



Stewart & Mackertich Wealth Management Limited

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

Ph. : 91-33-30515400, Fax : 91-33-22893401

E-mail : demat@smifs.com

Application No. :

Date :

DP Ref No. :

DP ID	1	2	0	1	6	0	0	0
BO ID	0	0						

ACCOUNT OPENING FROM FOR INDIVIDUALS

Please fill all the details in BLOCK LETTERS in English.

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

TYPES OF ACCOUNT (Tick Whichever is applicable)

<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"/> Individual Director's Relative	<input type="checkbox"/> Individual Director	<input type="checkbox"/> Minor
	<input type="checkbox"/> Individual Promoter		<input type="checkbox"/> Others (specify) _____
<input type="checkbox"/> NRI	<input type="checkbox"/> NRI Repatriable	<input type="checkbox"/> NRI-Depository Receipts	<input type="checkbox"/> NRI Non-Repatriable Promoter
	<input type="checkbox"/> NRI Repatriable Promoter	<input type="checkbox"/> NRI Non-Repatriable	<input type="checkbox"/> Other (Specify) _____
<input type="checkbox"/> FOREIGN NATIONAL	<input type="checkbox"/> Foreign National	<input type="checkbox"/> Foreign National-Depository Receipts	<input type="checkbox"/> Others (Specify) _____

SOLE / FIRST HOLDER DETAILS

Name			
* In case of Firms, Association or Persons (AOP), Partnership Firm, Unregistered Trust, etc., although the account is opened in the name of the natural persons, the name of the Firm, Association or Persons (AOP), Partnership Firm, Unregistered Trust, etc., should be mentioned above.			
Father / Husband Name			
Title	<input type="checkbox"/> Mr. <input type="checkbox"/> Mrs. <input type="checkbox"/> Ms. <input type="checkbox"/> Other	Suffix	Sex <input type="checkbox"/> Male <input type="checkbox"/> Female
Correspondence Address			
City		State	
Country		PIN	
PAN		UID	
Telephone No.		Fax No.	
Aadhaar		Mobile	
E-mail ID		DOB	
Other Details	Income Range per annum :		
Gross Annual Income Details	<input type="checkbox"/> Up to Rs. 1,00,000 <input type="checkbox"/> Rs. 1,00,000 to Rs. 5,00,000 <input type="checkbox"/> Rs. 5,00,000 to Rs. Rs. 10,00,000 <input type="checkbox"/> Rs. 10,00,000 to Rs. 25,00,000 <input type="checkbox"/> More than Rs. 25,00,000		
Occupation : <input type="checkbox"/> Private / Public Sector <input type="checkbox"/> Government Service <input type="checkbox"/> Business <input type="checkbox"/> Professional <input type="checkbox"/> Agriculturist <input type="checkbox"/> Retired <input type="checkbox"/> Housewife <input type="checkbox"/> Student <input type="checkbox"/> Others (Please specify) _____			
Nature of Business : (Products/services/provided)		Educational Qualitification	
Permanent Address (if different from correspondence address)			
City		State	
Country		PIN	
Telephone No.		Fax No.	

Only in case of Sole / First Holder is Minor

Guardian Name _____ Relationship with Minor _____
 Address _____
 PIN No. _____ Phone No. _____ E-mail _____

BANK ACCOUNT DETAILS OF SOLE / FIRST HOLDER

Bank Code (9 digit MICR code)							
IFS Code (11 character)							
Account Number							
Account type	<input type="checkbox"/> Savings	<input type="checkbox"/> Current	<input type="checkbox"/> Cash Credit				
Bank Name							
Bank Branch Address							
City		State		Country	PIN code		

SECOND HOLDER'S DETAILS

Name							
Father / Husband Name							
Title	<input type="checkbox"/> Mr. <input type="checkbox"/> Mrs. <input type="checkbox"/> Ms. <input type="checkbox"/> Other	Suffix					
	Sex <input type="checkbox"/> Male <input type="checkbox"/> Female						
Permanent Address							
	City :						
State / Country				PIN			
PAN				UID			
Telephone No.				Fax No.			
Aadhaar				DOB			
E-mail ID :				Mobile No.			
Nature of Business :				Occupation			

THIRD HOLDER'S DETAILS

Name					
Father / Husband Name					
Title	<input type="checkbox"/> Mr. <input type="checkbox"/> Mrs. <input type="checkbox"/> Ms. <input type="checkbox"/> Other	Suffix	Sex <input type="checkbox"/> Male <input type="checkbox"/> Female		
Permanent Address	City :				
State / Country			PIN		
PAN			UID		
Telephone No.			Fax No.		
Aadhaar			DOB		
E-mail ID :			Mobile No.		
Nature of Business :			Occupation		

