



**KNOW
YOUR
CLIENT**



THIS PAGE HAS BEEN INTENTIONALLY KEPT BLANK

KNOW YOUR CLIENT - APPLICATION FORM

UCC (Unique Client Code) :

DP CLIENT ID :

CODE: QUEENBEE: FLYINGBEE: MONEYCOMB: NON-DISCRETIONARY:

To,

MONEYBEE SECURITIES PVT. LTD.

Registered / Correspondence Office address :

303 Tower A, Peninsula Business Park, G K Marg, Lower Parel (W), Mumbai 400 013, India

t: +91 22 40302010 f: +91 22 40302000 e: info@moneybee.in w: www.moneybee.in

| | CASH SEGMENT | F & O SEGMENT | CURRENCY DERIVATIVES (CD) | F & O CLEARING |
|--------------------------------------|---|--|--|--|
| BOMBAY STOCK EXCHANGE | SEBI REGN NO. INB 011236438 DATE 22-09-2005 | SEBI REGN NO. INF 011236438 DATE 10-02-2006 | SEBI REGN NO. INE 011236438 DATE 20-09-2008 | ORBIS FINANCIAL CORPORATION LTD. 4A, TECHNOLIS, GOLF CLUB ROAD SECTOR 574, GURGAON 122022 SEBI REGN NO. INF 231322233 |
| NATIONAL STOCK EXCHANGE | SEBI REGN NO. INB 231236432 DATE 23-01-2006 | SEBI REGN NO. INF 231236432 DATE 23-01-2006 | | |
| MCX STOCK EXCHANGE | | | SEBI REGN NO. INE 261236432 DATE 30-09-2008 | |
| UNITED STOCK EXCHANGE | | | SEBI REGN NO. INE 271236432 DATE 01-01-2010 | |
| PORTFOLIO MANAGEMENT SERVICES | SEBI REGN NO. INP000001959 DATE 10-02-2007 | | | |
| DEPOSITORY PARTICIPANT (CDSL) | DPID 12045100 SEBI REGN NO. IN-DP-CDSL-356-2006 DATE 10-05-2006 | | | |

COMPLIANCE OFFICER / CEO DETAILS

FOR ANY SUGGESTIONS / GREIVANCE / QUERIES / FEEDBACK KINDLY CONTACT AT THE CORRESPONDENCE ADDRESS OR
EMAIL grievances@moneybee.in

NAME OF COMPLIANCE OFFICER:

TEL.NO.:

NAME OF CEO:

IN CASE NOT SATISFIED WITH THE RESPONSE, PLEASE CONTACT THE CONCERNED EXCHANGES AS FOLLOWS

| NAME OF THE EXCHANGE | EMAIL ID | PHONE NO |
|--------------------------------------|---------------------------------|---------------------|
| NATIONAL STOCK EXCHANGE OF INDIA LTD | ignse@nse.co.in | 91 22 26598190 |
| BOMBAY STOCK EXCHANGE LTD | is@bseindia.com | 91 22 22728097 |
| MCX STOCK EXCHANGE LTD | investorcomplaints@mcx-sx.com | 91 22 67318933/9000 |
| UNITED STOCK EXCHANGE LTD | investorcomplaints@useindia.com | 91 22 42444904/932 |
| CDSL | suhask@cdslindia.com | 91 22 22728645 |
| SEBI PORTFOLIO MANAGEMENT SERVICES | maninderc@sebi.gov.in | 91 22 26449361 |

I/WE REQUEST YOU TO REGISTER ME/US AS YOUR CLIENT FOR :

| EXCHANGE | SEGMENT | SIGNATURE |
|--|---------|----------------------|
| BOMBAY STOCK EXCHANGE LIMITED | Cash | <input type="text"/> |
| NATIONAL STOCK EXCHANGE OF INDIA LIMITED | Cash | <input type="text"/> |
| | F & O | <input type="text"/> |
| PORTFOLIO MANAGEMENT SERVICES | | <input type="text"/> |
| DEPOSITORY PARTICIPANT | | <input type="text"/> |
| Others: Name of the Exchange | | <input type="text"/> |

**INDEX****MANDATORY DOCUMENTS**

| Sr. No | DOCUMENT | BRIEF SIGNIFICANCE | PAGE NO |
|--------|---|---|---------|
| 1 | ACCOUNT OPENING FORM & TARIFF STRUCTURE | PART I KYC FORM - DOCUMENT CAPTURES THE BASIC INFORMATION ABOUT THE CONSTITUENT AND AN INSTRUCTION /CHECK LIST . | 1-8 |
| | | PART II DOCUMENT DETAILING THE RATE /AMOUNT OF BROKERAGE AND OTHER CHARGES LEVIED ON THE CLIENT FOR TRADING ON THE STOCK EXCHANGE(S) / PMS FEES. DOCUMENT CAPTURES THE ADDITIONAL INFORMATION ABOUT THE CONSTITUENT RELEVANT TO TRADING ACCOUNT . | 9-14 |
| 2 | POLICIES AND PROCEDURES | DOCUMENT DESCRIBING SIGNIFICANT POLICIES AND PROCEDURES OF THE STOCK BROKER. | 15-16 |
| 3 | RIGHTS AND OBLIGATION | DOCUMENT STATING THE RIGHTS & OBLIGATIONS OF STOCK BROKER/ TRADING MEMBER, SUB-BROKER AND CLIENT FOR TRADING ON EXCHANGES. | 17-20 |
| 4 | RISK DISCLOSURE DOCUMENT (RDD) | DOCUMENT DETAILING RISKS ASSOCIATED WITH DEALING IN THE SECURITIES MARKET. | 20-22 |
| 5 | GUIDANCE NOTE | DOCUMENT DETAILING DO'S AND DON'TS FOR TRADING ON EXCHANGE, FOR THE EDUCATION OF THE INVESTORS. | 23-24 |
| 6 | | INSTRUCTION CHECKLIST | 24 |

VOLUNTARY DOCUMENTS

| Sr. No | DOCUMENT | BRIEF SIGNIFICANCE | PAGE NO |
|--------|---|---|---------|
| 1 | LETTER FOR RUNNING ACCOUNT AUTHORIZATION & OTHER OPERATIONS | A. AUTHORITY TO THE TRADING MEMBER TO MAINTAIN A RUNNING ACCOUNT. B. VARIOUS OPERATIVE INSTRUCTIONS TO THE TRADING MEMBER FOR DAY TO DAY OPERATIONS OF THE ACCOUNT AND LIST OF PERSONS AUTHORIZED TO INTERACT WITH THE MEMBER ON BEHALF OF THE CLIENT. | 25 |
| 2 | DIGITALLY SIGNED ECNS | CONFIRMATION FROM THE CLIENT THAT DIGITALLY SIGNED CONTRACTS / COMMUNICATIONS ARE ACCEPTABLE TO THE CLIENT | 26 |

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



Application No. :

Please fill in ENGLISH and in BLOCK LETTERS

A. Identity Details (please see guidelines overleaf)

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

Name

Father's/Spouse Name

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

3. Nationality Indian Other (Please specify) _____

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

5. PAN

 Please enclose a duly attested copy of your PAN Card

Aadhaar Number, if any: _____

6. Proof of Identity submitted for PAN exempt cases Please Tick (✓)

UID (Aadhaar) Passport Voter ID Driving Licence Others _____ (Please see guideline 'D' overleaf)

PHOTOGRAPH

Please affix
the recent passport
size photograph and
sign across it

B. Address Details (please see guidelines overleaf)

1. Address for Correspondence

| | | | |
|-----------------------|--|---------|----------|
| City / Town / Village | | Country | Pin Code |
| State | | | |

2. Contact Details

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

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

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

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

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

| | | | |
|-----------------------|--|---------|----------|
| City / Town / Village | | Country | Pin Code |
| State | | | |

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

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

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

6. Any other information: _____

DECLARATION

SIGNATURE OF APPLICANT

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

Place:

Date:

| | |
|--|--|
| | |
|--|--|

FOR OFFICE USE ONLY

IPV Done on

AMC/Intermediary name OR code
MONEYBEE SECURITIES PVT. LTD.
 (Originals Verified) Self Certified Document copies received
 (Attested) True copies of documents received
 Main Intermediary

Seal/Stamp of the intermediary should contain
 Staff Name
 Designation
 Name of the Organization
 Signature
 Date

MONEYBEE SECURITIES PVT. LTD.
 Name
 Designation
 Signature
 Date

INSTRUCTIONS / CHECK LIST FOR FILLING KYC FORM

A. IMPORTANT POINTS:

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

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

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

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

1. Passport/Voters Identity Card/Ration Card/Registered Lease or Sale

Agreement of Residence/Driving License/Flat Maintenance bill/Insurance Copy.

2. Utility 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 apostilled or consularised) that gives the registered address should be taken.
8. The proof of address in the name of the spouse may be accepted.

D. Exemptions/clarifications to PAN

(*Sufficient documentary evidence in support of such claims to be collected.)

