

FORM 9

PART I - KNOW YOUR CLIENT (KYC) APPLICATION FORM (For Individuals)



Stewart & Mackertich Wealth Management Limited

DP ID: IN301629

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

Tel: (9133) 3051 5400 Fax: 2289 3401

Compliance Officer: Sudipto Datta / (9133) 3051 5401 / compliance@smifs.com

SEBI Registration Number: IN-DP-24-2015

Please fill this form in ENGLISH and in BLOCK LETTERS

A. IDENTITY DETAILS

										Photograph Please affix your recent passport size photograph																			
1	Name of the Applicant									Signature Across photograph																			
2	Father's / Husband's Name																												
3	a) Gender	<input type="checkbox"/> Male <input type="checkbox"/> Female	b) Marital status	<input type="checkbox"/> Single <input type="checkbox"/> Married	c) Date of Birth	D	D	M	M	Y	Y	Y	Y																
4	a) Nationality	<input type="checkbox"/> Indian <input type="checkbox"/> Other (Please specify, _____)			a) Status	<input type="checkbox"/> Resident Individual <input type="checkbox"/> Non Resident <input type="checkbox"/> Foreign National																							
5	a) PAN													b) Aadhaar Number, if any															
6	Specify the proof of identity submitted										<input type="checkbox"/> PAN card <input type="checkbox"/> Any other (Please specify; _____)																		

B. ADDRESS DETAILS

1	Residence / Correspondence Address	<input type="checkbox"/> Correspondence Address					<input type="checkbox"/> Residence Address						
		_____ _____ _____											
		City/town/village			PIN Code								
		State			Country								
2	Specify the proof of address submitted for Residence / correspondence address												
3	Contact Details	Tel. (Off.)			Tel. (Res.)								
		Fax No.			Mobile No.								
		Email ID											

4	Permanent Address (If different from above. Mandatory for Non-Resident Applicant to specify overseas address)								
		City/town/village		PIN Code					
		State		Country					

C. 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.

Signature of the Applicant _____ Date

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

FOR OFFICE USE ONLY									
Sr. No.	Particulars								
1	<input type="checkbox"/> Originals verified and Self-Attested Document copies received								
2	In-Person-Verification (IPV) details:								
	a)	Name of the person doing IPV							
	b)	Designation							
	c)	Name of Organization							
	d)	Signature							
e)	Date								
Name & Signature of the Authorised Signatory _____								Seal/Stamp of the intermediary	
Date									

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Please fill this form in ENGLISH and in BLOCK LETTERS

A. IDENTITY DETAILS

										Photograph Please affix your recent passport size photograph Signature Across photograph					
1	Name of the Applicant														
2	Father's / Husband's Name														
3	a) Gender	<input type="checkbox"/> Male	<input type="checkbox"/> Female	b) Marital status	<input type="checkbox"/> Single	<input type="checkbox"/> Married	c) Date of Birth	D	D	M	M	Y	Y	Y	Y
4	a) Nationality	<input type="checkbox"/> Indian <input type="checkbox"/> Other (Please specify, _____)				a) Status	<input type="checkbox"/> Resident Individual <input type="checkbox"/> Non Resident <input type="checkbox"/> Foreign National								
5	a) PAN														
6	Specify the proof of identity submitted										<input type="checkbox"/> PAN card <input type="checkbox"/> Any other (Please specify; _____)				

B. ADDRESS DETAILS

1	Residence / Correspondence Address	<input type="checkbox"/> Correspondence Address					<input type="checkbox"/> Residence Address					
		_____ _____ _____										
		City/town/village					PIN Code					
		State					Country					
2	Specify the proof of address submitted for Residence / correspondence address											
3	Contact Details	Tel. (Off.)					Tel. (Res.)					
		Fax No.					Mobile No.					
		Email ID										

4	Permanent Address (If different from above. Mandatory for Non-Resident Applicant to specify overseas address)									
		City/town/village				PIN Code				
		State				Country				