I / We instruct the DP to receive cash and every credit in my/our account. (If not marked, the default option would be 'Yes')		(Automatic Credit) <input type="checkbox"/> Yes <input type="checkbox"/> No
Account Statement Requirement	<input type="checkbox"/> As per SEBI Regulation <input type="checkbox"/> Daily <input type="checkbox"/> Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly	
I / We would like to instruct the DP to accept all the pledge instructions in my / our account without any other further instruction from my/our end (If not marked, the default option would be 'No')		<input type="checkbox"/> Yes <input type="checkbox"/> No
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)		<input type="checkbox"/> Yes <input type="checkbox"/> No
I / We request you to send Electronic Transaction-cum-Holding Statement at the email ID		<input type="checkbox"/> Yes <input type="checkbox"/> No
I / We would like to share the email ID with the RTA		<input type="checkbox"/> Yes <input type="checkbox"/> No
I / We would like to receive the Annual Report (Tick the applicable box. If not marked the default option would be in Physical)	<input type="checkbox"/> Physical / <input type="checkbox"/> Electronic / <input type="checkbox"/> Both Physical and Electronic	

ADDITIONAL DETAILS

SMS Alert Facility Refer to Terms & Condition given as Annexure - 2.4	Mobile No. +91 _____ [(Mandatory, if you are giving Power of Attorney (POA)) (If POA is not granted & you do not wish to avail of this facility, cancel this option).										
Transaction Using Secured Texting Facility (TRUST). Refer to Terms and Conditions Annexure - 2.4	I wish to avail the TRUST facility using the Mobile number registered for SMS Alert Facility. I have read and understood the Terms and Conditions prescribed by CDSL for the Same. <input type="checkbox"/> Yes <input type="checkbox"/> No 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%; border-collapse: collapse;"> <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 our website www.cdslindia.com Easi allows a BO to view his ISIN balances, transactions and value of the portfolio online.										

FOR NON RESIDENT INDIANS

Foreign Address											
City					State						
Country					PIN						
RBI Ref. No.					RBI Approval date						

DECLARATION

I/We have received and read the Rights and Obligations document and terms & conditions and agree to abide by and be bound by the same and by the Bye Laws as are in force from time to time. I / We declare that the particulars given by me/us above are true and to the best of my/our knowledge as on the date making this application. I/We agree and undertake to intimate the DP any change(s) in the details / Particulars mentioned by me / us in this form. I/We further agree that any false / misleading information given by me / us or suppression of any material information will render my account liable for termination and suitable action.

	Sole / First Holder	Second Holder	Third Holder
Name			
Signature			
Passport size Photograph	(Please sign across the photograph)	(Please sign across the photograph)	(Please sign across the photograph)

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

INTRODUCTION DETAIL

Introduction by an existing client of Stewart & Mackertich Wealth Management Ltd. (Give Name & BO ID)
I/We confirm the identity, occupation and address of the applicant

Introducer's Name _____ Signature of Introducer

BO ID _____

(To be verified by the official of Stewart & Mackertich Wealth Management Ltd.)

STEWART & MACKERTICH WEALTH MANAGEMENT LIMITED

(Depository Participant: Central Depository Services (I) Ltd.)

SEBI REGISTRATION NUMBER IN-DP-24-2015

DEPOSITORY ID: 18000

IN PERSON VERIFICATION FORM

ACCOUNT NO.	
-------------	--

Name of Staff with Employee Code who has carried out "In-Person Verification"	
---	--

Name(s), Signature(s) and Photograph(s) of Account Holder(s):

Name of Sole/First Holder	Name of Second Holder	Name of Third Holder
Signature of Sole / First Holder	Signature of Second Holder	Signature of Third Holder
Photograph Of Sole/First Holder With Signature	Photograph Of Second Holder With Signature	Photograph Of Third Holder With Signature

N.B.: Signatures of Account Holder(s) should be taken in front of the Staff of Stewart & Mackertich Wealth Management Limited

Date of "In-Person Verification"		Place of "In-Person Verification"	
----------------------------------	--	-----------------------------------	--

Signature of the employee who had carried out the "In-Person Verification" along with Branch Seal:	
--	--

**Vaibhav Plaza, 4 Lee Road, 5th Floor, Kolkata 700 020
Tel: (9133) 3051-5400 Fax: 2289-3401**

Stewart & Mackertich Wealth Management Limited

(Depository Participant : Central Depository Services (I) Ltd.)