1. In case of transactions undertaken on behalf of Central Government and/or State Government and by officials appointed by Courts e.g. Official liquidator, Court receiver etc.
2. Investors residing in the state of Sikkim.
3. UN entities/multilateral agencies exempt from paying taxes/filing tax returns in India.
4. SIP of Mutual Funds upto Rs 50,000/- p.a.
5. 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.

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



Application No. :

Please fill in ENGLISH and in BLOCK LETTERS

A. Identity Details (please see guidelines overleaf)

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

Name

Father's/Spouse Name

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

 /

 /

3. Nationality Indian Other (Please specify) _____

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

5. PAN

 Please enclose a duly attested copy of your PAN Card

Aadhaar Number, if any: _____

6. Proof of Identity submitted for PAN exempt cases Please Tick (✓)

UID (Aadhaar) Passport Voter ID Driving Licence Others _____ (Please see guideline 'D' overleaf)

PHOTOGRAPH

Please affix the recent passport size photograph and sign across it

B. Address Details (please see guidelines overleaf)

1. Address for Correspondence

| | | | |
|-----------------------|--|---------|----------|
| City / Town / Village | | Country | Pin Code |
| State | | | |

2. Contact Details

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

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

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

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

 /

 /

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

| | | | |
|-----------------------|--|---------|----------|
| City / Town / Village | | Country | Pin Code |
| State | | | |

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

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

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

 /

 /

6. Any other information: _____

DECLARATION

SIGNATURE OF APPLICANT

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

Place: _____

Date: _____

| | |
|--|--|
| | |
|--|--|

FOR OFFICE USE ONLY

IPV Done on

 /

 /

AMC/Intermediary name OR code
MONEYBEE SECURITIES PVT. LTD.
 (Originals Verified) Self Certified Document copies received
 (Attested) True copies of documents received
 Main Intermediary _____

Seal/Stamp of the intermediary should contain
 Staff Name
 Designation
 Name of the Organization
 Signature
 Date

MONEYBEE SECURITIES PVT. LTD.
 Name
 Designation
 Signature
 Date

INSTRUCTIONS / CHECK LIST FOR FILLING KYC FORM

A. IMPORTANT POINTS:

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

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

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

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

1. Passport/Voters Identity Card/Ration Card/Registered Lease or Sale

Agreement of Residence/Driving License/Flat Maintenance bill/Insurance Copy.

2. Utility 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 apostilled or consularised) that gives the registered address should be taken.
8. The proof of address in the name of the spouse may be accepted.

D. Exemptions/clarifications to PAN

(*Sufficient documentary evidence in support of such claims to be collected.)

1. In case of transactions undertaken on behalf of Central Government and/or State Government and by officials appointed by Courts e.g. Official liquidator, Court receiver etc.
2. Investors residing in the state of Sikkim.
3. UN entities/multilateral agencies exempt from paying taxes/filing tax returns in India.
4. SIP of Mutual Funds upto Rs 50,000/- p.a.
5. 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.

A. IMPORTANT POINTS:

- Self attested copy of PAN card is mandatory for all clients.
- 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.
- If any proof of identity or address is in a foreign language, then translation into English is required.
- Name & address of the applicant mentioned on the KYC form, should match with the documentary proof submitted.
- If correspondence & permanent address are different, then proofs for both have to be submitted.
- Sole proprietor must make the application in his individual name & capacity.
- For non-residents and foreign nationals, (allowed to trade subject to RBI and FEMA guidelines), copy of passport/PIO Card/OC Card and overseas address proof is mandatory.
- For foreign entities, CIN is optional; and in the absence of DIN no. for the directors, their passport copy should be given.
- In case of Merchant Navy NRI's, Mariner's declaration or certified copy of CDC (Continuous Discharge Certificate) is to be submitted.
- For opening an account with Depository participant or Mutual Fund, for a minor or photocopy of the School Leaving Certificate/Mark sheet issued by Higher Secondary Board/Passport of Minor/Birth Certificate must be provided.
- 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:

- PAN card with photograph. This is a mandatory requirement for all applicants except those who are specifically exempt from obtaining PAN (listed in Section D).
- Unique Identification Number (UID) (Aadhaar)/Passport/Voter ID card/Driving license.
- 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.)

- Passport/Voters Identity Card/Ration Card/Registered Lease or Sale Agreement of

Residence/Driving License/Flat Maintenance bill/Insurance Copy.

- Utility bills like Telephone Bill (only land line), Electricity bill or Gas bill - Not more than 3 months old.
- Bank Account Statement/Passbook - Not more than 3 months old.
- Self-declaration by High Court and Supreme Court judges, giving the new address in respect of their own accounts.
- 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.
- 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.
- For FII/sub account, Power of Attorney given by FII/sub-account to the Custodians (which are duly notarized and/or apostilled or consularised) that gives the registered address should be taken.
- 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.)

- 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.
- Investors residing in the state of Sikkim.
- UN entities/multilateral agencies exempt from paying taxes/filing tax returns in India.
- SIP of Mutual Funds upto Rs 50,000/- p.a.
- 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:

- 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).
- 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 |

Details of Promoters/ Partners/ Karta / Trustees and whole time directors forming a part of Know Your Client (KYC) Application Form for Non-Individuals

Name of Applicant _____ PAN of the Applicant _____

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

Place for Intermediary Logo



Date | d | d | / | m | m | / | y | y | y | y |

Name & Signature of the Authorised Signatory(ies)



THIS PAGE HAS BEEN INTENTIONALLY KEPT BLANK



KNOW YOUR CLIENT - PART II

BANK ACCOUNT DETAILS

BANK NAME : (Through which transaction will generally be routed) _____

 _____ ACCOUNT NO.: _____
ACCOUNT TYPE : SAVINGS CURRENT NRE NRO OTHERS : _____
BRANCH : _____ **ADDRESS :** _____

CITY : _____ **PIN CODE :** _____ **STATE :** _____
COUNTRY : _____ **TEL.NO.:** _____ **FAX :** _____
9 DIGIT MICR CODE NUMBER OF THE BANK : _____ **IFSC CODE** _____

Please submit self attested copy of cancelled cheque of above account having the name of the account holder.

DEPOSITORY ACCOUNT DETAILS

DEPOSITORY PARTICIPANT NAME & ADDRESS (Through which transaction will generally be routed): _____

 _____ **DEPOSITORY :** NSDL CDSL
DP ID.: _____ **BO ACCOUNT NO.:** _____

Please submit self attested client master copy of above Demat Account containing Name, Address and Demat Account No. of the client / holder.

TYPE OF ACCOUNT

INDIVIDUAL : Individual Resident Individual Director Individual Director's Relative Individual HUF / AOP Individual Promoter Individual Margin Trading A/C (MANTRA) Minor Others Specify _____

NRI : NRI Repatriable NRI Non-Repatriable NRI Repatriable Promoter NRI Non-Repatriable Promoter

NRI Depository Receipts Others Specify _____

FOREIGN NATIONAL : Foreign National Foreign National - Depository Receipts Others Specify _____

STANDING INSTRUCTIONS : I / We authorise you to receive credits in my / our account without any instructions from me / us.

Automatic Credit (if not marked, the default option would be 'Yes') Yes No

Account Statement Requirement : Daily Weekly Fortnightly Monthly As per SEBI requirement

I / We request you to send Electronic Transaction-cum-Holding Statement at the email ID _____ Yes No

Do you wish to receive dividend / interest directly in to your bank account given below through ECS? (if not marked, the default option would be 'Yes') [ECS is mandatory for locations notified by SEBI from time to time] Yes No



FINANCIAL DETAILS

| YEAR ENDED | ANNUAL INCOME (IN LAST 3 YEARS) | | | | | | |
|------------------------------------|----------------------------------|-----------------------------------|------------------------------------|-------------------------------------|---------------------------------------|---------------------------------|------------------------|
| 31ST MARCH 20 <input type="text"/> | < 1 LAC <input type="checkbox"/> | 1-5 LACS <input type="checkbox"/> | 5-10 LACS <input type="checkbox"/> | 10-25 LACS <input type="checkbox"/> | 25 LACS-1 CR <input type="checkbox"/> | > 1 CR <input type="checkbox"/> | ₹ <input type="text"/> |
| 31ST MARCH 20 <input type="text"/> | < 1 LAC <input type="checkbox"/> | 1-5 LACS <input type="checkbox"/> | 5-10 LACS <input type="checkbox"/> | 10-25 LACS <input type="checkbox"/> | 25 LACS-1 CR <input type="checkbox"/> | > 1 CR <input type="checkbox"/> | ₹ <input type="text"/> |
| 31ST MARCH 20 <input type="text"/> | < 1 LAC <input type="checkbox"/> | 1-5 LACS <input type="checkbox"/> | 5-10 LACS <input type="checkbox"/> | 10-25 LACS <input type="checkbox"/> | 25 LACS-1 CR <input type="checkbox"/> | > 1 CR <input type="checkbox"/> | ₹ <input type="text"/> |

| AS ON | NET WORTH (Please attach certified copies from Chartered Accountant/not older than 1 year) | | | | |
|--|--|-------------------------------------|-------------------------------------|------------------------------------|------------------------|
| <input type="text"/> / <input type="text"/> / <input type="text"/> | < 10 LACS <input type="checkbox"/> | 10-25 LACS <input type="checkbox"/> | 25-50 LACS <input type="checkbox"/> | > 50 LACS <input type="checkbox"/> | ₹ <input type="text"/> |
| 31 / 03 / 20 <input type="text"/> | < 10 LACS <input type="checkbox"/> | 10-25 LACS <input type="checkbox"/> | 25-50 LACS <input type="checkbox"/> | > 50 LACS <input type="checkbox"/> | ₹ <input type="text"/> |
| 31 / 03 / 20 <input type="text"/> | < 10 LACS <input type="checkbox"/> | 10-25 LACS <input type="checkbox"/> | 25-50 LACS <input type="checkbox"/> | > 50 LACS <input type="checkbox"/> | ₹ <input type="text"/> |

