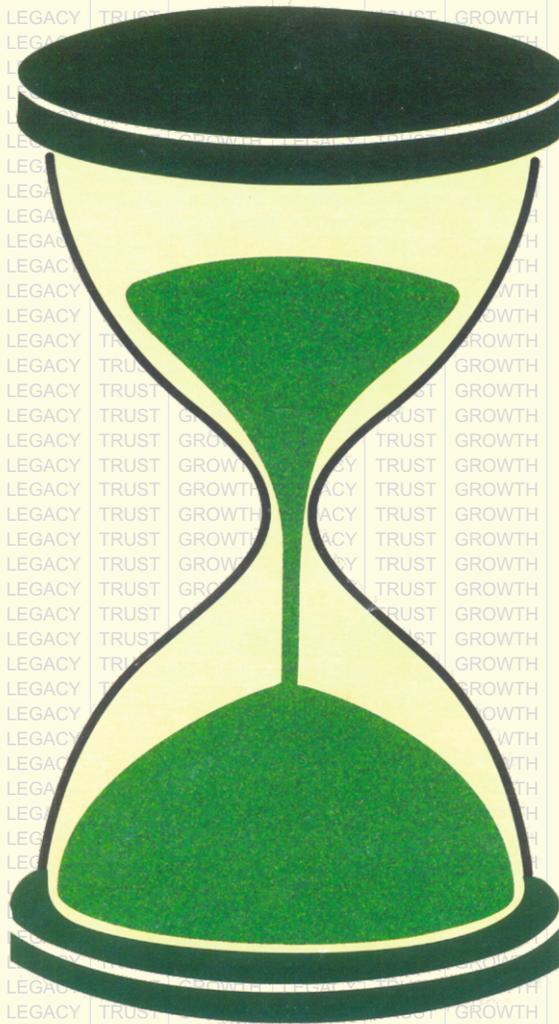




**STEWART &  
MACKERTICH**  
LEGACY | TRUST | GROWTH

## Account Opening Kit



**Stewart & Mackertich Wealth Management Limited**

**Stock Broking ♦ Depository ♦ Portfolio Management ♦ Research**

4, Lee Road (Satyajit Ray Dharani), Vaibhav, 5th Floor, Kolkata - 700 020

Phone : +91 33 4011 5400 / 4057 2600, Fax : +91 33 2289 3401

Website : [www.smifs.com](http://www.smifs.com) | E-mail : [helpdesk@smifs.com](mailto:helpdesk@smifs.com)

Investor Grievance E-mail : [investors@smifs.com](mailto:investors@smifs.com)



# Stewart & Mackertich Wealth Management Limited

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National Stock Exchange of India Limited		Capital Market, Equity Derivative Market; Currency Derivative Market; Commodity Derivative Market	INZ000220635	31/01/2019
Bombay Stock Exchange Limited				
Multi Commodity Exchange of India Limited		Commodity Derivative Market		
Indian Commodity Exchange Limited				
Central Depository Services (India) Limited		Depository Participant	IN-DP-414-2019	21/05/2019
National Securities Depository Limited				



## STEWART & MACKERTICH WEALTH MANAGEMENT LTD.

REGISTERED & CORRESPONDENCE OFFICE	
Address	4, Lee Road, Vaibhav, 5th Floor, Kolkata - 700 020
Contact Numbers	Tel. No. : (91 33) 4011 5400, Fax : 2289 3401
Official Website	www.smifs.com

REGISTERED & CORRESPONDENCE OFFICE		
Designation of Official	Designated Director	Compliance Officer
Name of Official	SHRI RAJESH KUMAR KOCHAR	SHRI SUDIPTO DATTA
Contact Telephone Number	(91 33) 4011 5411	(91 33) 40115401
E-mail ID	rajesh.kochar@smifs.com	sudipta@smifs.com

GRIEVANCE REDRESSAL		
<b>FOR ANY GRIEVANCE/DISPUTE PLEASE CONTACT</b>		
STEWART & MACKERTICH WEALTH MANAGEMENT LIMITED		
Investor Grievance Officer : Mr. Sandipan Chatterjee, 4, Lee Road, Vaibhav, 5th Floor, Kolkata - 700 020		
Tel. No. : (91 33) 4057 2625 / 4011 5401, Fax : 2289 3401, E-mail : investors@smifs.com		

IN CASE NOT SATISFIED WITH THE RESPONSE OF STEWART & MACKERTICH WEALTH MANAGEMENT LIMITED PLEASE CONTACT THE CONCERNED EXCHANGE(S)/DEPOSITORY AT :		
Name of Stock Exchange/Depository	Contact Telephone Nos.	Contact E-mail ID
Bombay Stock Exchange Limited	(91 22) 2272 8517/8097	dis@bseindia.com
National Stock Exchange of India Ltd.	(91 22) 2659 8190/91/1800 266 058	ignse@nse.co.in
Central Depository Services (India) Limited	1800-200-5533	complaints@cdslindia.com
National Securities Depository Limited	(91 22) 2499 4200	relations@nsdl.co.in
Multi Commodity Exchange of India Limited	(91 22) 6649 4040	grievance@mcxindia.com
Indian Commodity Exchange Limited	(91 22) 4038 1546	grievance@icexindia.com

GRIEVANCE REDRESSAL THROUGH SECURITIES AND EXCHANGE BOARD OF INDIA (SEBI)		
Address of Sebi Office	Contact Person : Telephone Nos.	Contact E-mail ID
SEBI - Head Office : Sebi Bhavan, Plot No. C4-4, "G" Block, Bandra Kurla Complex Bandra East, Mumbai - 400 051	Deputy General Manager (DGM) (91 22) 2644 9000/4045 9000	iggc@sebi.gov.in sebi@sebi.gov.in
SEBI - Northerns Regional Office : 5th Floor, Bank of Baroda Building, 16, Sansad Marg, New Delhi - 110 001	Deputy General Manager (DGM) (91 11) 2372 4001-05	sebinro@sebi.gov.in
SEBI - Eastern Regional Office : L&T Chambers, 3rd Floor, 16, Camac Street Kolkata - 700 016	Deputy General Manager (DGM) (91 33) 2302 3000	sebiero@sebi.gov.in
SEBI - Southern Regional Office : 7th Floor, 756-L, Anna Salai Chennai - 600 002, Tamil Nadu	Deputy General Manager (DGM) (91 44) 2888 0222 / 2852 6686	sebisro@sebi.gov.in
SEBI - Western Regional Office : SEBI Bhavan, Panchvati, 1st Lane Gulbai Tekra Road, Ahmedabad - 380 006 Gujrat	Deputy General Manager (DGM) (91 79) 2658 3633-35	sebiwro@sebi.gov.in

**You can also lodge your grievances with SEBI at <http://scores.gov.in>. For any queries feedback or assistance, please contact SEBI office on toll Free Helpline at 1800 22 7575 / 1800 266 7575**

## CENTRAL KYC REGISTRY Instructions / Check list / Guidelines for filling Individual KYC Application Form

### General Instructions :

- 1 Fields marked with "\*" are mandatory fields.
- 2 Tick '✓' wherever applicable.
- 3 Self-Certification of documents is mandatory.
- 4 Please fill the form in English and in BLOCK Letters.
- 5 Please fill all dates in DD-MM-YYYY format.
- 6 Wherever state code and country code is to be furnished, the same should be the two-digit code as per Indian Motor Vehicle, 1988 and ISO 3166 country code respectively list of which is available at the end.
- 7 KYC number of applicant is mandatory for updation of KYC details.
- 8 For particular section update, please tick(✓) in the box available before the section number and strike off the section not required to be updated.
- 9 In case of 'Small Account type' only personal details at section number 1 and 2, photograph, signature and self-certification required.

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

- 1 **Name** : Please state the name with Prefix (Mr./Mrs./Ms/Dr/etc.). The name should match the name as mentioned in the Proof of Identity submitted failing which the application is liable to be rejected.
- 2 Either **father's name or spouse's** name is to be mandatorily furnished. In case PAN is not available father's name is mandatory.

### B Clarification / Guidelines on filling details if applicant residence for tax purposes in jurisdiction(s) outside India

- 1 **Tax Identification Number** : TIN need not be reported if it has not been issued by the jurisdiction. However, if the said jurisdiction has issued a high integrity number with an equivalent level of identification (a "Functional equivalent"), the same may be reported. Examples of that type of number for individual include, a social security/insurance number, citizen/personal identification/services code/number, and resident registration number.

### C Clarification / Guidelines on filling 'Proof of Identity [PoI]' section

- 1 If driving license number or passport is provided as proof of identity then expiry date is to be mandatorily furnished.
- 2 Mention identification / reference number if 'Z-Others (any document notified by the central government)' is ticked.
- 3 In case of Simplified Measured Accounts for verifying the identity of the applicant, any one of the following documents can also be submitted and undernoted relevant code may be mentioned in point 3(s).

Document Code	Description
01	Identity card with applicant's photograph issued by Central/ State Government Departments, Statutory/ Regulatory Authorised, Public Sector Undertaking, Scheduled Commercial Banks, and public Financial Institutions.
02	Letter issued by a gazetted officer, with a duly attested photograph of the person.

### D Clarification / Guidelines on filling 'Proof of Address [POA]- Current / Permanent / Overseas Address details' section

- 1 PoA to be submitted only if the submitted PoI does not have an address or address as per PoI is invalid or not in force.
- 2 State / U.T. Code and Pin / Post Code will not be mandatory for Overseas Addresses.
- 3 In case of Simplified Measures Accounts for verifying the address of the applicant, any one of the following documents can also be submitted and undernoted relevant code may be mentioned in point 4.1.

Document Code	Description
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 Municipal Tax receipt.
03	Bank account or Post Office savings bank account statement.
04	Pension or family pension payment orders (PPOs) issued to retired employees by Government Departments or Public Sector Undertakings, if they contain the address.
05	Letter of allotment of accommodation from employer issued by State or Central Government departments, statutory or regulatory bodies, public sector undertakings, scheduled commercial banks, financial institutions and listed companies. Similarly, leave and license agreements with such employers allotting official accommodation.
06	Documents issued by Government departments of foreign jurisdictions and letter issued by Foreign Embassy or Mission in India.

### E Clarification / Guidelines on filling 'Proof of Address [POA]- Correspondence / Local Address details' section

- 1 To be filled only in case the PoA not the local address or address where the customer is currently residing. No separate PoA is required to be submitted.
- 2 In case of multiple correspondence . local addresses, Please fill '**Annexure A1**'.

### F 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.

### G Clarification / Guidelines on filling 'Related Person details' section

- 1 Provide KYC number or related person if available.

### H Clarification / Guidelines on filling 'Related Person details- Proof of Identity [PoI] of Related Person' section

- 1 Mention identification / reference number if 'Z-Others (any document notified by the central government)' is ticked.

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



**Important Instructions :**

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

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

Application Type\*  New  Update

KYC Number  (Mandatory for KYC update request)

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

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

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

**PHOTO**

Signature / Thumb Impression

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

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

ISO 3166 Country Code of Jurisdiction of Residence\*

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

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

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

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

A- Passport Number  Passport Expiry Date  DD -  MM -  YY YY

B- Voter ID Card

C- PAN Card

D- Driving Licence  Driving Licence Expiry Date  DD -  MM -  YY YY

E- UID (Aadhaar)

F- NREGA Job Card

Z- Others (any document notified by the central government)  Identification Number

S- Simplified Measured Account - Document Type code  Identification Number

**4. PROOF OF ADDRESS (PoA)\***

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

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

Address Type\*  Residential / Business  Residential  Business  Registered Office  Unspecified

Proof of Address\*  Passport  Driving Licence  UID (Aadhaar)

Voter Identity Card  NREGA Job Card  Others  please specify

Simplified Measured Account - Document Type code

**Address**

Line 1\*

Line 2\*

Line 3\*  City / Town / Village\*

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

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

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

Line 1\*

Line 2\*

Line 3\*  City / Town / Village\*

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

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

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

Line 1\*

Line 2\*

Line 3\*  City / Town / Village\*

District\*  ZIP / Post Code\*  ISO 3166 Country Code\*

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

Tel. (Off)  -  Tel. (Off)  -  Mobile  -

FAX  -  Email ID  -

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

Addition of Related Person  Deletion of Related Person KYC Number of Related Person 9if available\*)

Related Person Type\*  Guardian of Minor  Assignee  Authorized Representative

Name\*  Prefix  First Name  Middle Name  Last Name

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

PROOF OF IDENTITY (Pol) OF RELATED PERSON\* (Please see instruction H at the end)

A- Passport Number  Passport Expiry Date  -  -

B- Voter ID Card

C- PAN Card

D- Driving Licence  Driving Licence Expiry Date  -  -

E- UID (Aadhaar)

F- NREGA Job Card

Z- Others (any document notified by the central government)  Identification Number

S- Simplified Measured Account - Document Type code  Identification Number

7. REMARKS (If any)

8. APPLICANT DECLARATION

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

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

Date :  -  -  Place :

Signature / Thumb Impression of Applicant

9. ATTESTATION / FOR OFFICE USE ONLY

Documents Received  Certified Copies

IN PERSON VERIFICATION (IPV) & KYC VERIFICATION CARRIED OUT BY

Date  -  -

Emp. Name

Emp. Code

Emp. Designation

Emp. Branch

INSTITUTION DETAILS

Name

Code

(Employee Signature)

(Institution Stamp)



## INSTRUCTIONS / CHECK LIST FOR FILLING KYC FORM

### A. IMPORTANT POINTS :

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

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

1. PAN card with photograph. this is a mandatory requirement for all applicants except those who are specifically exempted from obtaining PAN (listed in Section D).
2. Unique Identification Number (UID) (Aadhaar)/ Passport / Voter ID card / Driving License.
3. Identity card / document with applicant's Photo, issued by any of the following ; Central / State Government and its Departments, Statutory / Regulatory Authorities, Public Sector Undertakings, Scheduled Commercial Banks, Public Financial Institutions, Colleges affiliated to Universities, Professional Bodies such as ICAI, ICWAI, ICSI, Bar Council etc., to their Members; and Credit cards / Debit cards issued by Banks.

