IndiaBonds
A Bond in Every Hand

Account Opening Form Individuals

INDIA BOND PRIVATE LIMITED

INDEX OF DOCUMENTS

Mandatory Documents as Prescribed by SEBI & Exchanges

Sr. No.	Document Name	Brief Description
1	KYC Form	This document captures the basic information about the client required for opening an Account.
2	Additional Details for Demat	This document captures the additional information about the client required for opening a Demat Account.
3	Nomination Form	Nomination Form for the Demat Account. (Opt In / Opt Out)
4	Tariff Sheet	This document mentions the schedule of charges applicable to broking and Demat services.
5	Rights and Obligations	This document mentions the rights and obligations of the client and the Depository Participant as prescribed by the regulatory authorities.
6	Investor Charter	This document mentions the services, service standards, rights, responsibilities, and grievance redressal mechanism available to investors.

Know Your Client (KYC)

Application Form (For Individuals Only)

- Please fill the form in ENGLISH and in BLOCK letters
- Fields marked * are mandatory

IndiaBonds
A Bond in Every Hand

Part 1

Office Use

KYC Mode*: Please Tick(✓) ☐ Normal ☐ EKYC OTP ☐ EKYC Biometric ☐ Online KYC ☐ Offline EKYC ☐ Digilocker

Application Type*: ☐ New KYC ☐ Modification KYC KYC Number: ____________________

1. Identity Details (please refer guidelines overleaf)

PAN*	Please enclose a duly attested copy of your PAN Card	
Name* (as per PAN)		
Maiden Name* (if any)		
Father/Spouse's Name*		
Mother Name*		
Date of Birth* DD/MM/YYYY		Recent passport size Applicant Photograph
Gender*	☐ Male ☐ Female ☐ Transgender	
Marital Status*	☐ Single ☐ Married	
Nationality*	☐ Indian ☐ Other ____________	
Residential Status*	☐ Resident Individual ☐ Non Resident Indian ☐ Foreign National ☐ Person of Indian Origin* (Passport mandatory for NRIs and Foreign Nationals. PIO selection is only for CKYC and not for KRA KYC. Select NRI or Foreign National based on Nationality of the individual)	Cross Signature across photograph
Occupation Type*	☐ Private Sector ☐ Public Sector ☐ Business ☐ Professional ☐ Agriculturist ☐ Retired ☐ Housewife ☐ Student ☐ Forex Dealer ☐ Government Sector ☐ Others: ____________	

Proof of Identity (POI) submitted for PAN exempted cases: Please Tick(✓)

- ☐ Aadhaar Card XXXX XXXX ____
- ☐ Passport Number ____________ (Expiry Date) ____________
- ☐ Voter ID Card ____________
- ☐ Driving License ____________ (Expiry Date) ____________
- ☐ NREGA Job Card ____________
- ☐ National Population Register ____________
- ☐ Other ____________ (any document notified by Central Government)

Identification Number ____________

2. Address Details* (please refer guidelines overleaf)

A. Correspondence / Local Address

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

Line 1* ____________

Line 2 ____________

Line 3 ____________

City/Town/Village ____________ District* ____________ Pin Code* ____________

State* ____________ Country ____________

Applicant e-SIGN

India Bond Private Limited
CIN: U67100MH2008PTC178990
SEBI Reg. No. (Stock Broker): INZ000311637
NSE Member ID - Debt Segment: 90316
BSE Member ID - Debt Segment: 6811
SEBI Reg. No. (DP): IN-DP-855-2026 • NSDL DP ID: IN305103

605, 6th Floor, Windsor, off CST Road, Kalina, Santacruz - (East), Mumbai – 400 098

www.indiabonds.com
080-6919 9888
contactus@indiabonds.com

B. Permanent residence address of applicant, if different from above A / Overseas Address*

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

Line 1* ______________________

Line 2 ______________________

Line 3 ______________________

City/Town/Village ____________ District* ____________ Pin Code* ____________

State* ____________ Country ____________

Proof of Address (POA) (attested copy of any 1 POA for correspondence and permanent address each to be submitted)

☐ Aadhaar Card XXXX XXXX ____

☐ Passport Number ______________ (Expiry Date) ____________

☐ Voter ID Card ______________

☐ Driving License ______________ (Expiry Date) ____________

☐ NREGA Job Card ______________

☐ National Population Register ______________

☐ Other ______________ (any document notified by Central Government)

Identification Number ______________

3. Contact Details (in CAPITAL)

Email ID ______________________

Mobile No ____ ______________________

Telephone(Office) ____ ____________ Telephone(Residence) ____ ____________

4. I Am an Indian Citizen and a Tax Resident of India & No Other Country (FATCA)

☐ YES ☐ NO

5. Politically Exposed Persons (PEP)

☐ YES ☐ NO

6. Differently Abled Persons

A. Are you differenty abled?* ☐ YES ☐ NO

B. If Yes, Type of Impairment ______________________(Optional)

% of Impairment______________________(Optional)

UDID Number______________________(Optional)

7. Remarks

____

____

8. Terms of Use and Declaration

1. Terms and Conditions

a. The products and services offered on this Platform are intended only for registered User who have completed the registration process and completed the KYC (Know-Your-Customer) requirements set out on the Platform. A User shall register himself by providing 'Registration Data' (as set out on the Platform) while registering on the Platform and accept the **Terms of Use and Privacy Policy ("Terms")**. Upon 'Acceptance', these "Terms" will be effective and binding upon you along with any amendments made from time to time. You shall not be entitled to claim invalidity of these Terms merely on the grounds that these are being concluded electronically. For the aforesaid purposes, 'Acceptance' will mean your affirmative action in having clicked on the "Submit" button as provided on the registration page or any act which reflects your use of the Platform, or the Services provided by the Platform or any such other actions that implies your acceptance.

2. Declarations and Representation from the User

a. The User and its representative have never been subject of any proceedings of a disciplinary or criminal nature, or has been notified of any such impending proceedings or of any investigation which may lead to such proceedings;
b. No inquiry/order for winding up or insolvency has been passed against the User.
c. No order of suspension/ cancellation of certificate of registration, or order of restraining, prohibiting or debarring the User or its representatives from dealing in securities in the capital market or from accessing the capital market has been passed by the Securities and Exchange Board of India (SEBI) or any other regulatory authority;
d. The User declares that the details, documents and information furnished at the time of Registration are true and correct. The User undertakes to timely update in case of any change(s) in such details, documents and information submitted/ shared.
e. The User shall comply with all applicable law(s), conflict of interest guidelines instructions issued by IndiaBonds, Code of Conduct relating to performance of obligations in relation to the transaction(s) executed with IndiaBonds.
f. Anti-Bribery & Corruption: The User represents, warrants, and undertakes that He/ She has not and shall not offer, promise, give, encourage, solicit, receive or otherwise engage in acts of bribery or corruption in relation to this arrangement/Registration (including without limitation any facilitation payment), or to obtain or retain business or any advantage in business for any member of its group/ family member, and shall ensure to the fullest extent possible that its representatives(s) and others/ related parties, under his/her direction or control and directly involved in this arrangement do not do so.