C. 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.

Signature of the Applicant _____ Date

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

FOR OFFICE USE ONLY												
Sr. No.	Particulars											
1	<input type="checkbox"/> Originals verified and Self-Attested Document copies received											
2	In-Person-Verification (IPV) details:											
	a)	Name of the person doing IPV										
	b)	Designation										
	c)	Name of Organization										
	d)	Signature										
e)	Date			D	D	M	M	Y	Y	Y	Y	
Name & Signature of the Authorised Signatory _____												
Date				D	D	M	M	Y	Y	Y	Y	Seal/Stamp of the intermediary

FORM 9
PART II – ACCOUNT OPENING FORM
(FOR INDIVIDUALS)

Stewart & Mackertich Wealth Management Limited DP ID: IN301629 Vaibhav Plaza, 5 th Floor, 4, Lee Road, Kolkata 700 020 Tel: (9133) 3051 5400 Fax: 2289 3401 Compliance Officer: Sudipto Datta / (9133) 3051 5401 / compliance@smifs.com SEBI Registration Number: IN-DP-24-2015					Client –ID (To be filled by Participant)										
I/We request you to open a depository account in my/our name as per the following details: <i>(Please fill all the details in CAPITAL LETTERS only)</i>							Date	D	D	M	M	Y	Y	Y	Y
A) Details of Account holder(s):															
Account holder(s)	Sole/ First Holder			Second Holder			Third Holder								
Name															
PAN															
Occupation <i>(please tick any one and give brief details)</i>	<input type="checkbox"/> Private Sector		<input type="checkbox"/> Agriculturist		<input type="checkbox"/> Private Sector		<input type="checkbox"/> Agriculturist		<input type="checkbox"/> Private Sector		<input type="checkbox"/> Agriculturist				
	<input type="checkbox"/> Public Sector		<input type="checkbox"/> Retired		<input type="checkbox"/> Public Sector		<input type="checkbox"/> Retired		<input type="checkbox"/> Public Sector		<input type="checkbox"/> Retired				
	<input type="checkbox"/> Government Service		<input type="checkbox"/> Housewife		<input type="checkbox"/> Government Service		<input type="checkbox"/> Housewife		<input type="checkbox"/> Government Service		<input type="checkbox"/> Housewife				
	<input type="checkbox"/> Business		<input type="checkbox"/> Student		<input type="checkbox"/> Business		<input type="checkbox"/> Student		<input type="checkbox"/> Business		<input type="checkbox"/> Student				
	<input type="checkbox"/> Professional		<input type="checkbox"/> Others (Please specify; _____)		<input type="checkbox"/> Professional		<input type="checkbox"/> Others (Please specify; _____)		<input type="checkbox"/> Professional		<input type="checkbox"/> Others (Please specify; _____)				
Brief details:															
B) For HUF, Association of Persons (AOP), Partnership Firm, Unregistered Trust, etc., although the account is opened in the name of the natural persons, the name & PAN of the HUF, Association of Persons (AOP), Partnership Firm, Unregistered Trust, etc., should be mentioned below:															
a) Name					b) PAN										
C) Type of account															
<input type="checkbox"/> Ordinary Resident			<input type="checkbox"/> NRI-Repatriable			<input type="checkbox"/> NRI-Non Repatriable									
<input type="checkbox"/> Qualified Foreign Investor			<input type="checkbox"/> Foreign National			<input type="checkbox"/> Promoter									
<input type="checkbox"/> Margin			<input type="checkbox"/> Others (Please specify) _____												
D) Gross Annual Income Details															
Income Range per annum (please tick any one)															
<input type="checkbox"/> Below ` 1 lac			<input type="checkbox"/> ` 1- 5 lac			<input type="checkbox"/> ` 5- 10 lac									
<input type="checkbox"/> ` 10- 25 lac			<input type="checkbox"/> More than ` 25 lac												
E) In case of NRIs/ Foreign Nationals															
RBI Approval Reference Number															
RBI Approval date					D	D	M	M	Y	Y	Y	Y			

F) Bank details												
1	Bank account type <input type="checkbox"/> Savings Account <input type="checkbox"/> Current Account <input type="checkbox"/> Others (Please specify)_____											
2	Bank Account Number											
3	Bank Name											
4	Branch Address											
	City/town/village			PIN Code								
	State			Country								
5	MICR Code											
6	IFSC											