### C. Proof of Address (POA) : List of documents admissible as Proof of Address : (\*Documents having an expiry date should be valid on the date of submission).

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

### D. Exemptions/clarifications to PAN ("Sufficient documentary evidence in support of such claims to be collected).

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

### E. List of people authorized to attest the documents :

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

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

Types of entity	Documentary requirements
Corporate	<ul style="list-style-type: none"> <li>• Copy of the balance sheets for the last 2 financial years (to be submitted every year)</li> <li>• Copy of latest share holding pattern including list of all those holding control, either directly or indirectly, in the company in terms of SEBI takeover Regulations, duly certified by the company secretary/Whole time director/MD ( to be submitted every year)</li> <li>• Photograph, POI, POA, Pan and DIN numbers of whole time directors/two directors in charge of day to day operations</li> <li>• Photograph, POI, POA, PAN of individual promoters holding control - either directly or indirectly</li> <li>• Copies of the Memorandum and Articles of Association and certificate of incorporation</li> <li>• Copy of the Board Resolution for investment in securities market</li> <li>• Authorised signatories list with specimen signatures</li> </ul>
Partnership firm	<ul style="list-style-type: none"> <li>• Copy of the balance sheets for the last 2 financial years (to be submitted every year)</li> <li>• Certificate of registration ( for registered partnership firms only)</li> <li>• Copy of partnership deed</li> <li>• Authorised signatories list with specimen signatures</li> <li>• Photograph, POI, POA, PAN of Partners</li> </ul>
Trust	<ul style="list-style-type: none"> <li>• Copy of the balance sheets for the last 2 financial years (to be submitted every year)</li> <li>• Certificate of registration ( for registered trust only). Copy of Trust deed</li> <li>• List of trustees certified by managing trustees/CA</li> <li>• Photograph, POI, POA, PAN of trustees</li> </ul>
HUF	<ul style="list-style-type: none"> <li>• PAN of HUF</li> <li>• Deed of declaration of HUF/List of coparceners</li> <li>• Bank pass-book/bank statement in the name of HUF</li> <li>• Photograph, pOI, POA, PAN of Karta</li> </ul>
unincorporated Association or a Body of Individuals	<ul style="list-style-type: none"> <li>• Proof of Existence/Constitution document</li> <li>• Resolution of the managing body &amp; power of Attorney granted to transact business on its behalf</li> <li>• Authorised signatories list with specimen signatures</li> </ul>
Banks/Institutional Investors	<ul style="list-style-type: none"> <li>• Copy of the constitution/registration or annual report/balance sheet for the last 2 financial years</li> <li>• Authorised signatories list with specimen signatures</li> </ul>
Foreign institutional investors (FII)	<ul style="list-style-type: none"> <li>• Copy of SEBI registration certificate</li> <li>• Authorised signatories list with specimen signatures</li> </ul>
Army/Government Bodies	<ul style="list-style-type: none"> <li>• Self certificate on letterhead</li> <li>• Authorised signatories list with specimen signatures</li> </ul>
Registered Society	<ul style="list-style-type: none"> <li>• Copy of Registration Certificate under Societies Registration Act</li> <li>• List of Managing Committee members</li> <li>• Committee resolution for persons authorised to act as authorised signatories with specimen signatures</li> <li>• true copy of Society Rules and Bye Laws certified by the Chiarman/Secretary</li> </ul>

**INSTRUCTIONS /CHECK LIST**

1. Additional documents in case of trading in derivative segments - illustrative list :

Copy of ITR Acknowledgement	Copy of Annual Accounts
In case of salary income - Salary Slip, Copy of Form 16	Net worth cetificate
Copy of demat account holding statement.	Bank account statement for last 6 months
Any other relevant documents substantiating ownership of assets.	Self declaration with relevant supporting documents.

*\*In respect of other clients, documents as per risk management policy of the stock broker need to be provided by the client from time to time.*

- Copy of cancelled cheque leaf/ pass book/ bank statement specifying name of the constituent, MICR Code or/ and IFSC Code of the bank should be submitted.
- Demat master or recent holding statement issued by DP bearing name of the client.
- For individuals : (A) Stock broker has an option of doing 'in-person' verification through web camera at the branch office of the stock broker/sub-broker's office. (B) In case of non-resident clients, employees at the stock broker's local office, overseas can do in-person verification. Further, considering the infeasibility of carrying out 'in-person' verification of the non-resident clients by the stock broker's staff, attestation of KYC documents by Notry Public, Court, Magistrate, Judge, Local Banker, Indian Embassy / Consulate General in the country where the client resides may be permitted.
- For non-individuals: (A) Form need to be initialized by all the authorized signatories. (B) Copy of Board Resolution or declaration (on the letterhead) naming the persons authorized to deal in securities on behalf of company/firm/others and their specimen signatures.



# Details of Promoters/Partners/Karta/Trustees and Whole Time Directors forming a part of Know Your Client (KYC) Application Form for Non-individuals

Name of Applicant \_\_\_\_\_ PAN of the Applicant

Sr. No.	PAN	Name	DIN (For Directors)/ Aadhaar Number (For Others)	Residential/ Registered Address	Relationship with Applicant (i.e. promoters, whole time directors etc.)	Photograph

Name & Signature of the Authorised Signatory (ies) \_\_\_\_\_ Date   /   /



**TRADING AND DEMAT ACCOUNT RELATED DETAILS**  
FOR INDIVIDUALS & NON-INDIVIDUALS

I/We request you to open a  Trading  Depository  Both  account(s) in my/our name as per the following details.

DP Preference :  NSDL  CDSL

Please fill in English and in BLOCK letters : Application Form No. \_\_\_\_\_

**DETAILS TO BE FILLED BY STEWART & MACKERTICH :**

Date :	Client Name :	Sole/1st Holder	
		2nd Holder	
		3rd Holder	

Unique Client Code (UCC) : \_\_\_\_\_ DP Internal Ref. No. \_\_\_\_\_

DP ID : IN301629 BO ID : \_\_\_\_\_ DP ID : 12016000 BO ID : \_\_\_\_\_

**TYPE OF ACCOUNT (STATUS & SUB-STATUS) :**

<input type="checkbox"/> Individual	<input type="checkbox"/> Individual Resident	<input type="checkbox"/> Individual Margin Trading A/c (mantra)	<input type="checkbox"/> Individual Huf/aop
<input type="checkbox"/> Nri	<input type="checkbox"/> Individual Director's Relative	<input type="checkbox"/> Individual Director	<input type="checkbox"/> Minor
	<input type="checkbox"/> Individual Promoter	<input type="checkbox"/> Nri Depository Receipts	<input type="checkbox"/> Other (specify) _____
<input type="checkbox"/> Foreign National	<input type="checkbox"/> Nri Repatriable	<input type="checkbox"/> Nri Non-repatriable	
	<input type="checkbox"/> Nri Repatriable Promoter	<input type="checkbox"/> Others (specify) _____	
	<input type="checkbox"/> Nri Non-repatriable Promoter	<input type="checkbox"/> Foreign National - Depository Receipts	
	<input type="checkbox"/> Foreign National		
	<input type="checkbox"/> Others (specify) _____		

**STATUS (For Non-Individual) :**

Body Corporate  Banks  Trust  Mutual Fund  OCB  FII  CM  FI  Clearing House  Others (Specify) \_\_\_\_\_

**SUB-STATUS**

(To be filled by the DP)

SEBI Registration No. (if applicable) \_\_\_\_\_ SEBI Registration Date : \_\_\_\_\_

ROC Registration No. (if applicable) \_\_\_\_\_ ROC Registration Date : \_\_\_\_\_

RBI Registration No. (if applicable) \_\_\_\_\_ RBI Registration Date : \_\_\_\_\_

Nationality :  Indian  Others (Specify) \_\_\_\_\_

**\*\*\*For Association of Persons (AOP), Partnership Firm, Unregistered Trust etc., although the depository account is opened in the name of the natural person, the name & PAN of Association of Persons (AOP), Partnership Firm, Unregistered Trust, etc., should be mentioned below :**

Name : \_\_\_\_\_ PAN : \_\_\_\_\_

**A. BANK ACCOUNT(S) DETAILS (PRIMARY)**

Bank Name	Branch Address	Bank Account Number(s)	Account Type	MICR Number	IFSC Code

**BANK ACCOUNT(S) DETAILS (ADDITIONAL)**

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

\* Mention - Saving / Current / Others-In case of NRI/NRE/NRO for Account Type

\* For multiple Bank Account Details use separate sheets.

**B. DEPOSITORY ACCOUNT(S) DETAILS (PRIMARY)**

Depository Participant Name	Depository Name (NSDL/CDSL)	Beneficiary Name	DP ID	Beneficiary ID (BO ID)

**C. TRADING PREFERENCES** (Please Sign in the relevant boxes where you wish to trade. the segment not chosen should be struck off by the client).

**Equity Cash / Equity Derivative / Currency Derivative / Securities Lending & Borrowing / Mutual Fund :**

Exchange(s)	Segment(s)				
	Equity Cash	Equity Derivative	Currency Derivative	Securities Lending & Borrowing	Mutual Fund
NSE					
BSE					

**Commodities Segment(s)**

Segment(s)	Exchange(s)				
	NSE	BSE	MCX	ICEX	NCDEX
Commodity Futures					
Commodity Options					
Commodity Indices					

\*If, in future the client wants to trade on any new segment/new exchange, separate authorization/letter should be taken from the client by the Stock Broker.

D. PAST ACTIONS	Please provide the Details
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 / Authorised persons in-charge of dealing in securities during the last 3 years.	

E. DEALINGS THROUGH SUB-BROKERS AND OTHER STOCK BROKERS										
*If client is dealing through the sub-broker and/or other stock broker, please provide the following details										
Sub Broker's Name/Stock-Brokers Name					Client Code :					
Registered office Address					PIN CODE					
					Phone					
Mobile					Website					
SEBI Registration No.					NSE		BSE		MCX	
ICEX					NCDEX					
If dealing with Multiple Stock Brokers/Sub-Brokers, provide details of all :					Details of any disputes (if any) :					

F. ADDITIONAL DETAILS IN TRADING ACCOUNT	
Whether you wish to receive physical contract note (PCN) or Electronic Contract Note (ECN) (Please Specify)	
Specify your Email ID, if applicable	
I wish to avail/do not avail of the facility of internet trading / wireless technology (Please Specify) :	
Number of years of Investment/Trading Experience :	
Whether you wish to receive the Standard Documents of Account Opening Form i.e. Rights & Obligations of Stock Broker & Beneficial Owner and Depository Participant, uniform Risk Disclosure Documents, Guidance Note detailing Do's and Dont's (Tick the applicable box. If not marked the default option would be in Electronically)	<input type="checkbox"/> Physical <input type="checkbox"/> Electronically <input type="checkbox"/> Both Physical and Electronically
In case of non-individuals, name, designation, PAN, UID, Signature, residential address and photographs of persons authorised to deal in securities on behalf of company / firm / others	
Any other information	

OTHER DETAILS (INDIVIDUAL)	
1. <b>Gross Annual Income Details</b> (please specify) : Income range per annum : Below Rs. 1 Lac / 1-5 Lacs / 5-10 Lacs / 10-25 Lacs / >25 Lacs or <b>Net worth as on</b> _____ (_____) (Net worth should not be older than 1 year)	
2. <b>Occupation</b> (please tick any one and give brief details) : Private Sector / Public Sector / Government Service / Business / Professional / Agriculturist / Retired / Housewife / Student / Others _____	
3. <b>Please tick, if applicable</b> : Politically Exposed Person (PEP) / Related to a politically Exposed Person (PEP)	
4. Any other information : _____	