3. Registration terms and Conditions

a. User shall submit necessary documents or proofs, such as identity, address, photograph, bank and demat account details etc. & such other information as may be required at the time of registration as well as at periodic intervals thereafter, to meet with KYC/AML polices of IndiaBonds or other statutory/regulatory requirements.
b. You agree that any information you supply on this Platform ("Information") shall be used by IndiaBonds in accordance with its Privacy Policy and may be retained by IndiaBonds subsequent to termination of registration.
c. You understand that IndiaBonds or its representatives may fetch/ re-fetch/ confirm KYC documents and other credentials from independent third party(ies), service providers, government agencies, KYC Registration authorities (KRAs, CKYC etc), Depositories, without prior intimation or furnishing the reasons for the same.
d. User declare that the Registration details furnished by him/her are true and correct and immediately inform IndiaBonds, in case of any changes therein. Any misrepresentation in providing the Information shall render the Services void ab initio, without any recourse to IndiaBonds.
e. User authorizes IndiaBonds to use his/her registered e-mail address and Registered Mobile Number for sending alerts (SMS, Whatsapp etc.).
f. IndiaBonds shall enable your registration with Stock Exchanges (BSE Limited and National Stock Exchange of India Limited), Clearing Corporations (BSE Clearing Limited and National Clearing Limited) and Depository (National Securities Depository Limited) as applicable, to settle the transactions in Corporate Bonds. You may receive intimation from Stock Exchanges, Depository and/or Clearing Corporations on successful enrolment.
g. Indemnification: The User shall indemnify and hold IndiaBonds and its representatives harmless against any and/or all claims, demands, penalties, losses, damages, expenses and/or charges of whatsoever nature suffered by IndiaBonds or its representatives, as a result of negligence, fraud, wilful misconduct and/ or a breach of any provision of the terms of Registration or warranty, undertaking or representations by the User in any manner whatsoever.
h. Confidentiality: The User shall not, during or after this arrangement/ Registration terminates, except in the ordinary course of business (on a need to know basis) or if required by law, disclose any trade or business secrets or any information concerning the business or operations of IndiaBonds to any third party. This includes, but is not limited, to any dealings, transactions, client names or business practices, procedures adopted by IndiaBonds or of any person with whom IndiaBonds has business dealings.
i. Restriction on use of Intellectual Property Rights: The User shall not use trademarks, and/or logo/ Intellectual Property or any other materials having proprietary rights of IndiaBonds in any manner, except where specifically authorized by IndiaBonds in writing.
j. User understands that execution of trades and settlement there of shall be subject to guidelines issued by SEBI, Stock Exchanges, Clearing Corporations and Depositories.

4. Use of Personal Information: Consents and Declarations

a. IndiaBonds shall collect, process, disclose or use your personal and financial information for the purpose of providing the products and/or services which you have requested in the normal course of business.
b. IndiaBonds may disclose or report personal and financial information if and when required to do so by law or any regulatory authority. IndiaBonds may also share your personal information with its employees, agents, representatives, advisers, auditors, consultants, service providers/ vendors (with whom IndiaBonds have a business agreement), sub-contractors, with other entities within the IndiaBonds for transactional, promotional, marketing purposes or with your adviser/introducer and/or their duly appointed agent, where directed.

5. Other terms of Registration

a. The User understands that an investment in capital/ securities market involves inherent risk. The User shall be solely responsible for adverse consequences or losses that may arise from investments in securities/ instruments.
b. IndiaBonds reserves to review the terms of Registration and may make changes in the terms of Registration as it may deem fit.
c. Documents sent by electronic means viz. by electronic e-mail (including any auto replies from the system), an electronic mail attachment, SMS, other electronic communications or in the form of an available download option from the Web-site/portal owned/operated/managed/licensed by IndiaBonds shall deemed to have fulfilled any obligation (legal or otherwise) to deliver such document.
d. The terms and conditions as mentioned in the Deal Sheet, Contract Note(s) and other documents signifying the terms of transactions, deal with/through IndiaBonds shall be integral part of this arrangement and binding on the Parties.

6. Termination, Governing Law, Jurisdiction and Limitation of Liability

a. IndiaBonds reserves the right to terminate the Registration without giving any reasons for the same or providing prior notice to that effect.
b. All the dealings and transactions with IndiaBonds under the terms of Registration shall be governed by the laws of India.
c. In no event shall the IndiaBonds, its affiliates, and their respective officers, owners, directors, employees and agents, licensors, licensees, consultants, or contractors be liable to the User or any third party for any special, incidental, indirect, consequential or punitive damages or losses whatsoever, or damages for loss of data or profits, goodwill, and/ or other intangible loss arising in any manner.
d. Any dispute, controversy or claim arising out of or in relation to Registration with IndiaBonds, including a breach or termination thereof, shall be settled by a sole arbitrator to be appointed by IndiaBonds, in accordance with the provisions of the Arbitration and Conciliation Act, 1996, or amendment thereto. The Place of Arbitration shall be Mumbai and the language of Arbitration shall be English.

7. Additional Terms Applicable for User introduced by Introducer.

a. The User may be introduced by Partner/Referrer ("Introducers") of IndiaBonds. The Introducer(s) may be entitled to earn fees/commission for introducing the User. The User may make a written request to IndiaBonds to disclose the fees/commission paid to the Introducer for introducing the User. Subject to the applicable provisions of the law and confidentiality obligations, IndiaBonds may at its discretion disclose the consideration paid to the Introducers for introducing the User.
b. User agrees, acknowledge that IndiaBonds may share/make available Users' Personally Identifiable Information (Personal Data), Financial details etc. with Introducer(s).
c. IndiaBonds shall not be responsible for disputes arising between Introducers and User in any manner whatsoever, at any point in time.
Note: The Partner shall include any person who has introduced the User to IndiaBonds, However the term Partner is not used in legal Paralance.

8. Applicant Declaration

a. I hereby declare that the KYC details furnished by me are true and correct to the best of my knowledge and belief and I under-take to inform you of any changes therein, immediately. In case any of the above information is found to be false or untrue or misleading or misrepresenting, I am aware that I may be held liable for it.
b. I hereby consent to receiving information from KRAs through SMS/Email on the above registered number/Email address.
c. I am also aware that for Aadhaar OVD based KYC, my KYC request shall be validated against Aadhaar details. I hereby consent to sharing my masked Aadhaar card with readable QR code or my Aadhaar XML/Digilocker XML file, along with passcode and as applicable, with KRA and other Intermediaries with whom I have a business relationship for KYC purposes only.

Disclaimer: Investments in debt securities/ municipal debt securities/ securitised debt instruments are subject to risks including delay and/ or default in payment. Read all the offer related documents carefully.

	Applicant e-SIGN	Applicant Wet Signature
Date: ____________ (DD-MM-YYYY) Place: ____________		

9. For Office Use Only

In-Person Verification (IPV) carried out by*	Intermediary Details*
IPV Date ____________ Emp. Name ____________ Emp. Code ____________ Emp. Designation ____________	☐ Self certified document copies received (OVD) ☐ True Copies of documents received (Attested) AMC / Intermediary Name :
Employee Signature and Stamp	Institution Name and Stamp

ADDITIONAL KYC DETAILS FOR OPENING DEMAT ACCOUNT

To be filled by the Depository Participant

DP Internal Reference No	Date
NSDL DP ID	Client ID

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

(Please fill all the details in CAPITAL LETTERS only)

1. Details of Account Holder(s):

Name of Sole / First Holder:	PAN:
Name of Second Holder:	PAN:
Name of Third Holder:	PAN:

2. I hereby declare that the provided mobile number belongs to:

- ☐ Me (Self)
- ☐ Spouse
- ☐ Dependent Children
- ☐ Dependent Parents

3. I hereby declare that the provided E-mail ID belongs to:

- ☐ Me (Self)
- ☐ Spouse
- ☐ Dependent Children
- ☐ Dependent Parents

4. Occupation:

Sole / First Holder:

Second Holder:

Third Holder:

5. Type of Account:

☐ Ordinary Resident	☐ NRI – Repatriable	☐ NRI – Non Repatriable
☐ Qualified Foreign Investor	☐ Foreign National	☐ Promoter
☐ Margin	☐ Others (Please specify):	

6. I / We would wish to avail the following facility:

- ☐ Regular Demat Account
- ☐ Basic Service Demat Account *(A Demat account designed for small investors with single demat account and low or zero annual charges depending on your holdings value)*

Note: A Basic Service Demat Account (BSDA) cannot be opened if the customer already holds any demat account (Regular or BSDA) with a depository participant under NSDL or CDSL. If a BSDA is opened and later, upon reassessment by the depository, it is found that the customer holds another BSDA or the holdings exceed the prescribed limit, the account will be converted into a regular demat account and applicable charges will be levied as per the standard tariff of the depository participant.

