

ACCOUNT OPENING KIT - INDEX

SR. NO.	NAME OF THE DOCUMENT	BRIEF SIGNIFICANCE OF THE DOCUMENT	PAGE NO.
MANDATORY DOCUMENTS AS PRESCRIBED BY SEBI			
1	KRA Form and Account opening Form	A. KYC Form – Document captures the basic information about the constituent (for individual)	1 - 5
		B. Document captures the additional information about the constituent and its preferences / checklist	
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4	Policies and Procedures	Document describing significant policies and procedures of the stock broker	8 - 11
5	Rights and Obligations	Document stating the Rights & Obligations of stock broker / trading member, sub-broker and client for trading on exchanges (including additional rights & obligations in case of internet/ wireless technology based trading)	Has Been Provided Separately
6	Risk Disclosure Document (RDD)	Document detailing risks associated with dealing in the securities market	
7	Guidance Note	Document detailing do's and don'ts for trading on exchange, for the education of the investors	
8	Rights and Obligations	Document stating the Rights & Obligations of Beneficial Owner and Depository Participant	
9	Terms and Conditions for receiving SMS alerts from CDSL	SMS alert facility from CDSL	
10	Term and Conditions for availing Transaction Using Secured Texting (TRUST) service from CDSL	TRUST service from CDSL	
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SSJ FINANCE & SECURITIES PVT. LTD.

Member: National Stock Exchange of India Ltd.

SEBI Regn No: INB / INF / INE 231118333

Member: BSE Ltd.

SEBI Regn No: INB / INF 010960458

Member: Metropolitan Stock Exchange of India Ltd.

SEBI Regn No: INE 261118333; INB / INF 260960431

DP: Central Depository Services (I) Ltd.

SEBI Regn No: IN-DP-109-2015 DP ID: 12034100

Mutual Fund ARN : 40860

M/s. Sureshchand S Jain (CM - NSE F&O)

SEBI Regn No: INF 230650717

M/s. IL&FS Securities Services Ltd. (CM - NSE, BSE, MSEI Currency)

SEBI Regn No: INE 261313337 / INF 261476735 (MSEI)

SEBI Regn No: INE 231313337 (NSE)

Corporate Office:

1st Floor, Merchant Chamber, 41, New Marine Lines, Mumbai 400 020

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Compliance Officer: Mr. Ranjeet Rajaram More (Tel. +91 22 4300 8800; E-mail: co@ssjfinance.com)

CEO: Mr. Saurabh Jain (Tel. +91 22 4300 8800; E-mail: ceo@ssjfinance.com)

For any grievance/dispute, please contact us at our above corporate address or e-mail us at ig@ssjfinance.com.

In case not satisfied with the response, you may contact the following:

BSE Limited:	+91 22 2272 8097	is@bseindia.com
National Stock Exchange of India Limited	+91 22 2659 8190	ignse@nse.co.in
Metropolitan Stock Exchange of India Limited	+91 22 6112 9028	investorcomplaints@msei.in
Central Depository Services (India) Limited	1800 - 200 - 5533	complaints@cdslindia.com

MANDATORY KYC DOCUMENTS - CHECKLIST

No.	Acceptable Documents (Copies of all documents to be self attested)	Please Tick
1	PAN Card Account Holder & Joint Holder's (if any)	
2	Photograph One Colored Front Face Photograph (Passport Size)	
3	Additional Proof of Identity (Any One) (If Pan card not visible OR Pan card sign & signature in KYC from are different)	
	1. Aadhaar Card	
	2. Valid Passport (Name, Address & Photo page)	
	3. Voter ID (front & back)	
	4. Valid Driving License (Name, Address & Photo page)	
	5. Pan Card	
	6. Other (Please specify)	
4	Proof of Address (Any One) Permanent / Correspondence	
	1. Aadhaar Card	
	2. Valid Passport (Name, Address & Photo page)	
	3. Voter ID (front & back)	
	4. Valid Driving License (Name, Address & Photo page)	
	5. Bank Statement / Passbook with complete address of client (not more than 3 months old)	
	6. Banker's Verification Letter	
	7. Electricity Bill (not more than 3 months old)	
	8. Residence Landline Telephone Bill (not more than 3 months old)	
	9. Registered Flat Sale Agreement of Residence	
	10. Registered Lease / Leave & License Agreement	
5	Bank Proof With MICR / IFSC Code (1st Holder only)	
	1. Cancelled Personalized Original Cheque Leaf	
	2. Bank Statement / Passbook with original cheque leaf (not more than 3 months old)	
	3. Banker's Certificate on letter head of the Bank (Original)	
6	Demat Proof (Any One) (1st Holder only)	
	1. Client Master (Duly attested by DP)	
	2. DP Statement / Transaction cum Holding Statement	
7	Proof of Income (Any One) (1st Holder only) (Mandatory for F & O / Currency Segments)	
	1. Copy of ITR Acknowledgement	
	2. In case of salary income - Salary Slip, Copy of Form 16	
	3. Net-worth certificate (Not more than 1 year old)	
	4. Copy of Demat Account Holding Statement	
	5. Bank Account Statement for last 6 months reflecting income	
	6. Any other relevant documents substantiating ownership of assets	

IMPORTANT GENERAL INSTRUCTIONS FOR COMPLETING THE CLIENT REGISTRATION FORM

- Please ensure that form is complete in all respects. Strike off whichever option is not applicable.
- Please fill all information in capital letters and in blue / black ink only.
- In case of any correction in the form - Sign next to the correction done & Sign has to match the original signature.
- Name & Address of the client mentioned in the KYC form, should match with the documentary proof submitted.
- Email ID & Mobile Number is mandatory for account related passwords and transaction details.
- Original documents are to be produced for verification at the time of submission of the form.
- All supportive documents are to be self attested by Client.
- Sole proprietor must make the application in his individual name & capacity.
- Please remit cheque of Rs.200/- for account opening charges along with AMC of demat scheme selected in favour of "SSJ Finance & Securities Pvt. Ltd." only.

Signature types :

- | | | |
|---|---|---|
|  Signature of Client / First Holder |  Signature of Second Holder |  Signature of Third Holder |
|  Signature of First Witness |  Signature of Second Witness | |
|  Signature of Authorised Signatory |  Signature of Introducer | |

**Know Your Client (KYC)
Application Form (For Individual Only)**



FIRST HOLDER

Please fill in ENGLISH and in BLOCK LETTERS

Application No. :

A. Identity Details

1. Name of Applicant (As appearing in supporting identification document).

Name

Father's/Spouse Name

Mother Name

Maiden Name

2. Gender Male Female B. Marital status Single Married C. Date of Birth

d	d	/	m	m	/	y	y	y	y
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3. PAN

--	--	--	--	--	--	--	--	--	--

 Aadhaar Number, if any:

--	--	--	--	--	--	--	--	--	--

4. Status Please tick (✓) Resident Individual Non Resident Foreign National (Passport Copy Mandatory for NRIs & Foreign Nationals)

5. Nationality Indian Other (Please specify) _____ 6. Proof of Identity submitted Please Tick (✓) PAN Card Others (Please specify) _____

PHOTOGRAPH



Please affix your recent passport size photograph and sign across it

B. Address Details

1. Address for Correspondence

City / Town / Village			Pin Code
State		Country	

2. Contact Details

Tel. (Off.) (ISD) (STD)	Tel. (Res.) (ISD) (STD)
Mobile (ISD) (STD)	Fax (ISD) (STD)
E-Mail Id.	

3. Proof of address to be provided by Applicant. Please submit ANY ONE of the following valid documents & tick (✓) against the document attached.

- Passport Ration Card Registered Lease/Sale Agreement of Residence Driving License Voter Identity Card *Latest Bank A/c Statement/Passbook
 *Latest Telephone Bill (only Land Line) *Latest Electricity Bill *Latest Gas Bill Others (Please specify) _____

*Not more than 3 Months old. Validity/Expiry date of proof of address submitted

d	d	/	m	m	/	y	y	y	y
---	---	---	---	---	---	---	---	---	---

4. Permanent Address of Resident Applicant (if different from above B1) OR Overseas Address (Mandatory) for Non-Resident Applicant

City / Town / Village			Pin Code
State		Country	

5. Proof of address to be provided by Applicant. Please submit ANY ONE of the following valid documents & tick (✓) against the document attached.