OTHER DETAILS (NON-INDIVIDUAL)	
1. <b>Gross Annual Income Details</b> (please specify) : Income range per annum : Below Rs. 1 Lac / 1-5 Lacs / 5-10 Lacs / 10-25 Lacs / >25 Lacs - 1 Crore / >1 Crore.	
2. <b>Net worth as on</b> (date) _____ (dd/mm/yyyy) _____ (*Net worth should be older than 1 year).	
3. <b>Please tick, if applicable for any of your authorised signatories / Promoters / Partners / Karta / Trustees / Whole time Directors</b> : Politically Exposed Person (PEP) / Related to a Politically Exposed Person (PEP)	
4. Any other information : _____	

H. ADDITIONAL DETAILS IN DEMAT ACCOUNT			
1. I/We authorise you to receive credits automatically into my/our account : (if not marked, the default option would be "YES")	Yes	No	
2. Account Statement Requirement : <input type="checkbox"/> As per SEBI Regulation	<input type="checkbox"/> Monthly		
3. Account to be operated through Power of Attorney (PoA)	Yes	No	
4. Email Download Flag I/We request you to send Electronic Transaction-cum-Holding Statement at the Email ID : _____	Yes	No	



**H. ADDITIONAL DETAILS IN DEMAT ACCOUNT**

5.	Mode of Receiving Statement of Account : (Tick any one)	Physical Form <input type="checkbox"/>	Electronic Form <input type="checkbox"/>	Both Electronic & Physical Form <input type="checkbox"/>
6.	I/We would like to share the email-id with the RTA	Yes		No
7.	Annual Report Flag : I/We would like to receive Annual Report (if not marked, the default option would be in Physical)	<input type="checkbox"/>	Electronic	<input type="checkbox"/>
8.	I/We would like to instruct the DP to accept all the pledge instructions in my account without any further instruction from my/our end : (if not marked, the default option would be "NO")	Yes		No
9.	Auto Pledge Confirmation	Yes		No
10.	Pledge Processing Flag	Yes		No
11.	Basic Services Demat Account Flag	Yes		No
12.	I/We wish to receive dividend/interest directly in to my 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)	Yes		No

<b>SMS Alert Facility</b> Refer to Terms & Conditions given as <b>Annexure-2.4</b>	Mobile No. : +91 _____ [Mandatory, if you are giving Power of Attorney (PoA)] (if PoA is not granted & you do not wish to avail of this facility, cancel this option.	<input type="checkbox"/> Yes <input type="checkbox"/> No									
Transaction Using Secured Texting Facility ( <b>TRUST</b> ). refer to Terms & Conditions <b>Annexure-2.6</b>	I wish to avail the TRUST facility using the Mobile Number Registered for SMS alert Facility. I have read and understood the Terms & Conditions prescribed by CDSL for the same. I/We wish to register the following clearing member IDs under my/our below mentioned BO ID registered for TRUST.										
	<table border="1" style="width: 100%;"> <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> </td> <td> </td> <td> </td> </tr> <tr> <td> </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 website <a href="http://www.cdslindia.com">www.cdslindia.com</a> Easi allows a BO to view this ISIN balances, transactions and value of the portfolio online.										

**Option for Issue of DIS Booklet**

<input type="checkbox"/> Option 1 :	I/We request you to issue Delivery Instruction Slip (DIS) booklet to me/us immediately on opening my/our demat 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 instruction for setting stock exchanges trades (settlement related transactions) effected through such Clearing Member/by PMS Manager.
<input type="checkbox"/> 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 Stewart & Mackertich Wealth Management Ltd. for executing delivery instructions for settling stock exchange trade (settlement related transaction) 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.

**FOR NON RESIDENT INDIANS**

Foreign Address											
City								State			
Country								PIN			
RBI Ref. No.								RBI Approved Date			

Communique No. : C/R/No. \_\_\_\_\_  
 BOID \_\_\_\_\_  
 (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)

	First / Sole Holder	Second Holder	Third Holder
Name			
Signature			

I. INTRODUCER DETAILS (optional)																																													
Name of the Introducer :																																													
	Surname	Name	Middle Name																																										
Status of the Introducer :	Remiser/Authorized Person/Existing Client/Others, please specify .....																																												
Address of the Introducer																																													
Signature of the Introducer		Date	Client Code :																																										
I. (A) NOMINATION DETAILS (for Individual only) IN TRADING ACCOUNT																																													
I/WE WISH TO NOMINATE / I/WE DO NOT WISH TO NOMINATE		Signature :																																											
Name of the Nominee :																																													
	Surname	Name	Middle Name																																										
Relationship with the Nominee		<table border="1"> <tr> <td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td> </tr> </table>																						<table border="1"> <tr> <td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td> </tr> </table>																					
	Date of Birth of Nominee		PAN of Nominee																																										
Address and Ph. No. of the Nominee																																													
IF NOMINEE IS A MINOR, DETAILS OF GUARDIAN :																																													
Name of Guardian :																																													
	Surname	Name	Middle Name																																										
Address and Ph. No. of Guardian																																													
Signature of Guardian			Date																																										
WITNESSES (Only applicable in case the account holder has made nomination)																																													
Name		Name																																											
Address		Address																																											
Signature		Signature																																											
	Date		Date																																										
I.(B) NOMINATION DETAILS (for individuals only) IN DEMAT ACCOUNT (CDSL) & (NSDL)																																													
Nomination Registration No.:		Date :																																											
I/WE THE SOLE HOLDER / JOINT HOLDERS/GUARDIAN (IN CASE OF MINOR) HEREBY DECLARE THAT : [STRIKE OUT WHAT IS NOT APPLICABLE] & [ALL ACCOUNT HOLDER(S) SHOULD SIGN THE FORM]																																													
<input type="checkbox"/> I/WE do not wish to nominate any one for this Demat account		<input type="checkbox"/> I/We nominate the following person / persons who is / are entitled to receive security balances lying in my account, particulars whereof are given below, in the event of the death of the Sole Holder or the death of all joint holders																																											
Nominee Details :		Nominee 1	Nominee 2																																										
Nominee Name :																																													
*First Name :																																													
Middle Name :																																													
*Last Name :																																													
*Share of Each Nominee	Equally <input type="checkbox"/> [If not equally, please specify percentage]	%	%																																										
*Address																																													
*City :																																													
*State :																																													
*Pin Code :																																													
*Country :																																													
Telephone / Mobile No.:																																													
Fax No. :																																													
PAN of Nominee																																													
UID :																																													
Email - ID :																																													
Relationship with Applicant (If any) :																																													
Nominee Identification Details - [Please tick any one of following and provide details of same] Photograph & Signature / Pan/Aadhaar/Saving Bank Account No./ Proof of Identity/Demat Account ID																																													



<b>Nominee Details :</b>	<b>Nominee 1</b>	<b>Nominee 2</b>	<b>Nominee 3</b>
*Residual Securities [Please tick any one nominee. if tick not marked default will be first nominee] :	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Note : Residual securities : In case of multiple nominees, please choose any one nominee who will be credited with residual securities remaining after distribution of securities as per percentage of allocation. If you fail to choose one such nominee, then the first nominee will be marked as nominee entitled for residual shares, if any.

The nomination shall supersede any prior nomination made by me and also any testamentary document executed by me. **If nominee / Nominees & Guardian (in case of Minor) provides photograph as Identification Details, please Paste Photograph below and sign across the photograph.**

<b>Nominee 1</b>	<b>Nominee 2</b>	<b>Nominee 3</b>	<b>Guardian (in case of Minor)</b>
(Please sign across the photographs) Paste Latest Colour Photograph of Nominee	(Please sign across the photographs) Paste Latest Colour Photograph of Nominee	(Please sign across the photographs) Paste Latest Colour Photograph of Nominee	(Please sign across the photographs) Paste Latest Colour Photograph of Guardian

Signature	Signature	Signature
<b>Name &amp; Signature of the Sole / First Holder</b>	<b>Name &amp; Signature of the Second Holder</b>	<b>Name &amp; Signature of the Third Holder</b>
<b>Date :</b>	<b>Place :</b>	

(Signature should be preferably in blue ink) (In case of minor holder, photograph of guardian has to be affixed with minor's photograph)

**Details of the Witness**

<b>Name of Witness</b>	<b>Address of Witness</b>	<b>Signature of Witness</b>

**FOR OFFICE USE**

	Documents verified with Originals	Client Interviewed by	In-Peron Verification done by
Name of the Employee			
Employee Code			
Designation of the Employee			
Date			
Signature			
Risk Profile Based on Client Interviewed : HIGH <input type="checkbox"/> MEDIUM <input type="checkbox"/> LOW <input type="checkbox"/> Client Special Category (CSC) _____			
Remarks (if any)			

We undertake that we have made the client aware of 'Policy and Procedures', Tariff Sheet and all the Non-Mandatory Documents. We have also made the client aware of 'Right and Obligations' Document(s), Risk Disclosure Document (RDD) and Guidance Note. We have given/sent the client a copy of all the KYC documents. 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. We also undertake that any change in te 'Rights and obligations' and RDD would be made available on our website, if any, for the information of the clients.

Signature of the Authorised Signatory \_\_\_\_\_

Seal / Stamp of the stock broker

Date 

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

 Place

## TARIFF SHEET

CAPITAL MARKET SEGMENT			
Type of Transaction	Brokerage % (Subject to higher limit of 2.5%)	Minimum Brokerage	One Side/Both Side
Delivery Based			
Daily Square-Off			
EQUITY DERIVATIVE MARKET SEGMENT			
Type of Transaction	Brokerage % (Subject to higher limit of 2.5% / Rs. 100/- per lot in Options)*	Minimum Brokerage	One Side/Both Side
Future			
Options			
CURRENCY DERIVATIVE MARKET SEGMENT			
Type of Transaction	Brokerage % (Subject to higher limit of 2.5% / Rs. 100/- per lot in Options)*	Minimum Brokerage	One Side/Both Side
Future			
Options			
COMMODITY DERIVATIVE MARKET SEGMENT			
Type of Transaction	Brokerage % (Subject to higher limit of 2.5% / Rs. 250/- per lot in Options)*	Minimum Brokerage	One Side/Both Side
Future			
Options			
Indices			
* Brokerage would be charged on the option premium value in case of options Trade			
MUTUAL FUND SEGMENT			
Type of Transaction	Brokerage % (Subject to higher limit of 2.5%)	Minimum Brokerage	One Side/Both Side
Delivery Based			
SLB SEGMENT			
Type of Transaction	Commission / Fees on Applicable Rate of Interest		
Securities Lending and Borrowing			
OTHER CHARGES			
	Nature of Charges	Applicable Charges	
1.	Annual Subscription Fee for EXE Based Diet Users & Availing Mobile Trading Facility towards reimbursement of cost levied by the Software Vendor.	_____ per month	
2.	Late Payment charges will be levied at a certain percentage at the discretion of Stewart & Mackertich with maximum rate of @24% per annum on the amount defaulted from the date when the payment is due till the day when the payment is received either by squaring off the position or by selling of securities lying with Stewart & Mackertich or when the funds are actually paid by the client. For the purpose of ascertaining amount defaulted, any credit in margin account will also be considered.	_____ % per annum	
3.	Trades resulting in brokerage less than Rs25/- for a particular settlement, excluding statutory charges, a minimum brokerage of Rs.25/- subject to a maximum of 2.5% will be charged for that settlement.	Rs. 25/- per contract	
4.	Document Handling Charges 1. Customer opted for receiving documents by <b>Electronic Mode</b> : In case such customer intends to receive additional/duplicate copies of documents (contract notes, statements etc.) by Physical mode or physical documents are sent due to email getting bounced. 2. Customer opted for receiving documents by <b>Physical Mode</b> : In case such customer intends to receive additional/duplicates copies of documents (contract notes, statements etc.) by Physical mode. 3. Courier/Postal charges on post updation/modification/changes in KYC Details as per client's request	25/- + applicable taxes per contract note/other documents. Rs. 50/- per consignment	
5.	Where the sale/purchase value of a share is Rs. 10/- or less in Capital Market Segment, maximum brokerage upto 25 paise per share may be collected	_____ paise per share	
6.	Where Collateral is provided in the form of Securities towards Margin for Derivative Trading in any Market Segments, Exposure Funding Charges would be levied at a certain percentage at the discretion of Stewart & Mackertich with maximum rate of @24% per annum to match the "Cash : Securities" Ratio Component applying Hair-Cut towards reimbursement of charges levied by Stock Exchange/Clearing Member Norms	_____ % per annum	
7.	Clearing Charges towards Derivative Trading in any Market Segments, would be levied with maximum rate of Rs. 50/- per Crore of Turnover in Futures Segment & Re. 1/- per lot in Options Segment, towards reimbursement of charges levied by the Stock Exchange/Clearing Member.		

All Statutory Charges presently applicable and/or would be applicable in future, under various legislation of Central Government, State Government, Regulatory Authorities, Stock Exchanges and/or any Public Authorities, would be charged and collected from the Client. The Brokerage will be exclusive of the following except in cases where it is agreed otherwise :

- (i) STT, GST, SEBI / Exchange / Clearing Member Charges, Stamp Duty and all other Statutory Charges payable to Exchange/SEBI/ Government Authorities will be charged as per current applicable rate.
- (ii) Any Other Charges towards customized / specialized service represents a consolidated charge towards providing various value-added services such as Trade Confirmation SMS, electronic account access, access to research reports, market news SMS and towards defraying Stewart & Mackertich's Statutory/Regulatory liability for the clients' trades.
- (iii) Any other penalties arising on specific default by the client (investor) as Stewart & Mackertich may deem fair and fit.