7. Nomination (Please tick appropriate action):

☐ I / We do wish to nominate (Fill-in details in Annexure-A)

☐ I / We wish to opt out of a nomination (Fill-in details in Annexure-B)

8. Bank Details:

Linked bank account details to receive all payouts (Dividends / Interest / Redemption etc).

Account Type (Savings / Current):	
Bank Name:	
Branch Address:	
IFSC:	
MICR:	
Account Number:	

9. Gross Annual Income Details (First Holder):

☐ Below ₹ 1 Lakh ☐ ₹ 1 Lakhs - 5 Lakhs ☐ ₹ 5 Lakhs - 10 Lakhs ☐ ₹ 10 Lakhs - 25 Lakhs ☐ More than ₹ 25 Lakhs

10. Are you a tax resident of any other country other than India?

☐ Yes (Please complete FATCA and CRS Declaration)

☐ No

11. Joint Account

Operations for Joint Mode of Accounts:

☐ Anyone of the holder or survivor(s)

☐ Jointly

Note: If Mode of Operation for Joint Account is chosen as anyone of the holder or survivor(s), only specified operations such as transfer of securities including Inter-Depository Transfer, pledge / hypothecation / margin pledge / margin re-pledge (creation, closure and invocation and confirmation thereof as applicable of securities and freeze / unfreeze of account and / or securities and / or specific number of securities will be permitted.

Communication to be sent to:

☐ First Holder

☐ All Joint Holders

12. For Association of Persons (AOP), Partnership Firm, Unregistered Trust, etc.,

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

Name:	
PAN:	

13. In case of NRIs/ Foreign Nationals:

RBI Approval Reference Number: ______________________ and

RBI Approval Date: ______________________

14. Guardian Details *(where sole holder is a minor)*:

[For account of a minor, two KYC Application Forms must be filled i.e. one for the guardian and another for the minor (to be signed by guardian)]

Guardian Name:	
PAN:	
Relationship of guardian with minor:	

India Bond Private Limited
CIN: U67100MH2008PTC178990
SEBI Reg. No.(Stock Broker): INZ000311637
NSE Member ID - Debt Segment: 90316
BSE Member ID - Debt Segment: 6811
SEBI Reg. No.(DP): IN-DP-855-2026 • NSDL DP ID: IN305103
605, 6th Floor, Windsor, off CST Road, Kalina, Santacruz - (East), Mumbai – 400 098
www.indiabonds.com
080-6919 9888
contactus@indiabonds.com

15. Politically Exposed Person:

Politically Exposed Person (PEP): ☐ Yes or ☐ No

Related to Politically Exposed Person: ☐ Yes or ☐ No

16. Standing Instructions:

1	Delivery Instructions Slip: (Applicable for POA & DDPI customers) ☐ I/We wish to receive the Delivery Instruction Slip (DIS) booklet with account opening. ☐ I/We do not wish to receive the DIS booklet with account opening. However, the DIS booklet should be issued to me/ us immediately on my/ our request at any later date.	
2	Account to be operated through Power of Attorney (PoA)	☐ Yes ☐ No
3	Account to be operated through Demat Debit and Pledge Instruction (DDPI)	☐ Yes ☐ No
4	I/We authorise you to receive credits automatically into my/our account	☐ Yes ☐ No
5	Mode of Receiving Statement of Account Note: The Statement of Account (Consolidated Account Statement) shall be issued by NSDL in compliance with the directions of SEBI and India Bond Private Limited shall issue Statement of Account based on request and / or if it is required to send as per SEBI / Depositories circulars.	☐ Electronic ☐ Physical
6	I/We request to enable facility of "Standing Instruction for Auto Pledge Confirmation" with this account	☐ Yes ☐ No
7	SMS alerts facility:	
	i. SMS Alert for Sole / First Holder:	☐ Yes ☐ No
	ii. SMS Alert for Second Holder:	☐ Yes ☐ No
	iii. SMS Alert for third Holder:	☐ Yes ☐ No
8	Preferred mode to receive Annual Reports, AGM notice and other communication from issuer	☐ Electronic ☐ Physical
9	Receiving of Account opening Documents KIT a. Rights and Obligations of the Beneficial Owner and Depository Participant General Clause b. Other relevant documents supplementing any/all of the above	☐ Electronic ☐ Physical

Notes:

i. All communication shall be sent at the address of the Sole/First holder only.
ii. Thumb impressions must be attested by witness or a Magistrate or a Notary Public or a Special Executive Magistrate.
iii. Signatures other than English or Hindi or any of the other language not contained in the 8th Schedule of the Constitution of India must be attested by a Magistrate or a Notary Public or a Special Executive Magistrate.
iv. The nomination and Declaration form may be signed using e-Sign facility or wet signature and in these cases, witness will not be required.
v. For receiving Statement of Account in electronic form:
   - Client must ensure the confidentiality of the password of the email account.
   - Client must promptly inform the Participant if the email address has changed.
   - Client may opt to terminate this facility by giving 10 days prior notice. Similarly, Participant may also terminate this facility by giving 10 days prior notice.
vi. In case of joint account, on death of any of the joint account holders, the surviving account holder(s) has to inform Participant about the death of account holder(s) with required documents for deletion of name of the deceased account holder(s) in the demat account within one year of the date of demise.
vii. In case if 'first holder' is selected, the communication will be sent as per the preference mentioned at Sr. No. 5. In case 'All joint account holders' is opted, communication to first holder will be sent as per the preference mentioned at Sr. No. 5 and communication to other holders will be in electronic mode. The default option will be communication to 'first holder', if no option selected.
viii. In case of joint account, the option to select 'Choice of Nomination' i.e. I/We wish to make a nomination or I/We wish to opt out of a nomination is not mandatory.
ix. Strike off whichever is not applicable.

Declarations:

I hereby confirm that I have read, understood and agree to the following:

1. The rules and regulations of the Depository and Depository Participants pertaining to my account and agree to abide by them as they may be in force from time to time.
2. The details furnished above are true and correct to the best of my knowledge and belief and I undertake to inform you of any changes therein, immediately. In case any of the above information is found to be false or untrue or misleading or misrepresenting, I am aware that I may be held liable for it.
3. The Consolidated Account Statement will be issued by NSDL in accordance with SEBI guidelines and that India Bond Private Limited may issue a Statement of Account upon my request or as required under applicable SEBI or Depositories circulars, and I agree that all such statements will be shared with me electronically.
4. The Annual Reports, AGM notices, and other communications from the issuer will be shared with me electronically.
5. To receive invoice for any Demat charges electronically.
6. The demat account shall be operated through the eDIS facility provided by NSDL. The Customer hereby authorizes India Bond Private Limited to debit eligible securities from the demat account upon successful OTP authentication facilitated by NSDL
7. I shall request the issuance of a Physical Delivery Instruction Slip (DIS) by submitting a written request to India Bond Private Limited ("IndiaBonds"). Upon receipt of such request, IndiaBonds shall process the same within 2 (two) working days.
8. To submit only those inter depository transfer instructions in respect of Government Securities (G-Sec) which are bonafide and arising out of genuine trade or transfer transaction.
9. "Rights & Obligations" and "Investor Charter" are available under the "Demat Forms" section on IndiaBonds platform and that a copy will be sent to my registered email after my account is opened.