- Passport Ration Card Registered Lease/Sale Agreement of Residence Driving License Voter Identity Card *Latest Bank A/c Statement/Passbook
 *Latest Telephone Bill (only Land Line) *Latest Electricity Bill *Latest Gas Bill Others (Please specify) _____

*Not more than 3 Months old. Validity/Expiry date of proof of address submitted

d	d	/	m	m	/	y	y	y	y
---	---	---	---	---	---	---	---	---	---

DECLARATION

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

Place:

Date:

SIGNATURE OF APPLICANT



FOR OFFICE USE ONLY

Details of Employee / Intermediary	<input type="checkbox"/> Documents verified with Originals	<input type="checkbox"/> Client Interviewed By & In-Person Verification done by	Seal / Stamp of the Intermediary
Name			
Empl. / Int. Code			
Designation			
Date & Signature			

**Know Your Client (KYC)
Application Form (For Individual Only)**



SECOND HOLDER

Please fill in ENGLISH and in BLOCK LETTERS

Application No. :

A. Identity Details

1. Name of Applicant (As appearing in supporting identification document).

Name

Father's/Spouse Name

Mother Name

Maiden Name

2. Gender Male Female B. Marital status Single Married C. Date of Birth

d	d	/	m	m	/	y	y	y	y
---	---	---	---	---	---	---	---	---	---

3. PAN

--	--	--	--	--	--	--	--	--	--

 Aadhaar Number, if any:

--	--	--	--	--	--	--	--	--	--

4. Status Please tick (✓) Resident Individual Non Resident Foreign National (Passport Copy Mandatory for NRIs & Foreign Nationals)

5. Nationality Indian Other (Please specify) _____ 6. Proof of Identity submitted Please Tick (✓) PAN Card Others (Please specify) _____

PHOTOGRAPH



Please affix your recent passport size photograph and sign across it

B. Address Details

1. Address for Correspondence

City / Town / Village							Pin Code		
State					Country				

2. Contact Details

Tel. (Off.)	(ISD)	(STD)	Tel. (Res.)	(ISD)	(STD)
Mobile	(ISD)	(STD)	Fax	(ISD)	(STD)
E-Mail Id.					

3. Proof of address to be provided by Applicant. Please submit ANY ONE of the following valid documents & tick (✓) against the document attached.

- Passport Ration Card Registered Lease/Sale Agreement of Residence Driving License Voter Identity Card *Latest Bank A/c Statement/Passbook
 *Latest Telephone Bill (only Land Line) *Latest Electricity Bill *Latest Gas Bill Others (Please specify) _____

*Not more than 3 Months old. Validity/Expiry date of proof of address submitted

d	d	/	m	m	/	y	y	y	y
---	---	---	---	---	---	---	---	---	---

4. Permanent Address of Resident Applicant (if different from above B1) OR Overseas Address (Mandatory) for Non-Resident Applicant

City / Town / Village							Pin Code		
State					Country				

5. Proof of address to be provided by Applicant. Please submit ANY ONE of the following valid documents & tick (✓) against the document attached.

- Passport Ration Card Registered Lease/Sale Agreement of Residence Driving License Voter Identity Card *Latest Bank A/c Statement/Passbook
 *Latest Telephone Bill (only Land Line) *Latest Electricity Bill *Latest Gas Bill Others (Please specify) _____

*Not more than 3 Months old. Validity/Expiry date of proof of address submitted

d	d	/	m	m	/	y	y	y	y
---	---	---	---	---	---	---	---	---	---

DECLARATION

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

Place:

Date:



SIGNATURE OF APPLICANT

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FOR OFFICE USE ONLY

Details of Employee / Intermediary	<input type="checkbox"/> Documents verified with Originals	<input type="checkbox"/> Client Interviewed By & In-Person Verification done by	Seal / Stamp of the Intermediary
Name			
Empl. / Int. Code			
Designation			
Date & Signature			

TRADING & DEMAT ACCOUNT RELATED DETAILS

A. BANK ACCOUNT DETAILS (BANK 1 WILL BE CONSIDERED AS DEFAULT)

BANK 1 : Bank Name
 Bank Branch Location
 A/c No. MICR NUMBER
 A/c Type Savings Current Others (specify) IFSC

BANK 2 : Bank Name
 Bank Branch Location
 A/c No. MICR NUMBER
 A/c Type Savings Current Others (specify) IFSC

B. DEPOSITORY / DEMAT ACCOUNT DETAILS

DP 1 : Demat Account with CDSL DP - SSJ Finance & Securities Pvt. Ltd. Default for Payout
DP 2 : CDSL NSDL Depository Participant Name
 DP ID No. BO Client ID Default for Payout

C. TRADING PREFERENCES (PLEASE SIGN AGAINST THE SEGMENT)

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

Exchange	Segment	Client Signature	
NSE / BSE / MSEI	Cash / Mutual Fund		<div style="border: 1px solid gray; padding: 5px; width: fit-content; margin: 0 auto;"> 3/12 </div> <p style="font-size: small; margin-top: 10px;">Please sign here to select all exchange and segments</p>
NSE / BSE / MSEI	F & O		
NSE / BSE / MSEI	Currency Derivatives		

D. PAST ACTIONS

Details of any action / proceedings initiated / pending / taken by SEBI / Stock Exchange / any other authority against the applicant / constituent or its Partners / promoters / whole time directors / authorized persons in charge of dealing in securities during the last 3 years:

No Yes - If yes, provide details

E. DEALINGS THROUGH SUB-BROKERS / AUTHORISED PERSON (AP) / OTHER STOCK BROKERS

If Yes, please specify :

Name of Stock Broker	Name of SB / AP
Name of Exchange	Client Code (as given by other broker)

Details of disputes / dues pending from / to such stock broker / sub-broker:

Whether you are a Member / Sub-broker / AP of any Exchange Yes No

If Yes, provide REGISTRATION No:

F. ADDITIONAL DETAILS

Experience	Number of years of Investment / Trading Experience <input type="text"/>
Gross Annual Income	<input type="checkbox"/> Below 1 Lac <input type="checkbox"/> 1-5 Lacs <input type="checkbox"/> 5-10 Lacs <input type="checkbox"/> 10-25 Lacs <input type="checkbox"/> 25 Lacs-1 Crore <input type="checkbox"/> More than 1 Crore Networth as on date <input type="text"/> - <input type="text"/> - <input type="text"/> - <input type="text"/> - <input type="text"/> - <input type="text"/> - <input type="text"/> - <input type="text"/> - <input type="text"/> Rs. _____ (networth should not be older than 1 year)
Occupation	<input type="checkbox"/> Private Sector Service <input type="checkbox"/> Public Sector Service <input type="checkbox"/> Govt. Service <input type="checkbox"/> Agriculturist <input type="checkbox"/> Retired <input type="checkbox"/> Business <input type="checkbox"/> Professional <input type="checkbox"/> Housewife <input type="checkbox"/> Student <input type="checkbox"/> Others (specify) <input type="text"/>
Nature of Business / Profession : <input type="text"/>	
PEP	Are you a Politically Exposed Person (PEP) or Related to a PEP <input type="checkbox"/> No <input type="checkbox"/> Yes
Any other information <input type="text"/>	

G. STANDING INSTRUCTIONS / PREFERENCES / OTHER DETAILS

1	Avail facility of Internet Trading / Wireless Technology	<input type="checkbox"/> Yes	<input type="checkbox"/> No
2	Receive Contract Note (ECN) / Holding & Transaction Statement electronically	<input type="checkbox"/> Yes	<input type="checkbox"/> No

FOR DEMAT ACCOUNT :

3	Receive dividend / interest directly into bank account through ECS	<input type="checkbox"/> Yes	<input type="checkbox"/> No
4	Receive each and every credit directly into account	<input type="checkbox"/> Yes	<input type="checkbox"/> No
5	Instruct DP to accept all pledge instructions in BO's favour without any further instruction from BO's end	<input type="checkbox"/> Yes	<input type="checkbox"/> No
6	Issue Delivery Instruction Slip (DIS)	<input type="checkbox"/> Yes	<input type="checkbox"/> No
7	DP Account Statement Requirement	<input type="checkbox"/> As per SEBI Regulation	<input type="checkbox"/> Monthly <input type="checkbox"/> Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Daily
8	Share Email ID with Registrar & Transfer Agent (RTA)	<input type="checkbox"/> Yes	<input type="checkbox"/> No
9	Require Annual Report	<input type="checkbox"/> Electronic	<input type="checkbox"/> Physical <input type="checkbox"/> Both
10	Avail SMS Alert Facility on Mobile Number	<input type="checkbox"/> Yes	<input type="checkbox"/> No
11	Declaration for Mobile Number - Registered in the name of:	<input type="checkbox"/> Self	<input type="checkbox"/> Spouse <input type="checkbox"/> Child <input type="checkbox"/> Parent
		Name: <input type="text"/>	
12	Avail TRUST Facility provided by CDSL for below clearing member: Stock Exchange Name / ID: BSE, NSE and MSEI Member Name: SSJ Finance & Securities Pvt. Ltd.	<input type="checkbox"/> Yes	<input type="checkbox"/> No

1. Communications shall be sent on the address, e-mail ID and mobile number provided for Sole / First Holder.
2. BO can view its ISIN balances, transactions and portfolio value online through 'Easi' at www.cdslindia.com.

H. FATCA / CRS DECLARATION / SELF CERTIFICATION

		First / Sole Holder	Second Holder (if any)	Third Holder (if any)
1	Are you a U.S. Person? (Refer note below)	<input type="checkbox"/> No <input type="checkbox"/> Yes	<input type="checkbox"/> No <input type="checkbox"/> Yes	<input type="checkbox"/> No <input type="checkbox"/> Yes
2	Specify country of residence for tax purpose (Tax Residency)	<input type="checkbox"/> India <input type="checkbox"/> Other	<input type="checkbox"/> India <input type="checkbox"/> Other	<input type="checkbox"/> India <input type="checkbox"/> Other
3	Specify country of citizenship	<input type="checkbox"/> India <input type="checkbox"/> Other	<input type="checkbox"/> India <input type="checkbox"/> Other	<input type="checkbox"/> India <input type="checkbox"/> Other

US Person means:

In case of individuals, U.S. person means a citizen or resident of the United States. Persons who would qualify as U.S. persons could be born in United States, born outside the United States of a US parent, Naturalized citizen, Green Card Holders, tax residents.