INVESTMENT PROFILE FOR PMS

PLEASE GIVE FOLLOWING DETAILS IN CASE OF CLIENT REGISTER FOR PMS SERVICE

- INDICATIVE % OF TOTAL INVESTMENT PORTFOLIO PROPOSED TO BE INVESTED WITH THE MONEYBEE SECURITIES PVT. LTD. : %
- OVERALL INVESTMENT GOAL : CAPITAL APPRECIATION REGULAR INCOME BOTH
- RISK TOLERANCE : LOW MEDIUM HIGH
- EXPECTED TIME PERIOD OF INVESTMENT WITH MONEYBEE SECURITIES PVT. LTD. : YEARS
- REQUIREMENT OF SYSTEMATIC WITHDRAWAL PLAN : MONTHLY QUARTERLY HALF YEARLY YEARLY

INVESTMENT OBJECTIVE FOR PMS

- Equity : Nature of equities in which investments are desired, may be indicated.

- Balanced : Percentage of debt/equity.

- Debt : Government Bonds, corporate debt etc.

- Mutual funds, venture funds etc.

- Others

PMS PLAN OPTIONS

| SR. | PLAN NAME | AMOUNT | DURATION IN YEARS |
|-----|-------------------|------------------------|----------------------|
| 1. | QUEENBEE® | ₹ <input type="text"/> | <input type="text"/> |
| 2. | FLYINGBEE® | ₹ <input type="text"/> | <input type="text"/> |
| 3. | MONEYCOMB® | ₹ <input type="text"/> | <input type="text"/> |
| 4. | NON-DISCRETIONARY | ₹ <input type="text"/> | <input type="text"/> |
| 5. | <hr/> | ₹ <input type="text"/> | <input type="text"/> |



INVESTMENT / TRADING EXPERIENCE

PRIOR INVESTMENT EXPERIENCE - YES NO IF YES, YEARS IN EQUITIES : YEARS IN DERIVATIVES :
 YEARS IN CURRENCY FUTURES : YEARS IN OTHER SECURITIES : YEARS IN OTHER INVESTMENT RELATED FIELD :

WHETHER REGISTERED WITH ANY OTHER BROKER MEMBER / SUB-BROKER / AUTHORISED PERSON

(if registered with multiple member, provide all details)

NAME OF THE STOCK BROKER / SUB-BROKER / AUTHORISED PERSON:

REGISTERED OFFICE ADDRESS:

TEL.NO. : FAX NO.: WEBSITE:

SEBI REG. NO. :

NAME OF EXCHANGE : BSE NSE MCX[>]SX USE CLIENT CODE NO.:

DETAILS OF ANY ACTION / PROCEEDINGS INITIATED / PENDING / TAKEN BY SEBI / STOCK EXCHANGE / STOCK BROKER / SUB BROKER ANY OTHER AUTHORITY AGAINST THE APPLICANT / CONSTITUENT OR ITS PARTNERS / PROMOTERS / WHOLE TIME DIRECTORS AUTHORISED PERSONS IN CHARGE OF DEALING IN SECURITIES IN THE LAST THREE YEARS / PRIOR TO THAT : NO / YES , IF YES (PLEASE PROVIDE THE DETAILS)

ARE YOU OR HAVE BEEN POLITICALLY EXPOSED PERSON (PEP) RELATED TO POLITICALLY EXPOSED PERSON (REP) NOT PEP / REP

PMS FEE STRUCTURE

FIXED FEE % OF PORTFOLIO VALUE TO BE CHARGED QUARTERLY

RETURN BASED FEE % OF RETURN IN EXCESS OF %

Plus service tax and education cess will be charged separately as applicable.

TARIFF STRUCTURE / ACCOUNT SETTLEMENT (AS PER SEBI REQUIREMENTS)

| CASH SEGMENT | | | DERIVATIVE SEGMENT | | | |
|------------------------------------|---|---------------|------------------------------------|---|---------------|---------|
| A TRADING ACCOUNT | % | MINIMUM PAISE | A TRADING ACCOUNT | % | MINIMUM PAISE | PER LOT |
| 1 FIRST LEG | | | 1 FIRST LEG / SETT. SQ. OFF | | | |
| 2 SECOND LEG (Same Day Square Off) | | | 2 SECOND LEG (Same Day Square Off) | | | |
| B DELIVERY BROKERAGE | | | B SETTLEMENT SQUARE OFF | | | |

All Other Statutory, Regulatory And Contractual Charges Including STT, Stamp Duty, Service Tax, SEBI Fees, Exchange Turnover Charges will be charged as applicable.

SETTLEMENT OF FUNDS

I/WE LIKE TO DO SETTLEMENTS OF FUNDS ONCE A MONTH ONCE A QUARTER

CONTRACT NOTE

WHETHER YOU WISH TO RECEIVE

ELECTRONIC CONTRACT NOTE (ECN)

PHYSICAL CONTRACT NOTE

PLEASE SPECIFY YOUR EMAIL ID :

①
Sole / First holder's Signature & Name

PLACE :

DATE: / /

②
Second holder's Signature & Name

PLACE :

DATE: / /



First Witness's Signature, Name & Address

Four rows of dashed lines for signature and address.



Second Witness's Signature, Name & Address

Four rows of dashed lines for signature and address.

DETAILS OF GUARDIAN (IF FIRST HOLDER IS MINOR)

INCASE FIRST HOLDER OR SECOND HOLDER OR THIRD HOLDER IS A MINOR (Please attach duly notarized birth certificate of minor)

NAME OF GUARDIAN : [Dashed lines]

RELATIONSHIP WITH THE MINOR : [Dashed lines] SEX : M F

DATE OF BIRTH : [D][D]/[M][M]/[Y][Y][Y][Y] MARITAL STATUS : SINGLE MARRIED

ADDRESS : [Dashed lines]

[Dashed lines]

CITY : [Dashed lines] PIN CODE : [Dashed lines]

STATE : [Dashed lines] COUNTRY : [Dashed lines] NATIONALITY : [Dashed lines]

TEL.NO. : [Dashed lines] MOBILE: [Dashed lines]

PAN NO.: [Dashed lines] RESIDENTIAL STATUS: RESIDENT NRI OTHERS: [Dashed lines]

EMAIL: [Dashed lines]

AFFIX RECENT PHOTO OF GUARDIAN
SIGN ACROSS THE PHOTO

SIGNATURE OF THE GUARDIAN : _____

PROOF OF IDENTITY (GUARDIAN)

| TYPE | NUMBER | PLACE OF ISSUE | DATE OF ISSUE | DATE OF EXPIRY |
|------|--------|----------------|---------------|----------------|
| | | | | |

REFERENCES / INTRODUCER DETAILS

INTRODUCED BY ANOTHER CONSTITUENT / DIRECTOR OR EMPLOYEE OF TRADING MEMBER / SUB-BROKER / REMISIER / EXISTING CLIENT / AUTHORISED PERSON / ANY OTHER PERSON (PLEASE SPECIFY)

NAME OF THE INTRODUCER : [Dashed lines]

UCC OF THE INTRODUCER (IF REGISTERED WITH THE TRADING MEMBER) : [Dashed lines]

IN CASE THE INTRODUCER IS NOT REGISTERED WITH THE TRADING MEMBER, KINDLY PROVIDE PAN NUMBER AND ADDRESS DETAILS OF THE INTRODUCER

INTRODUCER PAN NUMBER (KINDLY ENCLOSE COPY OF PAN CARD): [Dashed lines] TEL.NO.: [Dashed lines]

INTRODUCER ADDRESS (KINDLY ENCLOSE PROOF OF ADDRESS) : [Dashed lines]

[Dashed lines]

SIGNATURE OF THE INTRODUCER : _____

SIGNATURE OF THE EMPLOYEE WHO INTERVIEWED THE CLIENT : _____

NAME : [Dashed lines]

DESIGNATION : [Dashed lines] CODE : [Dashed lines]



DECLARATION

1. 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 / Trading Member 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.
2. I/We confirm having read/been explained and understood the contents of the document on policy and procedures of the stock broker and the tariff sheet.
3. I/We further confirm having read and understood the contents of the 'Rights and Obligations' document(s) and 'Risk Disclosure Document'. I/We do hereby agree to be bound by such provisions as outlined in these documents. I/We have also been informed that the standard set of documents has been displayed for Information on stock broker's designated website, if any.
4. I/We have read the terms & conditions / rights and obligations, 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 are also informed about that Moneybee Securities Pvt. Ltd. does Pro trading & their grievance email id is grievances@moneybee.in