No brokerage would be charged on Auction Trades, however applicable charges, viz. penalty charges, auction difference, etc., levied by the respective Stock Exchanges as may be debited to Stewart & Mackertich, would be debited to account on the Client.

Market condition change over time and therefore in future any increase/changes in other charges other than statutory levies will be done with advance intimation to the Clients and upon acceptance of such changes.

Signature of Client	Date :
---------------------	--------

Signature

**DP Charges Schedule**

PARTICULARS	CHARGES
DP AMC Charge *Individual	Rs. 300/- p.a.
DP AMC Charges * Corporate	Rs. 800/- p.a.
<b>Transaction Charges</b>	
All Receipts	NIL
All Deliveries	0.04% of Market Value (Min Rs. 15/-)
Pledge Creation	Rs. 25/- per request
Pledge Creation Confirmation	Rs. 25/- per request
Pledge Closure	Rs. 25/- per request
Pledge Closure Confirmation	Rs. 25/- per request
Pledge Invocation	Rs. 100/- per request
Securities Lending/Borrowing	Rs. 100/- per request
Demat Request	Rs. 2/- per certificate (Min Rs. 25/- per request)
Demat Rejection	Rs. 25/- per request
Remat Request	Rs. 12 /- per hundred shares or Rs. 12/- per certificate, whichever is higher (Minimum Rs. 25/- per request). Mailing charges on Actuals
<b>Miscellaneous Charges</b>	
Same Day Execution after 4.00 p.m. *	Rs. 50/- per request
Same Day Execution before pay-in deadline *	Rs. 100/- per request
Cheque Dishonour Charges	Rs. 100/- per request
Delivery Instruction Book	Rs. 25/- per request
Additional Transaction/Holding Statement *	Rs. 25/- per request
Monthly Transaction/Holding Statement *	Rs. 25/- per request
Power of Attorney processing	Rs. 50/- per request
<b>Mailing Charges</b>	
Demat/Remat	On Actual
Statements, Communications etc.	Rs. 25/- per consignment
*Charges to be paid upfront	

**Notes :**

- Charges are based on NSDL/CDSL Charges and are subject to revision at the sole discretion of Stewart & Mackertich Wealth Management Limited.
- Transaction Statement will be provided on a monthly basis, if there is transaction.
- Statement of Holding will be provided on a quarterly basis.
- Operating instructions for the joint accounts must be signed by all holders.
- Billing will be done on a monthly basis.
- Other Out-of-pocket expenses will be recoverable from the account holder(s)
- Interest @2% per month or part thereof would be charged for delayed payments.
- Any revision of fees will be intimated through Circular by Ordinary Post / E-mail.

\_\_\_\_\_  
Signature of Sole/1st Holder\_\_\_\_\_  
Signature of 2nd Holder\_\_\_\_\_  
Signature of 3rd Holder**ACKNOWLEDGEMENT**

Nomination Form accepted and registered vide Registration No. \_\_\_\_\_ dated \_\_\_\_\_  
**STEWART & MACKERTICH WEALTH MANAGEMENT LTD.**

(AUTHORISED SIGNATORY)

**Acknowledgement Receipt Received Nomination Request Form :**

DP ID :	12016000	BO ID :			
DP ID :	IN301629	BO ID :			
ADDRESS :					
NOMINATION IN FAVOUR OF :					
DOES NOT WISH TO NOMINATE					
REGISTRATION NO.		REGISTERED ON :			
DEPOSITORY PARTICIPANT SEAL & SIGNATURE :					

## KYC Document Booklet & Declaration for opening Trading and/or Demat Account

**Stewart & Mackertich Wealth Management Limited**  
**Broking & Depository Division (DP ID : IN301629 / 12016000)**

4 Lee Road, Vaibhav, 5th Floor, Kolkata - 700 020

Dear Sir,

**Subject : KYC Document Book & Declaration for opening Trading and Demat Account**

1. I/We am/are desirous of opening the Trading and Demat Account with Stewart & Mackertich Wealth Management Limited in the process of executing client registration documents relating to the opening of trading and demat account
2. I/We have furnished all the details in the KYC form as per SEBI/ Exchange/ DP requirements. I/We confirm having read/ been explained and understood the contents of the KYC Documents which are provided to me/us in separate booklet. The KYC document booklet includes the following :
  - a) Instruction / Checklist for filling KYC Form.
  - b) 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) prescribed by SEBI and Stock Exchanges.
  - c) Uniform Risk Disclosure Documents (RDD) prescribed by SEBI and Stock Exchanges.
  - d) Additional Risk Disclosure Document (RDD) detailing risks associated with dealing in Commodity Options.
  - e) Guidance Note detailing do's and don'ts for trading on Stock Exchanges.
  - f) Policies and Procedures Documents describing significant Policies and Procedures of Stewart & Mackertich Wealth Management Limited.
  - g) Information on Anti-Money Laundering.
  - h) General Information of Depository Participant.
  - i) Terms & Conditions for CDSL SMS Alert.
  - j) Rights and Obligations of Beneficial Owner and Depository Participant as prescribed by SEBI and Depositories to Clients.
  - k) Non-Mandatory Policies and Procedures Documents describing significant Non-Mandatory Policies and Procedures of Stewart & Mackertich Wealth Management Limited.
  - l) Document of Rights and Obligations of the Clearing Member / Participant and its Client in relation to the Securities lending and Borrowing Scheme.
  - m) Rights & Obligations of Stock Broker and Clients for Margin Trading Facility (MTF) prescribed SEBI and Exchange(s).
  - n) Policies & Procedures documents describing significant terms & conditions of Stewart & Mackertich Wealth Management Limited for Margin Trading Facility (MTF).
  - o) KYC Documents Booklet and Declaration.
3. I/We understand and agree that any amendment/modifications as required by the Exchange(s)/Depository Participant(s) and/or Regulators will be applicable to me/us at all point of time and I/we understand that these changes will be intimated to me/us.



### Acknowledgement

### Stewart & Mackertich Wealth Management Limited

4, Lee Road, Vaibhav, 5th Floor, Kolkata - 700 020

Tel. No. (91 33) 4011 5400, Fax : 2289 3401

Compliance Officer : Sudipto Datta / (91 33) 4011 5401 / compliance@smifs.com

SEBI Registration Nos. : INZ000220635, NSE - Cash Segment, Derivative (Equity & Currency), Commodity Segment, SLB, BSE - Cash Segment, Derivative (Equity & Currency), Commodity Segment, MCX - Commodity Segment, ICEX - Commodity Segment, CDSL and NSDL : IN-DP-414-2019.

Unique Client Code : \_\_\_\_\_ CDSL : \_\_\_\_\_ NSDL : \_\_\_\_\_

Received the application from Mr./Mrs. \_\_\_\_\_ as the individual / sole / first holder along with \_\_\_\_\_ and \_\_\_\_\_

as the second and third holders respectively for opening a Depository and Broking Account.

Please quote the DP ID & Client ID in Depository Account and Unique Client Code in Broking Account allotted to you in all your future correspondences.

BROKER & DEPOSITORY PARTICIPANT SEAL & SIGNATURE \_\_\_\_\_

Date \_\_\_\_\_



4. I/We understand that the KYC Document Booklet is in accordance of the Exchanges and/or SEBI/ Depository Participant(s) requirements applicable for opening Trading/Demat Account.
5. 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 also the Demat tariff sheet and an Instruction / Checklist for filling KYC Form.
6. I/We confirm having read/been explained and understood the contents of the document on Non-Mandatory Policies and Procedures describing significant Non-Mandatory Policies and Procedures of Stewart & Mackertich Wealth Management Limited, Information on Anti- Money Laundering and General Information of Depository Participant.
7. I/We further confirm having read and understood the contents of the “Right and Obligations” document(s) and “Risk Disclosure Document” (RDD), Additional RDD for Commodity Options. 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 website.
8. The Rules and Regulations of the Depository and Depository Participants pertaining to an account which are in force now have been read by me/us and I/we have understood the same and I/we agree to abide by and to be bound by the rules as are in force from time to time for such accounts. I/We hereby declare that the details furnished above are true and correct to the best of my/our knowledge and belief and I/we undertake to inform you of any changes therein, immediately. In case any of the above information is found to be false or untrue or misleading or misrepresenting, I/we am/are aware that I/we may be held liable for it. In case non-resident account, I/we also declare that I/we have complied and will continue to comply with FEMA Regulations. I/We acknowledge the receipt of copy of the document. “Rights and Obligations of the Beneficial Owner and Depository Participant”.
9. I/We further confirm having read and understood the “Rights & Obligations” of the Clearing Member / Participant and its client in relation to the Securities Lending and Borrowing Scheme.
10. I/We further confirm having read and understood the contents of “Rights & Obligations” of Stock Brokers & Client for Margin Trading Facility (MTF).
11. I/We have read & understood the “Policies and Procedures for MTF” regarding terms and conditions of Margin Trading Facility (MTF) specified by Stewart and Mackertich Wealth Management Ltd.
12. I have received the booklet with above mentioned contents.
13. I hereby declare that the details furnished in the KYC by me/us 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 misrepresenting. I/We am/are aware that I/we may be held liable for termination and suitable action.

Signature	Signature	Signature
<b>Name &amp; Signature of the Sole / First Holder</b>	<b>Name &amp; Signature of the Second Holder</b>	<b>Name &amp; Signature of the Third Holder</b>

<b>Unique Client Code :</b>		<b>DP Client ID :</b>	
<b>Date :</b>		<b>Place :</b>	

## REVOCABLE POWER OF ATTORNEY FOR THE OPERATION OF DEMAT ACCOUNT HELD WITH STEWART & MACKERTICH WEALTH MANAGEMENT LIMITED

This Power of Attorney (in short "PoA") is made on the date and place as mentioned hereunder by the Client mentioned in the "Schedule A" (hereinafter referred to as "Client/s/Principal/s") in favour of Stewart & Mackertich Wealth Management Limited, a Company incorporated under the provisions of the Companies Act, 1956 and having its Registered Office at Vaibhav, 5<sup>th</sup> Floor, 4 Satyajit Ray Dharani (formerly Lee Road), Kolkata – 700020 (hereinafter referred to as "Stewart & Mackertich") which expression shall unless repugnant to the context thereof shall mean and include its successors and assigns acting through each of its Directors or such other persons as may be authorized by Stewart & Mackertich in this regard.

WHEREAS Stewart & Mackertich Wealth Management Limited is a Member of National Stock Exchange of India Ltd. (NSE) in Cash Segment, Equity Derivative (F&O) Segment, Securities Lending & Borrowing Segment (SLBS), Commodity Derivative Segment and Currency Derivative Segment; Bombay Stock Exchange Ltd. (BSE) in Cash Segment, Equity Derivative (F&O) Segment, Securities Lending & Borrowing Segment (SLBS), Commodity Derivative Segment and Currency Derivative Segment; Multi Commodity Exchange of India Limited (MCX) and Indian Commodity Exchange Limited (ICEX) in Commodity Derivative Segment, bearing Single SEBI Registration No. INZ000220635.

AND WHEREAS Stewart & Mackertich Wealth Management Limited is a Depository Participant with Central Depository Services (India) Limited (CDSL) bearing DP ID – 12016000 and National Securities Depository Limited (NSDL) bearing DP ID – IN301629. The details of Pool and Beneficiary Account/s currently maintained by Stewart & Mackertich are given hereto in "Schedule B" and also to include the Pool and Beneficiary Account/s which Stewart & Mackertich may hereinafter open and operate, from time to time, and the same shall be notified to the Client.

AND WHEREAS the Client (first named in the Schedule A) wish to avail and/or have availed the services offered by Stewart & Mackertich in their respective capacity as a member of the Exchange/s and has entered into relationship with Stewart & Mackertich for transacting in Securities on the Exchange/s in accordance with the provisions of the KYC Documents, Rights & Obligations, Mandatory & Non-Mandatory Policies & Other Voluntary Declarations as detailed in the Account Opening Document/ Client Registration Kit and Other Related Documents (hereinafter collectively referred to as "Client Agreement/s") read with the terms and conditions ("Terms") voluntarily agreed with Stewart & Mackertich and for facilitating the proper execution of the transactions contemplated in the said Client Agreement/s and the Terms and for the purpose the client along with other principal/s intends to confer on the Stewart & Mackertich, the authorities and power specified in this POA.