SEBI REGISTRATION NUMBER IN-DP-24-2015

DEPOSITORY ID : 16000

SIGNATURE CARD

ACCOUNT NO.	
-------------	--

ACCOUNT HOLDER(S) NAME	SIGNATURE
Sole / First Holder	
Second Holder	
Third Holder	

N.B. : USE STAMP WHERE EVER NECESSARY

Valbhav Plaza, 4 Lee Rod, 5th Floor, Kolkata 700 020
Tel. : (9133) 3051-5400, Fax : 2289-3401

NOMINATION FORM

Stewart & Mackertich Wealth Management Limited

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

Ph. : 91-33-30515400, Fax : 91-33-22893401

E-mail : demat@smifs.com

Dear Sir / Madam,

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]

I/We do not wish to nominate any one for this Demat account :

I/We nominate the following person who is entitled to receive security balances lying in my/our account, particulars whereof are given below, in the event of the death of the Sole holder or the death of all the joint holders.

BO Account Details												
DP ID	1	2	0	1	6	0	0	0	Client ID			
Name of First Holder												
Name of Second Holder												
Name of Third Holder												

Nominee Details			
First Name			
Middle Name			
Last Name			
Fathers/Husband Name			
Address			
PAN			
UID			
City		State	
Country		PIN	
Telephone No.		Fax No.	
PAN No.			
E-mail ID			
Relationship with BO			
Date of Birth (If nominee is a minor)			

(Please sign across the Photographs)

Paste Latest Colour Photograph of Nominee

Signature of Nominee



As the nominee is a minor as on date. I/We appoint the following person to act as **Guardian** :

First Name				(Please sign across the Photographs) Paste Latest Colour Photograph of Guardian
Middle Name				
Last Name				
Address				
City		State		
Country		PIN		
Telephone No.		Fax No.		
Age				Signature of Guardian

to receive he securities in this account on behalf of the nominee in the event of the death of the Sole holder / all joint holders.

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

Place : _____ Date : _____

	First / Sole Holder	Second Holder	Third Holder
Name			
Signature			

Note : Two witnesses shall attest signature(s) / Thumb impression(s).

Details of the Witness		
	First Witness	Second Witness
Name of Witness		
Address of Witness		
Signature of Witness		

(To be filled by DP)

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

For **STEWART & MACKERTICH WEALTH MANAGEMENT LTD.**



(Authorised Signatory)

(Please Tear here)

Acknowledgement Receipt

Received nomination request form :

DP ID		Client ID	
Name			
Address			
Nomination in favour of			
No. Nomination	<input type="checkbox"/> Does not wish to nominate		
Registration No.		Registered on	_____

Depository Participant Seal and Signature

Suggested Option Form for availing of Additional facilities in BO Module

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

Date _____

Dear Sir / Madam,

I / We wish to avail the following facility for the new account for which we have submitted my / our account opening form

- Annual Report Flag Yes No
- Email Download Flag Yes No
- Pledge processing Flag Yes No
- Basic Services Demat Account Flag Yes No
- Rajiv Gandhi Equity Saving Scheme (RGESS) Yes No

Thanking you,

Yours truly,

	First/Sole Holder	Second Joint Holder	Third Joint Holder
Name			
Signature			

Stewart and Mackertich Wealth Management Limited
Annexure - A (For Investors)

PARTICULARS	CHARGES
DP AMC Charges *	Rs. 300/-
Advance Adjustable Against Bills *	Rs. 500/-
Transaction Charges	
All Receipts	NIL
All Deliveries	.04% of Market Value (Minimum Rs. 15/-)
Pledge Creation	Rs. 100/- 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 (Minimum 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
Miscellaneous Charges	
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
Additional Delivery Instruction Book	Rs. 5/- per request
Additional Transaction/Holding Statement *	Rs. 10/- per request
Power of Attorney processing	Rs. 20/- per request
Mailing Charges	
Demat/Remat	On Actuals
Statements, Communications, etc.	Rs. 15/- per consignment

* Charges to be paid upfront.