Escalation Matrix

Client Servicing / Customer Care
Contact Person Mary Peter **Contact No.** 022 4187 1256
Address 605, 6th Floor, Windsor, off CST Road, Kalina, Santacruz - (East), Mumbai – 400 098
Email-id customercare@indiabonds.com **Working Hours** Mon - Fri: 9am - 6pm I Sat: 10am - 2pm

Head of Client Servicing / Customer Care
Contact Person Kavita Mirani **Contact No.** 8828 502 464
Address 605, 6th Floor, Windsor, off CST Road, Kalina, Santacruz - (East), Mumbai – 400 098
Email-id clientkyc@indiabonds.com **Working Hours** Mon - Fri: 9am - 6pm I Sat: 10am - 2pm

Compliance Officer
Contact Person Hitesh Motiramani **Contact No.** 022 4187 1215
Address 605, 6th Floor, Windsor, off CST Road, Kalina, Santacruz - (East), Mumbai – 400 098
Email-id dp.compliance@indiabonds.com **Working Hours** Mon - Fri: 9am - 6pm I Sat: 10am - 2pm

Director
Contact Person Anand Sonawane **Contact No.** 022 4187 1222
Address 605, 6th Floor, Windsor, off CST Road, Kalina, Santacruz - (East), Mumbai – 400 098
Email-id anand.sonawane@indiabonds.com **Working Hours** Mon - Fri: 9am - 6pm I Sat: 10am - 2pm

In absence of response / compliant not addressed to your satisfaction, you may lodge a complaint with:
NSDL at https://www.epass.nsdl.com/complaints/websitecomplaints.aspx
BSE at https://bsecrs.bseindia.com/ecomplaint/frmInvestorHome.aspx
NSE at https://investorhelpine.nseindia.com/NICEPLUS/

OR

SEBI at https://scores.sebi.gov.in/
Please quote your Service Ticket / Complaint Ref. No. while raising your complaint at SEBI SCORES 2.0 / Depository or Stock Exchange portal.

	Applicant eSign	Applicant Wet Signature
Signature of the Sole / First Holder		
Signature of Second Holder		
Signature of Third Holder		

Date ______________________ Place: ______________________

Annexure – A
Nomination Form

India Bond Private Limited 605, 6th Floor, Windsor, off CST Road, Kalina, Santacruz - (East), Mumbai – 400 098 Phone No.: +91 080-6919 9888 Email ID: contactus@indiabonds.com CIN: U67100MH2008PTC178990	**FORM FOR NOMINATION** *(To be filled in by individual applying singly or jointly)*

Date	D	D	M	M	Y	Y	Y	Y	UCC/DP ID	I	N							Client ID								

I/We wish to make a nomination. [As per details given below]

Nomination Details

I/We wish to make a nomination and do hereby nominate the following person(s) who shall receive all the assets held in my / our account in the event of my / our death.

Nomination can be made upto three nominees in the account.			**Details of 1st Nominee**	**Details of 2nd Nominee**	**Details of 3rd Nominee**
1	**Name of the nominee(s) (Mr./Ms.)**				
2	**Share of each Nominee**	Equally [If not equally, please specify percentage]	%	%	%
			Any odd lot after division shall be transferred to the first nominee mentioned in the form.		
3	**Relationship With the Applicant (If Any)**				
4	**Address of Nominee(s)** City / Place: State & Country:				
		PIN Code			
5	**Mobile / Telephone No. of nominee(s)**				
6	**Email ID of nominee(s)**				
7	**Nominee Identification details -** [Please mention any one of following and provide it's details] 1. Photograph & Signature 2. PAN 3. Aadhaar 4. Saving Bank account no. 5. Proof of Identity 6. Demat Account ID				
Sr. Nos. 8-14 should be filled only if nominee(s) is a minor:					
8	**Date of Birth {in case of minor nominee(s)}**				
9	**Name of Guardian (Mr./Ms.) {in case of minor nominee(s) }**				
10	**Address of Guardian(s)** City / Place: State & Country:				
		PIN Code			

11	**Mobile / Telephone No. of Guardian**			
12	**Email ID of Guardian**			
13	**Relationship of Guardian with Nominee**			
14	**Guardian Identification details -** [Please mention any one of following and provide it's details] 1. Photograph & Signature 2. PAN 3. Aadhaar 4. Saving Bank account no. 5. Proof of Identity 6. Demat Account ID			

	Name(s) of holder(s)	**Signature(s) of holder***
Sole / First Holder (Mr./Ms.)		
Second Holder (Mr./Ms.)		
Third Holder (Mr./Ms.)		

*Signature of witness, along with name and address are required, if the account holder affixes thumb impression, instead of signature

Notes:

1. This nomination shall supersede any prior nomination made by the account holder(s), if any.

2. The Depository Participant shall provide acknowledgement of the nomination form to the account holder(s).

3. A demat account holder can nominate up to three nominees. If more than one nominee is appointed, the account holder must specify the percentage share for each nominee and the total allocation must equal 100%. If the account holder does not specify the percentage share for each nominee, the securities will be distributed equally among all nominees by default.

4. A minor can be nominated in a demat account. In such cases, the beneficial owner must provide the name and address of the minor's guardian. The form should include the guardian's address, city/place, state and country, PIN code, mobile number, email ID, relationship of the guardian with the nominee and the guardian's identification details.

5. Only individuals or natural persons can be nominated. Artificial or legal entities such as trusts, societies, companies, partnership firms, or Hindu Undivided Families (HUF) cannot be appointed as nominees. However, a Non-Resident Indian (NRI) may be nominated, subject to the applicable exchange control regulations in force from time to time.

6. If the beneficiary owner account is closed, the nomination linked to that account automatically becomes invalid. Likewise, the nomination related to specific securities ends once those securities are transferred. In the event of the account holder's demise, the transfer of securities to the nominee will be considered a valid discharge of responsibility for the depository and the participant, even with respect to the legal heirs.

7. Nomination can only be cancelled by individuals who hold the beneficiary owner account in their own name, either singly or jointly. The cancellation must be done by the same person(s) who originally made the nomination.

8. Once a nomination is cancelled, the depository will have no obligation to transfer securities to the previously nominated person(s).

9. If the beneficial owner requests substitution of an existing nominee, the previous nomination will automatically be cancelled. The details of nominees mentioned in Form 10 at the time of substitution will be considered valid. Therefore, all nominee details must be provided completely.

Annexure – B
Declaration form for opting out of nomination

Date	D	D	M	M	Y	Y	Y	Y

India Bond Private Limited
605, 6th Floor, Windsor, off CST Road, Kalina, Santacruz - (East),
Mumbai – 400 098
Phone No.: +91 080-6919 9888
Email ID: contactus@indiabonds.com
CIN: U67100MH2008PTC178990

UCC/DP ID	
Client ID (only for Demat account)	
Sole/First Holder Name	
Second Holder Name	
Third Holder Name	

I / We hereby confirm that I / We do not wish to appoint any nominee(s) in my / our demat account and understand the issues involved in non-appointment of nominee(s) and further are aware that in case of death of all the account holder(s), my / our legal heirs would need to submit all the requisite documents / information for claiming of assets held in my / our demat account, which may also include documents issued by Court or other such competent authority, based on the value of assets held in the demat account.