AND WHEREAS the Client being the beneficiary/ies of the transactions carried out pursuant to this POA, the Principal/s are desirous of constituting and appointing Stewart & Mackertich as their lawfully constituted attorney and confer upon it the Revocable Powers hereinafter stated as follows:

1. To operate the Depository Account with Stewart & Mackertich (as per the details given in the Schedule A) and communicated by the Principal/s to Stewart & Mackertich to debit the said account to meet all margin/settlement obligations arising out of transaction executed on the Exchange/s for and on behalf of the Client and/or transfer securities from the Beneficiary Owner account of the Principal/s to such demat accounts as mentioned in Schedule B for the purpose of delivering the same in respect of securities sold by the Client and/or for margin purposes to the Stock Exchanges in relation to any segment, arising out of such transaction executed on Stock Exchanges or any other Stock Exchange duly recognized and regulated under the applicable laws, as the case may be.
2. To make application and/or issue instructions in relation to pledge on the securities/units in the Depository account of the Principal/s with Stewart & Mackertich on behalf of the Client for the purpose of meeting Margin requirements in respect of transactions on the Exchanges for and on behalf of the Client by way of depositing the same with the Clearing Corporation/ Clearing Member and shall NOT to make any application and/or issue instructions in relation to PLEDGE on the securities/units in the Depository account of the Principal/s with Stewart & Mackertich to the Banks/NBFCs for raising funds in any manner whatsoever.
3. To register this Power of Attorney in the Depository System in the capacity of the Stock Broker.
4. To return to the Client the securities that have been received erroneously or those securities that Stewart & Mackertich was not entitled to receive from the Client.
5. To retain all originals of the documents executed by and on behalf of the Principal/s.
6. The client authorizes Stewart & Mackertich to send consolidated summary of Client's scrip-wise buy and sell positions taken with average rates to the client by way of SMS/email on a daily basis, notwithstanding any other document to be disseminated as specified by Securities & Exchange Board of India (SEBI)/ Stock Exchanges/ Depositories from time to time.

This Power of Attorney may be **REVOKED** at any time by the "Client/s/Principal/s" by lodging with Stewart & Mackertich a communication in writing duly signed. Provided, however, that the revocation shall not so operate as to preclude or deny execution of transactions as are required for the purpose of fulfilling all obligations (towards settlement, delivery, margin, corporate action), arising out of transactions executed for and on behalf of Clients by Stewart & Mackertich on the Stock Exchanges prior to the time of receipt of such revocation by Stewart & Mackertich and is exclusive to Stewart & Mackertich except to the extent not permissible under the Bye-laws, Rules and Regulation(s) of the Exchanges and Depository and the directions issued thereunder.

This document shall be subject to the jurisdiction of the Learned Courts in Kolkata and shall be strictly guided by the principles enshrined by Securities & Exchange Board of India in their Circular CIR/MRD/DMS/13/2010 dated April 23, 2010 and any other Circulars laid thereafter.

The details provided in the Schedule A may be altered by the "Client/s/Principal/s" and the details provided in Schedule B may be altered by Stewart & Mackertich, by giving a due notice of 7 (Seven) working days to the other party.

### SCHEDULE A (Details of Client / Principals)

Name of Client / First Holder	
Address of Client	
Trading Account No.	
Depository Participant Name	Stewart & Mackertich Wealth Management Limited
DP ID	<b>CDSL - 12016000; NSDL - IN30629</b>
Demat Account No.	

**Signature(s) of Beneficial Account Holders :**

\_\_\_\_\_  
Signature of Sole/1st Holder

\_\_\_\_\_  
Signature of 2nd Holder

\_\_\_\_\_  
Signature of 3rd Holder

**SCHEDULE B (Details of Demat Accounts)**

	DP ID	Client ID / CM BP ID
NSDL NSE POOL Account		In558457
NSDL BSE POOL Account		IN651991
CDSL NSE POOL Account	12016000	00000198
CDSL NSE Early Pay In Account	11000011	00015071
CDSL BSE Principal Account	12016000	00000183
CDSL BSE Early Pay In Account	11000010	00017387
CDSL Client Collateral Account (CM)	12016000	00002370
CDSL Client Collateral Account (F&O)	12016000	00015130
CDSL Client Collateral Account (CUR)	12016000	00026005
NSDL Stock-Broker Collateral (CURR)	IN301629	10112212
NSDL Stock-Broker Collateral (CM)	IN301629	10112229
NSDL Stock-Broker Collateral (F&O)	IN301629	10112237
NSDL Stock-Broker Collateral (F&O)	IN301629	10112868
NSDL Stock-Broker Collateral (ICEX)	IN301629	10113326
NSDL Stock-Broker Collateral (MTF)	IN301629	10082404
NSDL Client Collateral Account (MTF)	IN301629	10114785
NSDL Client Collateral Account (MCX)	IN301629	10114793
NSDL Client Collateral Account (NCDX)	IN301629	10114808
NSDL Client Collateral Account (ICEX)	IN301629	10114816
NSDL Client Collateral Account (F&O)	IN301629	10114824
NSDL Client Margin Trading Securities Account	IN301629	10115585
NSDL Client Margin Trading Securities Account	IN301629	10114074
CDSL Client Unpaid Securities Account	12016000	00049772
NSDL Client Unpaid Securities Account	IN301629	10118240

IN WITNESS WHEREOF, We have caused this Power of Attorney to be executed on this \_\_\_\_\_ day of \_\_\_\_\_  
\_\_\_\_\_ 20 \_\_\_\_\_.

Signed and Delivered  
by the Sole / Fist Holder

Signed and Delivered  
by the Second Holder

Signed and Delivered  
by the Third Holder

Witness -  
Name, Address &  
Signature

Witness -  
Name, Address &  
Signature

Witness -  
Name, Address &  
Signature

Acceptance of Power of Attorney at \_\_\_\_\_

I,

on and behalf of Stewart & Mackertich Wealth Management Limited accept appointment as an agent under this REVOCABLE Power of Attorney and undertake the powers conferred hereunder shall be exercised by me and/or by other person authorised by Stewart & Mackertich Wealth Management Limited honestly, in accordance with the conditions and directions set out above.

(Signature of Person Authorised for & of Stewart & Mackertich Wealth Management Limited)

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

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

**DECLARATION**

To

M/s Stewart & Mackertich Wealth Management Limited  
4 Lee Road, 5Vaibhav, 5th Floor, Kolkata 700 020

● **SMS AND EMAIL ALERTS FROM STOCK EXCHANGE(S), DEPOSITORY(S) & STOCK BROKER(S) (Reference to SEBI circular Ref. No. CIR/MIRSD/15/2011 dated August 02, 2011)**

SMS and E-mail Alerts from Stock Exchange(s) and Stewart & Mackertich for my Trading Account UCC : \_\_\_\_\_  
I/We request you to activate the facility of SMS and E-mail alerts from Stock Exchange(s) and Stewart & Mackertich for transactions in the above mentioned trading / demat account.

Yes I/We wish to receive alerts by SMS/Email [  By SMS  By Email  By SMS & Email]

● **AUTHORIZATION FOR ISSUE OF CONTRACT NOTES AND OTHER DOCUMENTS IN DIGITAL FORMAT**

I/we hereby agree and give consent to receive the Contract Notes and Other Documents in digital form for transactions executed in my/our account upon my/our instructions. I/We agree that the Digital Contract Notes and other documents i.e. Daily Margin Statement, Statement of Funds & Securities, Account Confirmations, Annual Global Statements, Bills, Notices etc. issued by **Stewart & Mackertich Wealth Management Ltd.**, as per the terms and conditions specified herein shall be binding on me/us :

**Terms and Conditions for issuance of contract notes in digital form :**

Electronic Contract notes will be issued by Stewart & Mackertich, strictly in compliance with the guidelines issued by SEBI / Exchanges from time to time.

Electronic Contract Notes shall be sent on my / our E-mail address provided by me / us.

I/We undertake to check the digital documents including Electronic Contract Notes and bring the discrepancies to your notice within stipulated time of such issuance of contract notes. My / Our non-verification or not accessing the documents on regular basis shall not be a reason for disputing the documents at any time.

Discrepancies, if any shall be sent by me / us to you in physical form or at the registered Investor Grievance E-mail : investors@smifs.com.

In case of any failure in system or errors in digital documents, such documents will be issued in physical form by Stewart & Mackertich Wealth Management Ltd., which shall be binding on me / us.

This instruction to issue digital documents is applicable with immediate effect.

I/We undertake that if there is any change in my / our e-mail ID, the same shall be intimated to Stewart & Mackertich in writing through physical letter duly signed by me / us.

I/We confirm that this authorization and any subsequent change there in shall be signed by me / us only and not by any authorized person on my / our behalf or any holder of the Power of Attorney.

Primary E-mail ID : \_\_\_\_\_; Secondary E-mail ID : \_\_\_\_\_

● **ELECTRONIC CONTRACT NOTE (ECN) - DECLARATION**

I/We, \_\_\_\_\_ having UCC : \_\_\_\_\_ Client with Trading Member Stewart & Mackertich Wealth Management Limited (hereinafter referred to as Stewart & Mackertich) of NSE, BSE, MCX, ICEX & NCDEX undertake as follows :

• I/We am/are aware that the Member has to provide physical Contract Note in respect of all the Trades placed by me/us unless; I/we myself/ourselves want the same in Electronic Form; • I/we am/are aware that the member has to provide Electronic Contract Note for my/our convenience on my/our request only; • Though the Member is required to deliver physical Contract Note, I/we find that it is inconvenient for me/us to receive physical contract notes, therefore, I/we am/are voluntarily requesting for delivery of Electronic Contract Note pertaining to all the trades carried out/ordered by me/us; • I/we have access to a Computer and am/are regular Internet User, having sufficient knowledge of handling the e-mail operations; • My/Our e-mail ID is\* \_\_\_\_\_. This has been created by me/us and not by someone else; • I/we am/are aware that this declaration will remain valid till it is revoked by me/us.

(The above declaration has been read and understood by me/us. I/We am/are aware of the risk involved in dispensing with the Physical Contract Note, and do hereby take full responsibility for the same) (\*The above E-mail ID must be written in own handwriting of the Client)

<b>Name of Client</b>		<b>UCC :</b>
<b>Signature of Client</b>		<b>PAN :</b>
<b>Address of Client</b>		<b>Date :</b> <b>Place :</b>

**Verification of Client Signature Done By**

<b>Name of the Designated Office of the Member</b>	
<b>Signature the Designated Office of the Member</b>	

**To Ownership Declaration Contact Detail(s) & Consent letter for Sharing of E-mail ID & Mobile No.**

M/s Stewart & Mackertich Wealth Management Limited  
4 Lee Road, Vaibhav, 5th Floor, Kolkata 700 020

I am having Trading and Demat Account with you, kindly consider common E-mail ID & Mobile No. for my below family member :

<b>E-mail ID on which E-mail are to be sent :</b>	
---	--

**Client E-mail ID Belongs to :**

Self / Relationship	Client Code	BO ID	Name	PAN
<input type="checkbox"/> Self				
<input type="checkbox"/> Spouse				
<input type="checkbox"/> Dependent Parents				
<input type="checkbox"/> Dependent Children				

<b>Mobile Number on which Message are to be sent :</b>	
--	--

**Client Mobile No. Belongs to :**

Self / Relationship	Client Code	BO ID	Name	PAN
<input type="checkbox"/> Self				
<input type="checkbox"/> Spouse				
<input type="checkbox"/> Dependent Parents				
<input type="checkbox"/> Dependent Children				

Declaration for Electronic Communication : [Yes  No  ] I/we wish to receive all future communication to me including but not limited to Contract note, Bills and Statement of Accounts, Demat Transaction / Holding Statements to be sent to the above mentioned E-mail ID.

	First/Sole Holder	Second Holder	Third Holder
<b>Name</b>			
<b>Signature*</b>			

**GOODS & SERVICES TAX INDEX (GSTIN) FOR INDIVIDUALS**

First Holder GSTIN : \_\_\_\_\_ \*State \_\_\_\_\_

Second Holder GSTIN : \_\_\_\_\_ \*State \_\_\_\_\_

Third Holder GSTIN : \_\_\_\_\_ \*State \_\_\_\_\_

**GOODS & SERVICES TAX INDEX NUMBER (GSTIN) FOR NON-INDIVIDUALS**

Corporate  HUF  Partnership Firm  Trust  Others

GSTIN : \_\_\_\_\_ \*State \_\_\_\_\_

**\*\* Declaration for GST registration Exemption (For Non-Individual)**

I/we hereby declare that I/we are not covered under Section 24 of CGST/SGST Act for the purpose of GST registration of the aforesaid Act or any rule, regulation notification, or order made there under. I/We also hereby agree and undertake to give such information/documents as may be required from time to time. I/We further declare that the undersigned has/have the authority to give this declaration and undertaking on behalf of the firm/company. We undertake to inform you as soon as there are changes to the information given above.

Note : \*\*"State" means the state which GST Registration has been obtained.

\*\* "Kindly tick Declaration for GST registration Exemption (For Non-Individual) in case not covered under Section 22 and Section 24 of CGST/SGST Act.