G)	Please tick, if applicable: <input type="checkbox"/> Politically Exposed Person (PEP) <input type="checkbox"/> Related to a Politically Exposed Person (PEP)										
----	--	--	--	--	--	--	--	--	--	--	--

H) Standing Instructions											
1	I/We authorise you to receive credits automatically into my/our account.										<input type="checkbox"/> Yes <input type="checkbox"/> No
2	Account to be operated through Power of Attorney (PoA)										<input type="checkbox"/> Yes <input type="checkbox"/> No
3	Auto Pledge Confirmation										<input type="checkbox"/> Yes <input type="checkbox"/> No
4	Annual Report Flag										<input type="checkbox"/> Yes <input type="checkbox"/> No
5	Email Download Flag										<input type="checkbox"/> Yes <input type="checkbox"/> No
6	Pledge processing Flag										<input type="checkbox"/> Yes <input type="checkbox"/> No
7	Basic Services Demat Account Flag										<input type="checkbox"/> Yes <input type="checkbox"/> No
8	Rajiv Gandhi Equity Saving Scheme (RGESS)										<input type="checkbox"/> Yes <input type="checkbox"/> No
9	SMS Alert facility: [Mandatory if you are giving Power of Attorney (PoA). Ensure that the mobile number is provided in the KYC Application Form]										
	Sr. No.		Holder							Yes	No
	1		Sole/First Holder							<input type="checkbox"/>	<input type="checkbox"/>
	2		Second Holder							<input type="checkbox"/>	<input type="checkbox"/>
3		Third Holder							<input type="checkbox"/>	<input type="checkbox"/>	
10	Mode of receiving Statement of Account [Tick any one]		<input type="checkbox"/> Physical Form <input type="checkbox"/> Electronic Form [Read Note 4 and ensure that email ID is provided in KYC Application Form].								

I)	Guardian Details (where sole holder is a minor):										
	[For account of a minor, two KYC Application Forms must be filled i.e. one for the guardian and another for the minor (to be signed by guardian)]										
	Guardian Name										
	PAN										
Relationship of guardian with minor											
Introduction (by an existing account holder / applicant's bank)											
DP ID: _____ Client ID: _____ (Inc case of existing account holder)											
I confirm the identity and address of the applicant(s)											
Name : _____											
Signature of Introducer / Signature and Seal incase of Bank (To be verified by DP Official)											

Declaration

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 am/ we 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".

Name(s) of holder(s)	Signature(s) of holder
Sole/ First Holder/ Guardian (in case sole holder is minor) (Mr./Ms.)	X
Second Holder (Mr./Ms.)	X
Third Holder (Mr./Ms.)	X

Notes :

1. All communication shall be sent at the address of the Sole/First holder only.
2. Thumb impressions and signatures other than English or Hindi or any of the other language not contained in the 8th Schedule of the Constitution of India must be attested by a Magistrate or a Notary Public or a Special Executive Magistrate.
3. Instructions related to nomination, are as below:
 - I. The nomination can be made only by individuals holding beneficiary owner accounts on their own behalf singly or jointly. Non- individuals including society, trust, body corporate, partnership firm, karta of Hindu Undivided Family, holder of power of attorney cannot nominate. If the account is held jointly all joint holders will sign the nomination form.
 - II. A minor can be nominated. In that event, the name and address of the Guardian of the minor nominee shall be provided by the beneficial owner.
 - III. The Nominee shall not be a trust, society, body corporate, partnership firm, karta of Hindu Undivided Family or a power of Attorney holder. A non-resident Indian can be a Nominee, subject to the exchange controls in force, from time to time.
 - IV. Nomination in respect of the beneficiary owner account stands rescinded upon closure of the beneficiary owner account. Similarly, the nomination in respect of the securities shall stand terminated upon transfer of the securities.
 - V. Transfer of securities in favour of a Nominee shall be valid discharge by the depository and the Participant against the legal heir.
 - VI. The cancellation of nomination can be made by individuals only holding beneficiary owner accounts on their own behalf singly or jointly by the same persons who made the original nomination. Non- individuals including society, trust, body corporate, partnership firm, karta of Hindu Undivided Family, holder of power of attorney cannot cancel the nomination. If the beneficiary owner account is held jointly, all joint holders will sign the cancellation form.
 - VII. On cancellation of the nomination, the nomination shall stand rescinded and the depository shall not be under any obligation to transfer the securities in favour of the Nominee.
4. For receiving Statement of Account in electronic form:
 - I. Client must ensure the confidentiality of the password of the email account.
 - II. Client must promptly inform the Participant if the email address has changed.
 - III. Client may opt to terminate this facility by giving 10 days prior notice. Similarly, Participant may also terminate this facility by giving 10 days prior notice.
5. Strike off whichever is not applicable.

