Name | | | | | | | | |
| Father/ Spouse Name* | Prefix | First Name | Middle Name | Last Name | | | | | | | | |
| Mother Name* | Prefix | First Name | Middle Name | Last Name | | | | | | | | |
| Date of Birth* | <table border="1" style="display: inline-table; border-collapse: collapse;"> <tr> <td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td> </tr> </table> | | | | D | D | M | M | Y | Y | Y | Y |
| D | D | M | M | Y | Y | Y | Y | | | | | |
| Gender* | <input type="checkbox"/> M- Male <input type="checkbox"/> F- Female <input type="checkbox"/> T-Transgender | | | | | | | | | | | |
| PAN* | <table border="1" style="display: inline-table; border-collapse: collapse;"> <tr> <td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td> </tr> </table> | | | | | | | | | | | |
| | | | | | | | | | | | | |
| Marital Status* | <input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Others | | | | | | | | | | | |
| Nationality | <input type="checkbox"/> IN- Indian <input type="checkbox"/> Others - Country _____ Country Code <input type="checkbox"/> <input type="checkbox"/> | | | | | | | | | | | |
| Residential Status* | <input type="checkbox"/> Resident Individual <input type="checkbox"/> Non Resident Indian <input type="checkbox"/> Foreign National (Passport copy Mandatory for NRIs & Foreign National) | | | | | | | | | | | |

2. PROOF OF IDENTITY (POI)* and Address (POA)*

(PERMANENT / OVERSEAS ADDRESS DETAILS)

I (Certified copy of OVD or equivalent e-document or OVD or OVD obtained through digital KYC process needs to be submitted (anyone of the following OVDs)

A- Passport Number _____ Passport Expiry Date

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| D | D | M | M | Y | Y | Y | Y |
|---|---|---|---|---|---|---|---|

B- Voter ID Card _____

C- Driving License _____ Driving License Expiry Date

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| D | D | M | M | Y | Y | Y | Y |
|---|---|---|---|---|---|---|---|

D- NREGA Job Card _____

E- National Population Register Letter _____

F- Proof of Possession of Aadhaar XXXXXXXX (Please write last 4 digit of Aadhar)

II E- KYC Authentication XXXXXXXX

III Offline Verification of Aadhaar XXXXXXXX

Others _____

Address

Line 1* _____

Line 2 _____

Line 3 _____ City / Town / Village* _____

District* _____ State _____ Country _____

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

3. CURRENT ADDRESS DETAILS

(CORRESPONDENCE/ LOCAL ADDRESS DETAILS)

Same as above mentioned address (In such cases address details as below need not to be provided)

I (Certified copy of OVD or equivalent e-document or OVD or OVD obtained through digital KYC process needs to be submitted (anyone of the following OVDs)

A- Passport Number _____ Passport Expiry Date

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| D | D | M | M | Y | Y | Y | Y |
|---|---|---|---|---|---|---|---|

B- Voter ID Card _____

C- Driving License _____ Driving License Expiry Date

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| D | D | M | M | Y | Y | Y | Y |
|---|---|---|---|---|---|---|---|

D- NREGA Job Card _____

E- National Population Register Letter _____

F- Proof of Possession of Aadhaar

| | |
|--------|--------|
| XXXXXX | XXXXXX |
|--------|--------|

 (Please write last 4 digit of Aadhar)

II E- KYC Authentication

| | |
|--------|--------|
| XXXXXX | XXXXXX |
|--------|--------|

III Offline Verification of Aadhaar

| | |
|--------|--------|
| XXXXXX | XXXXXX |
|--------|--------|

IV Deemed Proof of Address _____

Others _____

Address

Line 1* _____

Line 2 _____

Line 3 _____ City / Town / Village* _____

District* _____ State _____ Country _____

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

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

Tel. (Off) _____ Tel. (Res) _____ Mobile _____

FAX _____ Email ID _____

5. REMARKS (If any)

6. APPLICANT DECLARATION

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

I/We hereby consent to receiving information from CVL KRA through SMS/Email on the above registered number/Email address.

I am/We are also aware that for Aadhaar OVD based KYC, my KYC request shall be validated against Aadhaar details. I/We hereby consent to sharing my/our masked Aadhaar card with readable QR code or my Aadhaar XML/Digilocker XML file, along with passcode and as applicable, with KRA and other Intermediaries with whom I have a business relationship for KYC purposes only

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



Date

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| D | D | M | M | Y | Y | Y | Y |
|---|---|---|---|---|---|---|---|

Place

Signature of Applicant:

7. ATTESTATION / FOR OFFICE USE ONLY

Documents Received Certified Copies E-KYC data received from UIDAI Data received from Offline Verification
 Digital KYC Process Equivalent e-document

| | | KYC VERIFICATION CARRIED OUT BY | IPV CARRIED OUT BY | INSTITUTION DETAILS | |
|--------------------|--|---------------------------------|--------------------|---------------------|--|
| Date | | | | Name | InCred Capital Wealth Portfolio Managers Pvt Ltd |
| Emp. Name | | | | Code | IN5060 |
| Emp. Code | | | | [Institution Stamp] | |
| Emp. Designation | | | | | |
| Emp. Branch | | | | | |
| Employee Signature | | | | | |

Notes:

1. In case of any correction in the form - Sign next to the correction done & Sign has to match the original signature
2. General instructions and list of two character ISO 3166 country codes is available at the end.

TRADING & DP ACCOUNT RELATED DETAILS
For Individual

(To be filled by Depository Participant)

DP Internal Ref. No.: _____

Date :

Client ID : _____ CDSL DP ID: 1 2 0 9 1 0 0 0

(PLEASE TICK WHICHEVER IS APPLICABLE & DETAILS TO BE FILLED BY THE APPLICANT IN **BLOCK LETTERS IN ENGLISH**)

I / We request you to open a Demat / Trading Account in my / our name as per the following details:

A. DETAILS OF ACCOUNT HOLDERS

| Name of the Holders | UID (Please write last 4 digit of Aadhar) | PAN | GST Identification Number |
|---|---|-----|---------------------------|
| Name of the First/Sole Holder | x xx x x xx x | | |
| UCC Code _____ Exchange Name _____ ID _____ | | | |
| UCC Code _____ Exchange Name _____ ID _____ | | | |
| UCC Code _____ Exchange Name _____ ID _____ | | | |
| UCC Code _____ Exchange Name _____ ID _____ | | | |
| Name of the Second Holder | x xx x x xx x | | |
| Name of the Third Holder | x xx x x xx x | | |

In case of Association of Persons (AOP), Partnership Firm, Unregistered Trust, etc., although the account is opened in the name of the natural persons, the name, PAN & GST Number of the Association of Persons (AOP), Partnership Firm, Unregistered Trust, etc., should be mentioned below:

| Name | PAN | GST Identification Number |
|------|-----|---------------------------|
| | | |

B. Type of Account (Please tick whichever is applicable)

| Type of Account (Please tick whichever is applicable) | |
|---|---|
| Status | Sub - Status |
| <input type="checkbox"/> Individual | <input type="checkbox"/> Individual Resident <input type="checkbox"/> Individual-Director <input type="checkbox"/> Individual Director's Relative <input type="checkbox"/> Individual HUF/ AOP <input type="checkbox"/> Individual Promoter <input type="checkbox"/> Minor <input type="checkbox"/> Individual Margin Trading A/C (MANTRA) <input type="checkbox"/> Others (specify) _____ |
| <input type="checkbox"/> NRI | <input type="checkbox"/> NRI Repatriable NRI <input type="checkbox"/> NRI Non-Repatriable <input type="checkbox"/> Repatriable Promoter NRI <input type="checkbox"/> NRI Non-Repatriable Promoter <input type="checkbox"/> -Depository Receipts <input type="checkbox"/> Others (specify) _____ |
| <input type="checkbox"/> Foreign National | <input type="checkbox"/> Foreign National <input type="checkbox"/> Foreign National - Depository Receipts <input type="checkbox"/> Others (specify) _____ |

| C. BANK ACCOUNT DETAILS (Default Bank will be updated in DP account as Dividend Bank details) | | |
|--|-------------------------|---------------|
| | Bank 1 (Default) | Bank 2 |
| Bank Name: | | |
| Branch Address: | | |
| Bank Account No.: | | |
| Account Type: Saving/Current/ Others -In case of NRI/NRE/ NRO/PIS: | | |
| MICR Number: | | |
| IFSC Code: | | |
| City: | | |
| State: | | |
| Country: | | |

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


| D. Depository Account(s) details | | |
|---|-------------|-------------|
| | DP 1 | DP 2 |
| Depository Participant Name: | | |
| Depository Name (NSDL/CDSL): | | |
| Beneficiary Name: | | |
| DP ID: | | |
| Beneficiary ID (BO ID): | | |

Note: Leave this field blank if you are opening DP A/c with Trading A/c.

| E. Other Details (Please see guidelines overleaf) |
|--|
| <p>1. Gross Annual Income Details Please tick <input type="checkbox"/> Below1 Lac <input type="checkbox"/> 1-5 Lac <input type="checkbox"/> 5-10Lac <input type="checkbox"/> 10-25 Lac <input type="checkbox"/> 25-50 Lac <input type="checkbox"/> 50-1 Cr <input type="checkbox"/> >Cr Net worth in Rs. (*Net worth should not be older than 1 year) _____ as on (Date) _____</p> <p>2. Occupation (Please tick (✓) any one and give brief details): <input type="checkbox"/> Private Sector Service <input type="checkbox"/> Public Sector <input type="checkbox"/> Government Service <input type="checkbox"/> Business <input type="checkbox"/> Professional <input type="checkbox"/> Agriculturist <input type="checkbox"/> Retired <input type="checkbox"/> Housewife <input type="checkbox"/> Student <input type="checkbox"/> Forex Dealer <input type="checkbox"/> Others (Please specify) _____</p> <p>3. Number of years of Investment / Trading experience: _____</p> <p>4. Please tick, if applicable: <input type="checkbox"/> Politically Exposed Person <input type="checkbox"/> Related to a Politically Exposed Person If PEP or RPEP then give reasons: _____</p> |

E1. TRADING PREFERENCES (SIGNATURE PURPOSE)

Please select the segments in which you wish to trade and sign in the relevant boxes.
Please strike off the segment not chosen by you.

| Segment | CM Segment [BSE and NSE] | F&O Segment [BSE and NSE] | CD Segment [NSE] | All Segments [CM-BSE & NSE; FO-BSE & NSE; CD-NSE] |
|---|-----------------------------|------------------------------|---------------------|--|
| Signatures  | | | | |

Note: If, in future, you want to trade on any New Segment/ New Exchange, separate authorization/ letter will be required.

F. 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: _____

G. DEALINGS THROUGH AUTHORISED PERSONS AND OTHER STOCK BROKERS

• If Client is dealing through the Authorised Person, provide the following details:

Authorised Person's Name: _____ SEBI Registration Number: _____

Registered Office Address: _____

Phone: _____ Fax: _____ Website: _____

• Whether dealing with any other Stock Broker/Authorised Person (in case dealing with multiple Stock Brokers/ Authorised Person, provide details of all)

Name of Stock Broker: _____ Name of Authorised Person, if any: _____

Client Code: _____ Exchange: _____

Details of disputes/ dues pending from/ to such Stock Broker/ Authorised Person: _____

H. ADDITIONAL DETAILS

• Whether you wish to receive *standard documents in electronic form or physical form

• *Rights & Obligations of stock broker and client for trading on exchanges (including additional rights & obligations in case of internet/ wireless technology based trading), Uniform Risk Disclosure Documents, Guidance Note, Policies and Procedures and Rights & Obligations of Beneficial Owners and Depository Participants.

• Whether you wish to receive the confirmation, account statements and any other correspondence electronically or physically? (please specify) Physical Electronic

• Whether you wish to receive Physical Contract Note Electronic Contract Note (ECN)

Specify your Email id, if applicable: _____

- Whether you wish to avail of the facility of internet trading/wireless technology (please specify): _____
- Number of years of Investment/Trading Experience: _____
- Any other information: _____
- Please specify your choice of receiving a copy of this form Physical Electronic

| | |
|---|---|
| SMS Alert Facility Refer to Terms & Conditions given as (available on our website www.incredequities.com) | 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)] |
|---|---|

| Transactions Using Secured Texting Facility (TRUST). Refer to Terms and Conditions Annexure – 2.6 (available on our website www.incredequities.com) | <p>I/We wish to avail the TRUST facility using the Mobile number registered for SMS Alert Facility. I/We have read and understood the Terms and Conditions prescribed by CDSL for the same.</p> <p><input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>I/We wish to register the following clearing member IDs under my/our below mentioned BO ID registered for TRUST</p> <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 5px;"> <thead> <tr> <th style="width: 33%;">Stock Exchange Name/ID</th> <th style="width: 33%;">Clearing Member Name</th> <th style="width: 33%;">Clearing Member ID (Optional)</th> </tr> </thead> <tbody> <tr> <td style="height: 20px;"> </td> <td> </td> <td> </td> </tr> </tbody> </table> | Stock Exchange Name/ID | Clearing Member Name | Clearing Member ID (Optional) | | | |
|---|---|-------------------------------|----------------------|-------------------------------|--|--|--|
| Stock Exchange Name/ID | Clearing Member Name | Clearing Member ID (Optional) | | | | | |
| | | | | | | | |

| | | |
|------|--|---|
| Easi | To register for easi, please visit 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 |
|------|--|---|

| | |
|--|---|
| Mode of Communication for Joint Accounts: For Joint accounts, communication to be sent to (Note: In case if 'first holder' is selected, the communication will be sent as per the preference mentioned. In case 'All joint account holders' is opted, communication to first holder will be sent as per the preference mentioned and communication to other holders will be in electronic mode. The default option will be communication to 'first holder', if no option selected) | <input type="checkbox"/> First Holder <input type="checkbox"/> All Joint Accounts Holder |
|--|---|

| | |
|---|--|
| Mode of Operations for Joint Accounts: (Note: If Mode of Operation for Joint Account is chosen as anyone of the holder or survivor(s), only specified operations such as Transfer of securities including Inter-Depository Transfer. Pledge / hypothecation / margin pledge / margin re-pledge (creation, closure and invocation and confirmation thereof as applicable) of securities. Freeze/unfreeze account and/or the ISIN and/or specific number of securities. | <input type="checkbox"/> Jointly <input type="checkbox"/> Anyone of the Holder or Survivor(s) |
|---|--|