1

Sole / First holder's Signature & Name

PLACE : _____

DATE: |D|D|/|M|M|/|Y|Y|Y|Y|

2

Second holder's Signature & Name

PLACE : _____

DATE: |D|D|/|M|M|/|Y|Y|Y|Y|

FOR OFFICE PURPOSES (TO BE INSERTED BY THE TRADING MEMBER FIRM)

UNIQUE CLIENT CODE : _____

(ORIGINALS VERIFIED) TRUE COPIES OF DOCUMENTS RECEIVED

(SELF-ATTESTED) SELF CERTIFIED DOCUMENT COPIES RECEIVED

VERIFIED BY / WEBSITE TALLY OF PAN NUMBER / IN PERSON VERIFICATION DONE BY / THIRD PARTY DATABASE SEARCH DONE BY :

NAME OF EMPLOYEE : _____

EMPLOYEE CODE : _____

DESIGNATION OF EMPLOYEE : _____

IN PERSON VERIFICATION DONE BY EMPLOYEE / SUB-BROKER / AUTHORISED PERSON : _____

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

M

The stock broker's Signature/Authorised Signatory:

Signed for and on behalf of Moneybee Securities Pvt. Ltd.

Name : |D|H|I|R|E|N| |S|H|A|H| | | | | | | | | | |

Designation/Title : |M|A|N|A|G|I|N|G| |D|I|R|E|C|T|O|R|

Date: |D|D|/|M|M|/|Y|Y|Y|Y|



POLICIES AND PROCEDURES OF MONEYBEE SECURITIES PRIVATE LIMITED (MONEYBEE) - MANDATORY

a. Refusal of orders for penny stocks:

Although, the term “penny Stock” has not been defined by BSE/NSE or any stock exchange, SEBI a penny stock generally refers to a stock which has following mentioned characteristics:

- Has small market capitalization;
- Trades at a price less than its face value;
- Has unsound fundamentals;
- Is illiquid (A list of illiquid securities is jointly released by NSE & BSE from time to time.)

MONEYBEE recognizes that it is client's decision to choose shares in which he/she would like to trade. However, MONEYBEE like to have special attention to dealing in “Penny Stock”. To this end,

- MONEYBEE may refuse to execute any client's orders in penny stocks without assigning any reason for the same.
- Any large order for purchase or sale of a should be referred to Head-Dealing department, Managing Director before such orders are entered in the market for execution.
- Clients must ensure that trading in “Penny Stock” doesn't result in creation of artificial volume or false or misleading appearance of trading. Further, clients should ensure that trading in “Penny stock” doesn't operate as a device to inflate or depress or cause fluctuations in the price of such stock.
- Clients are expected not to place orders in “Penny Stock” at price which are substantially different from the prevailing market prices. Any such order is liable to be rejected at the sole discretion of MONEYBEE.
- In case of sale of “Penny Stock”, clients should ensure delivery of shares to MONEYBEE before pay-in date or client should transfer the shares to MONEYBEE before execution of such trade.
- Trading in such shares will attract 100% margin.

b. Setting up client's exposure limit:

- Exposure limit for each client is determined by the Risk management department based on Net worth information, client's financial capacity, prevailing market conditions and margin deposited by the client in the form of funds/securities with MONEYBEE. These limits may be set exchange-wise, segment-wise & scrip wise.
- MONEYBEE retains the discretion to set and modify from time to time any client's exposure limit decided as above.
- The limits are determined by Risk Management Department based on the above criteria and payment history of the client in consultation with back office.
- Whenever, any client has taken over or wants to take exposure in any security, MONEYBEE may call for appropriate margins in the form of early pay-in of shares or funds before or after execution of trades in

cash segment. In case of any margin shortfall, the clients are told to reduce the position immediately to deposit extra margin to meet the shortfall. Otherwise MONEYBEE may refuse to trade on behalf of such client in its own discretion.

c. Applicable brokerage rate:

- Brokerage will be charged within the limits prescribed by SEBI/Exchange.

d. Imposition of penalty / delayed payment charges by either party, specifying the rate and the period:

- Penalty and other charges levied by Exchange pertaining to trading of the client shall be recovered from the respective client.
- If there is delay on part of client in satisfying his/her margin obligation or settlement obligations, then, MONEYBEE shall levy interest at the rate of 18% p.a. on such shortage amount for the delayed period on such client. MONEYBEE shall recover such delayed payment charges from the client by debiting the client's account.
- No interest or charges will be paid by MONEYBEE to any client in respect of retention of funds or securities towards meeting future settlement obligations and in respect of running account authorizations.

e. Right to sell client's securities or close client's positions, without giving notice to the client, on account of nonpayment of client's Dues:

- MONEYBEE has the right to close out /liquidate or square off any open position of the client (limited to the extent of settlement /margin obligation) without giving any prior notice, all or any of the client's positions as well as securities / collaterals placed as margin or other amount due from client in respect of settlement or any other dues that are recoverable from the client by MONEYBEE. The proceeds of the same shall be adjusted against the client's liabilities / obligations. Any loss or financial charges on account of such close-out / liquidation shall be debited to the client's account.

f. Shortages in obligations arising out of internal netting of trades:

- The short delivering client is debited by an amount equivalent to 20% above of closing rate of day prior to pay-in/pay-out day. The securities delivered short are purchased from market on T+3 day which is the Auction day on Exchange, and the purchase consideration (inclusive of all statutory taxes & levies + 2% extra) is debited to the Short delivering seller client along with reversal entry of provisionally amount debited earlier.

CLIENT'S SIGNATURE : 



- If securities cannot be purchased from the market due to any force majeure condition, the short delivering seller is debited at the closing rate on T+3 day or Auction Day on Exchange, and the purchase consideration (inclusive of all statutory taxes & levies +20% extra). Where the delivery is matched partially or fully at the exchange clearing, the delivery and debits/ credits shall be as per Exchange Debits and Credits after deducting exchange penalties.
- In cases of securities having corporate actions all cases of short delivery of cum transactions which cannot be auctioned on cum basis or where the cum basis auction payout is after the book closure / record date, would be compulsory closed at higher of 20% above the official closing price on the auction day or highest traded price from first trading day of the settlement till the auction.

g. Conditions under which a client may not be allowed to take further position or the broker may close the existing position of the client MONEYBEE shall have absolute discretion and authority to limit client's volume of business or to close any existing position of a client without giving any prior notice to the client under following mentioned conditions:

- Extreme volatility in the market or in particular scrip or in the F&O segment.
- If there is shortfall in the margin deposited by client with **MONEYBEE**.
- If there is insider trading restrictions on the client.
- If the client is undertaking any illegal trading practices or the client is suspected to be indulging in money laundering activities.
- If **MONEYBEE** has reached its limit in that scrip
- If the clients has breached the client-wise limit.
- If the client has taken or intends to take new position in a security which is in the ban period.
- If due to abnormal fall in the market, if market is closed.

h. Temporarily suspending or closing a client's account based at the client's request:

- Any client desirous of temporarily suspending his or her trading account has to give such request in writing to the management. After management's approval, any further dealing in such client's account will be blocked after all dues and payment duly paid to moneybee. Whenever, any suspended account wants to resume trading, request in writing should be made to management and management may ask for updated financial information & other details for reactivating such account. After receiving necessary documents, details etc. and approval from the management, client is reactivated & is allowed to carry out transaction.
- Similarly, any client desirous of closing his/her account permanently is required to inform in writing and the decision

in this regard is taken by management. After necessary approval from the management, the client code is deactivated. Only after scrutinizing the compliance requirements and "no pending queries" confirmation is taken, securities and funds accounts are settled.

i. Deregistering a Client

MONEYBEE may, in its absolute discretion, decide to deregister a particular client. The illustrative circumstances under which **MONEYBEE** may deregister a client are given below:

- SEBI or any other regulatory body has passed an order against such client, prohibiting or suspending such client from participating in the securities market.
- Such client has been indicated by a regulatory body or any government enforcement agency in case of market manipulation or insider trading or any other case involving violation of any law, rule, regulation, guideline or circular governing securities market.
- Such client is suspected of indulging in illegal or criminal activities including fraud or money laundering.
- Such client's name appears in the UN list of prohibiting entities or SEBI debarred list.
- Such client's account has been lying dormant for a long time or client is not traceable.
- Such client has declared insolvent or any legal proceedings to declare him/her as such have been intended.
- Such client has been irregular in fulfilling obligations towards margin or settlement dues.
- Such client has a tainted reputation and any business relationship with such clients is likely to tarnish the reputation of **MONEYBEE** or may act as detriment to **MONEYBEE's** prospects.

As outstanding dues in the client's account will be communicated and collected from the client and the client will be able to pay such dues immediately on receiving such communication.

j. Inactive Client Account

Client account will be considered as inactive if the client does not trade for the period of one year. The client has to make written request for reactivation of the trading account, with recent proofs and up gradation in KYC form.