Name and Signature of Holder(s)*

1.____________________ 2.____________________ 3.____________________

*Signature of witness, along with name and address are required, if the account holder affixes thumb impression, instead of signature

Annexure – C
Tariff Sheet

Brokerage, Charges, Fees applicable on your Bonds Transactions and Demat account

Charges Applicable

<table>
<tr><th>Description of Charges</th><th>Charges</th></tr>
<tr><td>KYC & Account Opening Fees</td><td>Zero</td></tr>
<tr><td>Annual Maintenance charges</td><td>Regular Demat Account
Individual - Zero
Corporate - Zero (NSDL Charges – Rs 500 waived)
BSDA – Zero
NSDL Charges
<table>
<tr><th>Value of Holdings in the Demat Account (Debt as well as other than debt securities combined)</th><th>Maximum Annual Maintenance Charges</th></tr>
<tr><td>Up to Rs 4 lakhs</td><td>NIL</td></tr>
<tr><td>More than Rs 4 lakhs but up to Rs 10 lakhs</td><td>Rs 100</td></tr>
<tr><td>More than Rs 10 lakhs</td><td>Not a BSDA. Regular AMC may be levied.</td></tr>
</table></td></tr>
<tr><td>Dematerialisation Request</td><td>₹500/- per certificate + NSDL Charges</td></tr>
<tr><td>Rematerialisation Request</td><td>₹500/- per certificate + NSDL Charges</td></tr>
<tr><td>Physical DIS Book</td><td>₹200/- per booklet for 10 leafs</td></tr>
<tr><td>Pledge Services (Closure / Creation / Invocation)</td><td>Creation: ₹125 per instruction
Closure / Invocation: ₹100 per instruction</td></tr>
<tr><td>Margin Pledge (Creation / Invocation / Closure)</td><td>₹500 Per Instruction + NSDL Charges</td></tr>
<tr><td>Account De-Freeze / Reactivate Dormant</td><td>Zero</td></tr>
<tr><td>Account Statement / Holding Statement / CML - Email</td><td>Zero</td></tr>
<tr><td>Account Statement / Holding Statement / CML - Physical</td><td>₹100 for first 10 pages + ₹50/- per every additional page</td></tr>
<tr><td>DP Charges - Buy (Credit)</td><td>Zero</td></tr>
<tr><td>DP Charges - Sell (Debit)</td><td>₹6/- per transaction. (Including ₹4 NSDL Charge)</td></tr>
<tr><td>Redemption of mutual fund units through Participants</td><td>₹6.50/- per transaction. (Including ₹4.50 NSDL Charge)</td></tr>
<tr><td>Brokerage - Any Buy/Sell transactions</td><td>Upto 2.50%</td></tr>
<tr><td>Failed Transaction Charges</td><td>Zero</td></tr>
<tr><td>Payment via UPI/Net Banking/Payment Gateway</td><td>Zero</td></tr>
<tr><td>Closure of Demat Account</td><td>Zero</td></tr>
</table>

India Bond Private Limited
CIN: U67100MH2008PTC178990
SEBI Reg. No. (Stock Broker): INZ000311637
NSE Member ID - Debt Segment: 90316
BSE Member ID - Debt Segment: 6811
SEBI Reg. No. (DP): IN-DP-855-2026 • NSDL DP ID: IN305103

605, 6th Floor, Windsor, off CST Road, Kalina, Santacruz - (East), Mumbai – 400 098

www.indiabonds.com
080-6919 9888
contactus@indiabonds.com

Terms and Conditions (Tariff Sheet)

1. Above charges do not include taxes and statutory charges levied by Government bodies / statutory authorities from time to time. GST at applicable rates, shall be applied separately.
2. NSDL charges, if any, are included in the amounts listed above.
3. Brokerage will not exceed the rates specified by SEBI and the Exchanges. All Statutory and Regulatory charges, taxes will be levied at actuals. In addition to the brokerage, the above charges will also be levied.
4. Your billing statement will be emailed to you on your registered email-id.
5. For all purposes, the bill date shall be construed as the demand date and the bills will be considered as the bill cum notice for payment. For the purpose of processing Demat Instructions, the applicable charges shall be paid to IndiaBonds on upfront basis, else may result in rejection of processing of demat instructions.
6. IndiaBonds reserves the right to suspend the services to the User or freeze their depository participant account for further debit instructions in case of non-payment of charges after two days from the bill date. The suspended services shall be reinstated within 2 (two) working days from the date of receipt of the full outstanding amount, including any pending demat charges.
7. The quoted charges in the tariff sheet are for the above-mentioned respective services. IndiaBonds may also offer additional paid services. IndiaBonds shall inform the users with regards to such services and the charges associated with the same shall be billed separately by intimating on an upfront basis.

I agree to the above-mentioned terms and shall pay the applicable charges to IndiaBonds. I understand that the tariff is subject to change and I shall keep myself updated with the same from the pricing section on IndiaBonds website.

	Applicant eSign	Applicant Wet Signature
Signature of the Sole / First Holder		
Signature of Second Holder		
Signature of Third Holder		

Date ____________________ Place: ____

IndiaBonds
A Bond in Every Hand

Risk Profile

Name of Applicant (as per PAN): ______________________________

Please answer the following questions by choosing appropriate answers:

1) Income range	
☐	Upto 1 Lakh
☐	1-5 Lakh
☐	5-10 Lakh
☐	10-25 Lakh
☐	25 Lakh +
2) Investment risk profile	
☐	Conservative (Low Risk & Low Returns)
☐	Moderate (Moderate Risk & Moderate Returns)
☐	Aggressive (High Risk & High Returns)
3) You have experience of investing in securities market	
☐	New to Investments
☐	Upto 1 year
☐	1 to 3 years
☐	3+ years
4) Which securities have you invested in? (Multi select option)	
☐	Fixed Deposit
☐	Debt Mutual Fund
☐	Equity Mutual Fund
☐	Direct Equity
☐	Digital Gold
☐	Corporate Bond
☐	Gov Securities
5) What is your investment horizon	
☐	Upto 2 years
☐	2 to 3 years
☐	3 to 5 years
☐	5+ years

Disclaimer: Providing risk profiling does not ensure that option available on platform may suit your investment goal or risk appetitive. Please use your discretion to choose investment option which suits your risk parameters. Platform or its officers are not reposbile for your choice and cannot be held responsible in future for any investment done by user at its own discretion .

Applicant Wet Signature	Applicant e-SIGN

Individual Checklist

Sr. No.	Particulars	Mandatory / Optional	Yes / No
1	KYC Form	Mandatory	Yes
2	PAN - Self Certified Copy	Mandatory	Yes
3	Proof of Address - Self Certified Copy	Mandatory	Incase of any difference, Latest copy of proof of address shall be sought.
4	Bank Proof - Self Certified Copy	Mandatory	Yes

Acceptable address proof	**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 2. Voters Identity Card 3. Registered Lease or Sale Agreement of Residence 4. Driving License 5. Utility bills like Telephone Bill (only land line), Electricity bill or Gas bill - Not more than 3 months old. 6. Unique Identification Number (UID) i.e. Aadhaar Card ('Redact' or 'Blackout' of all nos.except last four digits).
Acceptable Bank Proof	**Copy of Cancelled cheque leaf depicted name of the applicant, if not then provide the latest bank statement specifying name of the applicant, MICR Code or/and IFSC code of the Bank along with cheque leaf.**

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RIGHTS AND OBLIGATIONS OF BENEFICIAL OWNER AND DEPOSITORY PARTICIPANT AS PRESCRIBED BY SEBI AND DEPOSITORIES

General Clause

1. The Beneficial Owner (BO) and the Depository participant (DP) shall be bound by the provisions of the Depositories Act, 1996, SEBI (Depositories and Participants) Regulations, 2018, Rules and Regulations of Securities and Exchange Board of India (SEBI), Circulars / Notifications / Guidelines issued there under, Bye-laws and Business Rules/Operating Instructions issued by the Depositories and relevant notifications of Government Authorities as may be in force from time to time.
2. The DP shall open/activate demat account of a (BO) in the depository system only after receipt of complete Account opening form, KYC and supporting documents as specified by SEBI from time to time.

Beneficial Owner information

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

Fees/Charges/Tariff

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

Dematerialization

8. The (BO) shall have the right to get the securities, which have been admitted on the Depositories, dematerialized in the form and manner laid down under the Bye-laws, Business Rules and Operating Instructions of the depositories.

Separate Accounts

9. The DP shall open separate accounts in the name of each of the (BO)s and securities of each (BO) shall be segregated and shall not be mixed up with the securities of other (BO)s and/or DP's own securities held in dematerialized form.
10. The DP shall not facilitate the (BO) to create or permit any pledge and /or hypothecation or any other interest or encumbrance over all or any of such securities submitted for dematerialization and/or held in demat account except in the form and manner prescribed in the Depositories Act, 1996, SEBI (Depositories and Participants) Regulations, 2018 and Bye-laws/Operating Instructions/Business Rules of the Depositories.