Signature(s) of Account Holder(s)

	First/Sole Holder	Second Holder	Third Holder
<b>Name</b>			
<b>PAN</b>			
<b>Signature*</b>			

## GENERAL DECLARATION

To  
M/s Stewart & Mackertich Wealth Management Limited  
4 Lee Road, Vaibhav, 5th Floor, Kolkata 700 020

Dear Sir,

With regard to my/our application for Opening a Securities Account for Demat & Trading I/we confirm the following :

Sr. No.	Particulars	Confirmation							
		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1.	My Mobile No.								
2.	My E-mail ID								
3.	Consent for receiving Electronic Contract Note at above E-mail ID	Yes <input type="checkbox"/>	No <input type="checkbox"/>						
4.	Consent for receiving live on-line electronic preorder communication for proof of Order placed by me/us in confirmation to SEBI Circular dated 22.03.2018 as a confirmation for pacing Orders and at the above E-mail Address to ensure avoidance of Un-Authorized Trading by Stewart & Mackertich	Yes <input type="checkbox"/>	No <input type="checkbox"/>						
5.	Consent for receiving any communication by Stewart & Mackertich at above E-mail ID	Yes <input type="checkbox"/>	No <input type="checkbox"/>						
6.	Consent for receiving Research Reports, Promotional Information & Circulars from Stewart & Mackertich at above E-mail ID.	Yes <input type="checkbox"/>	No <input type="checkbox"/>						
7.	Consent for receiving any Alerts & Notifications from Stewart & Mackertich at above Mobile No.	Yes <input type="checkbox"/>	No <input type="checkbox"/>						
8.	Consent for receiving secured password(s) from Stewart & Mackertich at above Mobile No. & E-mail ID.	Yes <input type="checkbox"/>	No <input type="checkbox"/>						
9.	Consent for Internet Based Trading	Yes <input type="checkbox"/>	No <input type="checkbox"/>						
10.	Consent for Mobile Trading	Yes <input type="checkbox"/>	No <input type="checkbox"/>						
11.	Consent for availing Intra - Day Product facility with Enhanced Exposure and Auto Square-Off.	Yes <input type="checkbox"/>	No <input type="checkbox"/>						
12.	Consent for Retention of an Amount of Rs. 10,000/- while settling of Running Account with Stewart & Mackertich.	Yes <input type="checkbox"/>	No <input type="checkbox"/>						

The above consent is **revocable** and can be subject to modification / rectification / changes, providing 3 working days to Stewart & Mackertich upon my/our notification addressed to [account.opening@smifs.com](mailto:account.opening@smifs.com), to take note of the same in their records.

	First/Sole Holder	Second Holder	Third Holder
Name			
PAN			
Signature			

**VOLUNTARY REVOCABLE AUTHORIZATION(S)****RUNNING ACCOUNT AUTHORISATION (REVOCABLE)**

**M/s. Stewart & Mackertich Wealth Management Limited**  
**4, Lee Road, Vaibhav, 5th Floor, Kolkata - 700 020**

I/We have been/shall be dealing through Stewart & Mackertich Wealth Management Limited (in short "Stewart & Mackertich") as my/our broker on the Capital Market and/or Derivative Market Segments/Currency Derivative Segments/ Commodity Derivatives Segment. As my/our broker I/we direct and authorize Stewart & Mackertich to carry out trading / dealings on my / our behalf as per instructions given below.

In order to avoid time consuming repeated pay-in by me/us and pay-out by Stewart & Mackertich of funds I/we on this \_\_\_\_\_ day of \_\_\_\_\_, \_\_\_\_\_, at \_\_\_\_\_ hereby direct and authorise you to maintain running account(s) and debit/credit of funds from/to the running accounts and make pay-in/receive funds to/from exchanges/clearing corporations/other receiving parties (if applicable). Subject to your discretion and valuation of securities placed as margin/ collateral, please treat my/our funds lying to my/our credit in running accounts as margin/collateral for my/our dealings/trading.

Subject to your discretion and valuation of securities placed as margin/collateral, please treat my/our funds lying to my/our credit in running accounts as margin/collateral for my/our dealings/trading.

In the event I/we have outstanding obligations on the settlement date, Stewart & Mackertich may retain the requisite securities/funds towards such obligations along with funds and/or securities expected to be required to meet margin obligations for next 5 trading days, in strict compliance to SEBI & Exchange Circular(s).

I/We hereby authorize Stewart & Mackertich to retain an amount upto Rs. 10,000/- exclusively trading in all Stock Exchanges and all Segments as applicable and opted by me/us, where Stewart & Mackertich is a Trading Member, net across all segment(s) and across all exchange(s), in lieu of settlement of my/our account for any specific quarter (90 days) / months (30 days) and to avoid the administrative/ operational difficulties in settling my/our account, to the condition that I/we have traded during the last specific quarter (90 days) / months (30 days).

While settling the account, Stewart & Mackertich shall send a 'statement of accounts' containing an extract from ledger for funds and an extract from the register of securities displaying all receipts/deliveries of funds/securities. In the statement(s) being sent, please provide details regarding retention of funds/securities (which are deposited with Stock Exchange/ Clearing Member/ Clearing Corporation/ Clearing House), if any.

I/We shall bring any discrepancy in the statement(s) preferably within 7 working days from the date of receipt to your notice so as to allow Stewart & Mackertich to take remedial steps, if any are warranted.

I/We authorize Stewart & Mackertich not to carry out above stated settlement of running account in the event I/We avail Margin Trading Facility and in any event the securities retained with Stewart & Mackertich should **NOT** be pledged with any Banks/NBFCs for raising funds as mandated in Securities Contract Act and extant circulars of SEBI and Stock Exchanges.

Under any conditions Stewart & Mackertich shall **NOT** adjust / utilize the credit of funds for inter-client adjustment for the purpose of settlement of the running account

Further, do not carry out settlement of running account referred to above for funds given by me/us towards collaterals/margin in the form of bank guarantee (BG)/Fixed Deposit receipts (FDR).

The actual settlement of funds will be done at least once in a calendar month (30 days) or quarter (90 days) as per my/our preference for actual settlement of funds:

<b>Once in a Calendar Quarter (90 days)</b>	_____ <b>Signature of Client</b>	<b>Date :</b>
<b>Once in a Calendar Month (30 days)</b>	_____ <b>Signature of Client</b>	<b>UCC :</b>

(To be signed by the CLIENT and NOT to be signed by the Attorney / Authorized Person etc, of the Client)  
 (Retention Amount may increase or decrease as notified by Exchange(s) from time to time)

I/we shall be liable for all losses, damages and actions which may arise as a consequence of your adhering to and carrying out my/our directions given above and further agree that Stewart & Mackertich shall not be liable for any claim for loss or profit, or for any consequential, incidental, special or exemplary damages, caused by retention of securities/ commodities/monies under this declaration.

I/We am/are entitled to **REVOKE** this Authorization unconditionally at any time however, such termination shall be subject to physical delivery of revocation letter at your registered office to allow Stewart & Mackertich to make necessary changes to handle my / our account without running account authorization. I/We shall inform Stewart & Mackertich in writing and get due acknowledgement and take signatures of atleast two authorized officers at the Branch of Stewart & Mackertich along with company stamp, at least one week in advance from the date of withdrawal. This Authorization is subject to changes as prescribed by the exchange(s)/SEBI from time to time.

## VOLUNTARY REVOCABLE AUTHORIZATION(S)

### VERBAL ORDERS/INSTRUCTIONS ACCEPTANCE & AUTHORIZATION FOR INSTRUCTIONS BY THIRD PERSONS TO TRADE AND TRANSACT ON BEHALF OF CLIENT (REVOCABLE)

To  
**M/s Stewart & Mackertich Wealth Management Limited**  
 4 Lee Road, Vaibhav, 5th Floor, Kolkata 700 020

**Sub: Revocable Instruction for Appointment of Authorized Representative to Place Orders for Securities Trading & Other Relating Routine Activities**

I understand that Securities & Exchange Board of India (SEBI) has issued various Circulars to strengthen regulatory provisions against un-authorized trades and also to harmonize the requirements across markets, and has been decided that all Stock Brokers shall execute trades of clients only after keeping evidence of the client placing such order, which could be, inter alia, in the form of a) physical record written & signed by client, b) Telephone recording, c) Email from authorized email id, d) Log for internet transactions, e) Record of messages through mobile phones, f) Any other legally verifiable record.

I/We \_\_\_\_\_, having Unique Client Code \_\_\_\_\_, hold a Securities Trading Account with Stewart & Mackertich Wealth Management Limited (in short "Stewart & Mackertich"/ "the Company") and agree to abide by the provisions of the SEBI Circular as enshrined in Circular No. SEBI/HO/MIRSD/DOP1/CIR/P/2018/54 dated March 22, 2018 and any other future provisions which may be laid by the Regulators from time to time.

I/We agree and acknowledge that it is advised by Stewart & Mackertich that I/We should give instructions for order placement/modification and cancellation by myself/ ourselves in writing to avoid disputes. Further in regular course of business I have to receive various documents viz. physical contract notes, bills, ledger, securities statement, Securities Transaction Tax Statement, Margin Statement, Payments and any other documents as and when required by me/us with regard to my/our aforesaid Securities Trading Account maintained with yourselves.

I/We am/are in regular course may at times would be busy and engaged in various professional and business activities and might not be in a position to place Orders/ receive various documents as mentioned hereinabove with regard to my/our aforesaid Securities Trading Account maintained with you. Further, I/We shall be dealing by ordering over phone and even if I/We visit the Branch, the fluctuation in the market are so rapid that it is not practical to give written instruction for order placement / modification and cancellation.

In the aforesaid, to facilitate seamless Trading, I/We hereby request Stewart & Mackertich to accept appointment of an Authorized Representative of my/our choice to carry out the above activities wherein Stewart & Mackertich shall accept my/our and/or my/our appointed Authorized Representative's verbal instructions for order placement/modification and cancellation in person or over phone and execute the same. I/We also request Stewart & Mackertich to confirm the execution/ non-execution of orders/ instructions to me/ us verbally. These orders/ instructions which are given verbally by my/our Authorized Representative shall hold good and shall be subject to all such terms and conditions as applicable to written contracts to me/us. I/We understand the risk associated with verbal orders and accept the same, and agree that I/We shall not be entitled to disown orders and consequent trades (if any), placed by my/our designated Authorized Representative and shall be liable for all losses, damages and actions which may arise as a consequence of your adhering to and carrying out my/our direction.

THAT I/We hereby authorise \_\_\_\_\_, who is not a Politically Exposed Person (PEP) or Related to PEP to act as my/our Authorized Representative to place order, give instructions, receive and acknowledge contract notes, bills, account statements, settlements, order and/or trade confirmations (whether written or oral//over phone) and any other documents or communications payments and any other documents or communication by endorsing/putting his/her signature(s) on the duplicate copy and/or any such receipt copies and/or Courier PODs and / or Acknowledgement Cards and/or book(s), for the records of Stewart & Mackertich. I/We also undertake that such receiving and/or acknowledgement given by my/us below mentioned Authorized Representative would hold good as per prevailing statutes and/or statutes which would be in force and/or passed by any regulatory authorities in future.

I/We do hereby agree and declare and confirm that all the acts and things done by above authorized representative shall be my/our own acts, deeds and things validly done by me/us to all intents and purposes. I also undertake to indemnify Stewart & Mackertich and keep indemnified Stewart & Mackertich against all dues, loss, penalties and incidental expenses and actions which Stewart & Mackertich may suffer or face relating to and arising out of the transactions executed by the above named authorized representative in my/our account.



### VOLUNTARY REVOCABLE AUTHORIZATION(S)

Name & Signature of my representative(s) is attested below.

<p style="text-align: center;">_____ Signature of Authorized Representative</p> <p>Name : _____</p>	<p>Please affix recent Passport Size Coloured Photograph &amp; Sign Across of Authorized Representative</p>	<p>Signature of Client Attesting the Details of Authorized Representative</p>
PAN of the Authorised Representative :		
Address of the Authorised Representative :		
Relationship of Authorised Representative with the Client		
Contact No. of Authorised Representative of the Client :		
Email Address of Authorised Representative of The Client :		

Please further note that while I am/ we are **entitled to revoke this authorization unconditionally at any time**, however, such termination shall be subject to physical delivery of revocation letter at your registered office to allow Stewart & Mackertich to make necessary changes to handle my / our account without running account authorization.

I / We shall inform Stewart & Mackertich in writing and get due acknowledgement and take signatures of atleast two authorized officers at the Branch of Stewart & Mackertich along with company stamp, at least one week in advance from the date of withdrawal.

Signature of Client	Date :
	UCC :

- As a proof of identification & address of the aforesaid authorized representative, I/We hereby enclose certified true copy of the following :
  - Self attested copy of PAN Card of authorized representative
  - Address Proof (Passport/ Driving License/ Voter's ID/ Bank Statement/ Aadhaar)

Note : An employee/authorized person or representative of Stewart & Mackertich Wealth Management Ltd. cannot be appointed as an authorized person.