Note : If you are U.S. Person and / or if your tax residency / nationally / citizenship is other than India, then please provide declaration / self certification under FACTCA / CRS. This declaration form can be download from our website : www.ssjfinance.com.

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. 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.
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 and agree to be bound by the same and as are in force from time to time.
3. I/We further confirm having received, read and understood the contents of the 'Rights and Obligations' document(s) for trading and DP Services, 'Risk Disclosure Document' and Guidance Note as prescribed by SEBI / Exchanges / Depository. I/We do hereby agree to be bound by such provisions as outlined in these documents and as are in force from time to time. I/We have also been informed that the standard set of documents as updated from time to time is displayed for information on Stock Broker's designated website i.e. www.ssjfinance.com.
4. I/We hereby consent to receiving information from Central KYC Registry through SMS/Email on registered number/email ID.



Client / First Holder



Second Holder



Third Holder

Date

Place _____

NOMINEE DETAILS FOR TRADING AND DEMAT ACCOUNT

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

Nominee's Name

Address

City State

Country Pin Mobile

Tel (R) Fax PAN

Email ID

Relationship with Nominee Date of Birth

GUARDIAN DETAILS (IF NOMINEE IS A MINOR)

Guardian's Name

PAN of Guardian Guardian's Date of Birth

Guardian's Address

City Pin Code

State Country

This Nomination shall supersede any prior nomination made by me / us and also any testamentary document executed by me / us.



Client / First Holder



Second Holder



Third Holder

Place

Date

WITNESSES (ONLY APPLICABLE IN CASE THE ACCOUNT HOLDER HAS MADE NOMINATION)

1. WITNESS NAME:

2. WITNESS NAME:

ADDRESS:

ADDRESS:

WITNESS 1 SIGNATURE:

WITNESS 2 SIGNATURE:

W1

W2

FOR OFFICE USE ONLY

(To Be Filled By Depository Participant)

DP ID Client ID

Nomination form accepted and registered vide Registration No. :



Signature of the Authorised Signatory

Seal / Stamp of the stock broker

Date

CHARGES FOR DEPOSITORY SERVICES

I wish to avail Basic Service Demat Account (BSDA) facility.

I do not wish to avail BSDA and select the below Demat Scheme:

Particulars	Zero AMC Plan	Rs. 250 AMC Plan	One Time AMC Rs. 1250/-	Rs. 600 AMC Plan
Scheme Code	S0001	S0002	S0003	S0004
Demat AMC	Nil	Rs.250/-	Rs.1250/- (For 10 Years)	Rs.600/-
Debit Transaction	Rs.30/- per scrip	Rs.15/- per scrip	Rs.15/- per scrip	Rs.15/- per scrip

For Trading account share transactions :

Debit Transaction of client shares directly from Broker Margin / Beneficiary / Collateral Account	Rs.30/- per scrip	Rs.15/- per scrip	Rs.15/- per scrip	NIL
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Put on your selected Scheme:

Other Charges:

1. In case of a Corporate Account, AMC will be as per Scheme: CO-S0002 AMC Rs.750/- and Scheme: CO-S0004 AMC Rs.1,100/- and rest of the charges will be same as per above respective schemes.
2. Dematerialisation: Rs.2/- per certificate plus Rs.35/- per request and Rs.20/- for postage.
3. Rematerialisation: Rs.25/- for every 100 securities or part thereof; or a flat fee of Rs.25/- per certificate, whichever is higher plus Rs.20/- for postage.
4. Pledge Creation & Closure: Rs.25/- per ISIN.
5. Additional Delivery Instruction Slip (DIS) Requisition: Rs.25/- per request.

Note:

1. AMC as per selected Scheme is payable upfront along with application form and is payable annually.
2. Fee schedule is based on existing CDSL charges. Fee may be changed at the DP's discretion upon prior intimation to the Client.
3. Interest upto 2% per month may be levied for non-payment of bill and/or outstanding dues.
4. Service tax, Cess and other statutory levies (if any) will be charged extra as applicable.

I / We hereby authorise you to debit and / or withdraw the money from my / our trading account opened with you to pay my / our dues for the Depository account. I/We hereby consent to keep Rs.1,000/- as interest free deposit in my/our ledger towards meeting my/our depository related charges.



Client / First Holder



Second Holder



Third Holder

BROKERAGE TABLE

PRODUCT/SEGMENT	1 st Leg		2 nd Leg	
	% age	Min. (Rs. per share)	% age	Min. (Rs. per share)
CM, Mutual Fund -Delivery			NA	NA
CM- Trading				
Equity & Currency Futures				
Options (Rs. per lot)	Index Options			
	Stock Options			
	Currency Options			

- A. Brokerage levied shall be subject to a minimum of Rs.50/- per settlement/segment and a maximum of the rate prescribed by the Regulator(s) from time to time. [In case where ECN is opted and delivered to client, such minimum will be Rs.25/-].
- B. Demat charge for debit transactions of client shares from Broker Margin/Beneficiary/Collateral Account will be charged as per policy and procedures of Broker and as per Demat Scheme selected by client, otherwise Rs.15/- per ISIN which will be debited in the client ledger.
- C. Client shall be levied other taxes and charges separately which include Stamp Duty, Securities Transaction Tax [STT], SEBI Turnover Charges, Transaction Charges, Clearing Charges [for Derivatives segments], Service Tax, Cess etc. as applicable from time to time.

(Signature) : 7/12 _____

INTRODUCER DETAILS (Optional)

Client Introduced by : Another Client Sub-broker/AP/Remisier Director / Employee of SSJ Finance Any other person specify

Introducer's Name F I R S T M I D D L E L A S T

Address

Tel / Mobile

Employee / Client / Introducer Code Introducer's Signature
(with stamp, if applicable)

FOR OFFICE USE ONLY

I / We undertake that 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.

Signature of the Authorised Signatory
 Date _____

Seal / Stamp of the stock broker

This document contains the policies and procedures of SSJ Finance & Securities Pvt. Ltd. (SSJ Finance / MEMBER) as are presently in force in relation to:

1. Refusal of orders for Penny / illiquid Stock
2. Setting up of exposure limits
3. Squaring off of market positions, collaterals and other securities
4. Refusal of CLIENT requests for fresh positions
5. Applicable Brokerage Rate
6. Imposition of penalty/delayed payment charges
7. Market and internal shortages
8. Suspension of CLIENT's account and deregistering of the CLIENT
9. Inactive / Dormant Account

The policies set out herein may be modified from time to time without prior notice in accordance with the rules, regulations and bye-laws of SEBI or the exchanges or other authorities or at the option of the MEMBER by way of notice of not less than 15 (fifteen) days to the CLIENT.

1. Refusal of orders for penny / illiquid stocks

- 1.1 The MEMBER shall from time to time classify certain securities as illiquid as per the list of illiquid securities notified on a periodic basis by the Stock Exchanges concerned / SEBI and based on such other internal criteria as the MEMBER may deem fit. The MEMBER reserves the right to refuse acceptance of orders / execution of any transaction requests of the CLIENT on such illiquid securities. The MEMBER also reserves the right not to allow / limit any trades or transactions (irrespective of credit balance of funds in CLIENT's account) in certain securities due to various reasons including factors such as market liquidity, orders/requests which may be below/above certain value / quantity, the order being for securities which are not in the permitted category of the MEMBER and / or based on such other internal criteria as the MEMBER may deem fit from time to time based on its risk perception. The CLIENT agrees that losses, if any, on account of such refusal or due to delay caused in granting such limits / execution, shall be borne exclusively by the CLIENT alone.

2. Setting up of CLIENT's exposure limits

- 2.1 The MEMBER shall be entitled to sanction trading limits to the CLIENT based on the margin lying to the credit of the CLIENT in the form of funds / securities / bank guarantees / fixed deposit receipts. The MEMBER at its sole discretion may refuse to accept any security as collateral / margin. In setting exposure limits for the CLIENT, the MEMBER shall be entitled to consider such factors as it may deem fit, including without limitation, the CLIENT's risk profile, risk appetite, loss bearing capacity, payment history, market volatility, risk management policy of the MEMBER and such other factors or conditions which the MEMBER may consider relevant for the purpose. The MEMBER reserves liberty to vary the trading / exposure limits of the CLIENT

depending upon its risk assessment from time to time having regard to the changes in any of the factors or market conditions bearing on the risk profile of the CLIENT and the MEMBER may be unable to inform the CLIENT of such variation, reduction, or imposition in advance. The CLIENT agrees that the MEMBER shall not be responsible for such variation, reduction, or imposition or the MEMBER's inability to route any order through the MEMBER's trading system on account of any such variation, reduction, or imposition of limits. The CLIENT further agrees that the MEMBER may at any time, at its sole discretion and without prior notice, prohibit or restrict the CLIENT's ability to place orders or trade in securities through the MEMBER or it may subject any order placed by the CLIENT to a review before its entry into the trading systems any may refuse to execute/allow execution of orders due to but not limited to the reason of lack of margin/securities or the order being outside the limits set by MEMBER/Stock Exchange/SEBI and any other reasons which the MEMBER may deem appropriate in the circumstances.

- 2.2 The CLIENT agrees that the losses, if any, direct or indirect, notional or otherwise, arising on account of such refusal or due to delay caused by such review or from any variation or reduction of limits or any other aspect of the risk management policy / system, shall be borne exclusively by the CLIENT alone.