Acknowledgement

Stewart & Mackertich Wealth Management Limited (DP ID: IN301629)

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

Tel: (9133) 3051 5400 Fax: 2289 3401

Compliance Officer: Sudipto Datta / (9133) 3051 5401 / compliance@smifs.com

SEBI Registration Number: IN-DP-24-2015

Received the application from Mr/Ms _____ as the sole/first holder alongwith _____ and _____ as the second and third holders respectively for opening of a depository account. Please quote the DP ID & Client ID allotted to you in all your future correspondence.

Date:

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

Participant Stamp & Signature

J)		Nomination Option	
<input type="checkbox"/> I/We wish to make a nomination. [As per details given below]		<input type="checkbox"/> I/We do not wish to make a nomination. [Strike off the nomination details below]	
Nomination Details			
I/We wish to make a nomination and do hereby nominate the following person in whom all rights and / or amount payable in respect of securities held in the Depository by me / us in the said beneficiary owner account shall vest in the event of my / our death.			
1	Name of the Nominee (Mr./Ms.)		
2	Relationship with the Applicant (if any)		
3	Address of Nominee		
		City/town/village	PIN Code
		State	Country
4	Contact Details of nominee	Tel. (Off.)	Tel. (Res.)
		Fax No.	Mobile No.
		Email ID	

5. Nominee Identification details (please tick any one from (a) to (f) and provide details of the same)			
(a)	<input type="checkbox"/>	(i)	Photograph
			<div style="border: 1px solid black; padding: 10px; width: fit-content; margin: auto;"> Photograph of nominee (Signature of nominee across photograph) </div>
		(ii)	Signature X Signature of nominee
(b)	<input type="checkbox"/>	PAN of nominee	
(c)	<input type="checkbox"/>	Aadhaar number of nominee	
(d)	<input type="checkbox"/>	Savings bank account number of nominee, if maintained with the same Participant	
(e)	<input type="checkbox"/>	Copy of any proof of identity document (accompanied by original for verification or duly attested by any entity authorized for attesting the documents, as provided in Annexure JB)	
(f)	<input type="checkbox"/>	Demat account details of nominee	DP ID
			Client ID

Sr. Nos. 6-11 should be filled only if nominee is a minor:

6	Date of Birth (in case of minor nominee)	D	D	M	M	Y	Y	Y	Y
7	Name of Guardian (Mr./Ms.) (in case of minor nominee)								
8	Address of Guardian								
		City/town/village			PIN Code				
		State			Country				
9	Contact Details of Guardian	Tel. (Off.)			Tel. (Res.)				
		Fax No.			Mobile No.				
		Email ID							
10	Relationship of Guardian with nominee								

11. Guardian Identification details (please tick any one from (a) to (f) and provide details of the same)

(a)	<input type="checkbox"/>	(i)	Photograph	(ii)	Signature
			<div style="border: 1px solid black; padding: 10px; text-align: center;"> Photograph of guardian (Signature of guardian across photograph) </div>		X Signature of guardian
(b)	<input type="checkbox"/>		PAN of guardian		
(c)	<input type="checkbox"/>		Aadhaar number of guardian		
(d)	<input type="checkbox"/>		Savings bank account number of guardian, if maintained with the same Participant	Bank Account Number	
(e)	<input type="checkbox"/>		Copy of any proof of identity document (accompanied by original for verification or duly attested by any entity authorized for attesting the documents, as provided in Annexure JB)		
(f)	<input type="checkbox"/>		Demat account details of guardian	DP ID	
				Client ID	