Transfer of Securities

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

13. The DP shall execute 'non-pay in' related instructions not later than next working day from the date of submission of instruction by the Beneficial Owner. Further, if the date of submission and the execution date of instruction are same, DP may execute such instructions on the same day at Beneficial owner's risk on a "best e ort basis".

Statement of account

14. The DP shall provide statements of accounts to the (BO) in such form and manner and at such time as agreed with the (BO) and as specified by SEBI/depository in this regard.

15. However, if balance has become Nil during the year, the DP shall send one holding statement annually to such BOs and shall resume sending the transaction statement as and when there is a transaction in the account. In case of accounts with credit balance but no transactions during the year, half yearly statement of holding for the year shall be sent to the BO through email.

16. The DP may provide the services of issuing the statement of demat accounts in an electronic mode.. The DP will furnish to the (BO) the statement of demat accounts under its digital signature, as governed under the Information Technology Act, 2000. However, if the DP does not have the facility of providing the statement of demat account in the electronic mode, then the Participant shall be obliged to forward the statement of demat accounts in physical form.

17. In case of Basic Services Demat Accounts, the DP shall send the transaction statements as mandated by SEBI and/or Depository from time to time.

Manner of Closure of Demat account

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

19. Based on the instructions of the (BO), the DP shall initiate the procedure for transferring such security balances or rematerialize such security balances within a period of 2 working days as per procedure specified from time to time by the depository incase of no outstanding dues and in case of outstanding dues, shall provide 30 days notice. In case of non-payment of dues, DP shall reject the account closure request and in case the dues are cleared by BO, respective account shall be closed by DP within 2 working days of clearing the dues. Provided further, closure of demat account shall not affect the rights, liabilities and obligations of either the (BO) or the DP and shall continue to bind the parties to their satisfactory completion.

Default in payment of charges

20. In event of (BO) committing a default in the payment of any amount provided in Clause 5 & 6 within a period of thirty days from the date of demand, without prejudice to the right of the DP to close the demat account of the (BO), the DP may charge interest at a rate as specified by the Depository from time to time for the period of such default.

21. In case the (BO) has failed to make the payment of any of the amounts as provided in Clause 5&6 specified above, the DP after giving two days notice to the (BO) shall have the right to stop processing of instructions of the (BO) till such time he makes the payment along with interest, if any.

Liability of the Depository

22. As per Section 16 of Depositories Act, 1996,

   1. Without prejudice to the provisions of any other law for the time being in force, any loss caused to the (BO) due to the negligence of the depository or the participant, the depository shall indemnify such (BO).
   2. Where the loss due to the negligence of the participant under Clause (1) above, is indemnified by the depository, the depository shall have the right to recover the same from such participant.

Freezing/ Defreezing of accounts

23. The Beneficial Owner may exercise the right to freeze/defreeze his/her demat account maintained with the DP in accordance with the procedure and subject to the restrictions laid down under the Bye Laws and Business Rules/Operating Instructions.

24. The DP or the Depository shall have the right to freeze/defreeze the accounts of the Beneficial Owners on receipt of instructions received from any regulator or court or any statutory authority.

25. In case of any statutory order for freezing of demat account of any one joint holder, the demat account will be frozen and the other joint holder(s) will have to obtain specific order from the relevant order issuing authority for unfreezing the holdings in respect of their percentage of joint ownership.

Redressal of Investor grievance

26. The DP shall redress all grievances of the (BO) against the DP within a period of thirty days from the date of receipt of the complaint.

Authorized representative

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

Law and Jurisdiction

28. In addition to the specific rights set out in this document, the DP and the (BO) shall be entitled to exercise any other rights which the DP or the (BO) may have under the Rules, Bye-laws and Regulations of the respective Depository in which the demat account is opened and circulars/notices issued there under or Rules and Regulations of SEBI.

29. The provisions of this document shall always be subject to Government notification, any rules, regulations, guidelines and circulars/ notices issued by SEBI and Rules, Regulations and Bye-laws of the relevant Depository, where the (BO) maintains his/ her account, that may be in force from time to time.

30. The (BO) and the DP shall abide by the arbitration and conciliation procedure prescribed under the Byelaws of the depository and that such procedure shall be applicable to any disputes between the DP and the (BO).

31. Words and expressions which are used in this document, but which are not defined herein shall unless the context otherwise requires, have the same meanings as assigned thereto in the Rules, Bye-laws and Regulations and circulars/notices issued there under by the depository and /or SEBI

32. Any changes in the rights and obligations which are specified by SEBI/Depositories shall also be brought to the notice of the clients at once.

33. If the rights and obligations of the parties hereto are altered by virtue of change in Rules and regulations of SEBI or Bye-laws, Rules and Regulations of the relevant Depository, where the (BO) maintains his/her account, such changes shall be deemed to have been incorporated herein in modification of the rights and obligations of the parties mentioned in this document.

IndiaBonds
A Bond in Every Hand

INVESTOR CHARTER FOR DEPOSITORY PARTICIPANT

1. Vision

Towards making Indian Securities Market - Transparent, Efficient, & Investor friendly by providing safe, reliable, transparent and trusted record keeping platform for investors to hold and transfer securities in dematerialized form.

2. Mission

- To hold securities of investors in dematerialised form and facilitate its transfer, while ensuring safekeeping of securities and protecting interest of investors.
- To provide timely and accurate information to investors with regard to their holding and transfer of securities held by them.
- To provide the highest standards of investor education, investor awareness and timely services so as to enhance Investor Protection and create awareness about Investor Rights

3. Details of business transacted by the Depository and Depository Participant (DP)

A Depository is an organization which holds securities of investors in electronic form. Depositories provide services to various market participants - Exchanges, Clearing Corporations, Depository Participants (Dps), Issuers and Investors in both primary as well as secondary markets. The depository carries out its activities through its agents which are known as Depository Participants (DP). Details available on the link: https://nsdl.com/investor/open-demat-account

4. Description of services provided by the Depository through Depository Participants (DP) to investors

(1) Basic Services

Sr. No.	Brief about the Activity / Service	Expected Timelines for processing by the DP after receipt of proper documents
1	Dematerialization of securities	7 days
2	Rematerialization of securities	7 days
3	Mutual Fund Conversion / Destatementization	5 days
4	Re-conversion / Restatementisation of Mutual fund units	7 days
5	Transmission of securities	7 days
6	Registering pledge request	15 days
7	Closure of demat account	30 days
8	Settlement Instruction	• For T+1 day settlements, Participants shall accept instructions from the Clients, in physical form up to 4 p.m. (in case of electronic instructions up to 6.00 p.m.) on T day for pay-in of securities. • For T+0 day settlements, Participants shall accept EPI instructions from the clients, till 11:00 AM on T day. • Note: 'T' refers 'Trade Day

(2) Depositories provide special services like pledge, hypothecation, internet based services etc. in addition to their core services and these include

Sr. No.	Type of Activity /Service	Brief about the Activity / Service
1	Value Added Services	Depositories also provide value added services such as: a. **Basic Services Demat Account (BSDA)**[1] b. **Transposition cum dematerialization**[2] c. **Linkages with Clearing System**[3] d. **Distribution of cash and non-cash corporate benefits** (Bonus, Rights, IPOs etc.), stock lending, demat of NSC / KVP, demat of warehouse receipts, etc.
2	Consolidated Account statement (CAS)	CAS is issued within 10 days from the end of the month (if there were transactions in the previous month) or half yearly (if no transactions).
3	Digitalization of services provided by the depositories	Depositories offer below technology solutions and e-facilities to their demat account holders through Dps: a. **E-account opening**[4] b. **Online instructions for execution**[5] c. **e-DIS / Demat Gateway**[6] d. **e-CAS facility**[7] e. **Miscellaneous services**[8]