3. MEMBER's right to square-off CLIENT's position / securities, without giving notice to CLIENT

- 3.1 CLIENT hereby confirms to make payments for its purchases and clear all debits before pay-in date and time as per schedule defined by the relevant Exchanges. The CLIENT is responsible for all orders executed in the CLIENT's account, including those orders that may have been executed without availability of the required funds or margin. If the CLIENT's account has any shortfall in the required funds or margin, the CLIENT shall, whether or not MEMBER intimates such shortfall, make good such shortfall, either through delivery of shares in the event of sale or credit the required funds in the bank account via wire or personal cheque or account transfer or demand draft or any other similar mode and shall promptly communicate such transfer to the MEMBER. In case where a payment by the CLIENT is made vide cheque or any other such instrument/transaction issued in favour of the MEMBER, the MEMBER may at its discretion consider credit of such funds only upon clear realisation of such funds into its account. In case the MEMBER does not receive clear funds before due date (i.e. pay-in date and time) the MEMBER will have all rights to sell the shares without any further intimation to the CLIENT. The cost and consequences of such action shall be entirely borne by CLIENT and shall be without any prejudice to MEMBER's rights to take any other action to recover the dues.

- 3.2 Square-off of CLIENT's positions and securities upon any shortfall in its account is a right of the MEMBER and not an obligation on the MEMBER. The CLIENT shall continue to be fully liable for all its trades, positions and obligations to the MEMBER whether or not such right to square-off is exercised by the MEMBER.
- 3.3 If payment / securities towards the margin or shortfall in margin is not received instantaneously to enable restoration of sufficient margin in the CLIENT's account, all or some of the positions of the CLIENT as well as the securities placed as margin may be liquidated by the MEMBER at its sole discretion without further reference or prior notice to the CLIENT.
- 3.4 The MEMBER may at its sole discretion prescribe the payment of Margin in the form of cash instead of securities. The CLIENT agrees to comply with the MEMBER's requirement of payment of margin in the form of cash immediately, failing which, the MEMBER may sell 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 without further reference or prior notice to the CLIENT.
- 3.5 The resultant or associated losses that may occur due to such square off / sale shall be borne by the CLIENT alone and the CLIENT agrees that the MEMBER is hereby fully indemnified and held harmless by the CLIENT in this behalf. Such liquidation / close out of positions will be applicable to any segment in which the CLIENT does business with the MEMBER. In exercise of the MEMBER's right to sell securities under the agreement, the CLIENT agrees that the choice of specific securities / segment to be sold / squared-off shall be solely at the MEMBER's discretion.
- 3.6 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 maintained by the CLIENT with the MEMBER as well as securities in CLIENT's demat account under power of attorney to the MEMBER. In exercise of the MEMBER's right to sell securities under the agreement, the CLIENT agrees that the choice of specific securities to be sold shall be solely at the discretion of the MEMBER.
- 3.7 The CLIENT accepts to mark all its transactions as Delivery / Carry-forward or Intra-day / Margin. Accordingly, the CLIENT agrees that all transactions which are not marked as Intention to take Delivery may be squared-off by the MEMBER irrespective of credit balance of funds / availability of margin in CLIENT's account, before the close of market hours at such specific time as may be deemed appropriate by the MEMBER. The CLIENT accepts that the MEMBER is not under any obligation to square-off such transactions. Further, the MEMBER is not required to give any prior intimation to or seek approval

from the CLIENT before such square-off of transactions. The CLIENT agrees that loss, if any, incurred on account of such square-off of positions or inability to square-off such positions will be borne solely by the CLIENT itself.

4. Refusal of CLIENT requests for trades/transactions

4.1 MEMBER is entitled in its sole discretion to:

- restrict or refuse execution of any orders for transaction in any scrip if transaction in such scrip is not in accordance with its internal due diligence policy and/or the directives and guidelines of the Exchanges and/or the Regulator issued from time to time and the CLIENT shall not call in question any decision of MEMBER to restrict or refuse transactions in such scrips on the ground that transactions in such scrip are not in violation of the MEMBER's due diligence policy or the directives or guidelines of the Exchange and/or the Regulator or on the ground that the CLIENT has not been put on notice about the scrips on which trade restrictions have been imposed by the MEMBER;
- impose trade restrictions on any scrip having regard in particular to any one or more of the following factors viz. (i) market volatility, (ii) price sensitive announcements relating to any scrip, (iii) restrictions on trade volume imposed by the Exchange concerned, (iv) political instability in the country, (v) external aggression or internal rebellion, (vi) default by the CLIENT to maintain applicable collateral/margin or to make payment of dues or such other factors influencing the securities market;
- refuse to accept or act upon any request/order, which in MEMBER's sole opinion, amounts to manipulating trades or price manipulation or artificial trade(s) and/or fraudulent trade(s) or otherwise in breach of applicable laws and/or MEMBER's internal policies, without obligation to give the CLIENT its reasons for doing so;
- close out any transaction which may have been executed but which MEMBER was entitled to refuse to execute being contrary to its internal due diligence policies or by reason of any other factors including but not limited to trades being manipulative in nature;
- disallow any trades or transactions in respect of certain securities or segments which may be below/above certain value/quantity as may be decided by MEMBER from time to time;
- decline carrying out the instructions or refuse processing / transmitting the order of the CLIENT if MEMBER is uncertain of authenticity or is otherwise doubtful about the same for any reason.

4.2 MEMBER shall not be liable, if any instructions of the CLIENT are not carried out for any reason whatsoever and loss, if any, incurred on account of such refusal of CLIENT requests will be borne solely by the CLIENT itself.

5. Applicable Brokerage Rate

- 5.1 The MEMBER shall levy brokerage for the CLIENT's transactions as per the brokerage slabs mutually agreed with the CLIENT in the CLIENT Registration Form subject to the maximum rate prescribed by the Stock Exchanges / SEBI. The CLIENT shall pay such fees, charges, and commissions as may be notified by the MEMBER from time to time depending upon the services availed by the CLIENT. The MEMBER may require the CLIENT to pay an upfront / advance service fee for availing the services offered by the MEMBER and the CLIENT shall pay such fee as and when so required.
- 5.2 Subject to such maximum prescribed rates, the MEMBER may revise the rates from time to time after intimation to the CLIENT of the revised rates and the date from which the revised rates shall take effect. The MEMBER may intimate the revised rates either in writing addressed to the CLIENT or by publishing the rate on its back-office website or in the CLIENT's back-office login or a combination of any such means. The CLIENT shall be deemed to have agreed to the change in brokerage rates upon transactions being executed on and from such effective date.
- 5.3 The CLIENT further agrees to pay any applicable taxes including the securities transaction tax, service tax, duties and levies as may be levied on the transaction from time to time, Exchange Transaction charges and other charges based on value traded or otherwise as may be levied by the relevant Exchanges or as determined by the MEMBER from time to time.
- 5.4 The applicable Stamp Duty payable on any instruments relating to any transaction including without limitation any stamp duty payable on Contract Notes issued pursuant to transaction executed shall be payable by the CLIENT. Without prejudice to the generality of the above clause, the CLIENT also agrees to pay any and all additional stamp duty payable if Contract Notes issued for any transaction executed are received by the CLIENT residing in any other state other than the state of Maharashtra.
- 5.5 The CLIENT shall pay all costs, charges, expenses, damages, losses, interests (including penal interests) and other outgoings incurred / determined or suffered by the MEMBER as a result of the CLIENT's default, including without limitation, due to dishonour of cheques. The CLIENT may be charged separately for online trading application, advance subscription charges, SMS charges, research subscription charges, demat charges on transactions through the Broker Margin/Beneficiary Account towards pay-in / pay-out / pledge of securities to Broker Pool/Margin/Pledge Account or Exchange Pledge Account or CLIENT's Beneficiary Account, incurred directly or indirectly, for and behalf of the CLIENT.

6. Imposition of penalty/delayed payment charges

- 6.1 CLIENT agrees and confirms that it will be liable to pay delayed payment charges for non-making of payment or short payment of their pay-in/margin/mark-to-market obligation as per the Exchange / MEMBER's requirement/schedule, at the rate of 2% per month or part thereof or such other rate as may be determined by the MEMBER. No interest shall be payable by the MEMBER on any credit balance in CLIENT's account. The CLIENT is aware and has agreed that the above interest on the debit balance shall be calculated on daily product basis and charged to the CLIENT's account at the end of each month/such other interval as may be decided by the MEMBER. The above interest shall become due and payable at the end of each month/such other interval decided by the MEMBER or on termination of this agreement as per the provisions herein, whichever is earlier.
 - 6.2 Without prejudice to the MEMBER's other rights, the MEMBER shall be entitled to liquidate / close-out all or any of the CLIENT's securities / positions for non-payment of margin or other amounts, outstanding debts, etc, and adjust the proceeds of such liquidation / close-out, if any, against the CLIENT's liabilities / obligations. Any and all losses and financial charges on account of such liquidation / closing out shall be charged to and borne by the CLIENT.
 - 6.3 The CLIENT agrees that the MEMBER may impose fines / penalties for margin shortage / any order / trades / deals / actions of the CLIENT which are contrary to this agreement/rules/regulations/bye-laws of the Exchange or any other law for the time being in force, at such rates and in such form as it may deem fit. Further where the MEMBER has to pay any fine/penalty/interest/charges in any form or bear any punishment from any authority in connection with/as a consequence of / in relation to any of the orders / trades / deals / actions of the CLIENT, the same shall be additionally borne by the CLIENT.
- ## 7. Shortages arising out of Market and/or Internal Shortages
- 7.1 MEMBER shall not be obliged to deliver any securities or pay any money to the CLIENT unless and until the same has been received by the MEMBER from the exchange, the clearing corporation/clearing house or other company or entity liable to make the payment and the CLIENT has fulfilled its obligations first.
 - 7.2 If a seller CLIENT fails to deliver any one or more securities to the pool account of the MEMBER in respect of the securities sold by it which turns out to be an internal netting of trade, in such case, short delivering CLIENT is debited by an amount equivalent to 5% (or such other % as may be revised by the MEMBER from time to time) above the highest of the closing prices between the Trade (T) date and settlement date.