CLIENT'S SIGNATURE :  _____



RIGHTS AND OBLIGATIONS OF STOCK BROKERS, SUB-BROKERS AND CLIENTS

1. The client shall invest/trade in those securities/contracts other instruments admitted to dealings on the Exchanges as defined in the Rules, Byelaws and Regulations of Exchanges/ Securities and Exchange Board of India (SEBI) and circulars/notices issued there under from time to time.
2. The stock broker, sub-broker and the client shall be bound by all the Rules, Byelaws and Regulations of the Exchange and circulars/notices issued there under and Rules and Regulations of SEBI and relevant notifications of Government authorities as may be in force from time to time.
3. The client shall satisfy itself of the capacity of the stock broker to deal in securities and/or deal in derivatives contracts and wishes to execute its orders through the stock broker and the client shall from time to time continue to satisfy itself of such capability of the stock broker before executing orders through the stock broker.
4. The stock broker shall continuously satisfy itself about the genuineness and financial soundness of the client and investment objectives relevant to the services to be provided.
5. The stock broker shall take steps to make the client aware of the precise nature of the Stock broker's liability for business to be conducted, including any limitations, the liability and the capacity in which the stock broker acts.
6. The sub-broker shall provide necessary assistance and co-operate with the stock broker in all its dealings with the client(s).

CLIENT INFORMATION

7. The client shall furnish all such details in full as are required by the stock broker in "Account Opening Form" with supporting details, made mandatory by stock exchanges/ SEBI from time to time.
8. The client shall familiarize himself with all the mandatory provisions in the Account Opening documents. Any additional clauses or documents specified by the stock broker shall be non-mandatory, as per terms & conditions accepted by the client.
9. The client shall immediately notify the stock broker in writing if there is any change in the information in the 'account opening form' as provided at the time of account opening and thereafter; including the information on winding up petition/insolvency petition or any litigation which may have material bearing on his capacity. The client shall provide/update the financial information to the stock broker on a periodic basis.
10. The stock broker and sub-broker shall maintain all the details of the client as mentioned in the account opening form or any other information pertaining to the client, confidentially and that they shall not disclose the same to any person/authority except as required under any law/regulatory requirements. Provided however that the stock broker may so disclose information about his client to any person or authority with the express permission of the client.

MARGINS

11. The client shall pay applicable initial margins, withholding margins, special margins or such other margins as are considered necessary by the stock broker or the Exchange or as may be directed by SEBI from time to time as applicable to the segment(s) in which the client trades. The stock broker is permitted in its sole and absolute discretion to collect additional margins (even though not required by the Exchange, Clearing House/Clearing Corporation or SEBI) and the client shall be obliged to pay such margins within the stipulated time.
12. The client understands that payment of margins by the client does not necessarily imply complete satisfaction of all dues. In spite of consistently having paid margins, the client may, on the settlement of its trade, be obliged to pay (or entitled to receive) such further sums as the contract may dictate/require.

TRANSACTIONS AND SETTLEMENTS

13. The client shall give any order for buy or sell of a security/ derivatives contract in writing or in such form or manner, as may be mutually agreed between the client and the stock broker. The stock broker shall ensure to place orders and execute the trades of the client, only in the Unique Client Code assigned to that client.
14. The stock broker shall inform the client and keep him apprised about trading/settlement cycles, delivery/ payment schedules, any changes therein from time to time, and it shall be the responsibility in turn of the client to comply with such schedules/procedures of the relevant stock exchange where the trade is executed.
15. The stock broker shall ensure that the money/securities deposited by the client shall be kept in a separate account, distinct from his/its own account or account of any other client and shall not be used by the stock broker for himself/itself or for any other client or for any purpose other than the purposes mentioned in Rules, Regulations, circulars, notices, guidelines of SEBI and/or Rules, Regulations, Bye-laws, circulars and notices of Exchange.
16. Where the Exchange(s) cancels trade(s) suo moto all such trades including the trade/s done on behalf of the client shall ipso facto stand cancelled, stock broker shall be entitled to cancel the respective contract(s) with client(s).
17. The transactions executed on the Exchange are subject to Rules, Byelaws and Regulations and circulars/notices issued thereunder of the Exchanges where the trade is executed and all parties to such trade shall have submitted to the jurisdiction of such court as may be specified by the Byelaws and Regulations of the Exchanges where the trade is executed for the purpose of giving effect to the provisions of the Rules, Byelaws and Regulations of the Exchanges and the circulars/notices issued thereunder.



BROKERAGE

18. The Client shall pay to the stock broker brokerage and statutory levies as are prevailing from time to time and as they apply to the Client's account, transactions and to the services that stock broker renders to the Client. The stock broker shall not charge brokerage more than the maximum brokerage permissible as per the rules, regulations and bye-laws of the relevant stock exchanges and/or rules and regulations of SEBI.

LIQUIDATION AND CLOSE OUT OF POSITION

19. Without prejudice to the stock broker's other rights (including the right to refer a matter to arbitration), the client understands that the stock broker shall be entitled to liquidate/close out all or any of the client's positions for non-payment of margins or other amounts, outstanding debts, etc. and adjust the proceeds of such liquidation/close out, if any, against the client's liabilities/obligations. Any and all losses and financial charges on account of such liquidation/closing-out shall be charged to and borne by the client.

20. In the event of death or insolvency of the client or his/its otherwise becoming incapable of receiving and paying for or delivering or transferring securities which the client has ordered to be bought or sold, stock broker may close out the transaction of the client and claim losses, if any, against the estate of the client. The client or his nominees, successors, heirs and assignee shall be entitled to any surplus which may result there from. The client shall note that transfer of funds/securities in favor of a Nominee shall be valid discharge by the stock broker against the legal heir.

21. The stock broker shall bring to the notice of the relevant Exchange the information about default in payment/delivery and related aspects by a client. In case where defaulting client is a corporate entity/partnership/proprietary firm or any other artificial legal entity, then the name(s) of Director(s)/Promoter(s)/Partner(s)/Proprietor as the case may be, shall also be communicated by the stock broker to the relevant Exchange(s).

DISPUTE RESOLUTION

22. The stock broker shall provide the client with the relevant contact details of the concerned Exchanges and SEBI.

23. The stock broker shall co-operate in redressing grievances of the client in respect of all transactions routed through it and in removing objections for bad delivery of shares, rectification of bad delivery, etc.

24. The client and the stock broker shall refer any claims and/or disputes with respect to deposits, margin money, etc., to arbitration as per the Rules, Byelaws and Regulations of the Exchanges where the trade is executed and circulars/notices issued thereunder as may be in force from time to time.

25. The stock broker shall ensure faster settlement of any arbitration proceedings arising out of the transactions entered into between him vis-à-vis the client and he shall be liable to implement the arbitration awards made

in such proceedings.

26. The client/stock-broker understands that the instructions issued by an authorized representative for dispute resolution, if any, of the client/stock-broker shall be binding on the client/stock-broker in accordance with the letter authorizing the said representative to deal on behalf of the said client/stock-broker.

TERMINATION OF RELATIONSHIP

27. This relationship between the stock broker and the client shall be terminated; if the stock broker for any reason ceases to be a member of the stock exchange including cessation of membership by reason of the stock broker's default, death, resignation or expulsion or if the certificate is cancelled by the Board.

28. The stock broker, sub-broker and the client shall be entitled to terminate the relationship between them without giving any reasons to the other party, after giving notice in writing of not less than one month to the other parties. Notwithstanding any such termination, all rights, liabilities and obligations of the parties arising out of or in respect of transactions entered into prior to the termination of this relationship shall continue to subsist and vest in/be binding on the respective parties or his/its respective heirs, executors, administrators, legal representatives or successors, as the case may be.

29. In the event of demise/insolvency of the sub-broker or the cancellation of his/its registration with the Board or/ withdrawal of recognition of the sub-broker by the stock exchange and/or termination of the agreement with the sub broker by the stock broker, for any reason whatsoever, the client shall be informed of such termination and the client shall be deemed to be the direct client of the stock broker and all clauses in the 'Rights and Obligations' document(s) governing the stock broker, sub-broker and client shall continue to be in force as it is, unless the client intimates to the stock broker his/its intention to terminate their relationship by giving a notice in writing of not less than one month.

ADDITIONAL RIGHTS AND OBLIGATIONS

30. The stock broker shall ensure due protection to the client regarding client's rights to dividends, rights or bonus shares, etc. in respect of transactions routed through it and it shall not do anything which is likely to harm the interest of the client with whom and for whom they may have had transactions in securities.

31. The stock broker and client shall reconcile and settle their accounts from time to time as per the Rules, Regulations, Bye Laws, Circulars, Notices and Guidelines issued by SEBI and the relevant Exchanges where the trade is executed.

32. The stock broker shall issue a contract note to his constituents for trades executed in such format as may be prescribed by the Exchange from time to time containing records of all transactions including details of order number, trade number, trade time, trade price, trade quantity, details



of the derivatives contract, client code, brokerage, all charges levied etc. and with all other relevant details as required therein to be filled in and issued in such manner and within such time as prescribed by the Exchange. The stock broker shall send contract notes to the investors within one working day of the execution of the trades in hard copy and/or in electronic form using digital signature.