STEWART & MACKERTICH WEALTH MANAGEMENT LIMITED

SEBI REGISTRATION NUMBER IN-DP-24-2015

DEPOSITORY ID: IN301629

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 OF NATIONAL SECURITIES DEPOSITORY LIMITED)

SEBI REGISTRATION NUMBER IN-DP-NSDL-138-2000

DEPOSITORY ID: IN301629

SIGNATURE CARD

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

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

N.B.: USE STAMP WHERE EVER NECESSARY

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

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
Delivery Instruction Book	Rs. 5/- per request
Additional Transaction/Holding Statement *	Rs. 10/- per request
Monthly 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 NSDL 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 accountholder(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

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 National Securities Depository Limited and having DP Id. **IN301629** (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:**

Annexure JB

INSTRUCTIONS/CHECK LIST FOR FILLING KYC FORM

A. IMPORTANT POINTS:

1. Self attested copy of PAN card is mandatory for all clients, including Promoters/Partners/Karta/Trustees and whole time directors and persons authorized to deal in securities on behalf of company/firm/others.
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. Unique Identification Number (UID) (Aadhaar)/ Passport/ Voter ID card/ Driving license.
2. PAN card with photograph.
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 bills 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 Bank/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 apostiled 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. UN entities/multilateral agencies exempt from paying taxes/filing tax returns in India.
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.

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.

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

Types of entity	Documentary requirements
Corporate	<ul style="list-style-type: none"> • Copy of the balance sheets for the last 2 financial years (to be submitted every year). • Copy of latest share holding pattern including list of all those holding control, either directly or indirectly, in the company in terms of SEBI takeover Regulations, duly certified by the company secretary/Whole time director/MD (to be submitted every year). • Photograph, POI, POA, PAN and DIN numbers of whole time directors/two directors in charge of day to day operations. • Photograph, POI, POA, PAN of individual promoters holding control - either directly or indirectly. • Copies of the Memorandum and Articles of Association and certificate of incorporation. • Copy of the Board Resolution for investment in securities market. • Authorised signatories list with specimen signatures.
Partnership firm	<ul style="list-style-type: none"> • Copy of the balance sheets for the last 2 financial years (to be submitted every year). • Certificate of registration (for registered partnership firms only). • Copy of partnership deed. • Authorised signatories list with specimen signatures. • Photograph, POI, POA, PAN of Partners.

Trust	<ul style="list-style-type: none"> • Copy of the balance sheets for the last 2 financial years (to be submitted every year). • Certificate of registration (for registered trust only). • Copy of Trust deed. • List of trustees certified by managing trustees/CA. • Photograph, POI, POA, PAN of Trustees.
HUF	<ul style="list-style-type: none"> • PAN of HUF. • Deed of declaration of HUF/ List of coparceners. • Bank pass-book/bank statement in the name of HUF. • Photograph, POI, POA, PAN of Karta.
Unincorporated association or a body of individuals	<ul style="list-style-type: none"> • Proof of Existence/Constitution document. • Resolution of the managing body & Power of Attorney granted to transact business on its behalf. • Authorized signatories list with specimen signatures.
Banks/Institutional Investors	<ul style="list-style-type: none"> • Copy of the constitution/registration or annual report/balance sheet for the last 2 financial years. • Authorized signatories list with specimen signatures.
Foreign Institutional Investors (FII)	<ul style="list-style-type: none"> • Copy of SEBI registration certificate. • Authorized signatories list with specimen signatures.
Army/ Government Bodies	<ul style="list-style-type: none"> • Self-certification on letterhead. • Authorized signatories list with specimen signatures.
Registered Society	<ul style="list-style-type: none"> • Copy of Registration Certificate under Societies Registration Act. • List of Managing Committee members. • Committee resolution for persons authorised to act as authorised signatories with specimen signatures. • True copy of Society Rules and Bye Laws certified by the Chairman/Secretary.