7.3 The CLIENT (buyer or seller) understands and acknowledges the same and undertakes that it shall not hold the MEMBER responsible for any loss or damages arising out of the same.

8. Suspension and deregistering of CLIENT's Account

8.1 If the CLIENT apprehends that security of his account has been breached, the CLIENT shall in writing to the MEMBER, request suspension of transactions in the CLIENT's account and MEMBER may on receipt of such request suspend transactions in the account. The CLIENT shall ensure pay-in of funds and securities in respect of all transactions pending to be settled on or before the respective settlement date(s) and shall compulsorily square off all open derivative positions, failing which MEMBER without further reference to the CLIENT shall square off all open derivative positions prior to suspending the account. The account of the CLIENT shall, if suspended, remain so suspended until such time as the CLIENT's request in writing for reactivation of the account is not received by MEMBER. Provided always that MEMBER may, without prejudice to its other rights to effect recovery of its dues, sell all or any collateral and other securities of the CLIENT lying with it in the CLIENT's account towards full or part recovery of the dues owing by the CLIENT without prior notice or consent of the CLIENT.

8.2. MEMBER may at any time, as it considers necessary in its sole discretion and without prior notice to the CLIENT, prohibit, restrict or suspend the CLIENT's access to or use of the services provided to the CLIENT under this Agreement, whether in part or entirely.

8.3 MEMBER reserves the right to suspend or terminate this Agreement and deregister the CLIENT without prior notice in the event of:

- any breach of the terms of this agreement;
- in the event of infraction of any Rules, Bye-Laws, Regulations of SEBI or the Stock Exchange or of the provisions of any law for the time being in force governing dealings in the securities market without prior notice or on the directions of SEBI and/or the Exchanges;
- upon the death, winding up, bankruptcy, liquidation or lack of legal capacity of the CLIENT;
- the CLIENT being designated as a defaulter by any credit rating agency or any action or proceedings have been initiated by the relevant regulator/Authority including without limitation SEBI;
- bank account, demat account, securities account of the CLIENT being frozen or attached by any court of law or any other competent authority for whatever reason;
- the CLIENT having misrepresented facts at the time of entering into this Agreement or at the time of giving instructions or otherwise;
- any proceedings or investigations that involve the CLIENT;
- the CLIENT fails to fulfill its payment obligations under this Agreement or otherwise due to MEMBER or
- if the CLIENT migrates to a jurisdiction which prohibits trading in Indian Securities or otherwise subjects MEMBER or any of its employees to any licensing or

registration requirements.

8.4 All rights, liabilities and obligations of the parties arising out of or in respect of transactions entered into prior to deregistration of the CLIENT shall continue to subsist and vest in /be binding on the respective parties or his/her/its respective heirs, executors, administrators, legal representatives or successors, as the case maybe.

9. Inactive/Dormant Account

9.1 Where no transaction is taken place in client's account during the last 12 months from the date of last transaction, then it will be considered as Inactive/Dormant Account.

9.2 The detailed Policy in this regard is available on the website of the MEMBER.

CLIENT's acceptance of Policies and Procedures stated herein above:

I/We have fully understood the same and do hereby sign the same and agree not to call into question the validity, enforceability and applicability of any provision/clauses in this document under any circumstances whatsoever.

These Policies and Procedures may be amended/changed unilaterally by the MEMBER. I understand and agree that the prevailing policies and procedures of the MEMBER in respect of the above said matters shall remain published on its website www.ssjfinance.com or such other website as may be notified to me/us from time to time and I/we agree that it is my/our responsibility to access, understand and abide by such policies at all times during the subsistence of this Agreement. I/We agree never to challenge such policies or amendments thereto on any grounds including delayed receipt or non receipt or any other reasons whatsoever. These Policies and Procedures shall always be read along with the Agreement and shall be compulsorily referred to while deciding any dispute/difference or claim between me/us and MEMBER before any court of law/judicial/adjudicating authority including arbitrator/mediator etc.

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Client Signature

STANDING INSTRUCTION TO MAINTAIN RUNNING ACCOUNT (VOLUNTARY)

I / We request you to maintain my / our accounts for funds and securities on running accounts basis instead of 'bill to bill' settlement basis across all segments and exchanges, unless I / we specifically request you for a payout of available free funds or securities in the account. You may settle the accounts at Monthly / Quarterly (strike off whichever is not applicable, else the option will be considered as Quarterly) or at such other intervals as SEBI / Stock exchanges may specify from time to time. I / We further authorize you to retain securities and / or funds as may be permitted by Stock Exchanges / SEBI from time to time or towards other unbilled services and / or charges applicable on my account, while settling the accounts. I / We

further authorize you to also retain funds / securities for an amount of upto Rs.10,000/- (Ten Thousand Only) or any other sum as may be permitted by SEBI / Stock Exchanges from time to time, while settling my / our account. I / We understand and agree that no interest will be payable on the amount of funds retained by you as above. I / We agree that SSJ Finance shall not be liable for any claim for loss or loss of profit or for any consequential, incidental, special or exemplary damages, or otherwise, caused by retention of such securities / funds. The standing instruction / authorisation for maintaining my / our account as running account shall remain valid until revoked in writing, addressed to you.

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Client Signature

VOLUNTARY TERMS & CONDITIONS

DOCUMENT INCORPORATING ADDITIONAL TERMS AND CONDITIONS FOR THE PURPOSE OF MUTUAL CONVENIENCE AND SMOOTH CONDUCT OF BUSINESS RELATIONS.

I/We, an individual/a partnership firm/a HUF/a body corporate or any other legal entity registered/ incorporated under the provisions of a relevant act, hereafter referred to as "CLIENT" which expression shall, unless it be repugnant to the meaning or context thereof, be deemed to mean and include my/our heirs, executors, administrators, permitted assigns, the partners of the firm and the survivors of them and the heirs, executors and administrators of the partners, successors in title, trustees of a Trust and their successors, member of the governing body and any new members elected appointed or co opted as the case may be of a society, having residence/office given in Account Opening Form, as updated from time to time, agree to the following terms & conditions :

CLIENT is required to note that the below mentioned clauses are not mandatory as per the Stock Exchange (BSE, NSE, MSEI) / SEBI requirements but are binding on the CLIENT if they want to avail the services of SSJ Finance (the MEMBER). The CLIENT may revoke any or all of the clauses of this document by communication in writing or by striking out the relevant clause and in such an event the MEMBER reserves a right to terminate some or all the services permitted to the CLIENT. CLIENT is further required to note that these Terms & Conditions are in addition to Rights and Obligations and other documents as prescribed by SEBI / Exchanges.

1. Acting as a Sub-Broker

1.1 The CLIENT agrees that it will not act as a Sub-Broker without prior written permission of the MEMBER and without obtaining the registration certificate from SEBI.

2. Bank & Depository Accounts

2.1 To facilitate easy and timely transfer of funds, to and from the CLIENT, the CLIENT agrees that the MEMBER may require the CLIENT to open a savings / current bank account with a bank specified by the MEMBER.

2.2 To facilitate easy and timely transfer of securities and to meet the margin requirements of the MEMBER, the CLIENT agrees to maintain its Beneficial Owner's account with the

MEMBER, being Depository Participant with CDSL.

3. Client not to act on representations of agents, employees

3.1 The CLIENT acknowledges that the MEMBER shall not be liable to provide him with any legal, tax, investment or accounting advice or advice regarding the suitability or profitability of a security or investment. CLIENT is aware that the MEMBER has not authorised any agents, representatives, employees or other persons to make any representation, or to give any promise, assurance, warranty, undertaking or commitment as to return on investment of the CLIENT or protection of investment whether in writing or otherwise on behalf of the MEMBER.

3.2 The CLIENT also acknowledges that the MEMBER's employees / representatives are not authorized to give any such advice and that the CLIENT will not solicit or rely upon any such advice from the MEMBER or any of its employees.

3.3 The CLIENT agrees that in the event of the MEMBER or any employee or official of the MEMBER providing any information, recommendation or advice to the CLIENT, the CLIENT may act upon the same at the sole risk and cost of the CLIENT and the MEMBER shall not be liable or responsible for the same.

3.4 The CLIENT assumes full responsibility with respect to its investment decisions and transactions.

3.5 The MEMBER, its officers, directors, partners, employees, agents and affiliates will have no liability with respect to any investment decisions or transactions of the CLIENT.