**List of Close Relative who can be appointed as Authorised Representative by the client :**

1.	Father	Mother (including step-mother)	Husband	Wife	Son (including step-Son)
2.	Son's Wife	Daughter (including step-daughter)	Daughter's Husband	Father's Father	Mother's Mother
3.	Mother's Father	Son's Son	Son's Son's Wife	Son's Daughter	Son's Daughter's Husband
4.	Daughter's Son	Daughter's Son's Wife	Daughter's Daughter	Daughter's Daughter's Husband	Brother (including step- Brother)
5.	Brother's Wife	Sister (including step-sister)	Sister's Husband	Wife's Father/Mother	Husband's Father/Mother
6.	Father's Brother	Father's Sister	Mother's Sister	Mother's Brother	Wife's Brother/Sister
7.	Husband's Brother/Sister	Brother's Son/Daughter	Sister's Son/Daughter	Wife's Sister's Son/Daughter	Wife's Brother's Son/Daughter
8.	Mother's Brother's Son/Daughter	Mother's Sister's Son/Daughter	Fathre's Brother's Son/Daughter	Father's Sister's Son/Daughter	Husband's Brother's Son/Daughter
9.	Wife's Brother's Son/Daughter				

**Note : Spouse of the relatives mentioned from point no. 6 to 9 will also be covered under the policy for appointment of Authorised Representative by the client.**

## REVOCABLE VOLUNTARY DISCLOSURE FOR INTRADAY PRODUCT TRADING FACILITY

To,  
**Stewart & Mackertich Wealth Management Ltd.**  
 5F Vaibhav, 4 Lee Road, Kolkata - 700 020

Re: Application to enlist for Intraday Product Trading Facility, Client Code: \_\_\_\_\_

1. I/We know and appreciate that trading in Equity Shares, Derivative Contracts (in Equity, Currency, Commodities & Interest) or other instruments trade on the Stock Exchange(s), which have varying element of risk, is generally not an appropriate avenue for someone of limited resources. limited investment and/or trading experience and low risk tolerance. I/We shall therefore carefully consider whether such trading is suitable for me/us in the light of my/our financial condition. In case I/We trade on Stock Exchange(s) and suffer adverse consequences or loss, I/We shall be solely responsible for the same and stock Exchange(s)/its Clearing Corporation and/or SEBI shall not be responsible, in any manner whatsoever, for the same and it will not be open for me/us to take plea that no adequate disclosure regarding the risks involved was made or that I/We were not explained the full risk involved by Stewart & Mackertich Wealth Management Ltd. (in short "Stewart & Mackertich"). I/We shall be solely responsible for the consequences and no contract can be rescinded on that account. I/We acknowledge and accept that there can be no guarantee of profits or no exception from losses while executing orders for purchase and/or sale of a derivative contract/s being traded on Stock Exchange(s).
2. I/We understand that in the Derivative Contracts, the amount of margin is small relative to the value of the Derivative Contract(s) the transactions are 'leveraged' or 'geared'. Derivatives Trading, which is conducted with a relatively small amount of margin, provides the possibility of great profit or loss in comparison with the margin amount. But transactions in derivatives carry a high degree of risk, with unlimited gains and/or unlimited losses.
3. I/We understand that an option holder runs the risk of losing the entire amount paid for the option in a relatively short period of time. This risk reflects the nature of an option as a wasting asset which becomes worthless when it expires. An option holder who neither sells his option in the secondary market nor exercises it prior to its expiration will necessary loss his entire investment in the option. If the price of the underlying does not change in the anticipated direction before the option expires, to an extent sufficient to cover the cost of the option, I/We may lose all or a significant part of my/our investment in the option.
4. I/We understand that the Exchange(s) may impose exercise restrictions and have absolute authority to restrict the exercise of options at certain times in specified circumstances.
5. I/We understand that if the price movement of the underlying is not in the anticipated direction, the option writer runs the risks of losing substantial amount.
6. I/We understand that the risk of being an option writer may be reduced by the purchase of other options on the same underlying interest and thereby assuming a spread position or by acquiring other types of hedging positions in the options markets or other markets. However, even where the writer has assumed a spread or other hedging position, the risks may still be significant. A spread position is not necessarily less risky than a simple 'long' or 'short' position.
7. I/We understand that transactions that involve buying and writing multiple options in combination, or buying or writing options in combination with buying or selling short the underlying interests, present additional risks to investors. Combination of transactions, such as option spreads, are more complex than buying or writing a single option and as in any area of investing, a complexity not well understood is, in itself, a risk tractor.
8. I/We understand that while this is not to suggest that combination strategies should not be considered, it is advisable, as is the case with all investments in options, to consult with someone who is experienced and knowledgeable with respect to the risks and potential rewards of combination transactions under various market circumstances.
9. I/We understand that liquidity refers to the ability of market participants to buy and/or sell securities / derivatives contracts expeditiously at a competitive price and with minimal price difference. Generally, it is assumed that more the number of orders available in a market, greater is the liquidity. Liquidity is important because with greater liquidity it is easier for investors to buy and/or sell securities / derivatives contracts swiftly and with minimal price difference, and as a result, investors are more likely to pay or receive a competitive price for securities / derivatives contracts purchased or sold. There may be a risk of lower liquidity in some securities / derivative contracts as compared to active securities / derivatives contracts. As a result, .y/our order may only be partially executed, or may be executed with relatively greater price difference or may not be executed at all.
10. I/We understand that trading on exchanges is in electronic mode, based-on satellite / leased line based communications, combination of technologies and computer systems to place and route orders. Thus, there exists a possibility of communication failure or system problems or slow or delayed response from system or trading halt, or any such other problem/glitch whereby not being able to establish access to the trading system/network, which may be beyond control and may result in delay in processing or not processing buy or sell orders either in part or in full. I/We will be cautious to note that although these problems may be temporary in nature, but when I/We will have outstanding open positions or unexecuted orders, these may represent a risk because of my/our obligations to settle all executed transactions.



**REVOCABLE VOLUNTARY DISCLOSURE FOR INTRADAY PRODUCT TRADING FACILITY**

**IN THE AFORESAID,I/WE HEREBY VOLUNTARILY DECLARE THAT :**

- I/We am/are registered with Stewart & Mackertich Wealth Management Ltd. for dealing in Capital Market / Equity-Derivative Market / Currency Derivative Market / Commodity Derivative Market, having Unique Client Code, as mentioned herein above.
- I/We understand that Stewart & Mackertich has designed Intraday Product Trading Facility to give higher exposure to investors for intra-day trading in Equity Derivatives, Currency and commodity Markets with enhanced exposure, being beneficial to intraday traders seeking a highee leverage.
- Upon perusing the risks mentioned hereinabove, I/We am/are interested in availing of the facility offered by you in Intraday Product Trading Facility in the Market Segments of various exchange(s) in which I/We am/are registered with you for trading and request you to extend such facilities in my/our aforesaid trading Account.
- I/We confirm that I/We am/are aware of the Intraday Product and its features and have clearly understood the risks associated with intraday Trading. I/We understand that we are allowed a higher leverage in the Intraday Trading Facility as compared to trades in the regular market positions and therefore, while the opportunity for making profits on the investment is magnified, the risk of loss would also be enlarged correspondingly.
- I/We understand that Intraday Trading Facility would be allowed only if the margin required under the Facility is already available in my/our account with you. I/We agree and accept that enlisting me/us for the Intraday Trading Facility shall not oblige you to place Intraday Orders requested by me/us in any scrips/ Derivative Contacts even though margin required for placing a trade order under the Facility is available in my/our account. I/We also understand and agree that the option to convert my/our Intraday trade positions to carry forward positions is subject to full margin being made available upfront unless such margin is already lying to the credit of my/our account with you.
- I/We am/are aware and agree that under the Facility unless the positions are carried forward as stated above, all open positions shall be squared off by Risk Management Team at the prescribed cut-off time on the same day of their acquisition, unless the positions are sooner squared off upon the positions incurring a loss to the extent of the prescribed maximum limit or more as may be determined by you from time to time.
- I/We agree and accept that if for any reason beyond your control, like force majeure causes, disruptions in the communication network, system failure, slow or delayed response from system, trading halts, or the Exchange applying circuit filters because of which the open Intraday positions could not be squared off on T-Day ane are carried forward to T+1 Day, you are expected only to square off such open positions on a best effort basis, as soon as may be and all losses, including but not limited to price difference, margin shortfall, surveillance margin, penalty, Interest, etc., arising from such events will be to my/our account.
- I/We agree and voluntarily accept that I/We will not hold Stewart & Mackertich Wealtah Management Ltd., its Directors, Key Managerial Persons, Officers or Employees liable for any losses which I/we may sustain and incurr as a consequence of availing of this Intraday Product Trading Facility.

All the aforesaid terms and conditions of the declaration for availing the Intraday Product Trading Facility, which have been read, explained, understood and thereafter executed by me/us shall remain effective and in force in all respect until terminated in terms thereof, till I revoke this Voluntary Declaration.

Signature of Client		UCC :
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**REVOCABLE AUTHORIZATION FOR ACCOUNT MODIFICATION (IN TRADING ACCOUNT)**

If I/we were to add/modify/remove any of my account details including Bank Account, Brokerage with Stewart & Mackertich Wealth Management Limited, I/we authorize to carry it out based on a request sent through an email to account.opening@smifs.com / helpdesk@smifs.com, in from the registered email address or intimation through an interface provided by Stewart & Mackertich, whereto i/we have been allowed secured access.

If you feel the need to do so, then at your own discretion, you may put in place appropriate mechanism to confirm the request before or after its execution by way of a call from a recorded line, or otherwise, personal meeting, SMS, other such mode as you may deem fit.

Signature of Client		UCC :
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**CONFIRMATION UNDER THE FOREIGN ACCOUNT TAX COMPLIANCE ACT (FATCA) / COMMON REPORTING STANDARD (CRS) [Mandatory for all investors including Unit holder 0Guardian in case of minor) and Joint holder(s)]**

**M/s. Stewart & Mackertich Wealth Management Ltd.**

4 Lee Road, 5th Floor, Vaibhav, Kolkata - 700 020

**APPLICANT'S INFORMATION**

Unit Client Code

Demat A/c. No.

Please complete in BLOCK LETTERS

FOR INDIVIDUAL INVESTORS (INDIVIDUAL / NRI / HUF / ON BEHALF OF MINOR / PROPRIETORSHIP FIRM)			
FATCA Compliance Confirmation Indicia			"Yes" or "No" please (✓)
Are you a Resident or Citizen of the United States ?			<input type="checkbox"/> Yes <input type="checkbox"/> No
Residence for Tax purposes in jurisdiction(s) outside India			<input type="checkbox"/> Yes <input type="checkbox"/> No
Citizenship of any country other than India			<input type="checkbox"/> Yes <input type="checkbox"/> No
Note : If ticked on "Yes" "Others" and/or "U.S.A.", please provide all details :			
	<b>First Account Holder</b>	<b>Second Account Holder</b>	<b>Third Account Holder</b>
Name of the Account Holder			
City of Birth			
Country of Birth			
Address for TAX purpose	<input type="checkbox"/> Same as mailing address <input type="checkbox"/> Same as permanent address	<input type="checkbox"/> Same as mailing address <input type="checkbox"/> Same as permanent address	<input type="checkbox"/> Same as mailing address <input type="checkbox"/> Same as permanent address
Nationality (if national of more than one country, please mention all separately)			
Source of Wealth	<input type="checkbox"/> Salary <input type="checkbox"/> Business <input type="checkbox"/> Rental Income <input type="checkbox"/> Gift <input type="checkbox"/> Royalty <input type="checkbox"/> Ancestral Property <input type="checkbox"/> Prize Money <input type="checkbox"/> Others (Pls. Specify) _____	<input type="checkbox"/> Salary <input type="checkbox"/> Business <input type="checkbox"/> Rental Income <input type="checkbox"/> Gift <input type="checkbox"/> Royalty <input type="checkbox"/> Ancestral Property <input type="checkbox"/> Prize Money <input type="checkbox"/> Others (Pls. Specify) _____	<input type="checkbox"/> Salary <input type="checkbox"/> Business <input type="checkbox"/> Rental Income <input type="checkbox"/> Gift <input type="checkbox"/> Royalty <input type="checkbox"/> Ancestral Property <input type="checkbox"/> Prize Money <input type="checkbox"/> Others (Pls. Specify) _____
Identification type - Documents submitted as proof of identity of the individual	<input type="checkbox"/> Passport <input type="checkbox"/> PAN <input type="checkbox"/> Election/ Voter's ID Card <input type="checkbox"/> Driving License <input type="checkbox"/> Aadhaar Card/ Letter <input type="checkbox"/> NREGA Card <input type="checkbox"/> Govt. ID Card <input type="checkbox"/> Others (Pls. Specify) _____	<input type="checkbox"/> Passport <input type="checkbox"/> PAN <input type="checkbox"/> Election/ Voter's ID Card <input type="checkbox"/> Driving License <input type="checkbox"/> Aadhaar Card/ Letter <input type="checkbox"/> NREGA Card <input type="checkbox"/> Govt. ID Card <input type="checkbox"/> Others (Pls. Specify) _____	<input type="checkbox"/> Passport <input type="checkbox"/> PAN <input type="checkbox"/> Election/ Voter's ID Card <input type="checkbox"/> Driving License <input type="checkbox"/> Aadhaar Card/ Letter <input type="checkbox"/> NREGA Card <input type="checkbox"/> Govt. ID Card <input type="checkbox"/> Others (Pls. Specify) _____
Identification Number - for the identification type mentioned above			

\*To also include USA, where the individual is a citizen / green card holder of USA \*In case Tax Identification Number is not available, kindly provide functional equivalent.