Notes:

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

Signature of Client

Acknowledgement

To,

**Stewart & Mackertich Wealth Management
Limited**
4 Lee Road, Vaibhav, 5th Floor
Kolkata – 700020

Date:

I / We have received and read the "**Rights and Obligations**" document and terms & conditions and agree to abide by and be bound by the same and by the Bye Laws as are in force from time to time. I / We declare that the particulars given by me/us above are true and to the best of my/our knowledge as on the date of making this application. I/We agree and undertake to intimate the DP any change(s) in the details / Particulars mentioned by me / us in this form. I/We further agree that any false / misleading information given by me / us or suppression of any material information will render my account liable for termination and suitable action.

	Name	Signature(s) of Account Holder(s)
Sole/First Holder		
Second Holder		
Third Holder		

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

GENERAL CLAUSE

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

BENEFICIAL OWNER INFORMATION

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

FEES/CHARGES/TARIFF

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

DEMATERIALIZATION

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

MANDATORY

Sign _____

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

SEPARATE ACCOUNTS

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

TRANSFER OF SECURITIES

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

STATEMENT OF ACCOUNT

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

MANNER OF CLOSURE OF DEMAT ACCOUNT

17. The DP shall have the right to close the demat account of the Beneficial Owner, for any reasons whatsoever, provided the DP has given a notice in writing of not less than thirty days to the Beneficial Owner as well as to the Depository. Similarly, the Beneficial Owner shall have the right to close his/her demat account held with the DP provided no charges are payable by him/her to the DP. In such an event, the Beneficial Owner shall specify whether the balances in their demat account should be transferred to another demat account of the Beneficial Owner held with another DP or to rematerialize the security balances held.

MANDATORY

Sign _____

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

18. Based on the instructions of the Beneficial Owner, the DP shall initiate the procedure for transferring such security balances or rematerialize such security balances within a period of thirty days as per procedure specified from time to time by the depository. Provided further, closure of demat account shall not affect the rights, liabilities and obligations of either the Beneficial Owner or the DP and shall continue to bind the parties to their satisfactory completion.

DEFAULT IN PAYMENT OF CHARGES

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

LIABILITY OF THE DEPOSITORY

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

FREEZING/ DEFREEZING OF ACCOUNTS

22. The Beneficial Owner may exercise the right to freeze/defreeze his/her demat account maintained with the DP in accordance with the procedure and subject to the restrictions laid down under the Bye Laws and Business Rules/Operating Instructions.
23. The DP or the Depository shall have the right to freeze/defreeze the accounts of the Beneficial Owners on receipt of instructions received from any regulator or court or any statutory authority.

REDRESSAL OF INVESTOR GRIEVANCE

24. The DP shall redress all grievances of the Beneficial Owner against the DP within a period of thirty days from the date of receipt of the complaint.

AUTHORIZED REPRESENTATIVE

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

MANDATORY

Sign _____

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

LAW AND JURISDICTION

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

MANDATORY

Sign _____

**SPECIFIC REVOCABLE LETTER OF AUTHORITY FOR TRANSACTING WITH
STEWART & MACKERTICH WEALTH MANAGEMENT LIMITED**

TO ALL TO WHOM THESE PRESENTS SHALL COME I / We,

An Individual / Joint Holders / Body Corporate incorporated under the provisions of the Companies Act 1956, (hereinafter referred to as "Client" which expression shall include my / our heirs, executors, administrators and legal representatives, the survivors of them and their representatives, heirs, executors, administrators and legal representatives / its successors) residing at

_____ or

having its registered office at _____

do hereby solemnly and sincerely affirm on oath, agree and abide as follows:

WHEREAS I/We have entered an Agreement with M/s Stewart & Mackertich Wealth Management Limited a Stock Broker being member of the Bombay Stock Exchange Limited (BSE) with SEBI Registration No. – INB010599935 and National Stock Exchange of India Limited (NSE) with SEBI Registration Nos. – INB 230599932 & INF230599932 and having its registered office at 4, Lee Road, Vaibhav, Fifth Floor, Kolkata – 700 020 (hereinafter referred to as "Broker"), under which the Broker has agreed to provide Stock Broking and Depository Services to me/us and I/We am/are required to make delivery of securities whenever sold through the Broker within the time prescribed or whenever there is any requirement of margins.

AND WHEREAS I/We have also entered into an Agreement with M/s Stewart & Mackertich Wealth Management Limited, as a Depository Participant of Central Depository Services (India) Limited and having DP Id. 016000 (hereinafter referred to as "the DP") under which the DP has agreed to open a Beneficiary Account No. _____ in my/our name(s) and provide Depository Services to me/us.