4. Purchase / sale of shares / securities

4.1 CLIENT will not sell any securities until it has confirmed clear balances of holding of the same in its Demat account. Further in case CLIENT buys securities in one Exchange and sells the same on another Exchange, or if CLIENT buys securities and sells back the same before having received them in its Demat account, CLIENT hereby confirms that it will be fully responsible in the event of any auctions happening of its sale obligation, due to the deliveries having been received short from the purchasing exchange and/or due to the operational/ procedural delays for inter-depository and inter settlement

transactions and time taken by depositories to execute the same and/or for any other reason whatsoever. Also, all such consequences, actions penalties or any other financial loss or charges will be purely and entirely on CLIENT's account and MEMBER will in no way be responsible and/or liable for the same.

5. Non-execution of orders / Cancellation of trades

- 5.1 The CLIENT hereby agrees that the MEMBER or the Exchanges shall not be liable for non-execution of any order of the CLIENT caused due to suspension or interruption of trading, network congestions, software glitches, power or equipment failure, non-availability or malfunctioning of the online as well as offline trading services or the exchange system or services for any reasons whatsoever. Bids or offers may be executed in full or in part or may not be executed at all.
- 5.2 At such times, the MEMBER may not be able to execute the desired transactions (either the CLIENT's own transactions or transactions for enforcing margins as provided in this agreement) on a timely basis. The MEMBER does not accept responsibility for any losses that the CLIENT may incur on such eventualities and the MEMBER will not be held responsible for any loss to CLIENT from executed / unexecuted orders or trades due to technical failure / Exchange logout/natural calamities or any other reason, which may or may not be beyond the control of the MEMBER.
- 5.3 Trade orders requested by the CLIENT off line in dial and trade mode shall be acted upon by the MEMBER on best effort basis so however that the MEMBER shall not be liable for non-execution of any such orders for any reason whatsoever.

6. CLIENT KYC

- 6.1 A copy of this agreement, KYC form and other documents are being provided to the CLIENT at the time of execution of this agreement and the CLIENT acknowledges receipt of the same. The CLIENT may make a written request for additional copy upon payment of cost.
- 6.2 Where CLIENT avails these services, CLIENT confirms to have received, read and understood the Terms and Conditions as prescribed and issued by the MEMBER for using Mutual Fund Transaction facility on Stock Exchanges, CDSL's SMS Alert facility and Transaction Using Secured Texting (TRUST) service and CLIENT agrees to be bound by such provisions as outlined in these documents and as may be in force from time to time.

7. Payout of securities / funds

- 7.1 In order to facilitate operations, the CLIENT authorizes the MEMBER to maintain a running account with the MEMBER, instead of settlement to settlement clearance of funds/securities due to CLIENT. The payout of funds/securities may be retained by the MEMBER in the running account and no interest shall be payable by the MEMBER on such securities/funds so retained. The CLIENT authorizes the MEMBER to transfer the securities so retained by the MEMBER in any settlement or inter-settlement towards the pay-in obligation of the CLIENT against future sale. The CLIENT also authorizes the MEMBER, to consider at its sole discretion, the funds / securities so retained by the MEMBER towards collateral margin and for allowing enhanced gross exposure to the CLIENT in all segments/Exchanges in which the CLIENT has registered itself with the MEMBER. The CLIENT agrees that the MEMBER shall not be liable for any claim for loss or for profit, or for any consequential, incidental,

special or exemplary damages, or otherwise, caused by retention of such securities/funds under this agreement. On written request of the CLIENT, the MEMBER may release funds / securities to it, if sufficient margins in respect of its trading, across the Stock Exchange(s) and across the segments of the Stock Exchange(s) are available with the MEMBER. The CLIENT also agrees that the MEMBER may retain and/or sell securities or adjust funds to the extent of debit balance in the account of the CLIENT in any of the segments of any Stock Exchange(s) and release the balance securities / fund remaining after such retention / sale / adjustment.

8. Authorisation for inter-segment fund balance transfer and stock transfers

- 8.1 The CLIENT hereby authorises MEMBER to maintain books of accounts on combined ledger principle i.e. to say collectively for all segment of all exchanges and any other segment or service for which the CLIENT has an arrangement to deal through / with MEMBER. However, MEMBER shall be within its right to demand sums due separately for any specific segment and / or exchange if it so deems fit in its absolute discretion. It shall be the sole responsibility of the CLIENT to ascertain the balance of securities &/or funds in all the accounts separately and the CLIENT shall be required to pay/make available necessary monies/funds and/or securities into any one or more such segregated/aggregated account(s) notwithstanding the fact that an aggregation of the accounts may not require from the CLIENT either any securities and /or monies/funds and the CLIENT hereby agrees not to hold MEMBER responsible for considering shortage of margin/security &/or shortage of pay in obligations in any account, without aggregating/summing such account with other accounts.

9. Payment through cheque

- 9.1 In case of shares purchased being sold the next day or later on the same exchange or any other exchange it is hereby confirmed that CLIENT will make the payments first and then receive the payments on payout of the sale transactions. In case where the payment by the CLIENT towards the margin is made through a cheque issued in favour of the MEMBER, any 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 that it will not make any third party payment from any account (Other than what is specified in the client account opening form).

10. Mark to market margin in Derivatives

- 10.1 The CLIENT agrees to pay an upfront margin that will be sufficient to cover the daily margins. If at any time, the cumulative Mark to Market margin (MTM) in the CLIENT's account falls short of the margin required in the CLIENT's account, the CLIENT agrees to heed to the MEMBER's additional margin calls. The CLIENT will ensure that margins are adequate at all times and will immediately make good any shortfall that the MEMBER may communicate.

11. Margin in form of securities

- 11.1 The CLIENT may place margin with the MEMBER in the form of securities as approved by the MEMBER including securities lying in the demat account of the CLIENT under POA of the MEMBER. Such securities may, at the discretion of the MEMBER, be marked as lien in favour of the MEMBER from the depository account of the CLIENT or such securities may be placed / transferred in a separate depository account of the MEMBER earmarked as margin from the CLIENT.

- 11.2 The CLIENT agrees and authorises the MEMBER to determine the market value of the securities placed as margin after applying a haircut 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, whether or not the MEMBER intimates such shortfall.
- 12. Margin with Exchange/Banks/Institutions**
- 12.1 CLIENT agrees that the MEMBER shall be entitled to further pledge and/or deposit shares; stocks (securities) of the CLIENT which may be available to the MEMBER inter alia on account of the same having been deposited by CLIENT as collateral; margin and/or lying with the MEMBER on account of maintenance of running account for the CLIENT. Such pledge/deposit may be made by the MEMBER from time to time with any stock exchange; commodity exchange; clearing corporation; clearing house; banks or such other institutions/person in its absolute discretion and the MEMBER may raise funds; obtain bank guarantees; fixed deposit receipts against such stocks, shares (securities) from time to time.
- 13. Order/Trade slips/Contract notes**
- 13.1 The MEMBER may accept verbal trade instructions from the CLIENT including instructions for modification or cancellation of trade orders entered in the trading system. The MEMBER may at its discretion require the CLIENT to provide the above instructions in writing. The CLIENT agrees that the MEMBER will not provide any order confirmation / modification / cancellation slips or trade confirmation slips or copies thereof as these will only increase paper work. The CLIENT accepts that contract notes will suffice its documentary requirements.
- 13.2 Contract notes and other documents accepted by CLIENT or its representative either from MEMBER's office or delivered by MEMBER to CLIENT's representative/sub-broker/authorized person will be deemed to have been directly accepted by CLIENT himself and CLIENT take full responsibility for the contents of the same unless otherwise intimated by CLIENT within 48 hours of issue of such contract notes by MEMBER. Further CLIENT also authorises MEMBER to send contract notes/bills/shares/account statements, etc. through courier/ordinary post. In such case the proof of dispatch of the same will be treated as confirmation of receipt of such contract/documents.
- 14. Indemnification**
- 14.1 The CLIENT shall indemnify and keep indemnified the MEMBER harmless from and against claims, demands, actions, proceedings, loss, damages, liabilities, charges and/or expenses that are occasioned or may be occasioned to the MEMBER directly or indirectly, owing to bad delivery/fake/forged/ stolen shares/securities/transfer document that are or may be introduced by or through the CLIENT during the course of its dealings/operations on the Exchange. The CLIENT shall not, while acting alone or in concert with others, directly or indirectly, hold or control excess number of permitted securities/contracts as fixed from time to time by the Exchange/SEBI without complying with the necessary guidelines. The CLIENT indemnifies the MEMBER against all liabilities arising from violation of such guidelines.
- 15. DP charges and exchange of information**
- 15.1 CLIENT agrees that whatever charges that may be charged / debited by DP services towards its demat account can be debited / charged in CLIENT's running trading account maintained with the MEMBER. Further CLIENT agrees and authorizes the MEMBER as well as the DP to inter exchange the CLIENT's information as well as share such information with concerned Bank or similar institution for smooth conduct of the business.
- 16. Other expenses and charges**
- 16.1 CLIENT further authorizes the MEMBER to directly debit its account with any charges incurred or defined by MEMBER including but not limited to depository or bank charges, SMS charges, client registration charges, courier charges, penalties and fines, delayed payment charges etc. including those incidental to the margin accounts maintained by CLIENT, legal expenses incurred by the MEMBER for collecting unpaid dues of the CLIENT, account maintenance charges where brokerage generated falls below the minimum prescribed from time to time.
- 17. Trade and / or other SMS / Electronic Notification**
- 17.1 The CLIENT hereby agrees to accept its trade summary/confirmation or other communication including research/trading call via SMS / Electronic Notification on its mobile number. Further the CLIENT agrees to pay for the SMS service and authorise the MEMBER to debit the charges decided by the MEMBER from time to time.
- 18. Tape recording of conversation**
- 18.1 The CLIENT is aware that the MEMBER may tape-record the conversations between the CLIENT and the MEMBER, either in person or over the telephone, and hereby specifically permits the MEMBER to do so. The MEMBER may rely upon such recordings as and when required to resolve any dispute with / related to the CLIENT.
- 19. Electronic transmission of information / documents**
- 19.1 The CLIENT agrees that MEMBER may transmit to the CLIENT any statements or documents including, but not limited to, Margin Statement, Statements of Funds and Securities, margin and maintenance calls and other notices / communications in electronic mode either at the e-mail ID or to the mobile number of the CLIENT or both and, by so transmitting, MEMBER shall be deemed to have fulfilled its obligation to deliver to the CLIENT such documents.
- 20. Use of Market Data / Information on the Website**
- 20.1 The CLIENT understands that each participating Exchange, association, agency and the MEMBER asserts proprietary interests in the market data, research work and other materials displayed on the website of the MEMBER and that the CLIENT is authorized to use the said materials for the CLIENT's own needs and uses only in accordance with the terms and conditions specified for such usage. CLIENT is not authorized to, and shall not, sell or provide access to or make copies of any such materials or permit their use by any other persons in any manner. CLIENT will not delete copyright or other intellectual property rights notices from printouts of electronically accessed materials. CLIENT understands that the Exchange does not guarantee the timeliness, sequence, accuracy or completeness of market data or any other market information, or any messages disseminated by it. Neither the MEMBER nor the