Standing Instructions:

| | |
|--|--|
| I/We instruct the DP to receive each and every credit in my/our account (If not marked, the default option would be 'Yes') | [Automatic Credit] <input type="checkbox"/> Yes <input type="checkbox"/> No |
|--|--|

| | |
|--|--|
| I/We would like to instruct the DP to accept all the pledge instructions in my/our account without any other further instruction from my/our end (If not marked, the default option would be 'No') | <input type="checkbox"/> Yes <input type="checkbox"/> No |
|--|--|

| | |
|-------------------------------|--|
| Account Statement Requirement | <input type="checkbox"/> As per SEBI Regulation <input type="checkbox"/> Daily <input type="checkbox"/> Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly |
|-------------------------------|--|

| | |
|---|--|
| I/We request you to send Electronic Transaction-cum-Holding Statement at the email ID _____ | <input type="checkbox"/> Yes <input type="checkbox"/> No |
|---|--|

| | |
|---|--|
| I/We would like to share the Email ID with the RTA. | <input type="checkbox"/> Yes <input type="checkbox"/> No |
|---|--|

| | |
|---|--|
| I / We would like to receive the Annual Report <input type="checkbox"/> Physical / <input type="checkbox"/> Electronic / <input type="checkbox"/> Both Physical and Electronic (Tick the applicable box. If not marked the default option would be in Physical) | |
| I / We wish to receive dividend / interest directly in to my/or bank account as given below through ECS (If not marked, the default option would be 'Yes') [ECS is mandatory for locations notified by SEBI from time to time] | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| I/We hereby opt for : Regular Demat Account <input type="checkbox"/> / BSDA Account <input type="checkbox"/> | |

OPTION FORM FOR ISSUE OF DIS BOOKLET

Dear Sir / Madam,

OPTION 1:

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

OPTION 2:

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

DETAILS OF GUARDIAN (IN CASE THE ACCOUNT HOLDER IS MINOR)

| | | | |
|------------------------------------|--|-------------------|--|
| Guardian's Name | | PAN | |
| Relationship with the applicant | | | |
| In case of NRIs/ Foreign Nationals | | | |
| RBI Approval Ref. No. | | RBI Approval Date | |

I. INTRODUCTION DETAILS

Name of the Introducer: _____
 (Surname) (Name) (Middle Name)

Status of the Introducer: Remisier/ Authorized Person/ Existing Client/ Others, please specify: _____




Address and Phone No. of the Introducer: _____

Signature of the Introducer:

Date

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| D | D | M | M | Y | Y | Y | Y |
|---|---|---|---|---|---|---|---|

Place

| | First/Sole Holder | Second Holder | Third Holder |
|-----------|---|---|---|
| Name | | | |
| Signature |  |  |  |

NOMINATION FOR TRADING AND DEMAT ACCOUNT

| | | | |
|--|---|--|--|
| To InCred Capital Wealth Portfolio Managers Pvt. Ltd. Unit No-1203, 12th Floor, B-Wing, The Capital, C-70, G Block, BKC, Bandra (E), Mumbai - 400051 | | FORM FOR NOMINATION (To be filled in by individual applying singly or jointly) | |
| Date | DP ID Client ID | UCC | |
| I/We wish to make a nomination. [As per details given below] | | | |
| Nomination Details | | | |
| I / We hereby nominate the following person(s) who shall receive all the assets held in my / our account / folio in the event of my / our demise, as trustee and on behalf of my / our legal heir(s) * | | | |
| Mandatory Details | | | |
| | Particulars | Details of 1st Nominee | Details of 2nd Nominee |
| 1 | Name of the nominee(s) (Mr./Ms.) | | |
| 2 | Share of each Nominee** | | |
| 3 | Relationship with the Applicant (If Any) | | |
| 4 | Address of Nominee(s) City / Place: State & Country: PIN Code | | |
| 5 | Mobile / Telephone No. of nominee(s) | | |
| 6 | Email ID of nominee(s) | | |
| 7 | Nominee Identification details*** | [Please tick any one of following and provide details of same] <input type="checkbox"/> PAN <input type="checkbox"/> Aadhar <input type="checkbox"/> Driving License <input type="checkbox"/> Passport | |
| Additional Details**** | | | |
| Sr. Nos. 8-14 should be filled only if nominee(s) is a minor: | | | |
| 8 | Date of Birth | | |
| 9 | Name of Guardian (Mr./Ms.) {in case of minor nominee(s)} | | |
| 10 | Address of Guardian(s) City / Place: State & Country: PIN Code | | |
| 11 | Mobile / Telephone No. of Guardian | | |
| 12 | Email ID of Guardian(s) | | |
| 13 | Relationship of Guardian with nominee | | |
| 14 | Guardian Identification details*** | [Please tick any one of following and provide details of same] <input type="checkbox"/> PAN <input type="checkbox"/> Aadhar <input type="checkbox"/> Driving License | |

CANCELLATION OF NOMINATION/DECLARATION FORM FOR OPTING OUT OF NOMINATION

I/WE DO NOT WISH TO APPOINT ANY NOMINEE(S) IN MY/OUR TRADING/DEMAT ACCOUNT

I/ We hereby confirm that I / We do not wish to appoint any nominee(s) in my/our trading / demat account and understand the issues involved in non-appointment of nominee(s) and further are aware that in case of death of all the account holder(s), my / our legal heirs would need to submit all the requisite documents/ information for claiming of assets held in my/our trading / demat account, which may also include documents issued by Court or other such competent authority, based on the value of assets held in the trading / demat account.

*Joint Accounts

| Event | Transmission of Account |
|---|--|
| Demise of one or more joint holder(s) | Surviving holder(s) through name deletion The surviving holder(s) shall inherit the assets as owners |
| Demise of all joint holders simultaneously having nominee | Nominee |
| Demise of all joint holders simultaneously not having nominee | Legal heir(s) of the youngest holder |

** if % is not specified, then the assets shall be distributed equally amongst all the nominees. Any odd lot after division /fraction of %, shall be transferred to the first nominee mentioned in the nomination form. (see table in 'Transmission aspects').

*** Provide only number: PAN or Driving License or Aadhaar (last 4). Copy of the document is not required. However, in case of NRI/OCI/PIO. Passport number is acceptable.

**** to be furnished only in following conditions/orcumstances

- Date of Birth (DoB) please provide, only if the nominee is minor
- Guardian: It is optional for you to provide. if the nominee is minor

1) I/We want the details of my/our nominee to be printed in the statement of holding or statement of account, provided to me/ us by the DP as follows: (please tick, as appropriate)

Name of nominee(s) Nomination: Yes / No

2) I hereby authorize _____(nominee number _____) to operate my account on my behalf, in case of my incapacitation in terms of paragraph 3.5 of SEBI Circular on Revise and Revamp Nomination Facilities in the Indian Securities Market related to Nominee to act on behalf of incapacitated investors. He / She is authorized to encash my assets up to ___% of assets in the account / folio or Rs._____. (strike off portions that are not relevant)

3) This nomination shall supersede any prior nomination made by me / us, if any.

4) Signature(s) - As per the mode of holding in demat account(s) / MF folio(s)

| Name(s) of holder(s) | Signature(s) of holder / thumb impression | Signature of two witnesses* | Name of Witness & Address (wherever applicable) * |
|-----------------------------|---|-----------------------------|---|
| Sole/First Holder (Mr./Ms.) | | | |
| Second Holder (Mr./Ms.) | | | |
| Third Holder (Mr./Ms.) | | | |

(To be filled by DP)

Nomination Form accepted and registered wide Registration No. _____ dated _____.

For Depository Participant
(Authorised Signatory)

*Signature of two witness(es), along with name and address are required, if the account holder affixes thumb impression, instead of wet signature.

Rights, Entitlement and Obligation of the investor and nominee:

- a. If you are opening a new demat account / MF folios, you have to provide nomination. Otherwise, you have to follow procedure of Opt Out of Nomination as per paragraph 3.10 of SEBI Circular on Revise and Revamp Nomination Facilities in the Indian Securities Market.
- b. You can make nomination or change nominee any number of times without any restriction.
- c. You are entitled to receive acknowledgement from the AMC / DP for each instance of providing or changing nomination.
- d. Upon demise of the investor, the nominees shall have the option to either continue as joint holders with other nominees or for each nominee(s) to open separate single account / folio.
- e. In case all your nominees do not claim the assets from the AMC / DP, then the residual unclaimed asset shall continue to be with the AMC in case of MF units and with the concerned Depository in case of Demat account.
- f. You have the option to designate any one of your nominees to operate your account / folio, in case of your physical incapacitation, at any point of time and not just during opening of account / folio. This mandate can be changed any time you choose.
- g. The signatories for this nomination form in joint folios / account, shall be the same as that of your joint MF folio / demat account. i.e.
 1. 'Either or Survivor' Folios / Accounts - any one of the holder can sign
 2. 'First holder' Folios / Accounts - only First holder can sign
 3. 'Jointly' Folios / Accounts - both holders have to sign

Transmission aspects

- AMCs / DPs shall transmit the folio / account to the nominee(s) upon receipt of 1) copy of death certificate and 2) completion / updation of KYC of the nominee(s). The nominee is not required to provide affidavits, indemnities, undertakings, attestations or notarization.
- In case of a joint account/folio, for transmission to the surviving joint holder(s) by name deletion, the surviving joint holder(s) shall have the option to update residential address(es), mobile number(s), email address(es), bank account detail(s), annual income and nominee(s), either along with transmission or at a later date. The regulated entity cannot seek KYC documents at the time of transmission, unless it was sought earlier but not provided by the holder.
- Nominee(s) shall extend all possible co-operation to transfer the assets to the legal heir(s) of the deceased investor. In this regard, no dispute shall lie against the AMC / DP.
- In case of multiple nominees the assets shall be distributed pro-rata to the surviving nominees, as illustrated below.

| % share as specified by investor at the time of nomination | | % assets to be apportioned to surviving nominees upon demise of investor and nominee 'A' | | | |
|--|-------------|--|-----------------|----------------------------------|---------------|
| Nominee | % share | Nominee | % initial share | % of A's share to be apportioned | Total % share |
| A | 60% | A | 0% | 0% | 0% |
| B | 30% | B | 30% | 45% | 75% |
| C | 10% | C | 10% | 15% | 25% |
| Total | 100% | - | 40% | 60% | 100% |

Terms And Conditions-cum-Registration / Modification Form for receiving SMS Alerts from CDSL [SMS Alerts will be sent by CDSL to BOs for all debits]

Definitions:

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

1. "Depository" means Central Depository Services (India) Limited a company incorporated in India under the Companies Act 1956 and having its registered office at 17th Floor, P.J. Towers, Dalal Street, Fort, Mumbai 400001 and all its branch offices and includes its successors and assigns.
2. 'DP' means Depository Participant of CDSL. The term covers all types of DPs who are allowed to open demat accounts for investors.
3. 'BO' means Beneficiary Owner 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 without proper authorization, the BO should immediately inform the DP in writing.

Fees:

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

Disclaimer:

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

Liability and Indemnity:

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

Amendments:

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

Governing Law and Jurisdiction:

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

I/We wish to avail the SMS Alerts facility provided by the depository on my/our mobile number provided in the registration form subject to the terms and conditions mentioned below. **I/ We consent to CDSL providing to the service provider such information pertaining to account/transactions in my/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).

| | | | | | | | | | | | | | | | | | | |
|----------------------------------|---|---|---|---|---|---|---|---|---------------------------------------|--|--|--|--|--|--|--|--|--|
| DP ID | 1 | 2 | 0 | 9 | 1 | 0 | 0 | 0 | CLIENT ID | | | | | | | | | |
| (Please write your 8 digit DPID) | | | | | | | | | (Please write your 8 digit Client ID) | | | | | | | | | |

Sole / First Holder's Name : _____

Second Holder's Name : _____

Third Holder's Name : _____

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

The mobile number is registered in the name of: _____

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

1ST HOLDER

2ND HOLDER

3RD HOLDER



Date

| | | | | | | | |
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| D | D | M | M | Y | Y | Y | Y |
|---|---|---|---|---|---|---|---|

Place

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FATCA CRS KYC information and Declaration-INDIVIDUALS

(Please consult your tax advisor for future guidance on your tax residency, FATCA /CRS Guidance)

First Holder

NAME : _____ PAN: _____ DOB: _____
 PLACE OF BIRTH : _____ COUNTRY OF BIRTH : _____
 EMAIL: _____ MOBILE: _____
 RESIDENCE ADDRESS FOR TAX PURPOSE : _____

 ADDRESS TYPE : _____ (select from below)
 Residential or Business Residential Business Registered Office
 If you are a resident of India, please mention:-
 Name of the document** submitted _____
 and Document Identification Number _____

| | | | |
|------------------------------------|---------------------------------------|--|---|
| Gross Annual Income Details In INR | Below 1 Lakh <input type="checkbox"/> | 10 - 25 Lacs <input type="checkbox"/> | Net Worth In INR. In Lakhs _____ Net Worth as on D D M M Y Y Y Y |
| | 1 - 5 Lacs <input type="checkbox"/> | 25 Lacs - 1 Crore <input type="checkbox"/> | |
| | 5 - 10 Lacs <input type="checkbox"/> | > 1 Crore <input type="checkbox"/> | |

| | | | | |
|--------------------|--|---|---|--|
| Occupation Details | Business <input type="checkbox"/> | Professional <input type="checkbox"/> | Public Sector <input type="checkbox"/> | Housewife <input type="checkbox"/> |
| | Retired <input type="checkbox"/> | Private Sector <input type="checkbox"/> | Government Service <input type="checkbox"/> | Others (Please specify) <input type="checkbox"/> |
| | Agriculturist <input type="checkbox"/> | Student <input type="checkbox"/> | Forex Dealer <input type="checkbox"/> | |

Politically Exposed Person[PEP] Yes Releated to PEP Not Applicable

Are you a resident of any country other than India? Yes No

If yes, Please indicate all countries in which you are resident for tax purposes and the associated Tax ID Numbers below.

| Country# | Tax Identification Number% | Identification Type (TIN or other, please specify) | TIN issuing authority |
|----------|----------------------------|--|-----------------------|
| | | | |
| | | | |

To also include USA, where the individual is a citizen / green card holder of The USA.