AND WHEREAS I/We have, decided to appoint DP acting through its officers or employees or any sub-agents or delegates, to be my/our true and lawful ATTORNEY to do and execute the following acts and deeds on my behalf and which my said ATTORNEY has agreed to do.

WHEREAS Stewart & Mackertich Wealth Management Limited has the following Demat accounts to receive securities from the clients in pool and keep them separate from its own securities and in any of which only the securities shall be received on my/our account when not credited to my aforesaid Beneficiary Account(s). Details of such accounts are as follows:

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

	DP ID	Client ID / CM BP ID
NSDL NSE POOL Account		IN558457
CDSL NSE POOL Account	12016000	00000198
CDSL NSE Early Pay In Account	11000011	00015071
NSDL BSE POOL Account		IN651991
CDSL BSE Principal Account	12016000	00000183
CDSL BSE Early Pay In Account	11000010	00017387
CDSL Margin Account (CM)	12016000	00002370
CDSL Margin Account (NSE)	12016000	00035396
CDSL Margin Account (BSE)	12016000	00035402
CDSL Margin Account (F&O)	12016000	00015130
NSDL Margin Account (F&O)	IN301629	10077243
NSDL Margin Account	IN301629	10042292
NSDL Margin Account	IN301629	10002921
NSDL Margin Account	IN301629	10003222

NOW KNOW WE ALL AND THESE PRESENTS WITNESSETH THAT I/We, the above-named, do hereby nominate, appoint and constitute M/s Stewart & Mackertich Wealth Management Limited, the said DP acting through its officers or employees or any sub-agents or delegates to be my/our true and lawful ATTORNEY and Agent with full authority to do and execute the following acts, deeds and things for me/us, in my/our name and on my/our behalf namely:

- (a) To debit the securities and/or to transfer the securities from my/our said Beneficiary Account No. _____ with the DP to the Broker or any account of the Broker in accordance with the instructions of the Broker to the extent of my/our obligation for pay-in/early pay-in/ margin in the Cash Segment and/or Futures & Options (F & O) Segment of the BSE or NSE or both to the Broker in relation to my/our Securities Trading Account with Stewart & Mackertich Wealth Management Limited bearing Unique Client Code No. _____.

PROVIDED THAT the DP shall exercise the powers and authorities conferred under this Letter of Authority only pursuant to instructions in that behalf given by the Broker, which instructions may be given in writing, orally, over the telephone, through the internet or through any other manner acceptable to the DP; and such instructions given by the Broker shall be deemed to have been given by all the Joint Account Holders; and any recording or other record of such instructions by the DP or the Broker be admissible in evidence and shall not be questioned by me/us and shall be conclusive and binding on me/us and I/We ratify the instructions given by the aforesaid Broker to the DP named hereinabove in the manner specified herein.

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

AND I/We, do hereby authorize the DP from time to time and without requiring my/our further instructions or consent (this writing constituting my/our instructions and consent):-

- (b) Appoint any sub-agent(s) and / or delegate all or any of the powers granted under this Letter of Authority to one or more persons or entities of the DP's choice on such terms as the DP may think fit.
- (c) To return the securities that may have been received erroneously in my / our account or those securities that it was not entitled to receive from me / us.
- (d) To send consolidated summary of scrip-wise buy and sell positions taken with average rates by way of SMS / email on a daily basis, notwithstanding any other document to be disseminated as specified by SEBI from time to time.
- (e) To remove such sub-agent(s) and withdraw all or any of such delegated powers.

I/We further agree and confirm that the powers and authorities conferred by this Letter of Authority shall continue subject only to the satisfaction of all amounts/ dues payable by me/us to Stewart & Mackertich Wealth Management Limited in respect of any services/facilities provided in connection with this Letter of Authority, the Member Client Agreement or any other document(s) executed between the parties, this Letter of Authority is revocable by me/us at any time without notice.

IN WITNESS WHEREOF, We have caused this Letter of Authority to be executed on this _____ day of _____ 20_____.