Exchange shall be liable in any way for incorrect, misleading, incomplete or dated data or information and, if the CLIENT acts on the basis of the same, it shall do so at its own risk and cost.

20.2 The CLIENT shall not furnish market information provided by the Exchange to any other person or entity for consideration or otherwise and in the event the CLIENT does so, it does so at its own risk and cost.

21. Electronic Payment Gateway for Net Banking Services

21.1 The MEMBER may provide on its internet trading website, access to Electronic Payment Gateways provided by various banks for facilitating transfer of funds from CLIENT's bank account to the account of the MEMBER (for further credit to CLIENT's account with the MEMBER). CLIENT understands that the MEMBER is only providing access to the electronic fund transfer facility provided by the banker of the CLIENT through the MEMBER's website by means of an interface and is not liable or responsible for the proper functioning or otherwise of the Gateway or for any transaction errors, losses, malfunctioning or hacking of the system by unscrupulous elements, frauds, and/or any incidental or consequential claims arising thereabout. CLIENT undertakes not to make the MEMBER a party to any litigation, claim, dispute, difference or complaint that the CLIENT may initiate in respect of, arising out of or in connection with any transactions on the Gateway and agrees that the MEMBER's liability shall at all times be limited to the amount actually received in its account by electronic transfer from CLIENT's account with the Bank.

22. The instructions issued by an authorized representative of the CLIENT shall be binding on the CLIENT in accordance with the letter authorizing the said representative to deal on behalf of the CLIENT.

23. In the event of death or insolvency of the CLIENT or its otherwise becoming incapable of receiving and paying for or delivering or transferring securities which the CLIENT has ordered to be bought or sold, MEMBER may close out the transaction of the CLIENT and the CLIENT or its legal representative shall be liable for any losses, costs or claims that may so arise.

24. The CLIENT agrees that the MEMBER shall not be liable or responsible for non-execution of the orders of the CLIENT due to any link/system failure at the CLIENT/ MEMBERS/Exchange end.

25. The Exchange may cancel a trade suo-moto without giving any reason thereof. In the event of such cancellation, MEMBER shall be entitled to cancel relative contract(s) with CLIENT.

26. Transactions and Settlements

26.1 All orders for purchase, sale or other dealings in securities and other instructions routed through the MEMBER's Internet Trading System via the CLIENT's Username shall be deemed to have been given by the CLIENT.

26.2 The orders and instructions and all contracts and transactions entered into pursuant thereto and the settlement thereof will be in accordance with the Exchange Provisions.

26.3 The MEMBER may from time to time impose and vary limits on the orders which the CLIENT can place through the MEMBER's Internet Trading System (including exposure limits, turnover limits, limits as to the number, value and/or kind of securities in respect of which orders can be placed, the companies in respect of whose securities orders can be placed, etc.). The CLIENT is aware and agrees that the

MEMBER may need to vary or reduce the limits or impose new limits urgently on the basis of the MEMBER's risk perception and other factors considered relevant by the MEMBER, and the MEMBER may be unable to inform the CLIENT of such variation, reduction or imposition in advance. The CLIENT agrees that the MEMBER shall not be responsible for such variation, reduction or imposition or the CLIENT's inability to route any order through the MEMBER's Internet Trading System on account of any such variation, reduction or imposition of limits. The CLIENT understands and agrees that the MEMBER may at any time, at its sole discretion and without prior notice, prohibit or restrict the CLIENT's ability to place orders or trade in securities through the MEMBER.

26.4 Though orders will generally be routed to the Exchange's computer systems within a few seconds from the time the order is placed by the CLIENT on the MEMBER's Internet Trading System, the MEMBER shall not be liable for any delay in the execution of any order or for any resultant loss on account of the delay.

26.5 The CLIENT agrees that the MEMBER may, at its sole discretion, subject any order placed by a CLIENT to manual review and entry, which may cause delays in the processing of the CLIENT's order or may result in rejection of such order.

26.6 In case of a market order, the CLIENT agrees that it will receive the price at which its order is executed by the Exchange's computer system; and such price may be different from the price at which the security is trading when its order is entered into the MEMBER's Trading System.

27. Margin

27.1 The CLIENT agrees and undertakes to immediately deposit with the MEMBER such cash, securities or other acceptable security, which the MEMBER may require as margin. The CLIENT agrees that the MEMBER shall be entitled to require the CLIENT to deposit with the MEMBER a higher margin than that prescribed by the Exchange. The MEMBER shall also be entitled to require the CLIENT to keep permanently with the MEMBER a margin of a value specified by the MEMBER so long as the CLIENT desires to avail of the MEMBER's Trading / Internet Trading service.

28. Cancellation Requests

28.1 When the CLIENT places a request to cancel an order, the cancellation of that order is not guaranteed. The order will only be cancelled if the CLIENT's request for cancellation is received and the order is successfully cancelled before it is executed.

28.2 The CLIENT shall not be entitled to presume an order as having been executed or cancelled until a confirmation from the MEMBER is received by the CLIENT.

29. Confirmations

29.1 Online confirmation will be available to the CLIENT upon execution or cancellation of an order placed by him or by the MEMBER on its behalf through the MEMBER's Internet Trading System. This shall be followed by a confirmation, which may be sent by postal mail, electronic mail or other means. It is the responsibility of the CLIENT to review upon first receipt, whether delivered to him online, by postal mail, by electronic mail, or other means, all confirmations of transactions or cancellations.

30. Notice

30.1 All notices or communications issued by the MEMBER shall be served on the CLIENT in any one or more or all of the following ways at the ordinary business address and / or ordinary place of

residence and / or last known address of the CLIENT:

(a) by ordinary post / courier; (b) by registered post; (c) under certificate of posting; (d) by express delivery post; (e) by telegram; (f) by affixing it on the door at the last known business / residential address; (g) by oral communication to the CLIENT on the last known telephone number, mobile number or on the recording machine of such number or by way of a short message (SMS) or electronic notification sent to such number; (h) by advertising it in atleast one prominent daily newspaper having circulation in the area where the last known business / residential address of the CLIENT is situated; (i) by sending a message through the trading system; (j) by publishing it in the CLIENT's log-in page on the back-office website of the MEMBER (k) by a notice posted on the notice board of the Exchange if no address is known; (l) by electronic mail or fax; (m) by hand delivery.

30.2 Notwithstanding anything stated above, communication relating to orders, margins, maintenance calls and other similar matters in the ordinary course of dealings between the MEMBER and the CLIENT may be made orally.

30.3 Deemed Service: Any communication sent by the MEMBER to the CLIENT shall be deemed to have been delivered or served, even if such communication is returned to the 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 the party, in any one or more of the ways mentioned above. The CLIENT shall always be deemed to have notice of all communication posted/published in the log-in page of the back-office website of the MEMBER and it shall be responsibility of the CLIENT to access the website of the MEMBER regularly for all such communication.

31. Extraordinary events

31.1 The MEMBER shall not be responsible for any losses, costs or damages resulting directly or indirectly from any action, omission, decision or ruling of any exchange / regulator / government / other body/any other person, suspension of trading OR any war/strike / lockout/natural disaster/act of terrorism/delay in postal services/any other delay/inaccuracy in the transmission of orders/other information, power failure, software malfunction or any breakdown/failure/malfunctioning of any telecommunication or computer system/hardware or any other conditions within or beyond the MEMBER's control.

31.2 The above extraordinary events do not exempt the CLIENT to fulfil the obligations in its account with the MEMBER.

32. Statutory Rules and Regulations

32.1 The MEMBER is under no obligation to inform the CLIENT of changes in these rules, regulations, guidelines or circulars.