**CBDT Terms and conditions**

I/We hereby declare, agree and confirm the following :

- I/We have understood the information requirement of this form as per the CBDT notified Rules 114F to 114H and hereby confirm that the information provided above is true, correct and complete to the best of my/our knowledge and belief, In case any of the above specified information is found to be false or untrue or misleading or misrepresenting. I/We am/are aware that I/We may be liable for it. In case of any change in the above given status on a future date, I/We undertake to inform Stewart & Mackertich Wealth Management Limited (in short) "Stewart & Mackertich) the same within 30 Days.
- I/We understand that Stewart & Mackertich is relying on this information for the purpose of determining the status of the applicants named above in aompliance with FATCA/CRS. The Stock Broker is not able to offer any tax advice on FATCA or CRS or its impact on the applicants and I/We shall seek advice from professional tax advisor for any tax questions. I/We agree, as may be required by Regulatory Authorities, Stewart & Mackertich shall be required to comply to report, reportable details to regulators / tax authorities / or close or suspend my/our account(s).



**CONFIRMATION UNDER THE FOREIGN ACCOUNT TAX COMPLIANCE ACT (FATCA) / COMMON REPORTING STANDARD (CRS) [Mandatory for all investors including Unit holder 0Guardian in case of minor) and Joint holder(s)]**

- 3. I/We agree that if I/We am/are a U.S. person or tax resident of a reportable foreign jurisdiction (other than U.S.) requiring reporting under FATCA/CRS or any other Law, my/our account details, as required under inter-governmental agreement (IGA)/Multilateral Competent Authority Agreement (MCAA) signed by Indian Government, would be reported by Stewart & Mackertich to the relevant Tax Authority.
- 4. If my/our Country of Birth is US I/We am/are providing a certificate of relinquishment of Citizenship (loss of Nationality) or a Self-Certification for stating reason for not having such a certificate despite relinquishing US citizenship OR not obtaining US citizenship at birth.

I/We hereby authorize Stewart & Mackertich to disclose, share, remit in any form, mode or manner, all / any of the information provided by me/us, including all changes, updates to such information as and when provided by me/us to Stewart & Mackertich Wealth Management limited to any Indian or foreign governmental or statutory or judicial authorities/ agencies including but not limited to the Financial Intelligence unit-India (FIU-IND), the tax / revenue authorities in India or outside India wherever it is legally required and other investigation agencies without any obligation of advising me/us of the same. Further, I/We authorize to share the given information to other SEBI Registered Intermediaries to facilitate single submission/ updation & for other relevant purposes. I/we also undertake to keep Stewart & Mackertich informed in writing about any changes/ modification to the above information in future and also undertake to provide any other additional information be required at your end.

	<b>First / Sole Holder</b>	<b>Second Holder</b>	<b>Third Holder</b>
<b>Name</b>			
<b>Signature</b>			

**CBDT Instructions**

If you have any questions about your tax residency, please contact your tax advisor. If you are a US citizen or resident or green card holder, please include United States in the foreign country information field along with you US Tax Identification Number. It is mandatory to supply a TIN or functional equivalent if the country in which you are tax resident issues such identifiers. If no TIN is yet available or has not yet been issued, please provide an explanation and attach the same with the form. In case Client has the above Indicia pertaining to a foreign country and yet declares self to be non-tax resident in the respective country, client to provide relevant Documentary evidence :

**FATCA/ Common Reporting Standards (CRS)**

- 1. What is FATCA/ CRS ?  
The US Government introduced the Foreign Account Tax Compliance Act, 2010 (FATCA) for obtaining information on accounts held by U.S. taxpayers in other countries. Further, organization for Economic Co-operation & Development (OECD) and G20 countries agreed for automatic exchange on information through Common Reporting Standards (CRS). The government of India has signed an Inter-Government Agreement (IGA) with US and has also joined the Multilateral Competent Authority Agreement (MCAA) for automatic sharing of information with member countries of OECD and G20. By virtue of India signing an IGA with US and joining MCAA, Indian Financial Institutions will have to provide the required financial information to Indian Tax Authorities which in turn would forward reportable information to US IRS and member countries of OECD and G20 countries.  
In order to implement FATCA and CRS norms in India, Stewart & Mackertich Wealth Management Limited is required to implement procedures to identify U.S. account holders or other jurisdictions reportable accounts, perform due diligence and obtain documentary evidence wherever required and report details of such accounts to relevant tax authority.
- 2. 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 citizens, Green Card Holders, tax residents.
- 3. Who is Reportable Person (Non US) under Common Reportable Standards (CRS) ?  
Under Common Reportable Standards (CRS), reportable person means Tax residents of a reportable foreign jurisdiction other than U.S. (Please note that above information is provided only for quick reference to Clients. You are requested to consult a legal/tax advisor if in doubt.)
- 4. Documents to be collected if Clients Country of birth is U.S. but declare that he/she is not a U.S. person
  - Certificate of relinquishment of citizenship (Loss of nationality certificate); OR
  - Self-certification for stating reasons for not having such a certificate despite despite relinquishment U.S. citizenship; or
  - Self-certification for stating reasons for not obtaining U.S. citizenship at birth
- 5. Residence/ mailing address in a country other than India  
Self-certification that the account holders is neither a citizen of United States of America nor a resident for tax purposes; and Documentary evidence.



**FINANCIAL DETAILS AND OTHER DETAILS**

The information is sought under the Prevention of Money Laundering Act, 2002, the rules notified there under and SEBI and Exchange Guidelines issued on Anti Money Laundering.

**1 (a). Annual Income (Last Three years from the date of opening of this Account)**

1st Year

- Upto Rs. 1 Lac       Rs. 1 Lac to 2 Lacs       Rs. 2 Lacs to 5 Lacs       Rs. 5 Lacs to 10 Lacs  
 Rs. 10 Lacs to Rs. 25 Lacs       Rs. 25 Lacs to Rs. 50 Lacs       Rs. 50 Lacs to Rs. 1 Crore       Rs. 2 Crore and above

2nd Year

- Upto Rs. 1 Lac       Rs. 1 Lac to 2 Lacs       Rs. 2 Lacs to 5 Lacs       Rs. 5 Lacs to 10 Lacs  
 Rs. 10 Lacs to Rs. 25 Lacs       Rs. 25 Lacs to Rs. 50 Lacs       Rs. 50 Lacs to Rs. 1 Crore       Rs. 2 Crore and above

3rd Year

- Upto Rs. 1 Lac       Rs. 1 Lac to 2 Lacs       Rs. 2 Lacs to 5 Lacs       Rs. 5 Lacs to 10 Lacs  
 Rs. 10 Lacs to Rs. 25 Lacs       Rs. 25 Lacs to Rs. 50 Lacs       Rs. 50 Lacs to Rs. 1 Crore       Rs. 2 Crore and above

**1 (b). Source of Income \_\_\_\_\_****2. Networth Details (as on the date of account opening)**

- Upto Rs. 1 Lac       Rs. 1 Lac to 2 Lacs       Rs. 2 Lacs to 5 Lacs       Rs. 5 Lacs to 10 Lacs  
 Rs. 10 Lacs to Rs. 25 Lacs       Rs. 25 Lacs to Rs. 50 Lacs       Rs. 50 Lacs to Rs. 1 Crore       Rs. 2 Crore and above

**3. Please tick mark the additional applicable category to you.**

- Non Resident Client;  
 High Networth Client (having annual income Networth of More than 1 Crore);  
 Trust, Charities, NGOs and Organizations receiving donations;  
 Company having close family shareholding or beneficial owners;  
 Civil servant or family member or close relative of civil Servant;  
 Bureaucrat of family member or close relative of bureaucrat;  
 Current or Former MP or MLA or MLC or their family member or close relative;  
 Politician or their family members or close relative;  
 Current or Former Head of State or of Government of their family member close relative;  
 Senior Government/ Judicial/ Military Officers or their family member or close relative;  
 Senior Executive of State-owned corporations or their family member or close relative;  
 Companies offering foreign exchange offerings;  
 None of the above;

**SELF DECLARATION**

1. I/We hereby further confirm/ undertake that the investments/trading done in Securities Market are from my / own / borrowed sources of funds and I/We confirm that the funds utilized for trading activities by me is in compliance with the rules, regulations and guidelines stipulated under PMLA.

- a. My annual Income is Rs. \_\_\_\_\_ (Source of Income \_\_\_\_\_)  
b. My DP holding as on date is attached herewith. The total valuation as on \_\_\_\_\_ is Rs. \_\_\_\_\_.  
c. My Net Worth as on \_\_\_\_\_ is Rs. \_\_\_\_\_

2. I/We certify that the above information given by me/us is true and undertake to notify Stewart & Mackertich Wealth Management Limited, promptly of any change in my/our KYC information concerning my income and investment profile.

3. I/We understand that providing any incomplete, false or incorrect information may give effect to liability under the provisions of SEBI Act, 1992 and Regulations, Rules, Circulars, Guidelines thereunder as well as to the Rules, Regulations, Bye Laws, Circulars of Stock Exchange(s) where Stewart & Mackertich Wealth Management Limited is a Trading Member.

Signature		Date	
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**Trading Declaration - Senior Citizen (To be signed by the client)**

**M/s. Stewart & Mackertich Wealth Management Ltd.**

4 Lee Road, 5th Floor, Vaibhav, Kolkata - 700 020

Sub : Account opening application

\*Account Type : 

	Online		Offline		Both
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I, ..... S/o or W/o ..... age ..... years, am willing to open trading account with you and I have submitted an account opening form for the same. In this regard I submit following information :

Financial Details :	Annual Income : Rs.	Total Net-worth : Rs.
Investment Objective :	Short Term/ Medium Term / Long Term	.....
Risk Appetite :	Low / Medium / High	.....
Whether dealt/ Experience in Capital Market Segment in the past	Yes / No : _____ If Yes, Name of the Broker	.....
Whether dealt/ Experience in Derivative Market Segment in the past	Yes / No : _____ If Yes, Name of the Broker	.....

Having understood that investment in Securities Market and particularly in Derivative Market Segments involves risk including risk of leveraging and unlimited loss etc., I am willing to open the trading account at my own risk and consequences.

Signature of Client	Date :	UCC :
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**Report prepared by RM and Verified by Branch In-charge**

Met the Client Personally		Yes		No	
Physical Health of the Client		Good		Suffering from any Disease If Yes, Name of Disease :	
Client will place order for trades directly		Yes		No	
Attach copy of Authority letter along with "Verified with original" of valid ID and Address proof of Authorized Person					
<b>Financial Background of the Client :</b>					
<b>Educational Background :</b>					
<b>Professional Background :</b>					
<b>Should Capital Market Segments Trading be permitted to the Client - Yes/No (state the reason) along with due diligence carried out :</b>					
<b>Should Derivatives Market Segments Trading be permitted to the Client - Yes/No (state the reason) along with due diligence carried out :</b>					
Relationship Manager	Name :				
	Signature :				
Branch In-charge	Name :				
	Signature :				
Date :	Company Seal :				
Time :					

**QUESTIONNAIRE FOR CLIENT CALLING (Office Use)**

**Get Confirmation from Client :**

Name	
Address	
Mobile No./ Other Mobile No.	
Mail ID	
Mother's Name	
City of Birth	
Do you Nominate Some One	<input type="checkbox"/> Y <input type="checkbox"/> N
If Yes, Nominee Name	
Relation	

**Get Confirmation from Client :**

Source of Income	
Income Range	
Last 3 years Annual Income Range	
a. 1 Year	
b. 2 Year	
c. 3 Year	
Net Worth	Approx ( <input type="checkbox"/> <1 Lakhs <input type="checkbox"/> 1-2 Lakhs <input type="checkbox"/> 2-5 Lakhs <input type="checkbox"/> 5-10 Lakhs <input type="checkbox"/> 10-25 Lakhs <input type="checkbox"/> 25-50 Lakhs <input type="checkbox"/> 50 Lakhs - 1 Crore <input type="checkbox"/> More than 1 Crore
Occupation	
Educational Qualification	
Have you Traded with any other AP/TM ?	Y / N
If Yes than Name of the AP / TM	
Segments confirmation	NSE - CM      NSE - F&O      CURRENCY BSE - CM      BSE - F&O      MCX      ICEX
Brokerage Confirmation	
Authorized Representative	
IBT	<input type="checkbox"/> DIET ODIN <input type="checkbox"/> Mobile Trading
Configaration on IBT Charges as applicable :	_____

Comments of Employee (if any) after Client Calling

Name of Employee		Designation		Date
Signature				Time



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