Signed and Delivered
by the First 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

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

WE ACCEPT

For Stewart & Mackertich Wealth Management Limited

Authorized Signatory

Name: _____

Address: _____

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

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

Definitions:

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

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

Availability:

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

**Signature of
Beneficial Owners:**



Receiving Alerts:

1. The depository shall send the alerts to the mobile phone number provided by the BO while registering for the service or to any such number replaced and informed by the BO from time to time. Upon such registration / change, the depository shall make every effort to update the change in mobile number within a reasonable period of time. The depository shall not be responsible for any event of delay or loss of message in this regard.
2. The BO acknowledges that the alerts will be received only if the mobile phone is in 'ON' and in a mode to receive the SMS. If the mobile phone is in 'Off' mode i.e. unable to receive the alerts then the BO may not get / get after delay any alerts sent during such period.
3. The BO also acknowledges that the readability, accuracy and timeliness of providing the service depend on many factors including the infrastructure, connectivity of the service provider. The depository shall not be responsible for any non-delivery, delayed delivery or distortion of the alert in any way whatsoever.
4. The BO further acknowledges that the service provided to him is an additional facility provided for his convenience and is susceptible to error, omission and/ or inaccuracy. In case the BO observes any error in the information provided in the alert, the BO shall inform the depository and/ or the DP immediately in writing and the depository will make best possible efforts to rectify the error as early as possible. The BO shall not hold the depository liable for any loss, damages, etc. that may be incurred/ suffered by the BO on account of opting to avail SMS alerts facility.
5. The BO authorizes the depository to send any message such as promotional, greeting or any other message that the depository may consider appropriate, to the BO. The BO agrees to an ongoing confirmation for use of name, email address and mobile number for marketing offers between CDSL and any other entity.
6. **The BO agrees to inform the depository and DP in writing of any unauthorized debit to his BO account/ unauthorized transfer of securities from his BO account, immediately, which may come to his knowledge on receiving SMS alerts. The BO may send an email to CDSL at complaints@cdsiindia.com. The BO is advised not to inform the service provider about any such unauthorized debit to/ transfer of securities from his BO account by sending a SMS back to the service provider as there is no reverse communication between the service provider and the depository.**
7. The information sent as an alert on the mobile phone number shall be deemed to have been received by the BO and the depository shall not be under any obligation to confirm the authenticity of the person(s) receiving the alert.
8. The depository will make best efforts to provide the service. The BO cannot hold the depository liable for non-availability of the service in any manner whatsoever.
9. If the BO finds that the information such as mobile number etc., has been changed with out proper authorization, the BO should immediately inform the DP in writing.

Signature of
Beneficial Owners:



Fees:

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

Disclaimer:

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

Liability and Indemnity:

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

Amendments:

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

Governing Law and Jurisdiction:

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

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

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

**Signature of
Beneficial Owners:**



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

I/We am/ are aware that mere acceptance of the registration form does not imply in any way that the request has been accepted by the depository for providing the service.

I/We provide the following information for the purpose of **REGISTRATION / MODIFICATION** (Please cancel out what is not applicable).

BOID

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
(Please write your 8 digit DPID)										(Please write your 8 digit Client ID)									

Sole / First Holder's Name	<input type="text"/>
Second Holder's Name	<input type="text"/>
Third Holder's Name	<input type="text"/>

Mobile Number on which messages are to be sent

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
(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)

Signatures:

Sole / First Holder	Second Holder	Third Holder

Place:	Date:
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Signature of Beneficial Owners:

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

Date _____

Dear Sir,

I have opened a Beneficial Account with you being numbered _____

This is to confirm that I/We am/are acceptable to receive the below mentioned "Digitally Signed" documents at my/our email address as stated below:

- a) Billing/Transaction/Holding Statement of Accounts with regard to my above-mentioned Beneficial Account maintained with you.
- b) All documents/letters required to be communicated to me/us from time to time as per the requirements of CDSL, SEBI and / or any other Statutory Bodies.

My/Our email address for communication is/are as follows:

EMAIL ID.	
EMAIL ID.	

I/We am/are further agreeable to the following:

- i) I/We am/are acceptable to receive the documents as stated above in the point nos. (a) & (b) in electronic form in lieu of the same being sent in physical (hard copy) form.
- ii) I/We further undertake to inform by way of email at demat@smifs.com to you if I/We do not receive any document supposed to have been received by me/us within 24 hours from the time it was due to me/us. If no such intimation is received by me/us, you may resume that the Digitally Signed document has been received by me/us and the contents therein are acceptable to me/us, provided the same has been sent by you.
- iii) I/We undertake to inform you immediately on receipt or not later than 24 hours of the time such document was sent by you in electronic form, if I/We am/are nor agreeable to any content of such Digitally Signed documents in electronic form in writing or by way of email at demat@smifs.com.
- iv) This is to further confirm that it will be my/our responsibility to ensure that my/our email account is active and the mailbox is not full/saturated.

Thanking you,

Yours truly,

	First/Sole Holder	Second Joint Holder	Third Joint Holder
Name			
Signature			