33. Amendment to Terms & Conditions

33.1 The CLIENT understands and agrees that the MEMBER may discontinue its Internet Trading Service or any other service/product in part or in its entirety and change the terms of the Service at any time and from time to time, without prior notice.

33.2 The MEMBER may from time to time amend this agreement for complying with any change in its corporate policies. The MEMBER shall intimate the same to the CLIENT. In case the CLIENT continues to deal with the MEMBER subsequent to the intimation of such amendments it shall be deemed that the CLIENT is agreeable to the new clauses. However, the CLIENT has the right to terminate the agreement through communication in writing subject to meeting its financial and other obligations.

34. Severability

34.1 In the event of any of the terms & conditions being held to be or becoming invalid,unenforceable or illegal for any reason, the terms & conditions shall remain otherwise in full force apart from the said provision which will be deemed deleted. The parties shall however attempt to replace the deleted provision with a legally valid provision that reflects the same purpose as the deleted provision to the greatest extent possible and as per prevalent rules and regulations.

35. Waiver

35.1 No forbearance, relaxation or inaction by any party at any time to require the performance of any provision of the terms & conditions shall in any way affect, diminish, or prejudice the right of such party to require the performance of that or any other provision of the terms & conditions or be considered to be a waiver of any right, unless specifically agreed in writing.

36. Dispute Resolution

36.1 Any claim, dispute, difference arising between the Parties hereto in respect of the terms & conditions or any contract, trades, dealings, or transactions pursuant hereto or any rights, obligations, terms or conditions as contained in the terms & conditions shall be subject to the grievance redressal procedure of the concerned Exchange and shall be subject to the arbitration procedure as prescribed by the Rules, Bye-laws, Regulations of the Exchange and issued there under from time to time.

36.2 The Member and the CLIENT are aware of the provisions of Bye-Laws, Rules and regulations of the Exchange relating to resolution of disputes/differences through the mechanism of arbitration provided by the Exchange and agree to abide by the said provisions.

37. Law and Jurisdiction

37.1 This Agreement and all contracts and transactions between the MEMBER and the CLIENT pursuant hereto shall be subject to the Exchange Provisions, the Rules, Bye-Laws, Regulations, and other provisions of its clearing house, if any, the provisions of the Securities and Exchange Board of India Act, 1992, the Securities Contracts (Regulation) Act of 1956 and the rules and regulations made there under and as amended from time to time.

37.2 The terms & conditions shall be governed by and construed in all respects in accordance with the laws of the Republic of India and, the courts at Mumbai, India shall have exclusive jurisdiction.

I/We hereby confirm to have read and understood the terms and conditions as mentioned above and agree to abide by the same.



Client Signature

POWER OF ATTORNEY / AUTHORITY

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

Whereas:

- A. The Donor is registered / is registering / desires to register as a client with SSJ Finance & Securities Pvt. Limited (hereinafter referred to as "the Donee"), a company incorporated under the Companies Act, 1956 and having its registered office at 1st Floor, Surya Mahal, 5, Burjorji Bharucha Marg, Fort, Mumbai 400 001; and
- B. The Donor wants that Donee should consider the funds / securities in the demat account / bank account (details of which are given on the execution page) of Donor as margin / collateral / security for dealings of Donor done / to be done / expected to be done through / with the Donee; and
- C. The Donor wants the Donee to transfer/pledge securities / funds to the Donee's demat Beneficiary account / Donee's bank account for creating / maintaining collateral / security / margin; and
- D. The Donor wants the Donee to make pay in and payout of securities and funds (including pay in / payout due to exercise of rights by the Donee over funds/securities considered as margin / collateral / security) to stock exchange / clearing corporations / clearing house etc. as may be required from time to time; and
- E. The Donor wants to make investments in Mutual Funds, Public Issues (shares as well as debentures), rights, offer of shares, tendering shares in open offers, buybacks etc. and wants the Donee to give effect to desires/ requirements of the Donor to sign any documents and / or do any and all act(s) as may be required for these purposes from time to time;

NOW KNOW YE ALL AND THESE PRESENTS WITNESSETH that I / we, the Donor, do hereby nominate constitute and appoint the said SSJ Finance & Securities Pvt. Limited as my / our true and lawful Attorney for me / us and in my / our name and on my / our behalf and at my / our cost and expense to do and / or cause to be done the acts, deeds or things for the purposes as under:

1. Securities

- a. Transfer of securities held in the beneficial owner account(s) (details of which are given on the execution page) of the Donor towards stock exchange related margin / delivery obligations arising out of trades executed by the Donor on the stock exchange through the Donee.
- b. Pledge and/or Transfer of securities in favour of Donee for the limited purpose of meeting the margin/initial margin requirements of the Donor in connection with the trades executed/executable by the Donor on the stock exchanges through the Donee.
- c. To apply for various products like Mutual Funds, Public Issues (shares as well as debentures), rights issuances, offer of shares, tendering shares in open offers, buybacks etc. pursuant to the instructions (including verbal or electronic instructions) of the Donor.

2. Funds

Transfer of funds from the bank account(s) of the Donor (details of which are given on the execution page) to the bank account(s) of Donee for the following:

- a. For meeting the settlement obligations of the Donor / margin requirements of the Donor in connection with the trades executed by the Donor on the stock exchange through the Donee.
 - b. For recovering any outstanding amount due from the Donor arising out of Donor's trading activities on the stock exchanges through the Donee.
 - c. For meeting obligations arising out of the Donor subscribing to such other products / facilities / services through the Donee like Mutual Funds, Public Issues (shares as well as debentures), rights, offer of shares etc.
 - d. Towards monies / fees / charges, etc. due to the Donee / Depository Participant / Bank / Principal payable by virtue of the Donor using / subscribing to any of the facilities / services availed by the Donor at its instance.
3. The above authority of the Donee to transfer and/or pledge securities is restricted to the following accounts of the Donee:
 - a. Pool / Principal Accounts of the Donee as intimated to the stock exchanges from time to time.
 - b. Client Margin / Client Beneficiary Accounts of the Donee.
 - c. Accounts of the Stock Exchanges / Clearing House / Clearing Member / Clearing Corporation of the Stock Exchanges.
 4. The list of the Donee's Bank and Demat accounts where funds and securities can be transferred and / or pledged is annexed to this Power of Attorney and the latest list of which is displayed on the website of the Donee, www.ssifinance.com. The Donor further authorises the Donee to modify / update the list of its bank and demat accounts mentioned in the Annexure from time to time and such posting on the Donee's website or any other form of notification shall be sufficient notice to the Donor of such updated list.

5. Donee would return to the Donor, the securities or fund that may have been received by it erroneously or those securities or fund that it was not entitled to receive from the Donor.
6. Donor further authorises the Donee to send consolidated summary of Donor's scrip-wise buy and sell positions taken with average rates to the Donor by way of SMS / e-mail on a daily basis, notwithstanding any other document to be disseminated as specified by Securities and Exchange Board of India (SEBI) from time to time.
7. Details of Beneficial Owner Account and the Bank Account of the Donor that the Donee is entitled to operate:

DP Name	DP ID	BO Account No.
SSJ Finance & Securities Pvt. Ltd.	12034100	

Details of Bank Account Number of the Donor that the Donee is entitled to operate (strike off whichever is not applicable):

Name of Bank	Account Number

8. This Power of Attorney can be revoked by serving notice on the Donee by Registered Post AD at its corporate office at 1st Floor, Merchant Chamber, 41, New Marine Lines, Mumbai - 400 020.

The Donor further agrees and confirms that without prejudice to the generality of the aforesaid, such revocation of this power of attorney, in so far as any transaction, settlement of which is pending on the date of receipt of notice of revocation by the Attorney is concerned, shall become effective only after all pending obligation in respect of such transactions are settled on the respective settlement dates and all dues owing by the Donor in connection therewith have been fully paid by it to the Donee.

This document is executed at the place of acceptance of this Power of Attorney by the Attorney. This document shall be subject to the exclusive jurisdiction of the courts of law in Mumbai.

I / We do hereby undertake to ratify whatever the said Attorney may lawfully do in and by virtue of these presents.

Witness whereof I / we have executed this power of attorney on this ____ day of _____, 20____.



12/12

Client / First Holder



Second Holder



Third Holder

Witness-1

Name
Address
Signature

Witness-2

Name
Address
Signature

ANNEXURE : Extract of the list of pool / principal / client margin / client beneficiary accounts and Bank accounts of SSJ Finance & Securities Pvt. Limited. Updated list shall be displayed on the website, www.ssjfinance.com, from time to time.

List of Bank Accounts: HDFC Bank Ltd - Account Numbers: 00600340006253, 00600340018059, 00600340006246, 00600340006600, 00600340046888, 00600340041661, 00990620007790, 00600340011036, 00600340010801, 00600340065209, 00600340065216

List of Demat Accounts: IN300476 40683438, IN300126 10006513, IN300476 41238922, IN301549 17262739, IN300126 11181498, IN300126 11181517, IN300095 11439146, IN300095 11439048, 12034100 00001519, 12034100 00000612, 12034100 00001523, 12034100 00001538, 12034100 00001426, 12034100 00001430, 12034100 00001732, 12034100 00001255, 12034100 00001261, 12034100 00005659, 12034100 00000743, 1203410000387288, 1203410000387292, IN300095 11662183,