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

**Following any of the two documents to be collected of each country where the person is tax resident: Passport, Election ID Card, Driving License, UIDAI Letter, Others.

Certification

I/We have understood the information requirements of this Form (read along with the FATCA & CRS Instructions) and hereby confirm that the information provided by me/us on this Form is true, correct, and complete. I/We also confirm that I/We have read and understood the FATCA & CRS Terms and Conditions below and hereby accept the same.

I/We understand that the information is required under Rules 114F to 114H of The Central Board of Direct Taxes as part of the Income-tax Rules, 1962, which Rules require Indian financial institutions such as the Bank to seek additional personal, tax and beneficial owner information and certain certifications and documentation. In relevant cases, information will have to be reported to tax authorities/appointed agencies.

Should there be any change in any information provided to you, I/We would inform you promptly, i.e., within 30 days.



1st HOLDER SIGNATURE

Date

Place

FATCA CRS KYC information and Declaration-INDIVIDUALS

(Please consult your tax advisor for future guidance on your tax residency, FATCA /CRS Guidance)

Second Holder

NAME : _____ PAN: _____ DOB: _____
 PLACE OF BIRTH : _____ COUNTRY OF BIRTH : _____
 EMAIL: _____ MOBILE: _____
 RESIDENCE ADDRESS FOR TAX PURPOSE : _____

 ADDRESS TYPE : _____ (select from below)
 Residential or Business Residential Business Registered Office
 If you are a resident of India, please mention:-
 Name of the document** submitted _____
 and Document Identification Number _____

| | | | |
|------------------------------------|---------------------------------------|--|---|
| Gross Annual Income Details In INR | Below 1 Lakh <input type="checkbox"/> | 10 - 25 Lacs <input type="checkbox"/> | Net Worth In INR. In Lakhs _____ Net Worth as on D D M M Y Y Y Y |
| | 1 - 5 Lacs <input type="checkbox"/> | 25 Lacs - 1 Crore <input type="checkbox"/> | |
| | 5 - 10 Lacs <input type="checkbox"/> | > 1 Crore <input type="checkbox"/> | |

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|--------------------|--|---|---|--|
| Occupation Details | Business <input type="checkbox"/> | Professional <input type="checkbox"/> | Public Sector <input type="checkbox"/> | Housewife <input type="checkbox"/> |
| | Retired <input type="checkbox"/> | Private Sector <input type="checkbox"/> | Government Service <input type="checkbox"/> | Others (Please specify) <input type="checkbox"/> |
| | Agriculturist <input type="checkbox"/> | Student <input type="checkbox"/> | Forex Dealer <input type="checkbox"/> | |

Politically Exposed Person[PEP] Yes Releated to PEP Not Applicable

Are you a resident of any country other than India? Yes No

If yes, Please indicate all countries in which you are resident for tax purposes and the associated Tax ID Numbers below.

| Country# | Tax Identification Number% | Identification Type (TIN or other, please specify) | TIN issuing authority |
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To also include USA, where the individual is a citizen / green card holder of The USA.
 % In case Tax Identification Number is not available, kindly provide its functional equivalent.
 **Following any of the two documents to be collected of each country where the person is tax resident: Passport, Election ID Card, Driving License, UIDAI Letter, Others.

Certification

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Should there be any change in any information provided to you, I/We would inform you promptly, i.e., within 30 days.



2nd HOLDER SIGNATURE

Date

Place

FATCA CRS KYC information and Declaration-INDIVIDUALS

(Please consult your tax advisor for future guidance on your tax residency, FATCA /CRS Guidance)

Third Holder

NAME : _____ PAN: _____ DOB: _____
 PLACE OF BIRTH : _____ COUNTRY OF BIRTH : _____
 EMAIL: _____ MOBILE: _____
 RESIDENCE ADDRESS FOR TAX PURPOSE : _____

 ADDRESS TYPE : _____ (select from below)
 Residential or Business Residential Business Registered Office
 If you are a resident of India, please mention:-
 Name of the document** submitted _____
 and Document Identification Number _____

| | | | |
|------------------------------------|---------------------------------------|--|---|
| Gross Annual Income Details In INR | Below 1 Lakh <input type="checkbox"/> | 10 - 25 Lacs <input type="checkbox"/> | Net Worth In INR. In Lakhs _____ Net Worth as on D D M M Y Y Y Y |
| | 1 - 5 Lacs <input type="checkbox"/> | 25 Lacs - 1 Crore <input type="checkbox"/> | |
| | 5 - 10 Lacs <input type="checkbox"/> | > 1 Crore <input type="checkbox"/> | |

| | | | | |
|--------------------|--|---|---|--|
| Occupation Details | Business <input type="checkbox"/> | Professional <input type="checkbox"/> | Public Sector <input type="checkbox"/> | Housewife <input type="checkbox"/> |
| | Retired <input type="checkbox"/> | Private Sector <input type="checkbox"/> | Government Service <input type="checkbox"/> | Others (Please specify) <input type="checkbox"/> |
| | Agriculturist <input type="checkbox"/> | Student <input type="checkbox"/> | Forex Dealer <input type="checkbox"/> | |

Politically Exposed Person[PEP] Yes Releated to PEP Not Applicable

Are you a resident of any country other than India? Yes No

If yes, Please indicate all countries in which you are resident for tax purposes and the associated Tax ID Numbers below.

| Country# | Tax Identification Number% | Identification Type (TIN or other, please specify) | TIN issuing authority |
|----------|----------------------------|--|-----------------------|
| | | | |
| | | | |

To also include USA, where the individual is a citizen / green card holder of The USA.
 % In case Tax Identification Number is not available, kindly provide its functional equivalent.
 **Following any of the two documents to be collected of each country where the person is tax resident: Passport, Election ID Card, Driving License, UIDAI Letter, Others.

Certification

I/We have understood the information requirements of this Form (read along with the FATCA & CRS Instructions) and hereby confirm that the information provided by me/us on this Form is true, correct, and complete. I/We also confirm that I/We have read and understood the FATCA & CRS Terms and Conditions below and hereby accept the same.

I/We understand that the information is required under Rules 114F to 114H of The Central Board of Direct Taxes as part of the Income-tax Rules, 1962, which Rules require Indian financial institutions such as the Bank to seek additional personal, tax and beneficial owner information and certain certifications and documentation. In relevant cases, information will have to be reported to tax authorities/appointed agencies.

Should there be any change in any information provided to you, I/We would inform you promptly, i.e., within 30 days.



3rd HOLDER SIGNATURE

Date

Place

TARIFF SHEET (FOR ALL EXCHANGE & SEGMENT)

Brokerage

| | 1st Leg | | 2nd Leg (Same Day) | |
|-----------------------------|---------|------|--------------------|------|
| | %Age | Min. | %Age | Min. |
| Trading | | | | |
| Delivery | | | | |
| Equity Derivatives | | | | |
| Futures | | | | |
| Options | | | | |
| Options Flat | | | | |
| Currency Derivatives | | | | |
| Futures | | | | |
| Options | | | | |
| MFSS | | | | |

Note Other Charges: The following charges will be charged and collected from the Client on the Contract Note:- (a) SEBI Turnover fees Exchange Transaction charges as applicable. (b). Statutory levies including but not limited to Securities Transaction Tax (STT), Stamp duty, GST, Education Cess, as applicable shall be levied as applicable or as prescribed by SEBI/Exchange from time to time. The following charges will be charged and collected from the Client in the Ledger or on the bill. (c). Interest on delayed payment (d). Research report charges. (e). Demat charges for pay-in/pay-out of shares from Pool/Margin Account (on actual basis) (f). Clearing charges (for Cash, F&O and Currency Derivatives segment of all Exchanges, if applicable), Up to Rs. 50/- per crore on futures contract and upto Rs. 1000/- per crore on options contract (on premium) (g). Short delivery/Auction charges (other than internal close out charges) @ 1% of the auction value (h) Document handling charges-Upto Rs. 15/- per Contract note (i). Cheque Bounce charges of Rs. 200/- will be charged. Clearing charges for CM segment: 1) Intraday will be charged Rs. 25/- per crore on turnover basis. 2) Delivery will be charged Rs. 500/- per crore on turnover basis.

Charges for Depository Services through CDSL

| Charges Head | Transaction Type | Charges |
|---------------------|---|---|
| Account Charges | Account Maintenance Charges (Accounting year) | Rs. 500/- for accounts other than Corporate Rs. 1000/- for Corporate accounts |
| Transaction Charges | On-Market | Purchase/Sale through InCred Capital - NIL Sale transactions done through other Brokers: charges @0.03% of value per ISIN (minimum Rs. 20/-) |
| | Off-Market/Inter-Depository | Sale transactions - @0.03% of value per ISIN (minimum Rs. 20/-) |
| Pledge | Pledge Creation | Rs. 25/- per ISIN within InCred Capital |
| | Pledge Closure | Rs. 25/- per ISIN within InCred Capital |
| | Pledge Invocation | Rs. 25/- per ISIN within InCred Capital |
| | Pledge/Un-Pledge/Invocation | @0.02% of value, minimum Rs. 25/- per ISIN outside InCred Capital |
| | Margin Pledge | Rs. 10/- per ISIN within InCred Capital |
| Other Charges | Dematerialization | Rs. 5/- per certificate + Rs. 30/- towards courier charges |
| | Rematerialization | Rs. 10/- per certificate + Rs. 30/- towards courier charges |

Other Terms

- Stamp Duty Charges on Agreement & automated POA will be charged on actual in the first bill.
- Any service not quoted above will be charged separately.
- GST will be charged as applicable.
- All payments to be made in the name of “InCred Capital Wealth Portfolio Managers Pvt Ltd.” via a cheque/DD.

| | | | | | | | | | | | | | | | | | |
|-------|---|---|---|---|---|---|---|---|-----------|--|--|--|--|--|--|--|--|
| DP ID | 1 | 2 | 0 | 9 | 1 | 0 | 0 | 0 | CLIENT ID | | | | | | | | |
|-------|---|---|---|---|---|---|---|---|-----------|--|--|--|--|--|--|--|--|

1ST HOLDER

2ND HOLDER

3RD HOLDER



VOLUNTARY TERMS AND CONDITIONS

The following clauses are not part of model formats of Uniform Set of Documents prescribed by SEBI vide its circular number CIR/MIRSD/16/2011 dated August 22, 2011. These clauses have been added in order to ensure smooth functioning of trading and to enhance the transparency of Member-Client relation. The Client is further informed that these clauses are voluntary and at the discretion of Member and Client. The Client and the Member, in addition to Mandatory clauses, also voluntarily agree to the Terms and Conditions stated herein below. The Client is further informed that he/she/it may strike out any of these clauses, if he/she/it does not wish to accept the same.

Types of services offered: The Stock Broker agrees to provide, and the Client agrees to avail of, the following services:

- a. Trading facilities for Cash Segment/ Derivatives Segment/ Currency Derivatives Segment

1. GENERAL TERMS AND CONDITIONS GOVERNING THE SERVICE

- (i) All transactions that are carried out by and on behalf of the Client shall always be subject to Government notifications, any rules, regulations, guidelines and circulars issued by SEBI and Rules, Regulations and Bye-laws of the Exchange that may be in force from time to time, and their Clearing Houses, if any, on which such transactions are executed and / or cleared by the Member that may be in force from time to time, the Reserve Bank of India and the NSDL and CDSL, the Securities Contracts Regulation Act and the rules made thereunder, and any other applicable statutory provisions and/ Rules or Regulations. The Member is under no obligation to inform the Client of changes in these rules, regulations or guidelines.
- (ii) The Client hereby confirms that the Stock Broker has disclosed that it may undertake Proprietary trading in addition to Client Based Trading. (iii) The Client has read and understood Risk

Disclosure Document issued by BSE and NSE. The Client further confirms that they are aware of the Rules and Regulations on Prevention of Money Laundering Act (PMLA), 2002 and that the Client has not violated any of the Rules and Regulations of the said act and hereby indemnify the Stock Broker from any liability arising from my/our transactions executed with the Stock Broker.

- (iv) The Client hereby confirms that he/she himself/herself or none of its Directors/ Partners/ Trustees/ Promoter/Karta/ Whole -Time Directors and/ or, Shareholders holding majority stake are/ were debarred from dealing in securities market by any statutory authority

including SEBI NSE/ BSE. The Client also confirms that he is not the member of the any Stock Exchanges including NSE/ BSE nor he is Authorized Person or remiser to any other member of the Exchange.

- (v) Unless otherwise agreed in writing by the Member, Client agrees and confirms that the Member and the Client shall in no circumstances be considered as persons acting in concert or as persons co-operating with each other (directly or indirectly) or as persons having a common objective or purpose of substantial acquisition of shares or voting rights or gaining control over any company, whose shares are purchased by the Member for and on behalf of and on account of the Client.
- (vi) The Client understands, agrees and confirms to provide copies of Annual Accounts, Returns or any other document that may be asked for by the Member to comply with Prevention of Money Laundering Act, 2002, as amended. If the Client fails to provide the documents, as may be required by the Member, the Member reserves the right to terminate the relationship forthwith.

(b) ACTING AS AN AUTHORISED PERSON

The Client agrees not to act as an Authorised Person without prior written permission of the Member and without obtaining certificate of registration from the Stock Exchange(s).

(c) APPOINTMENT OF AGENCY FOR OUTSOURCING ACTIVITIES

Member may appoint from time to time any person(s)/agency(ies) at its sole and absolute discretion to undertake the verification of my identity and address for conducting the due diligence, outsourcing of operational activities, including but not limited to, processing of any documents, printing of various statements/ reports relating to clients and/or for carrying out the acts mentioned in or in relation to this confirmation/authorisation. Client/s hereby give my/our consent to Member to undertake the verification of my identity and address, and to outsource any operational activity and/or to disclose all my information to such person(s) /agency(ies) as appointed by Member. I/We also hereby authorize member to share my information to any of its group entities for cross selling of their products and services.

(d) DISCLAIMER

The Client agrees that all investments and own evaluation of financial circumstances and Investment objectives. This extends to any decision made by the Client on the basis of any Information that may be made available by the Member/ Sub-Broker through its website www.incredequities.com or through any other media. The Client will neither hold, nor seek to hold

the Member/ Sub-Broker, as the case may be, or Subsidiaries, Affiliates or Business Associates liable for any trading losses, costs or damage incurred by the Client consequent upon relying on investment information, research opinion or advice or any other material/ information provided by the Member/ Sub- Broker as the case may be. The Client is aware that any information provided by the Member through any medium based on the research of the Member or other external sources is subject to variations in the stock market and is merely an estimation of the availability of certain investments. The Client should seek independent professional advice regarding the suitability of any investment decision before acting on such reports and Member shall not be liable under any circumstances for any losses, costs, charges, expenses incurred/suffered by the Client based on such reports.

The client/s have noted that the client/s will be provided a login and password to access the back office of member whereby, the client/s can access various documents/details pertaining to the client/s account viz, Digitally Signed Contract Notes, Statement of Account, Statement of Margin & Securities and other documents. The client/s further agree and confirm to the following terms in this regard:

- a. The term Portal shall mean any Internet portal or Website or Mobile App on which the client/s can view the documents after logging in by using the Login Id and Password provided by Member.
- b. the client/s shall be responsible for keeping my password secret and not to make it available to any other person to prevent misuse of information meant for me.

(e) **AUTHORISED PERSON**

The Client confirms and agrees to inform to the Member in writing any change in the name of authorised representative, subject to applicable guidelines of SEBI/Exchange if any, failing which the Client shall be responsible for the trade obligations arising out of the actions of both the old representative as well as the new representative.

2. RISK DISCLOSURE

The Client confirms, declares and agrees that:
 (a) Client shall deposit with the Member such monies, securities "Fixed deposit, Bank Guarantee or any other securities as may be permitted by Exchanges" which may be required to open and/ or maintain his account with the Member.

- (b) All monies, securities "Fixed Deposit, Bank Guarantee or any other securities as may be permitted by Exchanges" which the Member may hold on Client's account shall be held subject to a general line for the discharge of Client's obligations to the Member.

- (c) The Client shall not exercise a long or short position where, acting alone or in concert with others, directly or indirectly the Client will have exercised in excess of the number of permitted derivatives contracts as may be fixed from time to time by the Exchange.

3. MARGINS

- 3.1 The Client shall make the prescribed upfront margin/initial margin in the form of cash, securities or any other form as deemed fit. Member may impose haircuts on securities at its own discretion which may be more than what is prescribed by the above-mentioned regulatory authorities. This would be in line with the risk management policy of Member and various rules and regulations of the concerned Regulators. Member in its sole and absolute discretion have the right to collect margins whether/or not imposed by exchange, clearing house or SEBI. Member can have its own list of securities which is acceptable by it for the purpose of margin. Member may at any time amend the margin requirements, the list of approved securities accepted as margin, and intimate the same by conspicuously posting notice of such amendment on its website or may communicate the same individually to the client either through physical or electronic form. The communication of said amendment through such mode and continued use of the services of Member by the client after such notice will constitute valid acknowledgement and acceptance of such amendment. Any reference in these terms to Sale or Transfer of Securities by the Member shall be deemed to include Sale of Securities which form part of the Margin maintained by the Client with the Member. In exercise of the Member's Right to Sell Securities, the Client agrees that the choice of specific Securities to be sold shall be solely at the Member's discretion.

- 3.2 The Client confirms that the Member is permitted in its sole and absolute discretion to collect additional margins (even though not imposed by the Exchange, the Clearing House or SEBI) and the Client shall be obliged to pay such margins.

(a) **Margin on Purchase:**

Client confirms and agrees to deposit upfront interest-free margin as may be intimated by the Member from time to time on the price of the securities proposed to be purchased.

(b) **Margins on Sales**

The Client confirms and agrees to deposit interest free margin as may be intimated by the Member from time to time on the price of securities proposed to be sold.

- (c) **Margins in Derivative Contracts** In the Derivative Segment/ Currency Derivatives Segment, the Client agrees to pay an initial margin upfront on or before creating a position. Such margin shall be decided upon by the Member or the Exchange from time to time. Further more, the Client is liable to pay (or receive) daily margins depending on whether the price of the Derivatives

Contract moves for or against the position under taken. The Client may also be liable to pay withholding margins, special margins or such other margins as are considered necessary by the Member or the Exchange(s) from time to time.

- (d) Mark to Market Margin in Cash & Equity Derivative Contracts/ Currency Derivative Contracts For Derivative Contracts, the Client agrees that the Member shall raise bills on daily basis. The Client also agrees to pay an upfront margin at the beginning of the day that will be sufficient to cover the daily margins if at any time during the day, the cumulative Mark to Market

(MTM) margin falls short of the margin available in the Client's account, agrees to heed the Member's additional margin calls. As the upfront daily market margin calls are purely for operational convenience, the Client will ensure that the margins are adequate at all times and will immediately make good any shortfall that the Member may communicate.

- (e) Payment through Cheque/ Demand Draft Client understands that in case where the payment by the Client towards the margin is made through a cheque issued in favour of the Member, trade(s) will be executed by the Member only upon the realisation of the funds of the said cheque or at the discretion of the Member. The Client agrees to mention his/ her/its Client code along with his name on the reverse of any instrument through which he makes the payment to the Member. Client further understands and agrees that the Client shall prepare Demand Draft/ Pay Order out of his own funds and agrees to provide Banker Certificate and/or source of the funds in case of any request made by the Member. However, the acceptance of pay order/demand draft will be on exceptional circumstances and at the sole discretion of member based on the satisfactory explanation received from the Client regarding the source of funds.

- (f) Margin in the form of Securities The Client may place margin with the Member in form of securities as approved by the Member. Such securities may at the discretion of the Member be marked as Lien/Pledged in favour of the Member from the Depository Account of the Client or such securities may be placed in a separate Depository Account of the Member. Client confirms that the Member may, at its own discretion, treat the securities lying in the Depository Account of the Client, as margin, where the Client has executed a Power of Attorney in favour of the Member, for operating the said Depository Account. The Client may place/ deposit only those securities, which are acceptable to the Member. If at any time, a particular security ceases to be on the list of approved securities, the Client shall provide such other margins as may be required in place of such security. The Client agrees and authorises that the Member will determine the market value of securities placed as Margin after applying a haircut at least at the rate

prescribed by SEBI/ Exchange that the Member deems appropriate. The Client's positions are valued at the latest market price available ('marked to market') on a continuous basis by the Member. The Client undertakes to monitor the adequacy of the collateral and the market value of such securities

on a continuous basis. If due to price fluctuations, there is erosion in the value of the Margins, the Client agrees to replenish any shortfall in the value of the Margins immediately. The Client understands that the Member may grant exposure to the Client at its sole discretion based on the securities purchased by the Client through the Member after paying entire purchase price and which securities are kept in the Demat Account of the Client with Power of Attorney executed by the Client in favour of the Member with a request to treat such securities as Margin.

- (g) Type of Margin The Client confirms that the Member has a sole discretion to prescribe the payment of Margin in the form of cash instead of securities. The Client accepts to comply with the Member's Right of Payment of Margin in the form of cash immediately failing which the Member may sell, dispose, transfer or deal in any other manner the securities already placed with it as Margin or square off all or some of the positions of the Client as it deems fit in its discretion after intimation of shortfalls and debits and any resultant or associated losses/profit that may occur due to such square off/sale shall be borne by/ paid to the Client, and the Member is hereby fully indemnified and held harmless by the Client in this behalf.

- (h) Margin with Exchanges/ Clearing Corporation/ Clearing Member: (h). The client hereby authorizes member to offer and deposit his/her funds and/or any other collateral placed by him/her and lying with member as margin/collateral with the stock exchange(s) and/or the clearing corporation(s) of such exchange(s) and/or clearing member appointed by member and/or any other clearing member regulated by SEBI towards margin requirement for availing trading exposure limits on behalf of the client. The client hereby further gives his/her consent to member to keep the funds lying as credit balance in his/her brokerage (ledger) account maintained with member in bank deposits and retain the interest, if any, accrued thereon with it at the members' sole discretion. The client hereby also give his consent to the member to mark lien on such bank deposits in favour of the exchanges/clearing corporations/clearing members/banks as margin for availing trading exposure for and on behalf of the member. The client hereby declares and confirms that the funds and/or other collaterals which are and/or shall, in future be placed/lying with or transferred to member are and/or shall be, and will continue to be owned by the client and free from any and all charges, pledge, lien or encumbrance of any kind or nature whatsoever save and except for the encumbrance created in favour of Incred Capital.

(i) In the event of any debit balance in the account of the client with member in any of the exchanges and also if the client is not furnishing 50% Cash / Cash equivalent component as margin for Cash /FNO / Currency and any other segment as per the norms prescribed by member / exchanges from time to time, member shall have absolute discretion to levy interest at the rate of 24% per annum on such outstanding amounts and on shortage of 50% Cash / Cash equivalent component margin for Cash /FNO / Currency and any other segment or part thereof or at such other lower rate as may be determined by member. The client hereby authorises the member to debit the amount of interest on delayed payment & shortage of 50% Cash / Cash equivalent component margin Cash /FNO / Currency and any other segment to his/her brokerage account with member at such intervals as may be decided by member. The client further authorised InCred Capital to offset such interest due for the client against the dues owed by member to the client”.

(j) The client hereby agrees to pay such interest free security deposits as may be decided by member from time to time

Other Provisions

(i) The Client confirms and agrees that Client is responsible for all equity orders, including any orders that may be executed without the required margin in the Client's account. If the Client's order is executed despite a shortfall in the available Margin, the Client shall, whether or not the Member intimates such shortfall in Margin to the Client, instantaneously make up the shortfall either through delivery of shares from his own Demat Account in the event of a sale, or credit the required funds in the Bank Account via RTGS or Wire Transfer or Personal Cheque, Cashier's Cheque or Money Order or Account Transfer or any other mode as may be required by the Member.

(ii) The Client confirms that any reference in these terms to sale or transfer of securities by the Member shall be deemed to include sale of the securities, which form part of the Margin and/ or such securities of the Client which are in possession or control of the Member, maintained by the Client with the Member. In exercise of the Member's right to sell securities, The agrees that the choice of specific securities to be sold shall be solely at the Member's discretion.

(iii) For the purpose the term “Dues of Client” shall include the amount of money payable to the Client including, but not limited to, the purchase price of the Securities, Brokerage, Margin Money, Service Tax, Turnover Tax, Auction Debit and Lawful Charges, Service Charge and other Lawful Amounts agreed to and payable by the Client to the Stock- Broker. Any incentive, rebate, rounding of amounts, collected from the Client on account of such taxes and charges or offered by the Exchanges may not be passed on to the Client and retained by the Stock Broker.

Amendment in Margins

Any amendment in the percentage of Margins as required to be maintained under these Terms and Conditions, shall be intimated by the Member to the Client over the telephone or in writing and by posting the details on its website of the Member as may be intimated.

The Client is required to replenish the shortfall in such Margins, if any, on demand of the same by the Member or otherwise immediately.

(i) All margins provided by the Client shall be interest free and the Member shall not be liable to pay any interest on the same irrespective whether the same forms part of any investment by the Member in Fixed Deposits with the Bank or in any other instrument as may be approved by the Exchange or SEBI from time to time.

(ii) In the event of any change in Margin percentage by the Exchange, the Member may change the applicable Margin percent immediately and result of the same shall be dealt with in the same manner as specified in shortfall in Margins specified here in above.

4. EXECUTION OF ORDERS

(a) The Client confirms and agrees that placing an order with the Member including a Market Order, does not guarantee execution of the order. The Member has the absolute right to reject any order that may be made by the Client for any reason such as insufficient margin, debit balance, anti-money laundering requirement/ policy, risk perceptions/ policy etc.

(b) The Client agrees that if, under any circumstances

or for any reason, the market closes before the acceptance of the order by the Exchange, the order may be rejected. The Client agrees further, that the Member may reject orders if the same are rejected by the Exchange for any reason. In case of rejection of an order due to rejection by the Exchange, the Client agrees that the order shall remain declined and shall not be reprocessed, in any event.

(c) The Client agrees that he shall not enter into trades at unrealistic prices from the current market price or at manipulates prices or cross/ synchronized trading, etc. The Client further understands and agrees that Member shall have right to reject the orders placed by the Client and/or put circuit breakers to discourage trades getting executed at unrealistic prices from the current market price of the contracts which creates artificial liquidity or manipulates prices or to discourage Client from cross/ synchronised trading and Member shall not be liable for any loss arising out of non acceptance or rejection of the Client orders by the Member for any such reason if the Client fails to give sufficient reason for placing such orders.

- (d) The Client is aware that the Electronic Trading System either at the exchange or in the member's office is vulnerable to disruptions, breakdown or failures, in the event of non-execution of trade orders or trade cancellation due to the happening of such events or vulnerabilities due to failure/ disruption/ breakdown of system or link, the Client may not be able to execute the desired transactions. In such an event the Member does not accept responsibility for the losses, costs, expenses or damages that may be incurred by the Client due to such eventualities.

5. CANCELLATION OR MODIFICATION OF ORDERS

The CLIENT confirms and agrees that:-

- (a) The execution of order cancellations or modifications is not guaranteed. Cancellation of orders is possible only if the original order remains pending at the Exchanges. Market orders are subject to immediate execution. The Client shall not presume that an order has been executed or cancelled or modified the moment he/she/it informs Incred Capital and the Client is required to verify the status of his/its orders with the Trade confirmations by the Member.
- (b) Unless otherwise specified by the Member, any order not executed at the end of the day shall stand cancelled.
- (c) In the event of trade cancellation due to any events or vulnerabilities, Member shall be entitled to cancel relative contract(s) with the Client. At times, due to unforeseen circumstances the Member may not be able to execute the desired transactions (either the Client's own transactions or transactions for enforcing margins as provided under these terms and conditions) on a timely basis. The Member does not accept responsibility for any losses that the Client may incur on such eventualities beyond the control of the Member.
- (d) The Member shall have Right to Reject any order based on its risk management policy.

6. PAYIN/PAYOUT OF FUNDS

- (a) The Client agrees that the Member shall not be obliged to pay to the Client his share of money unless and until the same has been received by the Member from the Exchange, the Clearing Corporation/ Clearing House. Unless the Member otherwise determines, and subject to the member's right to set off and other rights as mentioned in these Terms and Conditions, the sale proceeds to be paid by the Member to the Client will be deposited in the designated account of the Client.
- (b) The Client understands and undertakes that he will give the funds from only his own Bank to honour pay-in obligations.
- (c) At all times, the Client agrees to make the payment of funds only in the name of the Member titled "M/S. InCred capital wealth portfolio Manager Pvt. Ltd." Vide a account Payee Cheque/ Demand Draft drawn on a Scheduled Bank from his/her own account, with

details of the Client code and the name of the Client mentioned on the reverse of the instrument. However, acceptance of Demand Draft is under exceptional circumstances and to the sole discretion of the Member as specified in clause.

- (d) The Client agrees that the Member shall not be responsible for any loss, damages in respect of any funds which are deposited/ transferred to any account other than that of the member's designated Account. The Client/s shall reimburse to Member, the charges levied by the bank in case of dishonour of cheque due to non-availability of sufficient funds in Client/s bank account.
- (e) In the event of Client's account receiving an incorrect credit/debit by reason of a mistake, the Member shall be entitled to reverse such incorrect credit/debit at any time whatsoever. The Client shall be liable and continue to remain liable to the Member for any incorrect gain obtained as a result of the same and the Member reserves the right to take such remedial measures against the Client for recovery of the erroneous credit.
- (f) In the event, Client/s bought any security on the Exchange platform (either in the cash/capital market segment or in the F&O Segment where on the expiry day our open position at end of the day gets converted into the delivery buy) and prior to actual receipt of delivery of the said security in the pay-out, if Client/s sell the same, then Client/s shall be doing any such selling at our own risk and consequences. If Client/s fail to meet the pay-in obligation of our such sell position due to short / non receipt of the delivery of the said security in the pay-out, then Client/s shall be solely responsible for any auction/close out taking place due to our inability/failure to meet the said pay-in obligation. While doing transaction under the Securities Lending and Borrowing Segment ("SLBM Segment") before offering any security for lending, Client/s shall ensure that the said security is either lying in our demat account which is operated by Member as our power of attorney holder or we do an advance pay-in of such security, failing which Client/s shall be solely responsible for any auction/close out taking place due to my/our inability/failure to meet the pay-in obligation of the lending transaction.

7. MEMBER CLIENT COMMUNICATION

- (a) Notice or Communication. All notices or communication issued under this confirmation/authorisation shall be served in any one or more or all of the following ways and such notice or communication shall be served at

the ordinary business address and/or ordinary place of residence and/or last known address of the client/s in any one or more of the following ways: by post, by registered post, by express delivery post, by oral communication to the party or on the last known telephone number or on the recording machine of such number, by electronic mail (email) or fax, by hand delivery. Any communication sent by Member to Client/s shall be deemed to have been properly delivered or served, even if such communication is returned to Member as unclaimed/ refused/ undelivered, if the same is sent to the ordinary business address and / or ordinary place of residence and / or last known address of Client/s, in any one or more of the ways as mentioned above. Notwithstanding anything stated above, communication relating to orders, margins, maintenance calls and other similar matters in the ordinary course of dealings between Member and Client/s may be communicated orally.

(b) CHANGE OF ADDRESS AND EMAIL ID Unless the Client informs the Member of any change of the address and E-mail id for communication in writing, all notices, circulars, communication or mail sent to the existing address shall be deemed to have been received by the Client.

8. MISCELLANEOUS PROVISIONS

(a) LIMITATION OF LIABILITY The Member does not guarantee, and shall not be deemed to have guaranteed, the time liness, sequence, accuracy, completeness, reliability or content of market information, or messages disseminated to the Client or the execution of the orders placed by the Client. The Member shall not be liable for any inaccuracy, error or delay in, or omissions of,

- 1) Any such data, information or messages, or
- 2) The transmission or delivery of any such data, information or messages, due either to any act or omission by the member or to any "Force Majeure" event (e.g. flood, extraordinary we at her condition, earthquake or other any act of God, fire, war, insurrection, riot, labour dispute, accident, action of government communication, power failure, shut down of the systems for any reason (including on account of computer viruses), equipment or software malfunction);
- 3) Cancellation or non execution of the order placed by the Client with the Member. The Member shall not be liable for any inaccuracy, error, false statement, misrepresentation or fraud committed by third parties engaged by the Member to promote the services offered by it. The Client agrees that in case of any error or inaccuracy found or in case of any doubt about representation made by any sales or other associates or such third parties then Client will Communicate with MEMBER's Head Office and confirm the same. The Client agrees that he/ she/ it will exercise due care and diligence in relying on any statements made by any person.

(b) SHARING OF INFORMATION

The Client agrees and confirms that the member, without diluting any confidentiality obligation and sharing and information from Broker's system, may make available client related details/information to Lawyers, Consultants, Auditors, Vendors, IT software applications requirement etc. The Client/s hereby voluntarily accept and expressly authorize Member to procure and share my/our information from Member or from any other Depository Participant of its group/associate companies with whom The Client/s have the Demat account/s. The Client/s hereby also voluntarily accept and expressly authorize Member to share/disclose or use in any manner, the information/documents/data about The Client/s and Member transactions both ongoing and closed, with any other Depository Participant of its group entities & group of associates companies which are offering the products/facilities. The member hereby confirms that it will not share any Client information unless required by authority under law.

(c) TAPE-RECORDING OF CONVERSATION

The Client is aware that the Member can tape record the conversations between the Client's representative and the Member, either personally or over the telephone, and hereby specifically permits the Member to do so. Such recordings may be relied upon by the Member as and when required to resolve disputes in connection with the trading transactions.

(d) CONCLUSIVENESS OF RECORDS

The member's own record of the trades/ transactions maintained through computer systems or otherwise shall be accepted by the Client for all purposes.

(e) ASSIGNMENT The Client confirms and agrees that Client shall not assign or transfer all or any of its Rights or Obligations.

(f) SEVERABILITY The Client confirms and agrees that in case anyone or more of the Terms and Conditions confirmed by the Client becomes invalid, illegal or unenforceable in any respect under any law, the validity, legality and enforceability of the remaining provisions contained herein shall not in anyway be affected or impaired thereto.

(g) INDEMNIFICATION

The Client/s agree to indemnify and hold Member, its directors, employees, business associates, agents and affiliates harmless from and against any and all claims, demands, actions, proceedings, losses, liabilities, costs and/or expenses (including but not limited to penalties

or costs imposed by the Exchange(s) and proceedings) arising from, out of, or in connection with or in relation to:

- (i) the breach of any obligation by The Client/s under, or any representation, warranty and/ or covenant made by me/us.
- (ii) any third-party rights arising out of the services rendered by Member pursuant to these terms and conditions; or
- (iii) any other wrongful act on my/our part.

9. MUTUAL FUND SERVICE SYSTEM FACILITY / BSE STAR MF

Client is registered with Incred Capital Wealth Portfolio Managers Pvt. Ltd. and has executed Know Your Client Form and certain other documents for the purpose of trading in securities market on the recognized Stock Exchange (herein after referred as "Exchange"). In case client opts for the purpose of dealing in the units of Mutual Funds Schemes permitted to be dealt with on the SEBI recognized Stock Exchanges (Mutual Fund Transaction Facilities). Know Your Client details as submitted by the client for the stock broking shall be considered for the purpose of Mutual fund transaction facilities and abide by the terms and conditions as mentioned in the circulars as may be specified by the Exchanges from time to time in this regard. Client shall also ensure 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). Client shall read & understand the contents of the Scheme Information Document and Key Information Memorandum, addendum issued regarding each Mutual Fund Schemes with respect to which client choose to subscribe / redeem. Client further agree to abide by the terms and conditions, rules and regulations of the Mutual Fund Schemes. Client confirm to have read & understood the terms & conditions for using Mutual Fund transaction facility as stated in KYC handout (customer copy). Client is aware that he/she can transact directly with the AMC without recourse to Distributor's name at any time under the folio(s) tagged with the Distributor's name/ broker code. The Client agrees and authorizes Incred as distributor of mutual funds to communicate on his/her behalf with the AMCs for financial and/or on-financial transactions including for receiving investment details from the AMC.

10. Internet Based Trading (IBT):

- (a) The Client/s confirm that I/We am aware and acknowledge that trading over the internet involves many uncertain factors and complex hardware, software, systems, communication lines, peripherals, etc. which are susceptible to interruptions and dislocations; and Member's IBT Service may at any time be unavailable without further notice. Member do not make any representation or warranty that Member's IBT Service will be available to me at all times without any interruption. The Client/s agree that I/We shall not have any claim against Member on account of any suspension, interruption, non- availability or

malfunctioning of the Member's IBT System or IBT Service or the Exchange's service or systems for any reason whatsoever.

- (b) The Client/s understand that in my/our internet based trading/Wireless On-line trading login of Member, the holding of securities includes security which are bought by me on the Exchange platform (in the cash/capital market segment and in the F&O Segment where on the expiry day my open position at end of the day gets converted into the delivery buy), but delivery of the said security is yet to receive in the pay-out (hereinafter referred as "Unsettled Delivery Buy Position"). The Client/s will ensure that I/We will sell security, which are Unsettled Delivery Buy Position, only after the delivery of the same is received in the payout. If The Client/s sell the same prior to actual receipt of delivery of the said security in the pay-out, then The Client/s shall be doing any such selling at my own risk and consequences and The Client/s shall be solely responsible for any auction/close out taking place due to my failure to meet the pay-in obligation arising out of such sell trade.

11. ADDRESS FOR COMPLAINT/ INVESTOR GRIEVANCES AND COMMUNICATION

The Client understands and confirms to send all the Complaints and queries in case of any grievance or complaint arising out of and in the course of trading in securities on the email address customer.service@incredcapital.com at customer.service@incredcapital.com. Alternatively, the Client shall send the written complaint marked to Investor Grievance Cell, Incred Capital Wealth Portfolio Managers Pvt. Ltd., Unit No 1203, B Wing, 12th Floor, The Capital, C-70, G Block, BKC, Bandra East, Mumbai 400051, Maharashtra.

12. DISPUTE RESOLUTION

The Client agrees and confirms that except for the claims/disputes which are subject to the Rules and Regulations of the respective Exchanges on which the trades have been executed, any and all claims and disputes arising out of or in connection with the trading account or its performance shall be settled by arbitration by a single arbitrator to be appointed as mutually decided by the client and the Member. The arbitration shall be governed by the provisions of the Arbitration and Conciliation Act, 1996.

The Client/s specifically agree that any dispute or issue arising hereunder shall be governed by and construed exclusively in accordance with the Indian Laws and shall be subject to the exclusive jurisdiction of the courts at Mumbai in India.

JURISDICTION

- (a) The Member and the Client declare and agree that the transactions executed on the Exchange are subject to the Rules, Bye-laws and Regulations and Circulars issued thereunder of the Exchange and all parties to such trade shall have submitted to the

jurisdiction of such court as may be specified by the Bye-laws and regulations of the Exchange for the purpose of giving effect to the provisions of the Rules, Byelaws and Regulations of the Exchange and the Circulars issued thereunder.

(b) The Member hereby agrees that it shall ensure faster settlement of any arbitration proceedings arising out of the transactions entered into between the Member and the Client and that it shall be liable to implement the arbitration awards made in such proceedings.

13. PROPRIETARY TRADING

The Client confirms and acknowledge that the

DECLARATION (Applicable for NRIs only)

In continuation to the terms and conditions for opening of trading account and accepting rights and obligations I/we hereby declare and undertake that:

1. I/We are making investment in securities/shares through member broker;
2. I/We have one Bank Account and Demat Account for the above investments. The details of the same are provided in Trading account related detail
3. I/We are aware of the rules and regulations of the NRI investments in India, Anti-money laundering rules and regulations and keep ourself updated from time to time. I/We hereby declare that I/We have complied with and will continue to comply with FEMA regulation or other applicable laws, regulations of RBI, SEBI or any other statutory Authority from time to time. Income tax or other tax liability is our responsibility and the same will be borne by and paid by me. I hereby acknowledge that I have received and understood this authorization to maintain the account. I/We _____ have requested to open the Demat a/c with you. I/We have given following address in the a/c opening document which is on the basis of my P.O. Box no. My/us complete address as on date is as follows:

| | | | |
|------------------------|--|-----------|--|
| Foreign Address | | | |
| Country | | PIN code | |
| Telephone No. | | E-mail ID | |

In case any changes in my/us above mentioned address I/we will intimate InCred Capital Wealth Portfolio Managers Private Limited.

DECLARATION

1. I/We hereby declare that the details furnished above are true and correct to the best of my/our knowledge and belief and I/We undertake to inform you of any changes therein, immediately. In case any of the above information is found to be false or untrue or misleading or misrepresenting, I am/ We are aware that I/We may be held liable for it.
2. I/We confirm having read/been explained and understood the contents of the document on policy and procedures of the Stock Broker and the Tariff Sheet.
3. I/We further confirm having read and understood the contents of the 'Rights and Obligations' document(s) and 'Risk Disclosure Document'. 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, if any.
4. I/ We have received and read the Rights and Obligations document and terms & conditions and agree to abide by and be bound by the same and by the Bye Laws as are in force from time to time. I/ We declare that the particulars given by me/us above are true and to the best of my/our knowledge as on the date of making this application. I/We agree and undertake to intimate the DP any change(s) in the details/Particulars mentioned by me/us in this form. I/We further agree that any false/misleading information given by me/us or suppression of any material information will render my/our account liable for termination and suitable action.

DISCLAIMER

I/We, _____,
 (herein after referred to as "Client") voluntarily and unconditionally hereby state and declare that I/We have read and understood the voluntary Terms and Conditions mentioned herein above governing the services of InCred Capital Wealth Portfolio Managers Pvt. Ltd. (hereinafter referred to as "Member" or "Stock-Broker") and agree to be bound by the same.

| | First/Sole Holder | Second Holder | Third Holder |
|-----------|---|---|---|
| Signature |  |  |  |

Date

Place

VOLUNTARY RUNNING ACCOUNT AUTHORISATION LETTER

To,
InCred Capital Wealth Portfolio Managers Pvt. Ltd. (“ICWPMPL”)
 Unit No. 1203,12th Floor, B Wing, The Capital, C-70, G Block, BKC
 Bandra (E), Mumbai – 400 051.

1. Voluntary Authorization for Running Account maintenance. Yes No

This is in reference to your instructions on the above matter.

I/We am/are one of the Clients registered with you for executing my/our Trades from time to time in the capital market segment and Futures and Options segment of NSE and BSE. At times, I/We may have credit balances in our account/s. In order to ensure that we meet our obligations on time, we request you to retain the credit balance in our account with you and utilize the same for our future transaction obligations. We confirm that we shall not claim any interest from you on the same. These instructions on my/our behalf may be treated as standing instructions unless otherwise cancelled/revoked by me/us at any time. The revocation of this authorization is effective once a written revocation request is received by you at your Registered Office.

I/We agree and authorize you to settle the Funds at least.

Once in a calendar quarter Once in a calendar month

However, in case of outstanding obligations in the Capital Market Segment/ F&O segment/ or any other segment on the settlement date, you shall retain requisite Funds towards such outstanding obligations and may also retain the funds expected to be required to meet margin obligations for next five trading days or as notified by regulatory authority from time to time.

I/We agree to bring any dispute on our transactions or funds or securities positions within 7 days from the date of receipt of Funds or Statement as the case may be.

The above authorization is given in spite of our understanding that you are required to make the payment of Funds to my/our Account within one working day from the declaration of payout from the Clearing Corporation.




2. Voluntary Authorization for Sharing of Data and Information. Yes No

- a. I have opened a trading account with ICWPMPL having the captioned client code and demat account with ICWPMPL-DP having the captioned client code and am interested in knowing about various financial products/facilities offered by your associate/group companies. I am aware that associate/group companies are required to obtain information about me and my transactions for providing various financial products/facilities.
- b. I authorize you, your group companies and associates to keep me informed with any financial product which ICWPMPL, its group companies and associates presently issue, deal in, or distribute or may, from time to time, launch, issue, deal in or distribute through e-mail, SMS, telephone, print media or otherwise as may be allowed.
- c. I hereby voluntarily accept and expressly authorize ICWPMPL to get the information from ICWPMPL-DP and share/disclose or use in any manner, the information/documents/data about me and our transactions, with group of associates companies which is offering the products / facilities. Information provided by me in the Trading and Demat Account Opening Kit. Transaction cum holding statement with ICWPMPL-DP and Any other related information. My holdings in stocks/securities. Ledger balances in my Trading/Demat Account across all Exchanges/Depositories.

Continued on next page...

VOLUNTARY AUTHORISATION LETTER

- d. I authorize you To the extent appropriate for our relationship with you, personal informatioshared for the following purposes :
- To comply with applicable laws, rules and regulations, including anti-terrorism, KYC, anti- money laundering and tax reporting rules and regulations.
 - To comply with legal process, to respond to requests from public, regulatory or government authorities (including authorities outside your country of residency), and to allow us to pursue remedies and limit damage.
 - To any of our associate / affiliate / group entities including our service providers performing delegated outsourced function to enable them to perform internal business processes (which facilitate transactions) such as risk management purposes, data analysis, audits, developing and improving new products and services, etc.
 - To any of our associate / affiliate / group entities to enable them to provide you with appropriate products and services.
- e. I have no objection to ICWPMPL sharing the above information or any such other information, about me/us with its group/associate companies or affiliates. This is without legal obligation on you, your group companies and associates to so inform and you or they may, in their discretion, discontinue sending such information.
- f. I/We confirm having read, received, explained and understood the contents of policies and procedures, terms & conditions governing Stock Broker, terms & conditions applicable for Margin Trading, Risk Disclosure Documents & Do's & Policy on Handling of My Good Till Date Orders, Don't's for trading on the Exchanges, Rights and Obligations applicable for Stock Brokers, Clients, Rights and Obligations applicable for Margin Trading Facility as well as Rights and Obligations applicable for the Beneficial Owner & Depository Participants & the tariff sheet, as available on the website on the company. I/We am/are further aware that a copy of Terms & Conditions governing Stock Broker, Risk Disclosure Document, Policy on Handling of My Good Till Date Orders, Policies and Procedures, Do's & Don't's for trading on the Exchanges and Rights and Obligations applicable for Stock Brokers, Authorized Persons & Clients, Rights and Obligations of Stock Brokers & Clients for Margin Trading Facility as well as Rights and Obligations applicable for the Beneficial Owner & Depository Participants will be received by me/us in electronic form on the email ID provided by me / us in the KYC Document. This KYC document shall be subject to the jurisdiction of the Courts in Mumbai. Further the conciliation hearing through SEBI ODR mechanism will be confidential and any video/ recording/ statements made related to the same will not be considered as evidence in court of law.

| | First Holder | Second Holder | Third Holder |
|---------------------|---|---|---|
| Name | | | |
| Signature(s) |  |  |  |

VOLUNTARY DOCUMENT

DEMAT DEBIT AND PLEDGE INSTRUCTION VOLUNTARY REQUEST FORM













Client Name : _____

DP ID : 12091000 Client ID : _____ Client Code : _____

Dear Sir/Madam,

Date : _____

I/We is/are executing the Demat Debit and Pledge instruction in favour of Incred Capital Wealth Portfolio Managers Private Limited (Incred Capital) authorising them to operate aforesaid beneficiary account for the below mentioned specific purpose.

| Sr no. | Purpose | Signature of First Holder* | Signature of Second Holder* | Signature of Third Holder* |
|--------|--|---|--|---|
| 1. | Transfer of securities held in beneficial owner accounts of the client towards Stock Exchange related deliveries / settlement obligations arising out of trades executed by clients on the Stock Exchange through the same stock broker. |  |  |  |
| 2. | Pledging / re-pledging of securities in favour of trading member (TM) / clearing member (CM) for the purpose of meeting margin requirements of the clients in connection with the trades executed by the clients on the Stock Exchange. |  |  |  |
| 3. | Mutual Fund transactions being executed on Stock Exchange order entry platforms |  |  |  |
| 4. | Tendering shares in open offers through Stock Exchange platforms. |  |  |  |

Note: This authorization will continue to remain valid until revoked in writing by you (pursuant to SEBI Circular no. SEBI/HO/MIRSD/DoP/P/CIR/ 2022/44 dated April 04, 2022).

For Incred Capital Wealth Portfolio Managers Private Limited

Authorised Signatory: _____

Institution Stamp

* the same may be signed physically against each purpose of DDPI

Annexure A

List of Demat Accounts of Incred Capital Wealth Portfolio Managers Private Limited




| Sr no. | Account holder* Name | DP ID | Client ID | Purpose |
|--------|--|----------|-----------|--|
| 1. | InCred Capital Wealth Portfolio Managers Pvt Ltd (ICWPMPL) | IN300966 | 11316263 | NSDL-TM POOL A/C |
| 2. | InCred Capital Wealth Portfolio Managers Pvt Ltd (ICWPMPL) | 12091000 | 00012777 | CDSL-TM POOL A/C |
| 3. | InCred Capital Wealth Portfolio Managers Pvt Ltd (ICWPMPL) | 12091000 | 00000039 | CDSL-BSE CM POOL A/C |
| 4. | InCred Capital Wealth Portfolio Managers Pvt Ltd (ICWPMPL) | 12091000 | 00000011 | CDSL-NSE CM POOL A/C |
| 5. | InCred Capital Wealth Portfolio Managers Pvt Ltd (ICWPMPL) | IN301348 | 20159654 | NSDL-BSE CM POOL A/C |
| 6. | InCred Capital Wealth Portfolio Managers Pvt Ltd (ICWPMPL) | IN301348 | 20159646 | NSDL-NSE CM POOL A/C |
| 7. | InCred Capital Wealth Portfolio Managers Pvt Ltd (ICWPMPL) | 12091000 | 00000193 | CDSL-BSE/NSE TM/ CM CMPA |
| 8. | InCred Capital Wealth Portfolio Managers Pvt Ltd (ICWPMPL) | IN301348 | 20159390 | NSDL-BSE/NSE TM/ CM CMPA |
| 9. | InCred Capital Wealth Portfolio Managers Pvt Ltd (ICWPMPL) | 12091000 | 00001368 | CDSL-NSE CM SLB |
| 10. | InCred Capital Wealth Portfolio Managers Pvt Ltd (ICWPMPL) | 12091000 | 00004276 | CDSL-CORPORATE TM/ CM CMPA-MTF |
| 11. | InCred Capital Wealth Portfolio Managers Pvt Ltd (ICWPMPL) | 12091000 | 00004261 | CDSL-CLIENT SECURITIES MARGIN FUNDING |
| 12. | InCred Capital Wealth Portfolio Managers Pvt Ltd (ICWPMPL) | 12091000 | 00013918 | CDSL-CORPORATE CM/TM CUSPA ACCOUNT |
| 13. | InCred Capital Wealth Portfolio Managers Pvt Ltd (ICWPMPL) | 12091000 | 00015058 | CM/TM PROPRIETARY ACCOUNT |
| 14. | InCred Capital Wealth Portfolio Managers Pvt Ltd (ICWPMPL) | 12091000 | 00016714 | CDSL-CORPORATE TM/CM CLIENT NODAL MFOS |
| 15. | InCred Capital Wealth Portfolio Managers Pvt Ltd (ICWPMPL) | IN301348 | 20306969 | NSDL-CORPORATE CM/TM CUSPA ACCOUNT |
| 16. | InCred Capital Wealth Portfolio Managers Pvt Ltd (ICWPMPL) | IN301348 | 20159404 | CDSL-CLIENT SECURITIES MARGIN FUNDING |
| 17. | InCred Capital Wealth Portfolio Managers Pvt Ltd (ICWPMPL) | 12091000 | 00000330 | CDSL-CLIENT SECURITIES MARGIN PLEDGE ACCOUNT |

Annexure A

List of Demat Accounts of Incred Capital Wealth Portfolio Managers Private Limited

| Sr no. | Account holder* Name | DP ID | Client ID | Purpose |
|--------|--|----------|-----------|------------------------------|
| 18. | Globe Capital Market Ltd (NSCC) | 11000011 | 00014460 | CDSL -NSE CM Early Payin A/C |
| 19. | InCred Capital Wealth Portfolio Managers Pvt Ltd (ICCL) | 11000010 | 00024466 | CDSL -BSE CM Early Payin A/C |
| 20. | InCred Capital Wealth Portfolio Managers Pvt Ltd (NSCCL) | 11000011 | 00021252 | CDSL -NSE CM Early Payin A/C |
| 21. | InCred Capital Wealth Portfolio Managers Pvt Ltd (NSCCL) | 11000023 | 00000898 | CDSL -SLBS Early Payin A/C |

Client Name: _____

| | First/Sole Holder | Second Holder | Third Holder |
|-----------|---|---|---|
| Name | | | |
| Signature |  |  |  |

MOBILE AND E-MAIL DECLARATION

To,
InCred Capital Wealth Portfolio Managers Private Limited
 Unit No.1203,12th Floor, B Wing, The Capital, C-70,
 G Block, BKC Bandra (E), Mumbai - 400 051.

Dear Sir,

Sub: SMS and E-mail Declaration for my Trading Account and Demat account with you

I/We request you to activate the facility of SMS and Email alerts for all communications and transactions in the trading account and Demat account with you. Kindly update my contact details are as below:-

➤ **Mobile No:** _____

• **Above Mobile Number belongs to** _____

• **Relationship: (Select any one option from the below)**

Self Spouse Dependent Parent Dependent Child




➤ **Email ID:** _____

• **Above Email ID belongs to** _____

• **Relationship: (Select any one option from the below)**

Self Spouse Dependent Parent Dependent Child

Client Name: _____

| | First/Sole Holder | Second Holder | Third Holder |
|-----------|---|---|---|
| Name | | | |
| Signature |  |  |  |

Date

Place

AUTHORISATION TO TRADE

InCred Capital Wealth Portfolio Managers Private Limited (“InCred Capital”)

1203, 12 th floor, B Wing, The Capital,
 Bandra Kurla Complex, Bandra (East), Mumbai 400051

Subject: Authorisation to place instruction to trade on my /our behalf

For smooth and convenient operation of my account, besides my/our instruction, I also hereby authorise following person to place/give instruction to InCred Capital for trade, request payouts, receive and acknowledge all the documents including Contract notes, Statement of Accounts, holding statements, quarterly statements etc. in my account.

I/we am/are the holder of a trading account Client Code _____ (Here in after referred to as the “Client”) opened and maintained with you and wish to appoint _____ (Here in after referred to as the “Family Representative”) s/d of _____ aged about _____ years presently residing at _____ to perform all or any of the following acts, deeds and things, for and on my/our behalf and in my/our interest.

| Name of the Family Representative | Relation with client | Address of the Family Representative | Mobile of the Family Representative | Email id of the Family Representative | Signature of the Family Representative |
|-----------------------------------|----------------------|--------------------------------------|-------------------------------------|---------------------------------------|--|
| | | | | | |

NOTE:

1. Kindly note that authorisation should not be issued in favour of any employee or official of InCred Capital or its group companies / Authorised Person.
2. Family Representative should be Spouse, dependent children and dependent parents only.
3. Person to whom the authority is given should also submit his Pan Card and Residence Proof.
4. The above authorisation is given by client VOLUNTARILY.
5. I/we hereby agree and undertake that all such acts, deeds and things done by Family Representative shall be deemed to be binding up on me/us as the same has been done by me/us only and I hereby ratify all and such acts, deeds or things done by Family Representative in any manner whatsoever in discharge of the duties conferred upon him/her under the present instrument.
6. The above authorisation would be valid and binding on the client until withdrawn by the client in writing and acknowledged by InCred Capital
7. I/we hereby agree and undertake to indemnify and keep InCred Capital including directors, officers and employees in demnified against any loss, claims, liabilities, obligations, damages, actions, suits or proceedings aroused/accrued or caused to the InCred Capital for any wrong act, deed or thing done by the Family Representative in any manner whatsoever in exercise of the pow ers conferred upon him.

TRADING ACCOUNT DETAILS:

Name of the Account Holder: _____

Address: _____

Client Code: _____

Signature:

DETAILS OF WITNESS:

| Sr. no | Name | Address | Signature |
|--------|------|---------|---|
| | | |  |

Date: _____

Place: _____

Terms and Conditions for Margin Trade Funding facility

Client Trading ID: _____

Date: _____

Client Name: _____

Rate of Interest (% Per Annum) _____

I / We hereby confirm that I/We have margin trading facility with another broker

Yes No

The Client undertakes, authorizes, confirms and agrees to/that:

- 1) Margin Trading Facility (MTF) is a facility approved by exchanges that facilitates clients to buy stocks by paying only part of the total value. The broker funds the remaining amount and charges interest on this loan.
- 2) The Client wishes to avail MTF in accordance with the terms and conditions of MTF offered by InCred Capital Wealth Portfolio Managers Pvt. Ltd. ("InCred").
- 3) The Client gives consent to the Terms and Conditions and circulars /guidelines of the Exchange /SEBI. By agreeing to avail Margin Trading Facility with the broker, client confirms currently not using this facility with any other broker and the client shall inform if opting MTF facility from other brokers in future in advance. The Client gives consent to the Terms and Conditions and circulars /guidelines of the Exchange /SEBI.
- 4) InCred, at all times, shall have the liberty to exercise its right in its sole discretion to determine the extent to which the MTF facility can be offered to the Client.
- 5) For availing MTF, Interest on the outstanding balance will be levied on monthly basis as agreed from time to time.
- 6) Transaction/s to be considered for exposure to MTF shall be informed to InCred in writing or in any other irrefutable mode of communication at the time of the trade, else the same shall be considered under normal trading facility. In the absence of any such express communication, the transaction shall be considered under the normal trading facility. InCred in its discretion may identify the eligible/excess securities available with the Client and mark the same as collateral towards the MTF Facility. All credit arising to the Client's account out of a sale transaction under the MTF Facility shall be first adjusted towards the debit under the MTF Facility, if any, and subject to adequate margin being maintained for the outstanding debit under the MTF Facility.
- 7) Once a transaction is entered under the MTF Facility, there will not be any further confirmation that it is a margin trading transaction other than the contract note issued on conclusion of the transaction.
- 8) InCred shall not be bound to grant MTF to the Client (which decision shall be at the sole and exclusive discretion of InCred) and InCred shall not be required to provide any reasons thereof nor shall InCred be liable for any damages (whether direct or consequential) to the Client by reason of InCred's refusal to grant MTF to the Client.
- 9) The terms / conditions / Obligations of MTF as amended from time to time shall be irrevocable and shall not be revoked by the death/dissolution/ winding up of the Client.
- 10) MTF shall be provided only in respect of Shares permitted by the SEBI / Exchanges / InCred from time to time.
- 11) The dues of the Client, wherever mentioned in the T&C, include but are not limited to the outstanding balances, interest, statutory dues, taxes, duties, charges, penalties etc. in respect of the MTF Facility availed by the Client.
- 12) InCred shall retain and/or pledge the securities of the Client, which are utilised for availing the MTF Facility, and /or retain its corporate benefits, if any, till the amounts due in respect of the transactions including the dues to InCred are paid in full by the Client.
- 13) InCred shall hold and / or appropriate the credit lying in the Client's account and/or any unutilized/ unpledged shares/ securities lying in the Client's demat account along with all other demat accounts / Mutual Funds / IPO account of the Client towards the repayment of the outstanding dues thereof under the MTF Facility.
- 14) All funds received by InCred shall be credited firstly to the Client's Futures and Options margin account, secondly to the MTF Facility and thereafter to other accounts, if any. The movement of funds, for the purpose of maintenance of margin for various accounts, shall take place on the basis of requirement and availability of funds.
- 15) Based on Client's preference, the Client accepts all types of communications to Client's email/message to registered mobile number of the Client/logging in on InCred website or by physical mode relating to and including order / trade confirmation, revision in margin/ margin calls, decision to liquidate the position / security / collateral, margin statements, margin policies on haircuts / VAR margin, risk management policies, rights & obligations, etc.
- 16) MTF shall be provided to the extent of the maximum funding limits permitted by the SEBI/ Exchanges / InCred from time to time.
- 17) MTF shall be available only on the Exchanges decided by InCred.
- 18) InCred will only treat those securities available in demat account/s linked to the trading account of the client, which are pledged in favor of InCred as margin and repledge benefit has been received from the Exchange.

- 1) Margin Trading Facility (MTF) is a facility approved by exchanges that facilitates clients to buy stocks by paying only part of the total value. The broker funds the remaining amount and charges interest on this loan.
- 2) The Client wishes to avail MTF in accordance with the terms and conditions of MTF offered by InCred Capital Wealth Portfolio Managers Pvt. Ltd. ("InCred").
- 3) The Client gives consent to the Terms and Conditions and circulars /guidelines of the Exchange /SEBI. By agreeing to avail Margin Trading Facility with the broker, client confirms currently not using this facility with any other broker and the client shall inform if opting MTF facility from other brokers in future in advance. The Client gives consent to the Terms and Conditions and circulars /guidelines of the Exchange /SEBI.
- 4) InCred, at all times, shall have the liberty to exercise its right in its sole discretion to determine the extent to which the MTF facility can be offered to the Client.
- 5) For availing MTF, Interest on the outstanding balance will be levied on monthly basis as agreed from time to time.
- 6) Transaction/s to be considered for exposure to MTF shall be informed to InCred in writing or in any other irrefutable mode of communication at the time of the trade, else the same shall be considered under normal trading facility. In the absence of any such express communication, the transaction shall be considered under the normal trading facility. InCred in its discretion may identify the eligible/excess securities available with the Client and mark the same as collateral towards the MTF Facility. All credit arising to the Client's account out of a sale transaction under the MTF Facility shall be first adjusted towards the debit under the MTF Facility, if any, and subject to adequate margin being maintained for the outstanding debit under the MTF Facility.
- 7) Once a transaction is entered under the MTF Facility, there will not be any further confirmation that it is a margin trading transaction other than the contract note issued on conclusion of the transaction.
- 8) InCred shall not be bound to grant MTF to the Client (which decision shall be at the sole and exclusive discretion of InCred) and InCred shall not be required to provide any reasons thereof nor shall InCred be liable for any damages (whether direct or consequential) to the Client by reason of InCred's refusal to grant MTF to the Client.
- 9) The terms / conditions / Obligations of MTF as amended from time to time shall be irrevocable and shall not be revoked by the death/dissolution/ winding up of the Client.
- 10) MTF shall be provided only in respect of Shares permitted by the SEBI / Exchanges / InCred from time to time.
- 11) The dues of the Client, wherever mentioned in the T&C, include but are not limited to the outstanding balances, interest, statutory dues, taxes, duties, charges, penalties etc. in respect of the MTF Facility availed by the Client.
- 12) InCred shall retain and/or pledge the securities of the Client, which are utilised for availing the MTF Facility, and /or retain its corporate benefits, if any, till the amounts due in respect of the transactions including the dues to InCred are paid in full by the Client.
- 13) InCred shall hold and / or appropriate the credit lying in the Client's account and/or any unutilized/ unpledged shares/ securities lying in the Client's demat account along with all other demat accounts / Mutual Funds / IPO account of the Client towards the repayment of the outstanding dues thereof under the MTF Facility.
- 14) All funds received by InCred shall be credited firstly to the Client's Futures and Options margin account, secondly to the MTF Facility and thereafter to other accounts, if any. The movement of funds, for the purpose of maintenance of margin for various accounts, shall take place on the basis of requirement and availability of funds.
- 15) Based on Client's preference, the Client accepts all types of communications to Client's email/message to registered mobile number of the Client/logging in on InCred website or by physical mode relating to and including order / trade confirmation, revision in margin/ margin calls, decision to liquidate the position / security / collateral, margin statements, margin policies on haircuts / VAR margin, risk management policies, rights & obligations, etc.
- 16) MTF shall be provided to the extent of the maximum funding limits permitted by the SEBI/ Exchanges / InCred from time to time.
- 17) MTF shall be available only on the Exchanges decided by InCred.
- 18) InCred will only treat those securities available in demat account/s linked to the trading account of the client, which are pledged in favor of InCred as margin and repledge benefit has been received from the Exchange.
- 19) Client will ensure that the required margin is maintained for MTF at all points of time as specified by SEBI / Exchanges / InCred from time to time.
- 20) As per the regulatory requirement for, Client shall pledge securities in favour of InCred Capital Wealth Portfolio Managers Pvt. Ltd. Client Securities under Margin Funding Account, through depository system. Client agrees to create pledge on securities immediately upon initiation of Margin Trade or latest by end of trade day, to continue with the MTF position. In case of failure/delay in creating pledge in favor of InCred as per this timeline or any other timelines as required by InCred, then InCred reserves the right to liquidate the securities purchased under MTF without prior notice to the Client, irrespective of whether such stock bought under MTF is in InCred's pool account or in client's demat account where POA / DDPI is executed in favor of InCred.
- 21) InCred at its sole and absolute discretion may increase / revise the limit of initial margin and maintenance margin, minimum transaction amount from time to time, subject to SEBI /Exchange / InCred requirements in this respect. The client shall abide by such revision, and where there is an upward revision of such margin amount, the client agrees to make up the revised margin immediately, failing which InCred may exercise its discretion / right to liquidate the security / collateral and / or close out the position within 2 trading days from the day of margin call.
- 22) Client will make good the margin / margin call by placing further margin immediately, failing which InCred may exercise its discretion / right to liquidate the security / collateral and / or close out the position immediately

Client and InCred agree to and confirm that:

Maintenance of Margin:

- i. The Client can, at any time, replace the securities provided towards collateral for the MTF Facility, as long as the said securities are approved for margin trading.
- ii. The Client's positions with regard to the MTF Facility will be monitored and reviewed on a continuous basis.
- iii. To the extent the Client is eligible and subject to the required margin being available, additional exposure over the debit balance may be granted InCred, InCred shall in its sole discretion will identify the eligible/excess securities available with the Client and mark the same as collateral towards the MTF Facility. All credit arising to the Client's account out of a sale transaction under the MTF Facility shall be first adjusted towards the debit under the MTF Facility, if any and subject to adequate margin being maintained for the outstanding debit under the MTF Facility.
- iv. InCred shall clearly indicate the additional / deficient margin to be made good by the Client when it makes a 'margin call' to the Client.
- v. If InCred liquidates the Client's securities, the contract note issued for such margin call related transaction shall carry an asterisk or identifier that the transaction has arisen as a result of a margin call.
- vi. The daily margin statements sent by InCred to the Client shall identify the margin/collateral for MTF Facility separately.

Closing/Termination of Account:

- i. Upon receipt of a request from the Client to close/terminate the account of the Client, InCred shall forthwith close/terminate the same subject to payment by the Client of all its dues under the MTF Facility.
- ii. If for any reason whatsoever InCred surrenders the MTF Facility or ceases to be a member of the stock exchange or the stock exchange withdraws the MTF Facility provided to InCred then the margin trading arrangement between InCred and the Client shall be terminated.
- iii. Subject to clearing all dues payable to InCred, the Client may opt to terminate the MTF Facility, in the event of InCred committing any breach of any terms or conditions herein or for any other reason.
- iv. Upon the Client opting to terminate the MTF Facility and on payment of all the dues payable by the Client to InCred, InCred shall return to the Client all the collaterals provided and funded securities retained forthwith, but not later than 5 working days from the date of such payment.

Miscellaneous:

- i. The Client shall, after paying all dues, be free to take the delivery of the securities at any time by repaying the amounts paid by InCred to the exchanges.
- ii. InCred shall issue appropriate records to communicate to the Client the change in status of a transaction from normal to MTF Facility, if the Client determines to convert a normal trade into MTF after the issuance of a contract note and shall include information like the original contract number and the margin statement and the changed data.
- iii. If there is no transaction for 90 days in a Margin Trading Account and if there are any outstanding dues from client, then the account shall be settled immediately.
- iv. The stocks deposited as collateral with InCred (Collaterals) for availing the MTF Facility and the stocks purchased under the MTF Facility (Funded stocks) shall be separately identifiable and there shall not be any co-mingling for the purpose of computing funding amount.
- v. The funds of one Client shall not be used to provide MTF Facility to another Client even if so authorised by the first Client.
- vi. Investor Protection Fund (IPF) will not be available for transactions done on the exchanges, through the MTF Facility, in case of any losses suffered in connection with the MTF Facility availed by a client.
- vii. These Terms and Conditions are supplemental to and do not supersede the terms and conditions contained in the mandatory documents executed by the Client such as KYC forms, Rights & Obligations etc., as also the Rules, Regulations, Bye-laws, circulars of the exchanges, directives and guidelines of regulatory authorities.

Rights & Obligations of Stock Brokers & Clients for availing Margin Trading Facility - NSE

Client Rights

- 1) Client shall receive all communications in a mode mutually agreed between the broker and the client regarding confirmation of orders/trades, margin calls, decision to liquidate the position/security.
- 2) Client shall be free to take the delivery of the securities at any time by repaying the amounts that was paid by the Stock Broker to the Exchange towards securities after paying all dues.
- 3) Client has a right to change the securities collateral offered for Margin Trading Facility (MTF) at any time so long as the securities so offered are approved for Margin Trading Facility.
- 4) Client may close/terminate the Margin Trading Account at any time after payment of all the dues.

Client Obligations

- 1) Client shall, in writing in his own hand or in any irrefutable electronic method, agree to avail of Margin Trading Facility in accordance with the terms and conditions of Margin Trading Facility offered by the broker, method of communication for confirmation of orders/trades, margin calls and calls for liquidation of collateral/security/position.
- 2) Client shall inform the broker of its intent to shift the identified transaction under Margin Trading Facility within the timelines specified by the broker failing which the transaction will be treated under the normal trading facility.
- 3) Client shall place the margin amounts as the Stock Broker may specify to the client from time to time.
- 4) On receipt of 'margin call', the client shall make good such deficiency in the amount of margin placed with the Stock Broker within such time as the Stock Broker may specify.
- 5) By agreeing to avail Margin Trading Facility with the broker, client is deemed to have authorized the broker to retain and/or pledge the securities provided as collateral or purchased under the Margin Trading Facility till the amount due in respect of the said transaction including the dues to the broker is paid in full by the client.
- 6) Client shall lodge protest or disagreement with any transaction done under the margin trading facility within the timelines as may be agreed between the client and broker.

Stock Broker Rights

- 1) Stock Broker and client may agree between themselves the terms and condition including commercial terms if any before commencement of MTF.
- 2) Stock Broker may set up their own risk management policy that will be applicable to the transactions done under the Margin Trading Facility. Stock broker may make amendments there to at any time but give effect to such policy after the amendments are duly communicated to the clients registered under the Margin Trading Facility.
- 3) The broker has a right to retain and/or pledge the securities provided as collateral or the securities bought by the client under the Margin Trading Facility.
- 4) The broker may liquidate the securities if the client fails to meet the margin call made by the broker as mutually agreed of liquidation terms but not exceeding 5 working days from the day of margin call.

Stock Broker Obligations

- 1) Stock broker shall agree with the client the terms and condition before extending Margin Trading Facility to such client. However, for clients who already have existing trading relationship and want to avail of Margin Trading Facility, stock broker may take consent in writing in his own hand or in any irrefutable electronic method after stock broker has communicated the terms and conditions of Margin Trading Facility to such existing clients.
- 2) The terms and conditions of Margin Trading Facility shall be identified separately, in a distinct section and given as a part of account opening agreement.
- 3) The mode of communication of order confirmation, margin calls or liquidation of position/security shall be as agreed between the broker and the client and shall be in writing in his own hand or in any irrefutable electronic method.
- 4) Stock broker shall prescribe and communicate its margin policies on haircuts/VAR margins subject to minimum requirements specified by SEBI and Exchanges from time to time.
- 5) Any transaction to be considered for exposure to MTF shall be determined as per the policy of the broker provided that such determination shall happen not later than T + 1 day (T stands for Trading Day).

- 6) If the transaction is entered under margin trading account, there will not be any further confirmation that it is margin trading transaction other than contract note.
- 7) In case the determination happens after the issuance of contract note, the broker shall issue appropriate records to communicate to client the change in status of transaction from Normal to Margin trading and should include information like the original contract number and the margin statement and the changed data.
- 8) The Stock Broker shall make a 'margin call' requiring the client to place such margin; any such call shall clearly indicate the additional/deficient margin to be made good.
- 9) Time period for liquidation of position/security shall be in accordance with the declared policy of the broker as applicable to all MTF clients consistently. However, the same should not be later than 5 working (trading) days from the day of 'margin call'. If securities are liquidated, the contract note issued for such margin call related transactions shall carry an asterisk or identifier that the transaction has arisen out of margin call.
- 10) The daily margin statements sent by Broker to the client shall identify the margin/collateral for Margin Trading separately.
- 11) The stocks deposited as collateral with the stock broker for availing MTF (Collaterals) and the stocks purchased under the MTF (Funded stocks) shall be identifiable separately and there shall not be any comingling for the purpose of computing funding amount.
- 12) Stock Broker shall close/terminate the account of the client forthwith upon receipt of such request from the client subject to the condition that the client has paid dues under Margin Trading Facility.

Termination of relationship

- 1) The margin trading arrangement between the Stock Broker and the client shall be terminated; if the Stock Exchange, for any reason, withdraws the MTF provided to the Stock Broker, or the Stock Broker surrenders the facility or the Stock Broker ceases to be a member of the stock Exchange.
- 2) The MTF facility may be withdrawn by the broker, in the event of client committing any breach of any terms or conditions therein or at any time after due intimation to client allowing such time to liquidate the MTF position as per the agreed liquidation terms without assigning any reason. Similarly, client may opt to terminate the MTF in the event of Broker committing any breach of any terms or conditions therein or for any other reason.
- 3) In the event of termination of this arrangement, the client shall forthwith settle the dues of the Stock Broker. The Stock Broker shall be entitled to immediately adjust the Margin Amount against the dues of the client, and the client hereby authorizes the Stock Broker to make such adjustment.
- 4) After such adjustment, if any further amount is due from the client to the Stock Broker, the client shall settle the same forthwith. Upon full settlement of all the dues of the client to the Stock Broker, the Stock Broker shall release the balance amount to the client.
- 5) If the client opts to terminate the MTF, Broker shall forthwith return to the client all the collaterals provided and funded securities retained on payment of all the dues by clients.

Rights & Obligations of Stock Brokers & Clients for availing Margin Trading Facility - BSE

- 1) Stock Broker/ Trading Member is eligible to provide Margin Trading Facility (MTF) in accordance with SEBI & Exchange Guidelines as specified from time to time.
- 2) Stock Broker/ Trading Member desirous of extending MTF to their clients is required to obtain prior permission of BSE. Stock Broker/ Trading Member may note that BSE has the right to withdraw the permission at anytime.
- 3) Stock Broker/ Trading Member shall extend the MTF to the client, on such terms and conditions as specified by the Stock Exchange / SEBI from time to time.
- 4) Stock Broker/ Trading Member and the client shall abide by the requirements of the margin trading framework, including rights and obligations, as prescribed by Stock Exchange/ SEBI/ Stock Broker/ Trading Member.
- 5) Stock Broker/ Trading Member shall intimate all the terms and conditions, including maximum allowable exposure, specific stock exposures etc., as well as the rights and obligations to the client desirous of availing MTF.
- 6) Stock Broker/ Trading Member may, at its sole and absolute discretion, increase the limit of initial and/or maintenance margin, from time to time. The Client shall abide by such revision, and where there is an upward revision of such margin amount, he agrees to make up the shortfall within such time as the Stock Broker/ Trading Member may permit. It may, however, be noted that the initial/ maintenance margins shall never be lower than that prescribed by Stock Exchange/ SEBI.
- 7) Stock Broker/ Trading Member shall provide MTF only in respect of such shares, as may be permitted by Stock Exchange/ SEBI.

- 8) Stock Broker/ Trading Member shall liquidate the securities and other collateral, if the client fails to meet the margin call to comply with the margin requirement as specified by Stock Exchange/ SEBI/ Stock Broker/ Trading Member. In this regard, Stock Broker/ Trading Member shall also list down situations/ conditions in the which the securities may be liquidated (Stock Broker/ Trading Member to list down situations/ conditions):
- 9) Stock Broker/ Trading Member shall not use the funds of one client to provide MTF to another client, even if the same is authorized by the first client.
- 10) The stocks deposited as collateral with the Stock Broker/ Trading Member for availing margin trading facility (Collaterals) and the stocks purchased under the margin trading facility (Funded stocks) shall be identifiable separately and no comingling shall be permitted for the purpose of computing funding amount
- 11) IPF shall not be available for transactions done on the Stock Exchange, through MTF, in case of any losses suffered in connection with the MTF availed by the client.
- 12) The rights and obligations prescribed hereinabove shall be read in conjunction with the rights and obligations as prescribed under SEBI circular no. CIR/ MIRSD/ 16/ 2011 dated August 22, 2011

Signature of Client


Name of Client: _____

Most Important Terms and Conditions (MITC)
 (For non-custodial settled trading accounts)

InCred Capital Wealth Portfolio Managers Private Limited (“InCred Capital”)

1203, 12 th floor, B Wing, The Capital,
 Bandra Kurla Complex, Bandra (East), Mumbai 400051

1. Your trading account has a “Unique Client Code” (UCC), different from your demat account number. Do not allow anyone (including your own stock broker, their representatives and dealers) to trade in your trading account on their own without taking specific instruction from you for your trades. Do not share your internet/ mobile trading login credentials with anyone else.
2. You are required to place collaterals as margins with the stock broker before you trade. The collateral can either be in the form of funds transfer into specified stock broker bank accounts or margin pledge of securities from your demat account. The bank accounts are listed on the stock broker website. Please do not transfer funds into any other account. The stock broker is not permitted to accept any cash from you.
3. The stock broker’s Risk Management Policy provides details about how the trading limits will be given to you, and the tariff sheet provides the charges that the stock broker will levy on you.
4. All securities purchased by you will be transferred to your demat account within one working day of the payout. In case of securities purchased but not fully paid by you, the transfer of the same may be subject to limited period pledge i.e. seven trading days after the pay-out (CUSPA pledge) created in favor of the stock broker. You can view your demat account balances directly at the website of the Depositories after creating a login.
5. The stock broker is obligated to deposit all funds received from you with any of the Clearing Corporations duly allocated in your name. The stock broker is further mandated to return excess funds as per applicable norms to you at the time of quarterly/ monthly settlement. You can view the amounts allocated to you directly at the website of the Clearing Corporation(s).
6. You will get a contract note from the stock broker within 24 hours of the trade.
7. You may give a one-time Demat Debit and Pledge Instruction (DDPI) authority to your stock broker for limited access to your demat account, including transferring securities, which are sold in your account for pay-in.
8. The stock broker is expected to know your financial status and monitor your accounts accordingly. Do share all financial information (e.g. income, networth, etc.) with the stock broker as and when requested for. Kindly also keep your email Id and mobile phone details with the stock broker always updated.
9. In case of disputes with the stock broker, you can raise a grievance on the dedicated investor grievance ID of the stock broker. You can also approach the stock exchanges and/or SEBI directly.
10. Any assured/guaranteed/fixed returns schemes or any other schemes of similar nature are prohibited by law. You will not have any protection/recourse from SEBI/stock exchanges for participation in such schemes.

| First/Sole Holder | |
|-------------------|---|
| Name | |
| Signature |  |

Date

Place

ACKNOWLEDGEMENT (OFFICE COPY)

**InCred Capital Wealth Portfolio Managers Private Limited
(Formerly Known as BSH Corporate Advisors and Consultants Private Limited)**

Unit No 1203, 12th Floor, The Capital, C-70, G Block,
Bandra Kurla Complex, Bandra East, Mumbai - 400 051, India
Phone: +91-22-68446100 Fax: +91-22-41611508

Date: _____

Form No.: _____

Dear Sir/Madam,

We hereby acknowledge the Receipt of the Account Opening Application form, received from Mr./Ms _____ as the Sole/ First holder.

Your DP ID and/ or trading code will be intimated to you once your account gets opened successfully.

Initial cheque details:

Amount: _____ Cheque No.: _____

Bank Name: _____ Date of Cheque.: _____

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

InCred Capital Wealth Portfolio Managers Private Limited

DP & Trading Member Seal and Signature

You may contact us at : +91-22- _____ • Email : _____

FOR OFFICE USE ONLY (TO BE FILLED BY RELATIONSHIP MANAGER)

UCC Code allotted to the Client _____

| | Documents verified with Originals | Client Interviewed by | In-Person Verification done by |
|-----------------------------|-----------------------------------|-----------------------|--------------------------------|
| Name of the Employee | | | |
| Employee Code | | | |
| Designation of the Employee | | | |
| Date | | | |
| Signature | | | |

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

Date: _____

Seal/Stamp of the Stock Broker/ DP

IMPORTANT: Password for your account will be sent on your registered email ID only, login ID and alerts on mobile no. as mentioned in KYC form.

INSTRUCTIONS/GUIDELINES FOR FILLING KYC APPLICATION FORM

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

- 1 Name: The name should match the name as mentioned in the Proof of Identity submitted failing which the application is liable to be rejected.
- 2 One the following is mandatory: Mother's name, Spouse's name, Father's name..

B. Clarification / Guidelines on filling 'Current Address details' section

- 1 In case of deemed PoA such as utility bill, the document need not be uploaded on CKYCR.
- 2 PoA to be submitted only if the submitted Pol dose not have current address or address as per Pol is invalid or not in force.
- 3 State / U.T. Code and Pin / Post Code will not be mandatory for Overseas addresses.
- 4 In Section 2, one of I, II, and III, is to be selected. In case of online E-KYC authentication, II is to be selected.
- 5 In Section 3, one of I, II, III, and IV is to be selected. In case of online E-KYC authentication, II is to be selected.
- 6 List of documents for 'Deemed Proof of Address':

Document Code

Document Code

| | |
|----|---|
| 01 | Utility bill which is not more than two months old of any service provider (electricity, telephone, post-paid mobile phone, piped gas, water bill). |
| 02 | Property or Municipal Tax receipt. |
| 03 | Pension or family pension payment orders (PPOs) issued to retired employees by Government Departments or Public Sector Undertakings, if they contain the address. |
| 04 | Letter of allotment of accommodation from employer issued by State Government or Central Government departments, statutory or regulatory bodies, public sector undertakings, scheduled commercial banks, financial institutions and listed companies leave and license agreements with such employers allotting official accommodation. |

- 7 Regulated Entity (RE) shall redact (first 8 digits) of the Aadhaar number from Aadhaar related data and documents such as proof possession of Aadhaar, while uploading on CKYCR.
- 8 "Equivalent e-document" means an electronic equivalent of a document, issued by the issuing authority of such document with its valid digital signature including documents issued to the digital locker account of the client as per rule 9 of the information Technology (Preservation and Retention of information by intermediaries. Providing Digital Locker Facilities) Rules, 2016.
- 9 'Digital KYC process' has to be carried out as stipulated in the PML Rules, 2005

C. Clarification / Guidelines on filling 'Contact details' section

- 1 Please mention two- digit country code and 10 digit mobile number (e.g. for Indian mobile number mention 91-9999999999).
- 2 Do not add '0' in the beginning of Mobile number.

D. Clarification / Guidelines on filling "Related Person details" section

1. Provide KYC number of related person, if available

E. Clarification on Minor

1. Guardian details are optional for minors above 10 years of age for opening of bank account only
2. However, in case guardian details are available for minor above 10 years age, the same (or CKYCR number of guardian) is to be uploaded.

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

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

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

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

IMPORTANT INSTRUCTIONS

GENERAL

- 1 Trading Account will be in the name of First/ Sole holder of Demat and/or Bank A/c only.
- 2 Thumb impression and signatures other than English, Hindi or any of the other language not contained in the 8th Schedule of the Constitution of India must be attested by a Magistrate or a Notary Public or a special Executive Magistrate.
- 3 Witness should be a person other than co-holder/ joint holder.
- 4 The applicant should authenticate any corrections/ alteration in the account opening form.
- 5 All the fields in the Form must be filled up otherwise the Form may be rejected.
- 6 Signature should be preferably in black ink. In case of any correction cancellation, please provide counter signature on the left side of the page.

BANK DETAILS

- 1 Cheque/DD towards Registration fees & other charges should be drawn in favour of "InCred CapitalWealth Portfolio Managers Pvt. Ltd."
- 2 It is mandatory to provide complete Bank Accounts' details. In absence of complete details, form may be rejected.

DEMAT ACCOUNT

- 1 For Demat Account, Joint Holder and Nominee cannot be the same person.
- 2 Photographs to be signed across and pasted (Not Stapled) for all the holders in Demat as well as the
- 3 In case of joint applicants for Demat Account, copy of PAN, Proof of Address, Proof of Identity and FATCA-CRS Declaration for all Applicants is mandatory

InCred! Equities