33. The stock broker shall make pay out of funds or delivery of securities, as the case may be, to the Client within one working day of receipt of the payout from the relevant Exchange where the trade is executed unless otherwise specified by the client and subject to such terms and conditions as may be prescribed by the relevant Exchange from time to time where the trade is executed.
34. The stock broker shall send a complete 'Statement of Accounts' for both funds and securities in respect of each of its clients in such periodicity and format within such time, as may be prescribed by the relevant Exchange, from time to time, where the trade is executed. The Statement shall also state that the client shall report errors, if any, in the Statement within such time as may be prescribed by the relevant Exchange from time to time where the trade was executed, from the receipt thereof to the Stock broker.
35. The stock broker shall send daily margin statements to the clients. Daily Margin statement should include, inter-alia, details of collateral deposited, collateral utilized and collateral status (available balance/due from client) with break up in terms of cash, Fixed Deposit Receipts (FDRs), Bank Guarantee and securities.
36. The Client shall ensure that it has the required legal capacity to, and is authorized to, enter into the relationship with stock broker and is capable of performing his obligations and undertakings hereunder. All actions required to be taken to ensure compliance of all the transactions, which the Client may enter into shall be completed by the Client prior to such transaction being entered into.

ELECTRONIC CONTRACT NOTES (ECN)

37. In case, client opts to receive the contract note in electronic form, he shall provide an appropriate e-mail id to the stock broker. The client shall communicate to the stock broker any change in the email-id through a physical letter. If the client has opted for internet trading, the request for change of email id may be made through the secured access by way of client specific user id and password.
38. The stock broker shall ensure that all ECNs sent through the e-mail shall be digitally signed, encrypted, non-tamper able and in compliance with the provisions of the IT Act, 2000. In case, ECN is sent through e-mail as an attachment, the attached file shall also be secured with the digital signature, encrypted and non-tamperable.
39. The client shall note that non-receipt of bounced mail notification by the stock broker shall amount to delivery of the contract note at the e-mail ID of the client.
40. The stock broker shall retain ECN and acknowledgement of the e-mail in a soft and non-tamperable form in the manner prescribed by the exchange in compliance with the provisions of the IT Act, 2000 and as per the extant rules/regulations/circulars/guidelines issued by SEBI/ Stock Exchanges from time to time. The proof of delivery i.e., log report generated by the system at the time of sending the contract notes shall be maintained by the stock broker for the specified period under the extant regulations of SEBI/stock exchanges. The log report shall provide the details of the contract notes that are not delivered to the client/e-mails rejected or bounced back. The stock broker shall take all possible steps to ensure receipt of notification of bounced mails by him at all times within the stipulated time period under the extant regulations of SEBI/stock exchanges.
41. The stock broker shall continue to send contract notes in the physical mode to such clients who do not opt to receive the contract notes in the electronic form. Wherever the ECNs have not been delivered to the client or has been rejected (bouncing of mails) by the e-mail ID of the client, the stock broker shall send a physical contract note to the client within the stipulated time under the extant regulations of SEBI/stock exchanges and maintain the proof of delivery of such physical contract notes.
42. In addition to the e-mail communication of the ECNs to the client, the stock broker shall simultaneously publish the ECN on his designated web-site, if any, in a secured way and enable relevant access to the clients and for this purpose, shall allot a unique user name and password to the client, with an option to the client to save the contract note electronically and/or take a print out of the same.

LAW AND JURISDICTION

43. In addition to the specific rights set out in this document, the stock broker, sub-broker and the client shall be entitled to exercise any other rights which the stock broker or the client may have under the Rules, Bye-laws and Regulations of the Exchanges in which the client chooses to trade and circulars/notices issued thereunder or Rules and Regulations of SEBI.
44. The provisions of this document shall always be subject to Government notifications, any rules, regulations, guidelines and circulars/notices issued by SEBI and Rules, Regulations and Bye laws of the relevant stock exchanges, where the trade is executed, that may be in force from time to time.
45. The stock broker and the client shall abide by any award passed by the Arbitrator(s) under the Arbitration and Conciliation Act, 1996. However, there is also a provision of appeal within the stock exchanges, if either party is not satisfied with the arbitration award.
46. Words and expressions which are used in this document but which are not defined herein shall, unless the context otherwise requires, have the same meaning as assigned thereto in the Rules, Byelaws and Regulations and circulars/notices issued thereunder of the Exchanges/SEBI.



47. All additional voluntary clauses/document added by the stock broker should not be in contravention with rules/regulations/notices/circulars of Exchanges/SEBI. Any changes in such voluntary clauses/document(s) need to be preceded by a notice of 15 days. Any changes in the rights and obligations which are specified by Exchanges/SEBI shall also be brought to the notice of the clients.

48. 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 stock Exchanges where the trade is executed, such changes shall be deemed to have been incorporated herein in modification of the rights and obligations of the parties mentioned in this document.

RISK DISCLOSURE DOCUMENT FOR CAPITAL MARKET AND DERIVATIVES SEGMENTS

This document contains important information on trading in Equities/Derivatives Segments of the stock exchanges. All prospective constituents should read this document before trading in Equities/Derivatives Segments of the Exchanges.

Stock exchanges/SEBI does neither singly or jointly and expressly nor impliedly guarantee nor make any representation concerning the completeness, the adequacy or accuracy of this disclosure document nor have Stock exchanges /SEBI endorsed or passed any merits of participating in the trading segments. This brief statement does not disclose all the risks and other significant aspects of trading.

In the light of the risks involved, you should undertake transactions only if you understand the nature of the relationship into which you are entering and the extent of your exposure to risk.

You must know and appreciate that trading in Equity shares, derivatives contracts or other instruments traded on the Stock Exchange, which have varying element of risk, is generally not an appropriate avenue for someone of limited resources/limited investment and/or trading experience and low risk tolerance. You should therefore carefully consider whether such trading is suitable for you in the light of your financial condition. In case you trade on Stock exchanges and suffer adverse consequences or loss, you shall be solely responsible for the same and Stock exchanges/its Clearing Corporation and/or SEBI shall not be responsible, in any manner whatsoever, for the same and it will not be open for you to take a plea that no adequate disclosure regarding the risks involved was made or that you were not explained the full risk involved by the concerned stock broker. The constituent shall be solely responsible for the consequences and no contract can be rescinded on that account. You must acknowledge and accept that there can be no guarantee of profits or no exception from losses while executing orders for purchase and/or sale of a derivative contract being traded on Stock exchanges.

It must be clearly understood by you that your dealings on Stock exchanges through a stock broker shall be subject to your fulfilling certain formalities set out by the stock broker, which may inter alia include your filling the know your client form, reading the rights and obligations, do's and don'ts, etc., and are subject to the Rules, Byelaws and Regulations of relevant Stock exchanges, its Clearing Corporation, guidelines prescribed by SEBI and in force from time to time and Circulars as may be issued by Stock exchanges or its Clearing Corporation and in force from time to time.

Stock exchanges does not provide or purport to provide any advice and shall not be liable to any person who enters into any business relationship with any stock broker of Stock exchanges and/or any third party based on any information contained in this document. Any information contained in this document must not be construed as business advice. No consideration to trade should be made without thoroughly understanding and reviewing the risks involved in such trading. If you are unsure, you must seek professional advice on the same.

In considering whether to trade or authorize someone to trade for you, you should be aware of or must get acquainted with the following:-

1. BASIC RISKS:

1.1 Risk of Higher Volatility:

Volatility refers to the dynamic changes in price that a security/derivatives contract undergoes when trading activity continues on the Stock Exchanges. Generally, higher the volatility of a security/derivatives contract, greater is its price swings. There may be normally greater volatility in thinly traded securities / derivatives contracts than in active securities / derivatives contracts. As a result of volatility, your order may only be partially executed or not executed at all, or the price at which your order got executed may be substantially different from the last traded price or change substantially thereafter, resulting in notional or real losses.

1.2 Risk of Lower Liquidity:

Liquidity refers to the ability of market participants to buy and/or sell securities / derivatives contracts expeditiously at a competitive price and with minimal price difference. Generally, it is assumed that more the numbers of orders available in a market, greater is the liquidity. Liquidity is important because with greater liquidity, it is easier for investors to buy and/or sell securities / derivatives contracts swiftly and with minimal price difference, and as a result, investors are more likely to pay or receive a competitive price for securities / derivatives contracts purchased or sold. There may be a risk of lower liquidity in some securities / derivatives contracts as compared to active securities / derivatives contracts. As a result, your order may only be partially executed, or may be executed with relatively greater price difference or may not be executed at all.

1.2.1 Buying or selling securities / derivatives contracts as part of a day trading strategy may also result into losses,



because in such a situation, securities / derivatives contracts may have to be sold / purchased at low / high prices, compared to the expected price levels, so as not to have any open position or obligation to deliver or receive a security / derivatives contract.

1.3 Risk of Wider Spreads:

Spread refers to the difference in best buy price and best sell price. It represents the differential between the price of buying a security / derivatives contract and immediately selling it or vice versa. Lower liquidity and higher volatility may result in wider than normal spreads for less liquid or illiquid securities / derivatives contracts. This in turn will hamper better price formation.

1.4 Risk-reducing orders:

The placing of orders (e.g., “stop loss” orders, or “limit” orders) which are intended to limit losses to certain amounts may not be effective many a time because rapid movement in market conditions may make it impossible to execute such orders.

1.4.1A “market” order will be executed promptly, subject to availability of orders on opposite side, without regard to price and that, while the customer may receive a prompt execution of a “market” order, the execution may be at available prices of outstanding orders, which satisfy the order quantity, on price time priority. It may be understood that these prices may be significantly different from the last traded price or the best price in that security / derivatives contract.

1.4.2A “limit” order will be executed only at the “limit” price specified for the order or a better price. However, while the customer receives price protection, there is a possibility that the order may not be executed at all.

1.4.3A stop loss order is generally placed “away” from the current price of a stock / derivatives contract, and such order gets activated if and when the security / derivatives contract reaches, or trades through, the stop price. Sell stop orders are entered ordinarily below the current price, and buy stop orders are entered ordinarily above the current price. When the security / derivatives contract reaches the pre -determined price, or trades through such price, the stop loss order converts to a market/limit order and is executed at the limit or better. There is no assurance therefore that the limit order will be executable since a security / derivatives contract might penetrate the pre-determined price, in which case, the risk of such order not getting executed arises, just as with a regular limit order.

1.5 Risk of News Announcements:

News announcements that may impact the price of stock / derivatives contract may occur during trading, and when combined with lower liquidity and higher volatility, may suddenly cause an unexpected positive or negative movement in the price of the security / contract.

1.6 Risk of Rumors:

Rumors about companies / currencies at times float in the market through word of mouth, newspapers, websites or

news agencies, etc. The investors should be wary of and should desist from acting on rumors.

1.7 System Risk:

High volume trading will frequently occur at the market opening and before market close. Such high volumes may also occur at any point in the day. These may cause delays in order execution or confirmation.

1.7.1 During periods of volatility, on account of market participants continuously modifying their order quantity or prices or placing fresh orders, there may be delays in order execution and its confirmations.

1.7.2 Under certain market conditions, it may be difficult or impossible to liquidate a position in the market at a reasonable price or at all, when there are no outstanding orders either on the buy side or the sell side, or if trading is halted in a security / derivatives contract due to any action on account of unusual trading activity or security / derivatives contract hitting circuit filters or for any other reason.

1.8 System/Network Congestion:

Trading on exchanges is in electronic mode, based on satellite/leased line based communications, combination of technologies and computer systems to place and route orders. Thus, there exists a possibility of communication failure or system problems or slow or delayed response from system or trading halt, or any such other problem/ glitch whereby not being able to establish access to the trading system/network, which may be beyond control and may result in delay in processing or not processing buy or sell orders either in part or in full. You are cautioned to note that although these problems may be temporary in nature, but when you have outstanding open positions or unexecuted orders, these represent a risk because of your obligations to settle all executed transactions.

2. As far as Derivatives segments are concerned, please note and get yourself acquainted with the following additional features:-

2.1 Effect of “Leverage” or “Gearing”:

In the derivatives market, the amount of margin is small relative to the value of the derivatives contract so the transactions are ‘leveraged’ or ‘geared’. Derivatives trading, which is conducted with a relatively small amount of margin, provides the possibility of great profit or loss in comparison with the margin amount. But transactions in derivatives carry a high degree of risk.

You should therefore completely understand the following statements before actually trading in derivatives and also trade with caution while taking into account one’s circumstances, financial resources, etc. If the prices move against you, you may lose a part of or whole margin amount in a relatively short period of time. Moreover, the loss may exceed the original margin amount.

A. Futures trading involve daily settlement of all positions. Every day the open positions are marked to market based on the closing level of the index / derivatives



contract. If the contract has moved against you, you will be required to deposit the amount of loss (notional) resulting from such movement. This amount will have to be paid within a stipulated time frame, generally before commencement of trading on next day.

- B. If you fail to deposit the additional amount by the deadline or if an outstanding debt occurs in your account, the stock broker may liquidate a part of or the whole position or substitute securities. In this case, you will be liable for any losses incurred due to such close-outs.
- C. Under certain market conditions, an investor may find it difficult or impossible to execute transactions. For example, this situation can occur due to factors such as illiquidity i.e. when there are insufficient bids or offers or suspension of trading due to price limit or circuit breakers etc.
- D. In order to maintain market stability, the following steps may be adopted: changes in the margin rate, increases in the cash margin rate or others. These new measures may also be applied to the existing open interests. In such conditions, you will be required to put up additional margins or reduce your positions.
- E. You must ask your broker to provide the full details of derivatives contracts you plan to trade i.e. the contract specifications and the associated obligations.

2.2 Currency specific risks:

- 1. The profit or loss in transactions in foreign currency denominated contracts, whether they are traded in your own or another jurisdiction, will be affected by fluctuations in currency rates where there is a need to convert from the currency denomination of the contract to another currency.
- 2. Under certain market conditions, you may find it difficult or impossible to liquidate a position. This can occur, for example when a currency is deregulated or fixed trading bands are widened.
- 3. Currency prices are highly volatile. Price movements for currencies are influenced by, among other things: changing supply-demand relationships; trade, fiscal, monetary, exchange control programs and policies of governments; foreign political and economic events and policies; changes in national and international interest rates and inflation; currency devaluation; and sentiment of the market place. None of these factors can be controlled by any individual advisor and no assurance can be given that an advisor's advice will result in profitable trades for a participating customer or that a customer will not incur losses from such events.

2.3 Risk of Option holders:

- 1. An option holder runs the risk of losing the entire amount paid for the option in a relatively short period of time. This risk reflects the nature of an option as a wasting asset which becomes worthless when it expires. An option holder who neither sells his option

in the secondary market nor exercises it prior to its expiration will necessarily lose his entire investment in the option. If the price of the underlying does not change in the anticipated direction before the option expires, to an extent sufficient to cover the cost of the option, the investor may lose all or a significant part of his investment in the option.

- 2. The Exchanges may impose exercise restrictions and have absolute authority to restrict the exercise of options at certain times in specified circumstances.

2.4 Risks of Option Writers:

- 1. If the price movement of the underlying is not in the anticipated direction, the option writer runs the risks of losing substantial amount.
- 2. The risk of being an option writer may be reduced by the purchase of other options on the same underlying interest and thereby assuming a spread position or by acquiring other types of hedging positions in the options markets or other markets. However, even where the writer has assumed a spread or other hedging position, the risks may still be significant. A spread position is not necessarily less risky than a simple 'long' or 'short' position.
- 3. Transactions that involve buying and writing multiple options in combination, or buying or writing options in combination with buying or selling short the underlying interests, present additional risks to investors. Combination transactions, such as option spreads, are more complex than buying or writing a single option. And it should be further noted that, as in any area of investing, a complexity not well understood is, in itself, a risk factor. While this is not to suggest that combination strategies should not be considered, it is advisable, as is the case with all investments in options, to consult with someone who is experienced and knowledgeable with respect to the risks and potential rewards of combination transactions under various market circumstances.

3. GENERAL

- 3.1 The term 'constituent' shall mean and include a client, a customer or an investor, who deals with a stock broker for the purpose of acquiring and/or selling of securities / derivatives contracts through the mechanism provided by the Exchanges.
- 3.2 The term 'stock broker' shall mean and include a stock broker, a broker or a stock broker, who has been admitted as such by the Exchanges and who holds a registration certificate from SEBI.



GUIDANCE NOTE - DO'S AND DON'TS FOR TRADING ON THE EXCHANGE(S) FOR INVESTORS

BEFORE YOU BEGIN TO TRADE

1. Ensure that you deal with and through only SEBI registered intermediaries. You may check their SEBI registration certificate number from the list available on the Stock exchanges www.nseindia.com / www.bseindia.com / www.mcx-sx.com / www.useindia.com and SEBI website www.sebi.gov.in.
2. Ensure that you fill the KYC form completely and strike off the blank fields in the KYC form.
3. Ensure that you have read all the mandatory documents viz. Rights and Obligations, Risk Disclosure Document, Policy and Procedure document of the stock broker.
4. Ensure to read, understand and then sign the voluntary clauses, if any, agreed between you and the stock broker. Note that the clauses as agreed between you and the stock broker cannot be changed without your consent.
5. Get a clear idea about all brokerage, commissions, fees and other charges levied by the broker on you for trading and the relevant provisions/ guidelines specified by SEBI/ Stock exchanges.
6. Obtain a copy of all the documents executed by you from the stock broker free of charge.
7. In case you wish to execute Power of Attorney (POA) in favour of the Stock broker, authorizing it to operate your bank and demat account, please refer to the guidelines issued by SEBI/Exchanges in this regard.