5. Details of Grievance Redressal Mechanism:

The Process of investor grievance redressal

1	Investor Complaint/ Grievances	**Investor can lodge complaint/ grievance against the Depository/DP in the following ways:** **a. Electronic mode -** (i) SCORES 2.0 - https://scores.sebi.gov.in (a web based centralized grievance redressal system of SEBI) **Two Level Review for complaint/grievance against DP:** - First review done by Designated Body - Second review done by SEBI (ii) Respective Depository's web portal dedicated for the filing of Complaint: https://investor.nsdl.com/portal/en/home (iii) Emails to designated email ID's of Depository: relations@nsdl.com **b. Offline mode : Download Form**[9] The complaints/ grievances lodged directly with the Depository shall be resolved within 21 days.
2	Online Dispute Resolution (ODR) platform for online Conciliation & Arbitration	If the Investor is not satisfied with the resolution provided by DP or other Market Participants, then the Investor has the option to file the complaint/ grievance on SMARTODR platform for its resolution through by online conciliation or arbitration. https://smartodr.in/register
3	Steps to be followed in ODR for Review, Conciliation & Arbitration	• Investor to approach Market Participant for redressal of complaint • If an investor is not satisfied with response of Market Participant, he/she can escalate the complaint on SEBI SCORES portal. • Alternatively, the investor may also file a complaint on SMARTODR portal for its resolution through online conciliation and arbitration. • Upon receipt of complaint on SMARTODR portal, the relevant MII will review the matter and endeavour to resolve the matter between the Market Participant and investor within 21 days. • If the matter could not be amicably resolved, then the Investor may request the MII to refer the matter case for conciliation. • During the conciliation process, the conciliator will endeavor for amicable settlement of the dispute within 21 days, which may be extended with 10 days by the conciliator. • If the conciliation is unsuccessful, then the investor may request to refer the matter for arbitration. • The arbitration process to be concluded by arbitrator(s) within 30 days, which is extendable by 30 days.

6. Guidance pertaining to special circumstances related to market activities: Termination of the Depository Participant

Sr No.	Type of special circumstances	Timelines for the Activity/ Service
1	• Depositories to terminate the participation in case a participant no longer meets the eligibility criteria and/or any other grounds as mentioned in the bye laws like suspension of trading member by the Stock Exchanges. • Participant surrenders the participation by its own wish.	• Client will have a right to transfer all its securities to any other Participant of its choice without any charges for the transfer within 30 days from the date of intimation by way of letter/email.

7. Dos and Don'ts for Investors

S. No	Guidance
1	Always deal with a SEBI registered Depository Participant for opening a demat account.
2	Read all the documents carefully before signing them.
3	Before granting Power of attorney to operate your demat account to an intermediary like Stock Broker, Portfolio Management Services (PMS) etc., carefully examine the scope and implications of powers being granted.
4	Always make payments to registered intermediary using banking channels. No payment should be made in name of employee of intermediary
5	Accept the Delivery Instruction Slip (DIS) book from your DP only (pre-printed with a serial number along with your Client ID) and keep it in safe custody and do not sign or issue blank or partially filled DIS slips. Always mention the details like ISIN, number of securities accurately. In case of any queries, please contact your DP or broker and it should be signed by all demat account holders. Strike out any blank space on the slip and Cancellations or corrections on the DIS should be initialed or signed by all the account holder(s). Do not leave your instruction slip book with anyone else. Do not sign blank DIS as it is equivalent to a bearer cheque.
6	Inform any change in your Personal Information (for example address or Bank Account details, email ID, Mobile number) linked to your demat account in the prescribed format and obtain confirmation of updation in system
7	Mention your Mobile Number and email ID in account opening form to receive SMS alerts and regular updates directly from depository.
8	Always ensure that the mobile number and email ID linked to your demat account are the same as provided at the time of account opening/updation.
9	Do not share password of your online trading and demat account with anyone.
10	Do not share One Time Password (OTP) received from banks, brokers, etc. These are meant to be used by you only.

S. No	Guidance
11	Do not share login credentials of e-facilities provided by the depositories such as e-DIS/demat gateway, SPEED-e/easiest etc. with anyone else.
12	Demat is mandatory for any transfer of securities of Listed public limited companies.
13	If you have any grievance in respect of your demat account, please write to designated email IDs of depositories or you may lodge the same with SEBI online at https://scores.sebi.gov.in
14	Keep a record of documents signed, DIS issued and account statements received.
15	As Investors you are required to verify the transaction statement carefully for all debits and credits in your account. In case of any unauthorized debit or credit, inform the DP or your respective Depository.
16	Appoint a nominee to facilitate your heirs in obtaining the securities in your demat account, on completion of the necessary procedures.
17	Register for Depository's internet based facility or download mobile app of the depository to monitor your holdings.
18	Ensure that, both, your holding and transaction statements are received periodically as instructed to your DP. You are entitled to receive a transaction statement every month if you have any transactions.
19	Do not follow herd mentality for investments. Seek expert and professional advice for your investments
20	Beware of assured/fixed returns

8. Rights of investors

- Receive a copy of KYC, copy of account opening documents.
  - No minimum balance is required to be maintained in a demat account.
  - No charges are payable for opening of demat accounts.
  - If executed, receive a copy of Power of Attorney. However, Power of Attorney is not a mandatory requirement as per SEBI / Stock Exchanges. You have the right to revoke any authorization given at any time.
  - You can open more than one demat account in the same name with single DP/ multiple Dps.
  - Receive statement of accounts periodically. In case of any discrepancies in statements, take up the same with the DP immediately. If the DP does not respond, take up the matter with the Depositories.
  - Pledge and /or any other interest or encumbrance can be created on demat holdings.
  - Right to give standing instructions with regard to the crediting of securities in demat account.
  - Investor can exercise its right to freeze/defreeze his/her demat account or specific securities / specific quantity of securities in the account, maintained with the DP.
  - In case of any grievances, Investor has right to approach Participant or Depository or SEBI for getting the same resolved within prescribed timelines.
  - Every eligible investor shareholder has a right to cast its vote on various resolutions proposed by the companies for which Depositories have developed an internet based 'e-Voting' platform.
  - Receive information about charges and fees. Any charges/tariff agreed upon shall not increase unless a notice in writing of not less than thirty days is given to the Investor.
  - Right to indemnification for any loss caused due to the negligence of the Depository or the participant.
  - Right to opt out of the Depository system in respect of any security.

9. Responsibilities of Investors

i. Deal with a SEBI registered DP for opening demat account, KYC and Depository activities.

ii. Provide complete documents for account opening and KYC (Know Your Client). Fill all the required details in Account Opening Form / KYC form in own handwriting and cancel out the blanks.

iii. Read all documents and conditions being agreed before signing the account opening form.

iv. Accept the Delivery Instruction Slip (DIS) book from DP only (preprinted with a serial number along with client ID) and keep it in safe custody and do not sign or issue blank or partially filled DIS.

v. Always mention the details like ISIN, number of securities accurately.

vi. Inform any change in information linked to demat account and obtain confirmation of updation in the system.

vii. Regularly verify balances and demat statement and reconcile with trades / transactions.

viii. Appoint nominee(s) to facilitate heirs in obtaining the securities in their demat account.

ix. Do not fall prey to fraudsters sending emails and SMSs luring to trade in stocks/ securities promising huge profits.

10. Code of Conduct for Depositories

(Part D of Third Schedule of SEBI (D & P) Regulations, 2018)

A Depository shall:

(a) always abide by the provisions of the SEBI Act, 1992 Depositories Act, 1996, any Rules or Regulations framed thereunder, circulars, guidelines and any other directions issued by the Board from time to time.

(b) adopt appropriate due diligence measures.

(c) take effective measures to ensure implementation of proper risk management framework and good governance practices.