TRANSACTIONS AND SETTLEMENTS

8. The stock broker may issue electronic contract notes (ECN) if specifically authorized by you in writing. You should provide your email id to the stock broker for the same. Don't opt for ECN if you are not familiar with computers.
9. Don't share your internet trading account's password with anyone.
10. Don't make any payment in cash to the stock broker.
11. Make the payments by account payee cheque in favour of the stock broker. Don't issue cheques in the name of sub-broker. Ensure that you have a documentary proof of your payment/deposit of securities with the stock broker, stating date, scrip, quantity, towards which bank/ demat account such money or securities deposited and from which bank/ demat account.
12. Note that facility of Trade Verification is available on stock exchanges' websites, where details of trade as mentioned in the contract note may be verified. Where trade details on the website do not tally with the details mentioned in the contract note, immediately get in touch with the Investors Grievance Cell of the relevant Stock exchange.
13. In case you have given specific authorization for maintaining running account, payout of funds or delivery of securities (as the case may be), may not be made to you within one working day from the receipt of payout from the Exchange. Thus, the stock broker shall maintain running account for you subject to the following conditions:

- a) Such authorization from you shall be dated, signed by you only and contains the clause that you may revoke the same at any time.
 - b) The actual settlement of funds and securities shall be done by the stock broker, at least once in a calendar quarter or month, depending on your preference. While settling the account, the stock broker shall send to you a 'statement of accounts' containing an extract from the client ledger for funds and an extract from the register of securities displaying all the receipts/deliveries of funds and securities. The statement shall also explain the retention of funds and securities and the details of the pledged shares, if any.
 - c) On the date of settlement, the stock broker may retain the requisite securities/funds towards outstanding obligations and may also retain the funds expected to be required to meet derivatives margin obligations for next 5 trading days, calculated in the manner specified by the exchanges. In respect of cash market transactions, the stock broker may retain entire pay-in obligation of funds and securities due from clients as on date of settlement and for next day's business, he may retain funds/securities / margin to the extent of value of transactions executed on the day of such settlement in the cash market.
 - d) You need to bring any dispute arising from the statement of account or settlement so made to the notice of the stock broker in writing preferably within 7 (seven) working days from the date of receipt of funds/securities or statement, as the case may be. In case of dispute, refer the matter in writing to the Investors Grievance Cell of the relevant Stock exchanges without delay.
14. In case you have not opted for maintaining running account and pay-out of funds/securities is not received on the next working day of the receipt of payout from the exchanges, please refer the matter to the stock broker. In case there is dispute, ensure that you lodge a complaint in writing immediately with the Investors Grievance Cell of the relevant Stock exchange.
 15. Please register your mobile number and email id with the stock broker, to receive trade confirmation alerts/ details of the transactions through SMS or email, by the end of the trading day, from the stock exchanges.

IN CASE OF TERMINATION OF TRADING MEMBERSHIP

16. In case, a stock broker surrenders his membership, is expelled from membership or declared a defaulter; Stock exchanges give a public notice inviting claims relating to only the "transactions executed on the trading system" of Stock exchange, from the investors. Ensure that you lodge a claim with the relevant Stock exchanges within the stipulated period and with the supporting documents.
17. Familiarize yourself with the protection accorded to the money and/or securities you may deposit with your stock broker, particularly in the event of a default or the stock



broker's insolvency or bankruptcy and the extent to which you may recover such money and/or securities may be governed by the Bye-laws and Regulations of the relevant Stock exchange where the trade was executed and the scheme of the Investors' Protection Fund in force from time to time.

DISPUTES/ COMPLAINTS

18. Please note that the details of the arbitration proceedings, penal action against the brokers and investor complaints against the stock brokers are displayed on the website of the relevant Stock exchange.

19. In case your issue/problem/grievance is not being sorted out by concerned stock broker/sub-broker then you may take up the matter with the concerned Stock exchange. If you are not satisfied with the resolution of your complaint then you can escalate the matter to SEBI.
20. Note that all the stock broker/sub-brokers have been mandated by SEBI to designate an e-mail ID of the grievance redressal division/compliance officer exclusively for the purpose of registering complaints.

INSTRUCTIONS/ CHECK LIST

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

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

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

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



RUNNING ACCOUNT & OTHER AUTHORISATIONS - VOLUNTARY

CLIENT CODE :

DATE:

CLIENTNAME:

To,
MONEYBEE SECURITIES PVT LTD
303 Tower A,
Peninsula Business Park,
G K Marg, Lower Parel (W), Mumbai: 400013

Dear Sir,

I am / we are regularly trading with you for Cash & Derivatives Market in BSE/NSE. I/ we hereby authorize you to do following on my/ our behalf:

1. You are requested to accept all my orders over the telephone / fax conveyed by myself/ourselves or Mr. _____ who is duly authorized by me/us, and thus no need to take our orders in writing every time. All such orders and trades will be binding on me/us.
2. I/we hereby authorize the undersigned Mr. /Ms _____ to collect & acknowledge on my /our behalf the Bills and Contracts of my/our daily transactions.

(Signature of authorized person)

3. I/We request you to maintain running balance in my account across exchange/ segment & retain the credit balance in any of my/our account and to use the unused funds towards my/our margin/pay-in/other future obligation(s) at any segment(s) of any or all the Exchange(s)/Clearing corporation unless I/we instruct you in writing otherwise.
4. I/We request you to retain securities with you for my/our margin/pay-in/other-future obligation(s) at any segment(s) of any or all exchange(s)/Clearing corporation, unless I/we instruct you to transfer the same to my/our account in writing.
5. I/We request you to settle my fund and securities account once in every calendar Quarter or once in a calendar month or such other higher period as allowed by SEBI/Stock Exchange time to time except the fund given towards collaterals/margin in form of Bank Guarantee and /or Fixed Deposit Receipt.
6. In case I/We have an outstanding obligation on the settlement date, you may retain the requisite securities/funds towards such obligation and may also retain the funds expected to be required to meet margin obligations for next 5 trading days, calculated in the manner specified by the exchanges. You may charge the cost of holding securities to my / our account with you.
7. I/We confirm you that I will bring to your notice any dispute arising from the statement of account or settlement so made in writing within 7 working days from the date of receipt of funds/securities or statement of accounts or statement related to it, as the case may be at your registered office. After that I/we shall have no right to dispute the transaction, funds and/or securities ever and agree that you shall not be liable for any incidental loss/ damage caused due to retention of funds and/or securities.
8. I/We confirm that I can revoke the mentioned authority any time after settlement obligation by giving notice in writing to you at your registered office.
9. I have noted that the authorization shall be signed by me only and not any power of attorney holder or by any authorized person.

Thanking you,
Yours faithfully,

CLIENT'S SIGNATURE :



CLIENT CODE :

DATE:

CLIENT NAME:

To,
MONEYBEE SECURITIES PVT LTD
303 Tower A,
Peninsula Business Park,
G K Marg, Lower Parel (W), Mumbai: 400013

Dear Sir,

Sub: Mandate to issue contract notes/bills etc in digital format (ECN)

I/We hereby agree and consent to accept contract notes/bills etc for transactions carried on our behalf, in terms of the agreement entered into between us in Digital form. I/we undertake to check the contract notes/bills etc and bring the discrepancies to you notice within 24 hours of such issuance of the said contract notes/bills etc. My/Our non verification or not accessing the contract notes/bills etc on regular basis shall not be a reason for disputing the same at any time. Digital Contract notes/bill etc issued as per terms and condition specified (as stated below) shall be binding on me/us.

Terms and Condition of digital notes / bills etc. are as follows

1. The Digital Contract notes / bills etc will be issued by means of digital signatures after obtaining digital signature certificate from Certifying Authority under the IT Act, 2000 and in compliance with guidelines issued by SEBI/ Exchange from time to time.
2. All communications sent by you through the e-mail shall be digitally signed, encrypted, non tamperable and shall comply with the provisions of the IT Act, 2000. In case the communication is sent through e-mail as an attachment, the attached file shall also be secured with the digital signature, encrypted and non-tamperable
3. It will be mailed to the E-mail address provided by me/us in the format as may be prescribed by the exchanges from time to time.
4. It will also be available at the member's website www.moneybee.in The clients can view the Digital Contract notes / bills etc by using the username & password which would be provided after receiving consent for the same.
5. It will be archived at an interval of 45 days, if client intends to view the digital contract notes for a period prior to that, the client may request for the same in writing to member broker.
6. In case of any failure in system or error in digital contract notes/bills etc it will be issued in physical form which shall be binding on the client.
7. We have noted that non-receipt of bounced mail notification in our email ID shall amount to delivery of the ECNs/ communication at our e-mail ID.
8. Any change in the terms and condition shall be intimated from time to time.
9. I /We hereby give my/our E-mail ID:
The above email ID shall be available at all times for receipt of ECNs. Any change in the email ID shall be communicated by us through a physical letter to you. If there is any change in my/our email ID or in the name or in the residential/correspondence address, the same shall be intimated to you in writing through physical letter with supporting documents and evidence with reasonable time.

Thanking you,
Yours faithfully,

CLIENT'S SIGNATURE :



NOTES / REMARKS

A large area for handwritten notes, consisting of numerous horizontal dotted lines.



THIS PAGE HAS BEEN INTENTIONALLY KEPT BLANK