(d) take appropriate measures towards investor protection and education of investors.

(e) treat all its applicants/members in a fair and transparent manner.

(f) promptly inform SEBI of violations of the provisions of the SEBI Act, 1992 the Depositories Act, 1996, rules, regulations, circulars, guidelines or any other directions by any of its issuer or issuer's agent.

(g) take a proactive and responsible attitude towards safeguarding the interests of investors, integrity of depository's systems and the securities market.

(h) endeavor for introduction of best business practices amongst itself and its members.

(i) Act in utmost good faith and shall avoid conflict of interest in the conduct of its functions.

(j) not indulge in unfair competition, which is likely to harm the interests of any other Depository, their participants or investors or is likely to place them in a disadvantageous position while competing for or executing any assignment.

(k) segregate roles and responsibilities of key management personnel within the depository including

   a. Clearly mapping legal and regulatory duties to the concerned position

   b. Defining delegation of powers to each position

   c. Assigning regulatory, risk management and compliance aspects to business and support teams

(l) be responsible for the acts or omissions of its employees in respect of the conduct of its business.

(m) monitor the compliance of the rules and regulations by the participants and shall further ensure that their conduct is in a manner that will safeguard the interest of investors and the securities market

11. Code of Conduct for Participants[14]

(Part A of Third Schedule of SEBI (D & P) Regulations, 2018)

1. A participant shall make all efforts to protect the interests of investors.
2. A participant shall always endeavour to—
   (a) render the best possible advice to the clients having regard to the client's needs and the environments and his own professional skills;
   (b) ensure that all professional dealings are effected in a prompt, effective and efficient manner;
   (c) inquiries from investors are adequately dealt with;
   (d) grievances of investors are redressed without any delay.
3. A participant shall maintain high standards of integrity in all its dealings with its clients and other intermediaries, in the conduct of its business.
4. A participant shall be prompt and diligent in opening of a beneficial owner account, dispatch of the dematerialisation request form, rematerialisation request form and execution of debit instruction slip and in all the other activities undertaken by him on behalf of the beneficial owners.
5. A participant shall endeavour to resolve all the complaints against it or in respect of the activities carried out by it as quickly as possible, and not later than one month of receipt.
6. A participant shall not increase charges/fees for the services rendered without proper advance notice to the beneficial owners.
7. A participant shall not indulge in any unfair competition, which is likely to harm the interests of other participants or investors or is likely to place such other participants in a disadvantageous position while competing for or executing any assignment.
8. A participant shall not make any exaggerated statement whether oral or written to the clients either about its qualifications or capability to render certain services or about its achievements in regard to services rendered to other clients.
9. A participant shall not divulge to other clients, press or any other person any information about its clients which has come to its knowledge except with the approval/authorisation of the clients or when it is required to disclose the information under the requirements of any Act, Rules or Regulations.
10. A participant shall co-operate with SEBI as and when required.
11. A participant shall maintain the required level of knowledge and competency and abide by the provisions of the Act, Rules, Regulations and circulars and directions issued by the Board. The participant shall also comply with the award of the Ombudsman passed under the Securities and Exchange Board of India (Ombudsman) Regulations, 2003.
12. A participant shall not make any untrue statement or suppress any material fact in any documents, reports, papers or information furnished to SEBI.
13. A participant shall not neglect or fail or refuse to submit to SEBI or other agencies with which it is registered, such books, documents, correspondence, and papers or any part thereof as may be demanded/requested from time to time.
14. A participant shall ensure that SEBI is promptly informed about any action, legal proceedings, etc., initiated against it in respect of material breach or non- compliance by it, of any law, Rules, regulations, directions of the Board or of any other regulatory body.

15. A participant shall maintain proper inward system for all types of mail received in all forms.
16. A participant shall follow the maker—checker concept in all of its activities to ensure the accuracy of the data and as a mechanism to check unauthorised transaction.
17. A participant shall take adequate and necessary steps to ensure that continuity in data and record keeping is maintained and that the data or records are not lost or destroyed. It shall also ensure that for electronic records and data, up- to- date back up is always available with it.
18. A participant shall provide adequate freedom and powers to its compliance officer for the effective discharge of his duties.
19. A participant shall ensure that it has satisfactory internal control procedures in place as well as adequate financial and operational capabilities which can be reasonably expected to take care of any losses arising due to theft, fraud and other dishonest acts, professional misconduct or omissions.
20. A participant shall be responsible for the acts or omissions of its employees and agents in respect of the conduct of its business.
21. A participant shall ensure that the senior management, particularly decision makers have access to all relevant information about the business on a timely basis.
22. A participant shall ensure that good corporate policies and corporate governance are in place.

Para 5 (1) (b) of Investor Charter

Offline Mode[9]:	
Query / Complaint form – for Depository Services	
Date:	
Name of the Investor:	
Demat Account no: DP ID: IN	
Client ID	
Mobile no:	
PAN:	
Type & Sub-type of Query/Complaint:	
Query / Complaint in detail:	
Note: For trading and broking related queries/complaints, you may approach your stockbroker or exchange, where a stockbroker is a member. Trading and broking related query and complaint doesn't fall under the purview of depository. **Name and signature of Demat account holder/s :** ______________________________	

INFORMATION CONTAINED IN LINKS TO THE INVESTOR CHARTER

This document contains the contents in main Charter mapped with the same superscript.

Para 4 (2) of Investor Charter

Point 1: Value Added Services

a. **Basic Services Demat Account (BSDA)[1]:** The facility of BSDA with limited services for eligible individuals was introduced with the objective of achieving wider financial inclusion and to encourage holding of demat accounts. As per the SEBI direction, No Annual Maintenance Charges (AMC) shall be levied, if the value of securities holding in the Demat Account (Debt as well as other than debt securities combined) is upto Rs. 4 lakhs. For value of securities holdings in Demat Account (Debt as well as other than debt securities combined) is more than Rs 4 lakhs but upto Rs 10 lakhs, AMC not exceeding Rs 100 is chargeable.

b. **Transposition cum dematerialization[2]:** In case of transposition-cum- dematerialisation, client can get securities dematerialised in the same account if the names appearing on the certificates match with the names in which the account has been opened but are in a different order. The same may be done by submitting the security certificates along with the Transposition Form and Demat Request Form.

c. **Linkages with Clearing System[3]:** For actual delivery of securities to the clearing system from the selling brokers and delivery of securities from the clearing system to the buying broker.

Point 3: Digitization of services provided by the depositories

a. **E -account opening[4]:** Account opening through digital mode, popularly known as “On-line Account opening”, wherein investor intending to open the demat account can visit DP website, fill in the required information, submit the required documents, conduct video IPV and demat account gets opened without visiting DPs office

b. **Online instructions for execution[5]:** Internet-enabled services like Speed-e (NSDL) empower a demat account holder in managing his/her securities ‘anytime-anywhere’ in an efficient and convenient manner and submit instructions online without the need to use paper. These facilities allows Beneficial Owner (BO) to submit transfer instructions and pledge instructions including margin pledge from their demat account. The instruction facilities are also available on mobile applications through android, windows and IOS platforms.

c. **e-DIS / Demat Gateway[6] :** Investors can give instructions for transfer of securities through e-DIS apart from physical DIS. Here, for on-market transfer of securities, investors need to provide settlement number along with the ISIN and quantity of securities being authorized for transfer. Client shall be required to authorize each e-DIS valid for a single settlement number / settlement date, by way of OTP and PIN/password, both generated at Depositories end. Necessary risk containment measures are being adopted by Depositories in this regard.

d. **e -CAS facility[7]:** Consolidated Account Statements are available online and could also be accessed through mobile app to facilitate the investors to view their holdings in demat form.

e. **Miscellaneous services[8]**: Transaction alerts through SMS, e-locker facilities, chatbots for instantaneously responding to investor queries etc. have also been developed.

Illustration of New Grievance Redressal System: