

3 in1 Investment Account

Bank + Demat + Trading Account

One-stop shop investment that's reliable, transparent and convenient

Account is linked to your existing HDFC Bank Savings Account for quick and convenient trading of investments.

Safe and seamless online mode to keep track of your investments. No risk of physical loss or damage

Trade like a Pro with HDFC securities advance digital trading platform

Dedicated Relationship Manager offer complete investment assistance



☐ Relationship Managers, please note
#NominationSahiTohChintaNahi

By nominating, customer can enjoy an assured and stress-free financial future. So remember to ask your customers to register a nominee, as it helps them and the Bank to save time, energy and efforts from getting involved in legal hassles in case of unforeseen situations.

CHECKLIST FOR ENSURING RESIDENT DEMAT/HSL ACCOUNTS ARE FTR

	Details for verification	Page no.	Tick (✓)
General	Application Form type, to be mentioned.	1	☐
	Sourcing Branch Code & Name(if applicable), to be mentioned & consistent across pages.	1,3,6	☐
	Branch Inward Stamp, Auth Signatory Name, EmpCode, Seal of Branch, should be available & consistent across pages.	1,3,6	☐
KYC Form, inclusive of FATCA & CKYC	Mandatory tick/mention on Prefix / Existing Customer / Gender / Marital Status / Date of Birth / Nationality. Applicant Name should match with Income Tax records	3	☐
	Father's name, Mother's name, to be mentioned.	3	☐
	Proof of identity specification with Valid Till details, to be mentioned.	3	☐
	Identification document & details are mandatory	3	☐
	Selection of Address as Residence or Office, to be mentioned.	3	☐
	Land line if provided, should be with Country & STD Codes, to be mentioned.	3	☐
	Mandatorily Mobile & email id required along with family flags, to be mentioned.	3	☐
	IPV Details should be complete with Designation, Employee details, seal, signatures and date.	3	☐
	Financial (i.e. Gross Annual Income/ Networth and occupation) Details, to be mentioned.	4	☐
	TAX Identification details (as per FATCA/CRS country) are mandatory if customer is Tax Resident Other than India.	4	☐
Demat AOF	Financial (i.e. Gross Annual Income/ Networth and occupation) Details, to be mentioned.	4	☐
	Mandatory to select Depository i.e. NSDL or CDSL for A/c Opening, to ensure.	5	☐
	LG Code & LC Code, to be mentioned & should be consistent across pages.	1,5,9	☐
	Number of Holders, to be mentioned.	5	☐
	In case Dividend A/c is Non HDFC Bank A/c then photocopy/cancelled cheque leaf is required, to be attached.	5	☐
	Tick on - SMS Alert Facility ("YES"), to be mentioned.	5	☐
	Tick on - Mode to receive Statement, to be mentioned.	5	☐
Nomination Form	Tick on - DP on NET FACILITY, to be selected.	5	☐
	(Highly Recommended) Nomination Form, details of Nominee to be mentioned (details of Guardian required only if the Nominee is a Minor).	7	☐
	(Highly Recommended) Nominee identification details, either of the details to be provided (Self attested Copy of Aadhar with consent or alternate stated Proof of Identity required).		
	(Highly Recommended) Nominee identification details, either of the details to be provided (Self attested Copy of Aadhar with consent or alternate Proof of Identity required).	7	☐
Trading AOF	Nomination Form, details of Witness to be mentioned only when with thumb impression provided instead of signatures by any of the holders.	8	☐
	Scheme Type, to be mentioned.	1	☐
	Mandatory to tick on - "Monthly" or "Quarterly", for settling the Trading Account.	2	☐
	Strick off "Physical" under consent for additional Rights & Obligation / Tariff Sheet.	2	☐
	AOC amount as per consent letter, is to be mentioned.	2	☐
	Name of Applicant, to be mentioned as per Income Tax records	9	☐
	Proof of Income given for F&O, to be mentioned.	11	☐
	Tick on - Past Action on client, to be mentioned.	11	☐
	Tick on - Dealing through other Brokers / Sub Brokers, to be mentioned.	12	☐
	Tick on - ECN or PCN, to be mentioned.	12	☐
	Tick on - Internet trading Facility, to be mentioned.	12	☐
	Tick on - Experience in Trading, to be mentioned.	12	☐
FATCA & CKYC Form	Mandatorily signature required on MITC, Good till Date policy	13,14	☐
	Tick on - Occupation type, to be mentioned.	4	☐
	TAX Identification details (as per FATCA/CRS country) are mandatory if customer is Tax Resident Other than India.	4	☐
Signatures	Gender & Marital status, to be mentioned.	3	☐
	Customer to sign @ 26 places, 5 for Demat, 21 for Trading AOF.	14 pages	☐
	Witnesses signature required, for Demat AOF only when the Thumb Impression is affixed by any of the holder.	8	☐

General but IMPORTANT Checks

- Always use the new version of forms, refer mail from CPU and check version of form (it should be the latest).
- Name of the applicant between AOF/PAN/ID & Address Proof /POA/R&O/Income Tax site/Birth Certificate should be consistent.
- Self attested +- clear readable copy of PAN and Proof Of Identity & Proof of Address to be submitted by ALL applicants.
- Original seen & verification stamp by the Bank Staff to be affixed on PAN card copy, POI and Proof of Address copy.
- In case the photo on POI copy is not clear, alternate self attested ID proof to be provided.
- Photograph affixed and signed across such that part of signature is on the photo and part is on form.
- Combined Aadhaar Consent letter required, if Aadhaar Card copy is provided as supporting document.
- Consent Letter to be attached as per scheme and AOC, also check if scheme proof required.
- All Alterations/Corrections are attested by the customer.
- Strike off blank spaces on page 3,4

Strike off blank spaces on page 3,4

Branch code Branch Name	
Employee Code & Name	
Signature	Date

UDN

Application Form (Please tick relevant boxes):

☐ 3 in 1 form☐ 2 in 1 form☐ 1 in 1 form

Type of Account (Please tick one)

☐ Resident Indian☒ NRI-Repatriable (NRE)☒ NRI-Non Repatriable (NRO)☐ Foreign National

Scheme Type

LG Code

LC Code

Company Code

Branch Code

Branch Name

Branch Inward Stamp &
Authorised Signatory with
Stamp

CPU Inward Stamp &
Authorised Signatory with
Stamp

INDEX

Name of the document	Brief Significance of the document	Section	Page No.
MANDATORY DOCUMENTS AS PRESCRIBED BY SEBI & EXCHANGES			
Account Opening Form	A. KYC form - Document captures the basic information about the constituent and an instruction/check list.	PART A	3, 5, 28
	B. Document captures the additional information about the constituent relevant to trading account and an instruction/check list.	PART A	13, 14
MITC_Research	Document disclosing mandatory T&C's to clients pursuant to SEBI Research Analyst ('RA') Regulations.	PART A	15, 16
Rights and Obligations	Document stating the Rights & Obligations of stock broker/trading member, sub-broker and client for trading on exchanges(including additional rights & obligations in case of internet / wireless technology based trading).	PART B	1
Risk Disclosure Document (RDD)	Document detailing risks associated with dealing in the securities market.	PART B	7
Guidance note	Document detailing do's and don'ts for trading on exchange, for the education of the investors.	PART B	11
Policies and Procedures	Document describing significant policies and procedures of the stockbroker	PART B	14
Tariff sheet	Document detailing the rate/amount of brokerage and other charges levied on the client for trading on the stock exchange(s)(to be added by the stock broker)	PART B	19
VOLUNTARY DOCUMENTS AS PROVIDED BY THE STOCK BROKER			
Master Mandate + Bank Mandate + DDPI	Document required for linkage of Bank and demat account for experience of seamless trading in securities	PART A	17,18
Additional Non mandatory Rights & Obligations	Confirmation of Additional Rights and Obligations for seamless trading experience	PART A	2
Running Account Authorisation	Authorisation from client on maintenance of the funds / securities balances on running basis	PART A	2
Other Consents	Consent to receive commercial call and / or sms	PART A	2

Registered Office Address: I Think Techno Campus, Building - B, "Alpha", Office Floor 8, Kanjurmarg (East), Mumbai - 400042.
Ph.: (022) 3075 3400 Website: www.hdfcsec.com (CIN - U67120MH2000PLC152193)

Correspondence Office Address: 6th Floor, Lotus Park, Lane no 16., Wagle Industrial Estate, Thane West, Thane, Maharashtra 400604.

Compliance Officer Name, Phone No. & Email ID: Mr. Murli V Karkera, (022) 6915 1436, complianceofficer@hdfcsec.com

CEO/M.D. Name, Phone No. & Email ID: Mr. Dhiraj Relli, (022) 6915 1441, md@hdfcsec.com

SEBI Registration No.	INZ000186937 (NSE, BSE, MSEI, MCX)
NSE Trading Member Code	11094
BSE Clearing No.	393
MSEI Trading Member Code	30000
MCX Member Code	56015
AMFI Reg No.	ARN -13549
PFRDA Reg. No.	POP 11092018
IRDA Corporate Agent Licence No.	CA0062
Research Analyst Reg. No.	INH000002475
Investment Adviser	INA000011538
CIN	U67120MH2000PLC152193

For any grievance/dispute please contact HDFC Securities Ltd. at the above address or email id-services@hdfcsec.com

In case not satisfied with the response, please contact concerned exchanges BSE at is@bseindia.com and Phone no. 022 2272 8097 and NSE at ignse@nse.co.in and Phone No. 022 2659 8190

HDFC Securities is registered as a trading cum clearing member in all exchanges

Please note that HDFC Securities has a proprietary trading desk. This desk maintains an arm's length distance with the Research team and all its activities are segregated from Research activities. The proprietary desk operates independently, potentially leading to investment decisions that may deviate from research views.

RUNNING ACCOUNT AUTHORISATION

I confirm that my account may be maintained on a running account basis, whereby instead of paying any amounts or securities (lying in Client Collateral Account/ Collateral Account) representing mark to market profits, you shall retain, withhold, set-off and / or appropriate the same for such purposes and in such manner as you deem fit and release the funds and / or securities (lying in Client Collateral Account/ Collateral Account) due to me, on my specific request, either written or oral. I am aware that I have the right to amend or revoke this authorisation, at any time, by way of an amendment / revocation letter.

I confirm that you may settle the account once every calendar

☐ Quarterly or ☐ Monthly

S1

X Signature of Client

OTHER CONSENT

- As a subscriber to the services offered by HDFC securities Ltd. I hereby instruct HDFC securities Ltd. to provide the following communications through the medium of short messages services and / or telephone calls and / or Whatsapp messages on my registered phone number(s): (a) Research and investment ideas whether developed in-house and / or by outsourced agencies; (b) Market related alerts; (c) Offers or subscription to new products / services from time to time; (d) Account and trading related information and other notifications pursuant to the services provided under the captioned agreement; (e) Information relating to investment products and services; (f) Any other service to aide in wealth creation process.

(Do not sign if you not wish to receive commercial calls and / or messages)

S2

X Signature of Client

CONSENT FOR ADDITIONAL RIGHTS & OBLIGATIONS / TARIFF SHEET

- I acknowledge and declare that I have received in Physical / Electronic, read and understood, acknowledged and agreed to the contents of –

- 1.the rights and obligations document [PART B-page no. 1],
- 2.the risk disclosure document [PART B-page no. 7],
- 3.the policies and procedures [PART B-page no. 14],

- 4.the additional rights and obligations document [PART C-page no. 1].
- 5.Payment instruction for charges

A/C opening charges

Total

Do not Sign This Form if its Blank. Please Ensure all relevant sections and documents are completely filled to your satisfaction and then only sign the form

Payment Mode ☐ Direct Debit from my linked HDFC Bank A/C
☐ None

S3

X Signature of Client

Name:

Date: Place:

CONSENT FOR MARGIN TRADING FACILITY (MTF)

I/we wish to avail the Margin Trading Facility (MTF). I/We confirm that I/we have received, read and understood, acknowledged and agreed to the Margin Trading Facility (MTF) Rights and Obligations as provided by HDFC Securities in PART C of the account opening document.

S4

X Signature of Client

"Fields marked in Red are mandatory." "Form to be filled in Capital Letters only." "Strike off whichever is not applicable." "Fill this form in English."

Personal Details

Prefix ☐ Mr. ☐ Ms. ☐ Miss Existing Customer ☐ Yes ☐ No CKYC No. _____

Applicant Name
(Same as per ID Proof) F I R S T N A M E M I D D L E N A M E S U R N A M E
Name as per Income Tax database is to be mentioned for opening of Demat, Trading Account

Gender ☐ Male ☐ Female ☐ Transgender **Marital Status** ☐ Single ☐ Married ☐ Widowed ☐ Divorced ☐ Separated

Status ☐ Resident Individual ☐ Non Resident ☐ Foreign National ☐ Person of Indian Origin ☐ Foreign National Diplomat

Nationality ☐ Indian ☐ Other, please specify _____ **Citizenship** ☐ Indian ☐ Other, please specify _____

Differently abled status ☐ Yes ☐ No **Percentage of Impairment** _____

Type of Impairment ☐ Refer Point G on page 19 for details **UDID Number** _____

Date of Birth D D M M Y Y Y Y **Account Type** ☒ Normal ☐ Simplified (for low risk customer) ☐ Small

PAN (Mandatory) _____ **Aadhaar No.** X X X X X X X X _____

Proof of Identity
(Official valid document required in addition to PAN) Valid Till D D M M Y Y Y Y

Identification Number of Proof of Identity _____

Maiden Name Ms. F I R S T N A M E M I D D L E N A M E L A S T N A M E

Mother's Name Ms. F I R S T N A M E M I D D L E N A M E L A S T N A M E

Spouse's Name Mr. / Mrs. / Ms. F I R S T N A M E M I D D L E N A M E L A S T N A M E

Father's Name Mr. F I R S T N A M E M I D D L E N A M E L A S T N A M E

S5 Signature across photograph

Applicant's latest passport size photo

Residence / Correspondence Address

POA submitted (Specify) _____ **No.** _____ **Expiry Date** D D M M Y Y Y Y

Residence/Correspondence Address _____

Landmark (Mandatory) _____

City _____ **State** _____

District _____ **Country** _____

PIN Code _____ **Address Type** ☒ Residential Please mention a prominent landmark to ensure that the deliverables reach you

Permanent Address

POA submitted (Specify) _____ **No.** _____ **Expiry Date** D D M M Y Y Y Y

☐ **Permanent Address same as Present Address**

Permanent Address _____

Landmark (Mandatory) _____

City _____ **State** _____

District _____ **Country** _____

PIN Code _____ **Residing at current residence since** Y Y M M Please mention a prominent landmark to ensure that the deliverables reach you

Mandatory to be filled if different from above

Mandatory for Non Resident Applicant to specify overseas address

Contact Details

(Mandatory) Tel (R) + _____ S T D _____ N U M B E R _____ (Mandatory) Mobile No. + _____ N U M B E R _____

I hereby declare that above mentioned mobile number belongs to ☐ Self ☐ Spouse ☐ Dependent Parent ☐ Dependent Children

Tel (O) + _____ S T D _____ N U M B E R _____ - E X T N _____ Fax S T D _____ - N U M B E R _____

E-mail ID _____

I hereby declare that above mentioned emailid belongs to ☐ Self ☐ Spouse ☐ Dependent Parent ☐ Dependent Children

Declaration/Consent

(Originals verified) and Self –Attested Document copies received

In-Person-Verification (IPV) details:

Name of the Person doing IPV _____

Signature of the Person doing IPV _____

Designation & Emp. code _____

Branch code _____ D D M M Y Y Y Y

Name of the organisation: HDFC Bank Ltd.

Name and Signature of Authorised Signatory _____

Seal / Stamp of
HDFC Bank Ltd.

S6 Signature of the applicant

D D M M Y Y Y Y Place _____

Do not sign this form if it is BLANK. Please ensure all relevant sections and columns are completely filled to your satisfaction and then only sign the form

Note: Kindly use additional KYC page for every joint holder.

**PART-II Application for Opening Demat Account - (For Individuals)**

HDFC Bank Limited, Depository Services, Empire Plaza I, 4th Floor, Chandan Nagar, LBS Marg, Vikhroli West, Mumbai - 400083.
Registered Office: HDFC Bank House, Senapati Bapat Marg, Lower Parel, Mumbai - 13.

UDN

Please tick mandatorily

☐

NSDL

☐

CDSL

LG Code

LC Code

UCC

BANK USE

Date

Internal Ref. No.

No. of Holders

Exchange Name & ID

Source channel

DP ID

Client ID

To be filled by DP

Part - B (1)**DEMAT ACCOUNT OPENING DETAILS**I/We request you to open a depository account in my/our name as per the following details **(Please tick one)**☐ Ordinary Resident☐ NRI - Repatriable☐ NRI - Non - Repatriable☐ Foreign National☐ Promoter☐ Margin Account☐ Others (pls specify) _____**Part - B (2)****DETAILS OF ACCOUNT HOLDER(S)**

(Please fill all the details in CAPITAL LETTERS only)

Sole / First Holder

Second Holder

Third Holder

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

Name

PAN Number

Account to be operated through Power of Attorney (POA) (Default is, No) ☐ Yes ☐ NoDemat Debit Pledge Instruction ☐ Yes ☐ No

SMS alert is mandatory if you are giving POA

Part - B (3)**UCIC ID AND PAN NUMBER OF APPLICANT**

UCIC: Applicant

PAN: Applicant

Part - B (4)**IN CASE OF NRIs / FOREIGN NATIONALS**RBI approval
reference number

Non face to face customer

RBI Approval Date

Part - B (5)**GUARDIAN DETAILS (Where sole holder is a minor)**

Guardian Name

PAN Number

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)

Relationship of guardian with minor

Part - B (6)**BANK DETAILS**

(Mandatory for the first Demat account holder for receiving credit of Dividend / Interest) Please give NRE Bank details only in case Demat account is to be opened as NRE & NRO.

Bank A/C type

Account No.

RTGS / NEFT / IFSC Code

MICR Code

Please attach photo copy of Blank / Cancelled cheque to verify the 9 digit MICR code (for Non HDFC Bank A/C's only)

Bank Name

Branch code if HDFC Bank A/C

Branch Address

City / Town / Village

State

Country

PIN (mandatory)

Part - B (7)**DEBIT AUTHORISATION**

I/We authorise Bank to debit recover charges pertaining to opening & maintenance of Demat Account, transaction charges, or any other charges related to Demat account from the said

HDFC Bank Savings / Current account

with _____ Branch

Part - B (8)**MODE OF OPERATION**

Mode of Operation

Part - B (9)**SERVICE REQUEST**

Standing Instruction (SI)

SMS alert facility

[illegible]

Rate ID				Bk. Sys.				RISK CATEGORY	1st holder		High		Medium		Low
Group ID				Br. Code					2nd holder		High		Medium		Low
Client ID				Prod. Code					3rd holder		High		Medium		Low

Nomination details are mandatory for Sole holder Demat Account and are optional for joint holder Demat Account

☐ I/We wish to make a nomination (As per details given below)

I / We hereby nominate the following person(s) who shall receive all the assets held in my / our account in the event of my / our demise, as trustee and on behalf of my / our legal heir(s) *

	1st Nominee										2nd Nominee										3rd Nominee												
Name of the Nominee(s) (Mr./Ms.) (M)	F	I	R	S	T	M	I	D	D	L	E	F	I	R	S	T	M	I	D	D	L	E	F	I	R	S	T	M	I	D	D	L	E
Shares of Nominee(%)** (M)	Specify Percentage_____%										Specify Percentage_____%										Specify Percentage_____%												
Relationship with Applicant # (M)																																	
Nominee(s) Address																																	
Nominee Identification Document	PAN ☐ Driving License ☐ Aadhaar ☐ Passport (Additional document for NRI)										PAN ☐ Driving License ☐ Aadhaar ☐ Passport (Additional document for NRI)										PAN ☐ Driving License ☐ Aadhaar ☐ Passport (Additional document for NRI)												
Identity Number ***	Ref. ID no. _____										Ref. ID no. _____										Ref. ID no. _____												
Mobile/Telephone no. of Nominee(s) (M)	+ _____ M O B I L E N O _____										+ _____ M O B I L E N O _____										+ _____ M O B I L E N O _____												
Email ID of Nominee(s) (O)	_____										_____										_____												
Date of Birth of Nominee(s) Only when Nominee is Minor (M)	D D M M Y Y Y Y										D D M M Y Y Y Y										D D M M Y Y Y Y												
Name of Guardian (Mr./Ms.) In case nominee is minor (M)	F	I	R	S	T	M	I	D	D	L	E	F	I	R	S	T	M	I	D	D	L	E	F	I	R	S	T	M	I	D	D	L	E
Address of Guardian(s)																																	
Relationship of Guardian with Nominee # (M)																																	
Guardian Identification Document	PAN ☐ Driving License ☐ Aadhaar ☐ Passport (Additional document for NRI)										PAN ☐ Driving License ☐ Aadhaar ☐ Passport (Additional document for NRI)										PAN ☐ Driving License ☐ Aadhaar ☐ Passport (Additional document for NRI)												
Guardian Identity Number***	Ref. ID no. _____										Ref. ID no. _____										Ref. ID no. _____												
Mobile/Telephone no. of Guardian	+ _____ M O B I L E N O _____										+ _____ M O B I L E N O _____										+ _____ M O B I L E N O _____												
Email ID of Guardian	_____										_____										_____												

Spouse, Son, Daughter, Father, Mother, Brother, Sister, Grand-Son, Grand-Daughter, Grand-Father, Grand-Mother, Others, Mother In Law, Father In Law, Brother In Law, Sister In Law, Son n Law, Daughter In Law

☐ I/We wish to Opt Out of Nomination.

Declaration Form for opting out of nomination

I hereby confirm that I do not wish to appoint any nominee(s) to my demat account/mutual fund folio at this point of time.

I understand that –

(i) the nomination helps to quickly identify the person for transfer of securities and helps in faster and smoother transmission of my securities to my legal heir(s) after my demise.

(ii) in the absence of a nomination, my legal heir(s) may require the submission of certain additional legal or court-issued documents which may delay the process of transmission of securities to my legal heir(s).

(iii) if no claim is made on the account / folio for a prolonged period after my demise, the holdings may be treated as unclaimed assets and they may be transferred to Investor Education and protection Fund Authority (IEPF) in accordance with the applicable regulatory framework.

I confirm that I have understood the above implications and that my decision to opt out of nomination is voluntary.

Signature of two witness(es), along with Name & Address are required ONLY WHEN thumb impression is affixed by any of holder

Witness 1	Name & Address of the Witness, ONLY WHEN thumb impression affixed by the any of holder (Mr. / Ms): _____	D D M M Y Y Y Y	Signature of Witness
Witness 2	Name & Address of the Witness, ONLY WHEN thumb impression affixed by the any of holder (Mr. / Ms): _____	D D M M Y Y Y Y	Signature of Witness

Notes on Nomination in Demat Account (Refer Notes For Joint Accounts on page 4 for joint accounts)

Notes : 1. All communication shall be sent at the address of the Sole/First holder only. 2. Thumb impressions and signatures other than English or Hindi or any of the other language not contained in the 8th Schedule of the Constitution of India must be attested by a Magistrate or a Notary Public or a Special Executive Magistrate. 3. Instructions related to nomination, are as below: I. The nomination can be made only by individuals holding beneficiary owner accounts on their own behalf singly or jointly. Non-individuals including society, trust, body corporate, partnership firm, holder of power of attorney cannot nominate. If the account is held jointly all joint holders will sign the nomination form. II. A minor can be nominated. In that event, the name and address of the Guardian of the minor nominee shall be provided by the beneficial owner. III. Only Individual / natural person(s) can be nominee(s). The Nominee shall not be artificial person created/dressed by the law or by a fiction such as trust, society, body corporate, partnership firm or Hindu Undivided Family. A non-resident Indian can be a Nominee, subject to the exchange controls in force, from time to time. IV. Nomination in respect of the beneficiary owner account stands rescinded upon closure of the beneficiary owner account. Similarly, the nomination in respect of the securities shall stand terminated upon transfer of the securities. V. Transfer of securities in favour of a Nominee shall be valid discharge by the depository and the Participant against the legal heir. VI. The cancellation of nomination can be made by individuals only holding beneficiary owner accounts on their own behalf singly or jointly by the same persons who made the original nomination. Non-individuals including society, trust, body corporate, partnership firm, Hindu Undivided Family, holder of power of attorney cannot cancel the nomination. If the beneficiary owner account is held jointly, all joint holders will sign the cancellation form. VII. On cancellation of the nomination, the nomination shall stand rescinded and the depository shall not be under any obligation to transfer the securities in favour of the Nominee. 4. Instructions related to mode of receiving Statement of Account in electronic form, are as below: I. All the necessary steps to ensure confidentiality and secrecy of the login name and password of the internet/ email account should be taken by the client. Such statement may be accessed by other entities in case the confidentiality/secrecy of the login name and password is compromised II. Participant or Client can terminate such arrangement by giving 10 days prior notice. III. In case opted for statement through email, the Client shall immediately inform the Participant about change in email address, if any

***Joint Accounts:**

Event	Transmission of Account / Folio to
Demise of one or more joint holder(s)	Surviving holder(s) through name deletion The surviving holder(s) shall inherit the assets as owners.
Demise of all joint holders simultaneously – having nominee	Nominee
Demise of all joint holders simultaneously – not having nominee	Legal heir(s) of the youngest holder

** If % is not specified, then the assets shall be distributed equally amongst all the nominees. Any odd lot after division / fraction of %, shall be transferred to the first nominee mentioned in the nomination form. (see table in 'Transmission aspects').

*** Provide only number: PAN or Driving License or Aadhaar (last 4). However, in case of NRI / OCI / PIO, Passport number is acceptable.

(M) - Mandatory and (O) - Optional.

1) I / We want the details of my / our nominee to be printed in the statement of holding or statement of account, provided to me/ us by the DP as follows;
(please tick, as appropriate) ☐ Name of nominee(s) ☐ Nomination: Yes Or No (to be displayed).

If client has not selected either of the above options, the nomination registration status (i.e., whether nomination is registered – Yes/No) shall be printed in the statement of holding or statement of account.

2) This nomination shall supersede any prior nomination made by me / us, if any.

Name of the Holders	Signature of the Holders
Name of 1st Holder 	S9 Signature 1st holder
Name of the 2nd Holder 	Signature 2nd holder
Name of the 3rd Holder 	Signature 3rd holder

Rights, Entitlement and Obligation of the investor and nominee:

- If you are opening a new demat account, you have to provide nomination. Otherwise, you have to follow procedure for Opt-Out.
- You can make nomination or change nominee any number of times without any restriction.
- You are entitled to receive acknowledgement from the DP for each instance of providing or changing nomination.
- Upon demise of the investor, the nominees shall have the option to either continue as joint holders with other nominees or for each nominee(s) to open separate single account.
- In case all your nominees do not claim the assets from the DP, then the residual unclaimed asset shall continue to be with the concerned Depository in case of Demat account.
- You have the option to designate any one of your nominees to operate your account, in case of your physical incapacitation, at any point of time and not just during opening of account / folio. This mandate can be changed any time you choose.
- The signatories for this nomination form shall be as per mode of holding in the / demat account i.e.
 - 'Either or Survivor' Accounts - any one of the holder can sign
 - 'First holder' Accounts - only First holder can sign
 - 'Jointly' Accounts - all holders have to sign



Signature Attestation by Banker

This is to certify that Mr./Ms. _____

is maintaining Savings Account Number _____ with us since ____/____/____.

We hereby confirm the following details are as per our records:

Type of Account: Savings /Current /NRO /NRE /NRNR /Others (Pl. specify _____)

Title of the Account :

Mailing Address :

IFSC Code:

MICR Code:

We confirm the signature of Mr./Ms. _____ as appended below is as per our bank records.



This letter has been issued upon specific request received from the customer without any risk or responsibility on part of the Bank or any of its signing authorities.

FOR HDFC BANK LTD.

Name of the Bank Staff _____

Emp Code _____ Designation _____

Telephone Number _____

Place _____ D D M M Y Y Y Y

Signature of the Bank Staff _____



Date	D	D	M	M	Y	Y	Application No.									DP ID								Client ID							
UCIC ID																LG Code								LC Code							

Dear Sir/Madam,
The appended Tariff will be applicable for the customer opting for the Regular / Basic Services Demat Account

Tariff sheet for HDFC Bank Individual Demat Accounts - Regular / Basic Services Demat Account
☐ I wish to open a Regular Demat Account ☐ I wish to open Basic Services Demat Account (BSDA)

Sr. No.	Fee Head	Type	Fees	Min
1	Account opening charges		Nil	
2	Credit Transactions		Nil	
3	Debit Transactions like Equity / Debt / Mutual Funds (Market / Off Market)		0.04% of the value of the txn. (Max Rs 4,999/-) Inclusive of NSDL / CDSL actual debit transaction charges	Rs. 30/- Inclusive of NSDL / CDSL actual debit transaction charges
4	Pledge Services(Closure / Creation / Invocation)			
5	Margin Pledge (Creation / Invocation / Closure)		Rs. 20/- per instruction	
6	Dematerialisation	Certificate + Dematerialisation Request	Rs.5/- per certificate + Rs. 35/- per request	Rs. 40/-
7	Rematerialisation	Rematerialisation Request	Rs.30/- per request + NSDL / CDSL actuals, Currently a) Rs.10/- for every hundred securities or part thereof; or b) a flat fee of Rs.10/- per certificate whichever is higher	Rs.40/- (min) Rs.5,00,000 (max)
8	Reconversion of Mutual Funds/Redemption of Mutual Fund units	Reconversion of Mutual Funds	Rs 30/- per request + NSDL / CDSL actuals, Currently	Rs 10/- per request in NSDL & Rs 5.50/- per request in CDSL
		Redemption of Mutual Fund units	Rs 30/- per request + NSDL / CDSL actuals, Currently	Rs 4.50/- per request in NSDL & Rs 5.50/- per request in CDSL
9	Reissuance of Delivery Instruction Booklet (DIB)		Rs.100/- per booklet	
10	Mailing Charges Courier / Postal Charges only (Adhoc Statement)	Inland Address	Rs.35/- per request	
		Foreign Address	Rs.500/- per request	
11	Annual Maintenance Charges	AMC - BSDA Demat Ac	AMC	Holding Value
			*** NIL	0 to 4,00,000
			*** Rs 100 p.a.	4,00,001 to 10,00,000
			*** Rs 750 p.a.	Above 10,00,000
		AMC - Regular Demat Ac	Rs 750 p.a.	—

Terms & Conditions:

1. Demat customers eligible for the BSDA facility need to register their mobile number for the SMS alert facility for debit transactions. 2. Customers who have a banking relationship with HDFC Bank to provide a debit authorisation for the recovery of service charges. Customers having only a Depository relationship will be required to maintain a balance of Rs. 7,500/- in an account maintained by Bank for each Demat account. The Customer also need to replenish the balances in the said account immediately if and when it falls below Rs.5,000/-. 3. The above charges are exclusive of applicable GST and other taxes / statutory charges levied by Government bodies / statutory authorities from time to time, which will be charged as applicable. 4. All charges / service standards are subject to revision at the Bank's sole discretion at any given point of time and the same shall be communicated to the customers with a notice of 30 days. In case you are applicable for submission of GSTIN details, please provide details in a separate "GST Annexure". GST Annexure is available on our website (www.hdfcbank.com >> Form Center>> Demat Tab >> GST Annexure). 5. *** The Annual Maintenance Charges are levied, in advance, for a period of one year at the beginning of the billing cycle. For the computation of AMC for Managed Program, the transactions for the previous year will be evaluated, and basis the number of transactions done by the customer, AMC will be levied as per the transaction slabs defined. (For more details of Managed program, kindly refer our website www.hdfcbank.com) 6. To evaluate the eligibility for Basic Services Demat Accounts (BSDA), the value of holdings will be determined on a daily basis, as per the file sent by the NSDL / CDSL. The AMC will be calculated at the pro-rata basis based on the value of holding of securities in the account. 7. In case of BSDA, such accounts would be levied AMC applicable basis the value of holdings exceeding the prescribed limit immediately from the next day of exceeding such limit. 8. In case the Demat accounts with BSDA facility does not meet the listed eligibility as per guideline issued by SEBI or any such authority at any point of time, such BSDA accounts will be converted to Standard program Demat accounts without further reference to the respective customers and will be levied standard Program pricing. 9. In case if the Demat accounts with BSDA facility exceed the prescribed limits and move out of the stipulated BSDA criteria, the eligibility of such accounts for BSDA facility will be evaluated on the last day of the Annual billing cycle. 10. The value of the transaction will be in accordance with rates provided by Depositories (NSDL / CDSL). 11. The transaction charges will be payable monthly. The charges quoted above are for the services listed. Any service not quoted above will be charged separately. 12. Debit transaction charges are inclusive of NSDL / CDSL actuals which are ₹ 4.00 / ₹3.50 per debit instruction respectively. 13. Effective 01st Oct'24, Youth Demat Account holder will enjoy charge free debit transactions from NSDL. It is applicable for Demat Accounts where in customers must be below twenty four years at the time of Account opening and is extended for only three years. Effective 01-June-26, Women Demat Account holder, i.e. first holder must be a woman at the time of opening the client account will enjoy charge free Debit transactions from NSDL. 14. CDSL discounts on Debit transactions are - Women Demat account holders (as first holder) will enjoy a discount of ₹0.25 per debit transaction on the CDSL actuals. - Debit transactions of mutual funds & bonds will enjoy a discount of ₹0.25 per on the CDSL actuals. 15. The operating instructions for the joint accounts must be signed by all the holders. 16. All instructions for transfer must be received at the designated DP servicing branches of the Bank at least 24 hours before the execution date. 17. In case of non-recovery of service charges due to inadequate balance in your linked bank account or inadequate advance fees or invalid bank account, the Depository services for your account will be temporarily discontinued. The services will be resumed in a minimum of three working days from the date of receipt of request with HDFC Bank and post payment of all outstanding dues towards Depository charges. 18. In case the Demat accounts are with nil balances / transactions or in case if the customer defaults in payment of AMC, the physical statement shall not be sent to the customer after period of 1 year. However the electronic statement of holding will be sent only to the customers whose email IDs are registered for e-statement. 19. The Depositories have started dispatching Consolidated Account Statement (CAS) to the customers w.e.f. March 2015, hence despatch of physical statements has been discontinued. 20. Your Transaction cum Billing statement will be available on NetBanking under Demat tab by second week of every month with option to view/download. Effective 01July'2020 stamp duty charges would be collected on consideration amount of OffMarket transfer / Pledge invocation instruction, before execution of request.

S10

X Signature (1st holder)

X Signature (2nd holder)

X Signature (3rd holder)

Name of the Applicant:
BANK AND DEPOSITORY ACCOUNTS DETAILS:

Bank Name:	☐ HDFC Bank A/C	☐ Other Bank Name		
Bank A/C No.			Account Type:	☐ Savings ☐ Current
IFSC Code			MICR Number:	
Branch Address			Branch Code	
DP Name				
Client ID (BO ID)			DP ID:	I N
Client ID (BO ID)			Depository Name (tick one)	☐ NSDL ☐ CDSL

TRADING PREFERENCES:

Please sign in the relevant boxes where you wish to trade. Please strike off the segment not chosen by you.

Exchanges Segments	NSE	BSE	MCX
Cash Market/Mutual Fund	S12 X Signature of Client	S13 X Signature of Client	NA
Futures & Options	S14 X Signature of Client	S15 X Signature of Client	NA
Currency Derivatives	S16 X Signature of Client	NA	NA
Commodity Derivatives	NA	NA	S17 X Signature of Client

If you do not wish to trade in any of segments / Mutual Fund, please mention here _____.

RISK DISCLOSURES ON DERIVATIVES

- 9 out of 10 individual traders in equity Futures and Options Segment, incurred net losses.
- On an average, loss makers registered net trading loss close to Rs 50,000.
- Over and above the net trading losses incurred, loss makers expended an additional 28% of net trading losses as transaction costs.
- Those making net trading profits, incurred between 15% to 50% of such profits as transaction cost.

Source: 1. SEBI study dated January 25, 2023 on "Analysis of Profit and Loss of Individual Traders dealing in equity Futures and Options (F&O) Segment", wherein Aggregate Level findings are based on annual Profit/Loss incurred by individual traders in equity F&O during FY 2021-22.

If in future, the client wants to trade on any new segment / new exchange, separate authorization / letter should be taken from the client by the stock broker, Please specify the proof submitted to avail the privileges to trade in derivatives segment: (Please refer last page of this application form)

PAST ACTION: Details of any action/proceedings initiated/pending/ taken by SEBI/ Stock exchange/any other authority against the applicant/constituent or its Partners/promoters/whole time directors/authorized persons in charge of dealing in securities during the last 3 years: ☐ No ☐ If yes, please specify:

DEALINGS THROUGH SUB-BROKERS AND OTHER STOCK BROKERS: ☐ Not dealing, ☐ If yes, please mention details below:

Sub-Broker's Name:		SEBI Registration number:	
R. O. Address:		Phone:	Fax:
Whether dealing with any other stock broker/sub-broker (if case dealing with multiple stock brokers/sub-brokers, provide details of all)		Website:	
Name of Stock Broker:		Name of Sub-Broker, if any:	
Client Code:		Exchange:	
Details of disputes/dues pending from/to such stock broker/sub-broker:			

ADDITIONAL DETAILS: I/we wish to receive ☐ Electronic Contract Note (ECN) **OR** ☐ Physical contract note (PCN)

E-mail ID for ECN

I wish to avail of the facility of internet trading/ wireless technology: ☐ Yes If No, Please Specify: _____

Number of years of Investment/Trading Experience: ☐ No prior Experience ☐ Y Y Stock ☐ Y Y Derivatives

☐ Y Y Other investment related field Any other information: _____

If employed please provide employer name _____

OTHER DETAILS (PLEASE SPECIFY)

*Gross annual income(₹) ☐ < 1 lac ☐ 1 to 5 lac ☐ 5 to 10 lac ☐ 10 to 25 lac ☐ > 25 lac
(Income range per annum)

OR Net worth (₹) _____ as on date D D M M Y Y Y Y **Net worth should not be older than one year**

Occupation details (please tick any one below and give brief details) _____

☐ Public Sector ☐ Private Sector ☐ Government Service ☐ Business ☐ Professional ☐ Agriculturist
☐ Retired ☐ Housewife ☐ Student ☐ Others (please specify) _____

Please tick, if applicable ☐ Politically Exposed Person (PEP) ☐ Related to a Politically Exposed Person (PEP)

Any other information _____

INTRODUCER DETAILS (Optional)

Name: _____

Status: ☐ Sub Broker ☐ Remisier ☐ Authorized Person ☐ Existing Clients ☐ Others, Please specify _____

Address: _____
Phone: _____
I1
X Signature of Introducer

DECLARATION

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

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, i.e www.hdfcsec.com

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X Signature of Client

Place : _____

D D M M Y Y Y Y

FOR OFFICE USE ONLY (LC to fill details and Sign)

UCC Code allotted to the Client: _____

Documents verified with Originals and In-Person Verification done by	Client Interviewed By
Employee Name _____ Emp. Code _____ Designation _____ Date D D M M Y Y Y Y _____ Signature of Authorised Signatory	_____ Designation _____ D D M M Y Y Y Y _____ Signature of Authorised Signatory

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.

Date: D D M M Y Y Y Y

STAMP

X Signature of Authorised Signatory

Most Important Terms and Conditions (MITC)

(For non-custodial settled trading accounts)

1. Your trading account has a "Unique Client Code" (UCC), different from your demat account number. Do not allow anyone (including your own stock broker, their representatives and dealers) to trade in your trading account on their own without taking specific instruction from you for your trades. Do not share your internet/ mobile trading login credentials with anyone else.
2. You are required to place collaterals as margins with the stock broker before you trade. The collateral can either be in the form of funds transfer into specified stock broker bank accounts or margin pledge of securities from your demat account. The bank accounts are listed on the stock broker website. Please do not transfer funds into any other account. The stock broker is not permitted to accept any cash from you.
3. The stock broker's Risk Management Policy provides details about how the trading limits will be given to you, and the tariff sheet provides the charges that the stock broker will levy on you.
4. All securities purchased by you will be transferred to your demat account within one working day of the payout. In case of securities purchased but not fully paid by you, the transfer of the same may be subject to limited period pledge i.e. seven trading days after the pay-out (CUSPA pledge) created in favor of the stock broker. You can view your demat account balances directly at the website of the Depositories after creating a login.
5. The stock broker is obligated to deposit all funds received from you with any of the Clearing Corporations duly allocated in your name. The stock broker is further mandated to return excess funds as per applicable norms to you at the time of quarterly/ monthly settlement. You can view the amounts allocated to you directly at the website of the Clearing Corporation(s).
6. You will get a contract note from the stock broker within 24 hours of the trade.
7. You may give a one-time Demat Debit and Pledge Instruction (DDPI) authority to your stock broker for limited access to your demat account, including transferring securities, which are sold in your account for pay-in.
8. The stock broker is expected to know your financial status and monitor your accounts accordingly. Do share all financial information (e.g. income, networth, etc.) with the stock broker as and when requested for. Kindly also keep your email Id and mobile phone details with the stock broker always updated.
9. In case of disputes with the stock broker, you can raise a grievance on the dedicated investor grievance ID of the stock broker. You can also approach the stock exchanges and/or SEBI directly.
10. Any assured/guaranteed/fixed returns schemes or any other schemes of similar nature are prohibited by law. You will not have any protection/recourse from SEBI/stock exchanges for participation in such schemes.

S18

Signature of Customer

Important pre-requisites for the acceptance of the request of F&O privilege based on the supporting documents

List of acceptable documents	Condition if any
Copy of ITR Acknowledgement (for last financial year)	Should have a gross income of more than Rs. 1.2 lakh
Copy of Form 16 in case of salary income (for last financial year)	Should have a gross salary of more than Rs. 1.2 lakh
Net worth certificate (latest one or at the end of last financial year)	Should be dated and have a minimum value of Rs. 1.2 lakh
Salary Slip (for one month in current financial year)	Gross Salary should be more than Rs. 5,000
Bank account statement for last 6 months*	There should be balance atleast on a single day of more than equal to Rs. 5,000/-
Copy of demat account Holding statement. (not more than 3 months old) **	The statement should display the value of securities lying in the demat account. The total value should be more than Rs. 5,000/-
Life insurance policy	(any insurance co. with minimum cover of two lakh)
KVP, NSC, IVP & Bonds	Should be valid as on date of submission and have a minimum value of Rs. 5,000/-
Bank FD's, Corporate FD's	Should be valid as on date of submission and have a minimum value of Rs. 5,000/-
Mutual Fund Statement	Statement should not be more than 2 months old. The latest NAV and value should be more than Rs 5,000/-
Ownership of assest such as Gold	Value as mentioned on the bill should be Rs. 5,000/-
Letter from Society	The letter should state ownership of the flat. It should be on the letter head of the society
RC book of the vehicle	List of acceptable documents

* Bank statement as downloaded from the net banking or xerox of physical statement be submitted

** incase of demat account statement where only holdings are mentioned without valuation, then the same should be manually mentioned on the date on submission should be self attested by the client or the employee of Depository Participant (DP).

Policy for Handling Good Till Date Orders

1. Background :

Exchanges vide it's circular NSE/INSP/62528 dated June 21, 2024 and 20240622-2 dated June 22, 2024 pertaining to 'Policy on Handling of Good Till Cancelled Orders offered by Members to Clients' mandated trading members to formulate a policy in case they offer "Good Till Cancelled" / "Good Till Triggered" orders or orders of similar type.

2. Scope:

The Exchanges have stated that the policy shall include –

- Details of Good Till Cancelled/Good Till Triggered/orders of similar type provided by member including its validity.
- Manner of handling of such orders in case of corporate actions (e.g. cancellation, price reset, retaining, etc. for the unexecuted orders).
- Provide timeline within which the member shall intimate their clients about details of upcoming corporate actions applicable for such unexecuted orders of clients, which shall not be later than one day prior to the ex-date of the corporate action.

3. Details of Good Till Cancelled/Good Till Triggered/orders –

- HDFC Securities Ltd. ("HSL") enables it's clients to place "Good Till Date" (GTDt) orders.
- GTDt is a order facility through which a client can place buy and sell limit orders in shares, index futures & index options specifying the period for which the order instruction is valid. The period selected by the client shall be within the maximum validity date defined by HSL. Since client has the right to define validity date ("order validity date"), this order type is called as Good Till Date (GTDt) order.
- All existing and new clients of HSL who are eligible to trade in Equity Cash product & Derivatives can avail GTDt facility for order placement.
- The facility of placing a GTDt order is available in Equity Cash product, Index futures, Index Options and E-Margin (MTF) product only. It is not available for other products like Margin, Spot, etc. As and when, GTDt orders are introduced in new segments the same shall be displayed through the HSL website and subsequently updated in the policy.
- Client can specify disclosed quantity while placing cash orders with GTDt order validity.
- GTDt orders can only be placed by specifying a limit price. GTDt orders cannot be placed at market price.
- If a GTDt order is not executed for the entire quantity, HSL is authorised to place fresh orders for the unexecuted quantity for the client on the subsequent trading days till the entire quantity is executed or till the validity expires, whichever is earlier. This feature permits the client to specify the number of days during which the client intends to place the orders.
- GTDt orders can be placed during the pre-open session for all scrips, however only orders in scrips that are pre-open enabled would be sent to exchange during the pre-open session. Orders in all other scrips not enabled for pre-open session would be treated as overnight orders and sent to exchange during normal trading session.
- Client shall ensure that necessary funds/margins are available to place GTDt orders in their account for the unexecuted quantity of the order.
- "Order Validity Date" means the date entered by the client while placing GTDt orders. This date shall be equal to or less than the maximum validity date defined by HSL which would appear as the default "Order Validity Date". Client can choose the GTDt order validity date as less than or equal to the maximum validity date defined by HSL. Client shall not be allowed to place orders with GTDt validity beyond maximum defined validity date.
- In case the GTDt order validity date falls on a non trading day, the order is expired by HSL on the last trading day which falls prior to such order valid date which is a non trading day. Post the expiry, the status of GTDt order is updated as Expired (Closed).
- Once a client has placed a GTDt order, HSL will place orders for the unexecuted quantity of the GTDt order for all the days during the validity period or till the quantity is fully executed or cancelled or rejected due to any reason. Client may login only to check the status of such orders.
- For the unexecuted quantity orders shall be placed daily as overnight orders during the validity period, i.e. until the order validity date is less than or equal to the next trade date provided such GTDt order remains unexecuted and is not cancelled, nor rejected due to any reason. The orders would be placed on these dates provided they are trading days.
- All securities in BSE & NSE except securities in debt segment, NCD, Bonds and illiquid securities are eligible for the placing GTDt order.
- Orders with GTDt validity can be placed both during the market hours as well as post market hours.
- GTDt orders can be placed over CallNTrade.
- Client can place maximum 5 GTDt orders for a particular scrip and in all a client can place maximum 30 GTDt orders across all eligible scrips.
- Clients can modify the quantity or limit price of a GTDt orders Clients can modify the order only when the order is in 'Ordered status' (during market hours) or 'Requested status' (after market hours). "GTDt Blocked" orders cannot be modified but can only be cancelled.
- All GTDt orders can be cancelled.
- The Brokerage rates and applicable charges are same for normal transactions and GTDt orders. Further, GTDt orders shall be settled in the same manner as normal equity / derivative market transactions.
- Clients can also place GTDt Buy and Sell (sell- Open position only) order under E-Margin Product.
- Stoploss orders can also be placed with GTDt validity.

4. Handling of GTDt orders in case of corporate actions :

Post Corporate Action, GTDt orders will be validated against DPR (Daily Price Range) sent by the exchange. Before revalidating the order for next trading day (post corporate action), system will check for circuit limits and daily price range and would validate orders only within the circuit limit and daily price ranges.

The orders which would get failed in circuit check and daily price range for next day pumping would be kept in system in "GTDt Blocked" status for retry on subsequent trading day.

Emails and SMS will be sent to the customers when the GTDt orders fall short of Funds / Securities or Blocked due to price beyond DPR range.

5. Updating Clients of upcoming Corporate Actions :

All upcoming corporate actions including dividend, bonus, split, etc. shall be intimated to clients having unexecuted GTDt orders atleast one day prior to the ex-date of the corporate action.

Clients shall review their GTDt orders pro actively whenever there may be impact of corporate action on their order/s. It would be the onus of the client to take appropriate action to modify / cancel orders accordingly.

6. Policy Communication :

The said policy shall be made part of the Account Opening Form/Kit under heading "Policy on Handling of Good Till Cancelled Orders of Client" of Policy and Procedures document and shall also be displayed on the HSL website.

7. Policy Review :

The said policy shall be reviewed on an annual basis.

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Signature of Customer

Disclosure of minimum mandatory Terms & Conditions to clients pursuant to SEBI Research Analyst ('RA') Regulations

1. Availing the research services: By accepting delivery of the research service, the client confirms that he/she has elected to subscribe the research service of the RA at his/her sole discretion. RA confirms that research services shall be rendered in accordance with the applicable provisions of the RA Regulations.

2. Obligations on RA: RA and client shall be bound by SEBI Act and all the applicable rules and regulations of SEBI, including the RA Regulations and relevant notifications of Government, as may be in force, from time to time.

3. Client Information and KYC: The client shall furnish all such details in full as may be required by the RA in its standard form with supporting details, if required, as may be made mandatory by RAASB/SEBI from time to time. RA shall collect, store, upload and check KYC records of the clients with KYC Registration Agency (KRA) as specified by SEBI from time to time.

4. Standard Terms of Service: "I / We have read and understood the terms and conditions applicable to a research analyst as defined under regulation 2(1)(u) of the SEBI (Research Analyst) Regulations, 2014, including the fee structure. I/We are subscribing to the research services for our own benefits and consumption, and any reliance placed on the research report provided by research analyst shall be as per our own judgement and assessment of the conclusions contained in the research report.

I/We understand that –

- i. Any investment made based on the recommendations in the research report are subject to market risk.
- ii. Recommendations in the research report do not provide any assurance of returns.
- iii. There is no recourse to claim any losses incurred on the investments made based on the recommendations in the research report."

Declaration of the RA that:

- i. It is duly registered with SEBI as an RA pursuant to the SEBI (Research Analysts) Regulations, 2014 and its registration details are: (registration number, registration date);
- ii. It has registration and qualifications required to render the services contemplated under the RA Regulations, and the same are valid and subsisting.
- iii. Research analyst services provided by it do not conflict with or violate any provision of law, rule or regulation, contract, or other instrument to which it is a party or to which any of its property is or may be subject;
- iv. The maximum fee that may be charged by RA is 1.51 lakhs per annum per family of client.
- v. The recommendations provided by RA do not provide any assurance of returns.

5. Consideration and mode of payment: The client shall duly pay to RA, the agreed fees for the services that RA renders to the client and statutory charges, as applicable. Such fees and statutory charges shall be payable through the specified manner and mode(s)/ mechanism(s).

Note:- Currently, HDFC Securities Ltd does not charge its retail clients for research services.

6. Risk factors: Investments in securities market are subject to market risks, read all the related documents carefully before investing.

7. Conflict of interest: The RA shall adhere to the applicable regulations/ circulars/ directions specified by SEBI from time to time in relation to disclosure and mitigation of any actual or potential conflict of interest. The disclosures regarding actual and potential conflict of interest shall be made available in the research reports published.

8. Termination of service and refund of fees: Disclosure that the RA may suspend or terminate rendering of research services to client on account of suspension/ cancellation of registration of RA by SEBI and shall refund the residual amount to the client. In case of suspension of certificate of registration of the RA for more than 60 (sixty) days or cancellation of the RA registration, RA shall refund the fees, on a pro rata basis for the period from the effective date of cancellation/ suspension to end of the subscription period.

9. Grievance redressal and dispute resolution: Any grievance related to (i) non-receipt of research report or (ii) missing pages or inability to download the entire report, or (iii) any other deficiency in the research services provided by RA, shall be escalated promptly by the client to the person/employee designated by RA, in this behalf. (refer escalation matrix).

The RA shall be responsible to resolve grievances within 7 (seven) business working days or such timelines as may be specified by SEBI under the RA Regulations. RA shall redress grievances of the client in a timely and transparent manner. Any dispute between the RA and his client may be resolved through arbitration or through any other modes or mechanism as specified by SEBI from time to time.

10. Additional Clauses: All additional voluntary clauses added by the RA should not be in contravention with rules/ regulations/ circulars of SEBI. Any changes in such voluntary clauses/document(s) shall be preceded by a notice of 15 days.

11. Mandatory notice: As investors you are requested to go through Do's and Don'ts while dealing with RA as specified in SEBI master circular no. SEBI/HO/MIRSD-POD-1/P/CIR/2024/49 dated May 21, 2024 or as may be specified by SEBI from time to time.

12. Optional Centralised Fee Collection Mechanism: SEBI has introduced optional 'Centralised Fee Collection Mechanism for IA and RA' (CeFCoM) available for payment of fees to RA. However, HSL has not availed the said facility.

13. Use of Artificial Intelligence ('AI') tools in RA services: The extent of use of artificial intelligence tools shall be disclosed as a part of the research reports published.

14. Most Important Terms and Conditions (MITC):

1. These terms and conditions, and consent thereon are for the research services provided by the Research Analyst (RA) and RA cannot execute/carry out any trade (purchase/sell transaction) on behalf of, the client. Thus, the clients are advised not to permit RA to execute any trade on their behalf.

2. The fee charged by RA to the client will be subject to the maximum of amount prescribed by SEBI/ Research Analyst Administration and Supervisory Body (RAASB) from time to time (applicable only for Individual and HUF Clients).

Note:

- 2.1. The current fee limit is Rs 1,51,000/- per annum per family of client for all research services of the RA.
- 2.2. The fee limit does not include statutory charges.
- 2.3. The fee limits do not apply to a non-individual client / accredited investor.
- 2.4 Currently Nil, HSL reserves the right to levy charges in future.
3. RA may charge fees in advance if agreed by the client. Such advance shall not exceed the period stipulated by SEBI; presently it is one year (for Individual and HUF clients). In case of pre-mature termination of the RA services by either the client or the RA, the client shall be entitled to seek refund of proportionate fees only for unexpired period
4. Fees to RA may be paid by the client through any of the specified modes like cheque, online bank transfer, UPI, etc. Cash payment is not allowed. Optionally the client can make payments through Centralized Fee Collection Mechanism (CeFCoM) managed by BSE Limited (i.e. currently recognized RAASB).
5. The RA is required to abide by the applicable regulations/ circulars/ directions specified by SEBI and RAASB from time to time in relation to disclosure and mitigation of any actual or potential conflict of interest. The RA will endeavor to promptly inform the client of any conflict of interest that may affect the services being rendered to the client.
6. Any assured/guaranteed/fixed returns schemes or any other schemes of similar nature are prohibited by law. No scheme of this nature shall be offered to the client by the RA.
7. The RA cannot guarantee returns, profits, accuracy, or risk-free investments from the use of the RA's research services. All opinions, projections, estimates of the RA are based on the analysis of available data under certain assumptions as of the date of preparation/publication of research report.
8. Any investment made based on recommendations in research reports are subject to market risks, and recommendations do not provide any assurance of returns. There is no recourse to claim any losses incurred on the investments made based on the recommendations in the research report. Any reliance placed on the research report provided by the RA shall be as per the client's own judgement and assessment of the conclusions contained in the research report.
9. The SEBI registration, Enlistment with RAASB, and NISM certification do not guarantee the performance of the RA or assure any returns to the client.
10. For any grievances,

Step 1: the client should first contact the RA using the details on its website or following contact details:

Escalation Matrix:

Details	Contact Person	Address	Contact No	Email ID	Working hours
Customer Care	Ms. Mital Gala	6th Floor, Lotus Park, Lane no 16., Wagale Industrial Estate, Thane West, Thane - 400604	022-62465555	customercare@hdfcsec.com	9.00 AM to 5.00 PM (Monday to Friday)
Head Of Customer Care	Mr. Tushar Pandey	6th Floor, Lotus Park, Lane no 16., Wagale Industrial Estate, Thane West, Thane - 400604	022-69151437	services@hdfcsec.com	9.00 AM to 5.00 PM (Monday to Friday) & 9.00 AM - 2.00 PM (Saturdays)
Compliance Officer	Mr. Murli Karkera	HDFC securities Limited, iThink Techno Campus, Building - B, 'Alpha', 8th Floor, Opp. Crompton Greaves, Near Kanjurmarg Station, Kanjurmarg (E), Mumbai - 400042	022-69151436	complianceofficer@hdfcsec.com	9.00 AM to 5.00 PM (Monday to Friday) & 9.00 AM - 2.00 PM (Saturdays)
Chief Executive Officer	Mr. Dhiraj Relli	HDFC securities Limited, iThink Techno Campus, Building - B, 'Alpha', 8th Floor, Opp. Crompton Greaves, Near Kanjurmarg Station, Kanjurmarg (E), Mumbai - 400042	022-69151441	escalation@hdfcsec.com	9.00 AM to 5.00 PM (Monday to Friday) & 9.00 AM - 2.00 PM (Saturdays)

Step 2: If the resolution is unsatisfactory, the client can also lodge grievances through SEBI's SCORES platform at www.scores.sebi.gov.in

Step 3: The client may also consider the Online Dispute Resolution (ODR) through the Smart ODR portal at <https://smartodr.in>

11. Clients are required to keep contact details, including email id and mobile number/s updated with the RA at all times.

12. The RA shall never ask for the client's login credentials and OTPs for the client's Trading Account Demat Account and Bank Account. Never share such information with anyone including RA.

S20

Signature of Customer

>>>STAMP DUTY SECTION>>>

This document is voluntary. However, the same is required to be executed by the customers in order to avail of seamless trading platform with integrated bank account, demat account and broking account. If you do not wish to use the services of HDFC Securities Limited and HDFC Bank Limited, you need not execute such documents.)

Master Mandate Letter

I/We refer to the Mandatory Rights and Obligations prescribed by SEBI Non-mandatory Additional Rights and Obligations Confirmation dated _____, 20_____ (“Additional Rights and Obligations Confirmation”) by the Client (as described below) (“Client”) in favour of HDFC Securities Limited (“HDFC Securities”).

The Client is desirous of investing and/ or trading in securities, making investments and entering into various transactions (hereinafter, for the sake of convenience, collectively referred to as “Securities”) with or through HDFC Securities and for this purpose the Client has signed the account opening form together with the Mandatory Rights and Obligations prescribed by SEBI and Additional Rights and Obligations Confirmation by the Client in favour of HDFC Securities (hereinafter collectively referred to as the “Account Opening Documentation”). Under the terms of the Account Opening Documentation and SEBI regulations and circulars, the Client and the other account holders (described below) (hereinafter collectively referred to as the “Joint Account Holders”) have agreed to execute this Master Mandate Letter, supplemented by (i) Demat Debit and Pledge Instruction in favour of [HDFC Securities] and (ii) mandate letter and instructions to HDFC Bank and HDFC Securities in respect of the Associated Accounts of which they are the holders.

It is understood and acknowledged by the Client and other

account holders that this Master Mandate Letter is the principal letter of authority and instrument and the Demat Debit and Pledge Instruction and Mandate Letter are instructions for facilitating and completing transactions contemplated in the Account Opening Documentation.

I/We have perused the Account Opening Documentation and consent to the provisions thereof. The aforesaid mandate has been granted, the instructions herein have been given and the agreements herein contained have been agreed to by me/us in consideration of the Account Opening Documentation and the mutual rights, covenants and obligations thereunder.

This mandate may be revoked by the Client at any time, however, such revocation shall not affect the obligations of the Client outstanding at the time such revocation and the mandate and instructions granted hereunder shall continue until all transactions and instructions already executed or issued in pursuance of this mandate and all outstandings towards HDFC Securities or HDFC Bank have been settled.

This master mandate letter shall come into force upon its acceptance by HDFC Bank Ltd. and HDFC Securities Ltd.

I/We the Client and the other account holders have hereby executed this master mandate letter at _____ on the _____ day of 20 _____

Signature & Name of holder (s)

S21				
Signature of 1st (trading) holder	Signature of 2nd Demat holder (if any)	Signature of 3rd Demat holder (if any)	Signature of 2nd Bank holder (if any)	Signature of 3rd Bank holder (if any)

Accepted
For HDFC Bank Limited

Authorised Signatory

Date: _____

Place: _____

Accepted
For HDFC Securities Limited

Authorised Signatory

Date: _____

Place: _____

UDN

Demat Debit and Pledge Instruction

To
HDFC BANK Limited,
Depository Services, Empire Plaza I, 4th Floor, Chandan Nagar, LBS
Marg, Vikhroli West, Mumbai - 400083.

ASSOCIATED DEMAT ACCOUNT DETAILS:

DP ID _____ DP Account _____
Customer / UCIC ID _____ Depository _____

Name of 1st holder	
Name of 2nd holder	
Name of 3rd holder	

Sr No.	Purpose	1st Holder Sign	2nd Holder Sign	3rd Holder Sign
1	Transfer of securities held in the beneficial owner accounts of the client towards Stock Exchange related deliveries / settlement obligations arising out of trades executed by clients on the Stock Exchange through the same stock broker - HDFC Securities Limited.	S22		
2	Pledging / re-pledging of securities in favour of trading member (TM) / clearing member (CM) - HDFC Securities Limited for the purpose of meeting margin requirements of the clients in connection with the trades executed by the clients on the Stock Exchange.	S23		
3	Mutual Fund transactions being executed on Stock Exchange order entry platforms	S24		
4	Tendering shares in open offers through Stock Exchange platforms	S25		

Please note, pt. 3 & 4 will be applicable from 18-Nov-2022 as per SEBI circular SEBI/HO/MIRSD/MIRSD-PoD-1/P/CIR/2022/137 dated 06-Oct-2022

I/We the Client and the other account holders have hereby executed this Demat Debit and Pledge Instruction at _____ on the _____ day of 20 _____

List of HDFC Securities Ltd. demat accounts where securities can be moved w.e.f. October 01, 2019.

Name of the Depository Participant		HDFC Bank Ltd.	
NSDL		CDSL	
DP ID	CLIENT ID	DP ID	CLIENT ID
IN300126	11178642,11178157,11248012, 11302668, 11281903, 11281899	13012400	04524460, 00005785, 00004711, 06325921, 06069648, 06069652

Bank Mandate Letter and Instructions

1. I/We, the Client / Joint Account Holders, mandate and instruct HDFC Bank, acting through any of its officers or employees:
 - a. To block, hold and/or create / mark a lien, charge or hypothecation on one or more of the Associated Bank Accounts or all or any of the money therein including in the internal systems of the Bank, as HDFC Bank may deem fit and thereafter without any further instructions (this writing constituting my/our instructions to do so) to transfer all the said money to HDFC Securities or any account(s) of HDFC Securities specified in the schedule hereto or to such other accounts as may be specified on the website of HDFC Securities and by electronic mail otherwise or in accordance with the instructions of HDFC Securities.
 - b. To transfer any money from any Associated Bank Account(s) to HDFC Securities or any account(s) of HDFC Securities specified in the schedule hereto or to such other accounts as may be specified on the website of HDFC Securities and by electronic mail or otherwise for the following purposes:(i) towards stock exchange related margin/delivery and/or settlement obligations arising out of trades executed by me/us on the stock exchange through HDFC Securities;(ii) for recovering any outstanding amount due from me/us arising out of my/our trading activities on the stock exchanges through HDFC Securities;(iii) for meeting obligations arising out of my / our subscription to, units of Unit Trust of India or other mutual funds, government securities, negotiable instruments, certificates of deposits, participation certificates, commercial paper, bank deposits, fixed deposits, money market instruments, collective investment schemes or any other security or financial instrument, derivatives, including but not limited to equity derivatives, currency derivatives, interest rate derivatives, forwards, futures, swaps and options, and public provident fund, national savings schemes, new pension system / scheme and other savings schemes of Government of India or other undertakings, life insurance, general insurance or such other products / facilities / services offered and/or distributed by HDFC securities, from time to time or in connection with any transaction effected or entered into or proposed to be effected or entered into by HDFC Securities pursuant to the said Account Opening Documentation;(iv) towards monies/ fees/ charges, or the like due to HDFC Bank and/or HDFC Securities payable by virtue of my/ us using/ subscribing to any of the facilities/ services availed by me/ us. Provided further, that any funds that have been erroneously transferred to HDFC Securities / received by HDFC Bank, or that HDFC Securities or HDFC Bank were not entitled to receive, shall be re-transferred / returned to the associated account from which they were transferred.
 - c. To sign, deliver and/or acknowledge all instructions, forms, instruments, cheques, drafts, slips, receipts and other instruments and writings which are necessary or advisable for performing all or any of the mandate and instructions hereby conferred.
 - d. To apply for, purchase, redeem and/or sell in any other manner acquire or dispose of units of Unit Trust of India or other mutual funds, government securities, negotiable instruments, certificates of deposits, participation certificates, commercial paper, bank deposits, fixed deposits, money market instruments or other instruments of like nature, collective investment scheme or any other security or financial instrument, , currency derivatives, interest rate derivatives, and public provident fund, national savings schemes, new pension system / scheme and other savings schemes of Government of India or other undertakings, life insurance, general insurance or such other products/facilities/services, offered and/or distributed by HDFC Securities.
 - e. To receive and hold certificates, title documents, deposit receipts, account statements and other documents and writings pertaining to mentioned above and/or any amount invested, advanced or expended by me/us or on my/our behalf and to acknowledge receipt of the same
 - f. To sign and endorse all such application forms, transfer deeds, deposit receipts, redemption requests, negotiable and other instruments

contracts and other writings and do all such acts as may be required for all or any of the above purposes or otherwise in connection with any transaction effected or entered into or proposed to be effected or entered into by HDFC Securities pursuant to the said Account Opening Documentation. For this purpose HDFC Bank may act on the basis of any certificate or writing by HDFC Securities that any transaction is effected or entered into or proposed to be effected or entered into by HDFC Securities pursuant to the said Account Opening Documentation and the same will be binding on the Joint Account Holder(s) and any other person relying on this mandate and instructions.

- g. To send a consolidated summary of my/our scrip-wise buy and sell positions taken with average rates by short message service or through email on a daily basis. PROVIDED THAT HDFC Bank shall exercise the mandate conferred only pursuant to instructions in that behalf given by the Client, which instructions may be given orally, over the telephone, through the internet, through a kiosk, electronically or in any other manner acceptable to HDFC Bank and such instructions given to HDFC Bank or HDFC Securities shall be admissible in evidence and shall not be questioned by me/us and shall be conclusive and binding against me/us. AND PROVIDED FURTHER THAT the aforesaid mandate and instructions may (at HDFC Bank's and/or HDFC Securities' option) be exercised by HDFC Bank on behalf of the Client alone or all or any of the Joint Account Holders, and any such exercise shall be binding upon all the Joint Account Holders. AND I/We the Joint Account Holders do mandate and instruct HDFC Bank to, from time to time and without requiring my/our further instructions or consent (this writing constituting my/our consent).

For the purpose of the above mandate and instructions, the Joint Account Holders are instructing HDFC Bank and HDFC Securities : (i) The Joint Account Holders of any Associated Bank Account(s) shall at all times make available sufficient funds in the Associated Bank Account(s) for the purpose of the transactions to be carried out pursuant to the Account Opening Documentation and shall not, without HDFC Securities prior written consent, close an Associated Bank Account and/ or Associated Demat Account or directly or indirectly operate or give instructions in respect of any Associated Account which may prejudice HDFC Securities rights under the Account Opening Documentation or the transactions undertaken thereunder or mandate exercisable by HDFC Bank hereunder or which would be contrary to the provisions of the Account Opening Documentation or any acts by HDFC Bank pursuant to the above. (ii) The Joint Account Holders of any Associated Bank Account(s) agree that (a) instructions given by the Client to HDFC Bank to block funds in or to transfer funds from an Associated Bank Account in connection with any transaction entered into and/or to be entered into by the Client with or through HDFC Securities will be given first priority over any other instructions or cheques (whether prior or subsequent) given or issued by any Joint Account Holder by itself or through any other attorney, (b) funds once blocked on the instructions of the Client in connection with any transaction entered into and/or to be entered into by the Client with or through HDFC Securities can be released only with the express written consent of HDFC Securities to HDFC Bank; and (c) if the Client has given any blocking, holding, debit or other instructions in respect of any money in any Associated Bank Account, in connection with any transaction entered into and/or to be entered into by the Client with or through HDFC Securities, and HDFC Securities receives transfer, debit or other instructions in respect of such money from any Joint Account Holder or any other person, then HDFC Bank shall first give effect to the first mentioned instructions and shall also transfer the concerned money to HDFC Securities account; In case of death, disability, winding up or liquidation of any Joint Account Holder, HDFC Bank shall be entitled to immediately freeze the Associated Bank Accounts, and the mandate, shall be revoked as regards such Joint account Holder upon the intimation in writing to HDFC Bank and HDFC Securities.

Securities of such death, disablement, dissolution, winding up or liquidation by the surviving Joint Account Holder/s and the instructions and agreements contained herein shall be revoked within two days of such intimation.

Due to any systems used for executing instructions there could be consequent delay of one business day (in the normal course) or other number of days (for reason not in control of HDFC Bank) from the date of receipt of the instructions to the actual execution of the instructions in the systems and hence instructions will be provided well in advance in order to enable timely delivery. Further all instructions, whether for a hold or transfer or otherwise would be in respect of the balances in the Associated Bank Accounts on the previous day and HDFC Bank would not permit blocking/transfer of any other action in respect of funds which have come to the credit of the Associated Bank Accounts on the current day.

This mandate may be revoked by the Client at any time, however, such revocation shall not affect the obligations of the Client outstanding at the time such revocation and the mandate and instructions granted hereunder shall continue until all transactions and instructions already executed or issued in pursuance of this mandate and all outstandings towards HDFC Bank have been settled.

I/We the Client and the other account holders have hereby executed this mandate and instruction at _____ on the _____ day of 20____.

List of HDFC Securities Ltd. bank accounts where funds can be moved w.e.f. October 01, 2019.

Bank Name	HDFC Bank Ltd.
Account no	
50200036338693, 50200036340161, 50200036338578, 50200036340151, 50200036338730, 50200036340148, 50200036340174, 50200036340250, 50200036338720, 50200036338717, 50200034589301, 00602030000061, 00602340029392, 00602340029400, 00602340029410, 00602340029427, 00602340029434, 00602340029444, 00602340029451, 00602340029461, 00602340029478, 00602340029488, 00602340029616, 05422320002170, 15772340000727, 57500000389146, 00990610005906	

ASSOCIATED BANK ACCOUNT DETAILS:

[illegible]

S26 Signature 1st holder	Signature 2nd holder	Signature 3rd holder
Name of 1st holder	Name of 2nd holder	Name of 3rd holder
Constitution of 1st holder	Constitution of 2nd holder	Constitution of 3rd holder
Address of 1st holder Address of 1st holder	Address of 2nd holder Address of 2nd holder	Address of 3rd holder Address of 3rd holder

A. IMPORTANT POINTS

1. Self attested copy of PAN card is mandatory for all clients.
2. Copies of all the documents submitted by the applicant should be self-attested and accompanied by originals for verification. In case the original of any document is not produced for verification, then the copies should be properly attested by entities authorized for attesting the documents, as per the below mentioned list.
3. If any proof of identity or address is in a foreign language, then translation into English is required.
4. Name & address of the applicant mentioned on the KYC form, should match with the documentary proof submitted.
5. If correspondence & permanent address are different, then proofs for both have to be submitted.
6. Sole proprietor must make the application in his individual name & capacity.
7. For non-residents and foreign nationals, (allowed to trade subject to RBI and FEMA guidelines), copy of passport/PIO Card/OCI Card and overseas address proof is mandatory.
8. For foreign entities, CIN is optional; and in the absence of DIN no. for the directors, their passport copy should be given
9. In case of Merchant Navy NRI's, Mariner's declaration or certified copy of CDC (Continuous Discharge Certificate) is to be submitted
10. For opening a minor's account with Depository Participant or Mutual Fund, photocopy of the School Leaving Certificate/Mark sheet issued by Higher Secondary Board/Passport of Minor/Birth Certificate must be provided.
11. PEPs are individuals who are or have been entrusted with prominent public functions by a foreign country, including the Heads of States/Governments, senior politicians, senior government or judicial or military officers, senior executives of state-owned corporations and important political party officials
12. 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.
13. Demat master or recent holding statement issued by DP bearing name of the client.
14. 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. PAN is mandatory, but no longer an Official Valid Document (OVD) as Proof of Identity

Under PMLA guidelines Permanent Account Number (PAN) is no more listed as an Official Valid Document (OVD), however basis SEBI circular no. MRD/DoP/Cir-05/2007, PAN is still a Mandatory document to be provided by the investor for opening a Demat and Trading Account.

Also, Central KYC Registry (CKYCR) notification dated January 10, 2020 & July 07, 2020 towards revision & implementation of KYC template for Individuals to align it with the extant PMLA requirements.

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

Officially Valid Documents (OVDs) under terms of Rule 2 (d) of Prevention of Money-Laundering (Maintenance of Records) Rules, 2005 (PML Rules) are as listed below

1. Passport
2. Driving Licence
3. Proof of possession of Aadhaar number
4. Voter's Identity Card

5. NREGA Job Card duly signed by an officer of the State Government
6. Letter issued by National Population Register containing demographic details
7. Any other document as notified by the Central Government in consultation with the Regulator.

D. 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. Driving Licence
3. Proof of possession of Aadhaar number
4. Voter's Identity Card
5. NREGA Job Card duly signed by an officer of the State Government
6. Letter issued by National Population Register containing demographic details
7. Any other document as notified by the Central Government in consultation with the Regulator.

E. 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.

F. 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.

G: List of Disability Impairment (Code Details)

- | | | |
|---------------------------|------------------------|------------------------------------|
| 1 Blindness | 8 Mental Illness | 15 Speech and Language Disability |
| 2 Low Vision | 9 Muscular Dystrophy | 16 Multiple Sclerosis |
| 3 Hearing Impairment | 10 Parkinson's Disease | 17 Specific Learning Disabilities |
| 4 Locomotor Disability | 11 Acid Attack Victim | 18 Chronic Neurological Conditions |
| 5 Leprosy Cured | 12 Sickle Cell Disease | 19 Autism Spectrum Disorder |
| 6 Cerebral Palsy | 13 Hemophilia | 20 Dwarfism |
| 7 Intellectual Disability | 14 Thalassemia | |

Important:

The Bank/ Securities staff carrying out the IPV should:

1. Sign in the place provided for "Signature of Authorised Signatory" within the box "For Office USE Only" on the KYC Form and
2. Affix the OSV stamp along-with the signature on the relevant supporting documents pertaining to Proof of Identity & Proof of Address.

Annexure O - Terms and Conditions for electronic instructions received from the Client by the Trading Members and/or the Participants which are authenticated by the Participant and/or Trading Member and accepted by the Client on the Depository system

A. The Client availing this facility shall ensure that:

- a. The Client shall be required to be authenticated through remembered information along with OTP confirmation for each transaction processed through this facility. Client shall abide by such measures as may be required to ensure the safety and security of the Client's access to and usage of electronic facility and instructions received from Trading Member and/or Participant and/or NSDL.
- b. The Client agrees to take adequate safety measures for accessing electronic facility, including but not limited to taking all the necessary steps to ensure confidentiality and secrecy of the Client's remembered information and OTP received for authentication of the Client and shall not reveal the same and / or grant access to mobile number and / or email ID as recorded in demat account of the Client, to any employee, agent or official of the Trading Member or Participant or to any other person. The Client acknowledges that failure to adhere to safety and security measures prescribed by NSDL, Participant and / or the Trading Member could lead to a loss of confidentiality and secrecy of the remembered information and OTP, thereby exposing the Client to the risk of financial losses.
- c. The Client acknowledges that all instructions received from the Client by the Depository through this facility and processed after remembered information and OTP based authentication on Depository platform and as per the pre-trade authorization / mandate as submitted by the Client, shall be conclusive evidence of such instructions having been issued by the Client and shall be attributed to the Client. The Depository, Participant or Trading Member shall not be held liable for acting on the instructions so received.
- d. If the Client has reason to believe that the confidentiality of the remembered information or OTP or access to mobile number or email ID as recorded in demat account of the Client, has been compromised, the Client shall intimate the Participant [or Trading Member] forthwith about such compromise or loss. The Participant [or Trading Member] shall take best efforts to forthwith disable the Client's access to electronic facility not later than one Working Day of receipt of such intimation from the Client. However, if any instructions are received prior to such disablement, the Depository and Participant shall not be liable for losses, if any, arising out of execution of such instructions.
- e. The Client further acknowledges that the Client shall not have any right to any claim against either the Participant or NSDL for losses, if any, incurred due to non-execution of such instructions received late and/or executed on a best-effort basis. In the event of any dispute relating to the date and time of receipt of the instructions on electronic facility, NSDL's records shall be conclusive evidence and the Parties agree that NSDL's decision on the same shall be final and binding on both Parties.
- f. The Client may opt out from this facility at any time by giving a notice in writing or through electronic facility to the Trading Member, Participant or Depository. The Trading member or, Participant shall terminate the service within fifteen (15) days of receipt of such notice.
- g. The Client agrees to indemnify, keep indemnified and hold the Participant and NSDL harmless from any loss, damage, claim, suits, legal proceedings, investigations, expenses of every kind and any other liability whatsoever, including reasonable attorney's fees and fees of such

experts as may become necessary for NSDL, Trading Member and / or the Participant to engage, caused due to the availing of the services by the Client in any and all circumstances including without limitation, the following:

- i) Falsehood or misrepresentation of any nature by the Client (or any person acting on behalf of the Client)
- ii) Failure to use a trustworthy system for access the electronic facility;
- iii) Failure to take the precautions necessary to prevent the compromise, loss, disclosure, modification, or unauthorised use of the Client's remembered information, OTP or access to mobile number and / or email ID as recorded in the demat account of the Client
- h. Notwithstanding anything contained herein, the Client recognises and acknowledges that the Trading member/Participant may, in accordance with instructions received by the Trading Member/Participant from NSDL, prescribe such other security measures as it deems fit, in replacement of or supplementing the validation process through the use of remembered information or OTP, including without limitation the use of biometrics and such other methods as would validate the identity of the Client for access to the electronic facility. The Client agrees that a condition precedent for the Client's access to electronic facility is that the Client shall provide such information, data, and access to its representatives and personnel, as may be designated by the Client as the users of the electronic facility in order to enable Participant to generate such biometric criteria or other criteria in accordance with the security measures prescribed by Participant, in accordance with instructions received by the Participant from NSDL.

B. Participant shall take note and ensure the following: -

- a) The Participant may withdraw the access of the Client to electronic facility at any time provided a notice of at least thirty (30) days is given to the Client. The Participant may suspend or terminate the service without prior notice if the Client has breached any of these terms and conditions or rights and obligation of demat account, or if the Participant learns of the death, bankruptcy, lunacy or loss of legal capacity of the Client.
- b) This facility unless opt out by Client earlier shall be deemed to be opt out immediately on closure of demat account.

C. General Terms & Conditions:

- a. Any dispute or difference between the Parties, other than disputes between client and Trading Member to be settled through arbitration mechanism of the concerned Stock Exchange(s) and falling beyond the scope of the Depository, shall be resolved solely by means of reference to binding arbitration under the arbitration mechanism as provided in the Bye-Laws and Business Rules.
- b. The above terms and conditions are in addition to and do not undermine in any manner whatsoever the terms and conditions forming a part of the rights and obligation of Participant and Client.

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

General Clause

1. The Beneficial Owner and the Depository participant (DP) shall be bound by the provisions of the Depositories Act, 1996, SEBI (Depositories and Participants) Regulations, 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 beneficial owner in the depository system only after receipt of complete Account opening form, KYC and supporting documents as specified by SEBI from time to time.

Beneficial Owner information

3. The DP shall maintain all the details of the beneficial owner(s) as mentioned in the account opening form, supporting documents submitted by them and/or any other information pertaining to the beneficial owner confidentially and shall not disclose the same to any person except as required by any statutory, legal or regulatory authority in this regard.

4. The Beneficial Owner shall immediately notify the DP in writing, if there is any change in details provided in the account opening form as submitted to the DP at the time of opening the Demat account or furnished to the DP from time to time.

Fees/Charges/Tariff

5. The Beneficial Owner shall pay such charges to the DP for the purpose of holding and transfer of securities in dematerialized form and for availing depository services as may be agreed to from time to time between the DP and the Beneficial Owner as set out in the tariff Sheet provided by the DP. It may be informed to the Beneficial Owner that "no charges are payable for opening of Demat accounts"

6. In case of Basic Services Demat Accounts, the DP shall adhere to the charge structure as laid down under the relevant SEBI and/or Depository circulars/directions/notifications issued from time to time.

7. The DP shall not increase any charges/tariff agreed upon unless it has given a notice in writing of not less than thirty days to the Beneficial Owner regarding the same.

Dematerialization

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

Separate Accounts

9. The DP shall open separate accounts in the name of each of the beneficial owners and securities of each beneficial owner shall be segregated and shall not be mixed up with the securities of other beneficial owners and/or DP's own securities held in dematerialized form.

10. The DP shall not facilitate the Beneficial Owner to create or permit any pledge and /or hypothecation or any other interest or encumbrance over all or any of such securities submitted for dematerialization and/or held in Demat account except in the form and manner prescribed in the Depositories Act, 1996, SEBI (Depositories and Participants) Regulations, 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 stock broker / stock broker and depository participant shall not directly / indirectly compel the clients to execute Power of Attorney (PoA) or Demat Debit and Pledge Instruction (DDPI) or deny services to the client if the client refuses to execute PoA or DDPI

14. 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 effort basis".

Statement of account

15. The DP shall provide statements of accounts to the beneficial owner in such form and manner and at such time as agreed with the Beneficial Owner and as specified by SEBI/depository in this regard.

16. However, if there is no transaction in the Demat account, or if the balance has become Nil during the year, the DP shall send one physical statement of holding annually to such BOs and shall resume sending the transaction statement as and when there is a transaction in the account. In case of account which has a credit balance but no transaction during the year, an half yearly statement of holdings shall be sent to the Client through email

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

18. 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

19. The DP shall have the right to close the Demat account of the Beneficial Owner, for

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

20. Based on the instructions of the Beneficial Owner, the DP shall initiate the procedure for transferring such security balances within a period of two working days or rematerialize such security balances as per procedure specified from time to time by the depository. If the Beneficial Owner has outstanding dues at the time of submitting the request, the Participant shall give a maximum of 30 calendar days to clear the outstanding dues. Participant shall process request within two working days from the date of clearance of its outstanding dues from the Beneficial Owner. If the Beneficial Owner fails to clear the dues within the prescribed timeline, the Participant shall reject the request within two working days.

Default in payment of charges

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

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

Liability of the Depository

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

1. Without prejudice to the provisions of any other law for the time being in force, any loss caused to the beneficial owner due to the negligence of the depository or the participant, the depository shall indemnify such beneficial owner.

2. Where the loss due to the negligence of the participant under Clause (1) above, is indemnified by the depository, the depository shall have the right to recover the same from such participant.

Freezing/Defreezing of accounts

24. 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.

25. 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.

26. The Joint holders are aware that in case of any Statutory Order for freezing any one joint holder, the demat account will be frozen and the other joint holders will have to obtain a specific Order for unfreezing their percentage of joint ownership by submitting the relevant documentary proof to the Order issuing authority.

Redressal of Investor grievance

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

Authorized representative

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

Law and Jurisdiction

29. In addition to the specific rights set out in this document, the DP and the Beneficial owner shall be entitled to exercise any other rights which the DP or the Beneficial Owner may have under the Rules, Bye Laws and Regulations of the respective Depository in which the Demat account is opened and circulars/notices issued there under or Rules and Regulations of SEBI.

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

31. The Beneficial Owner and the DP shall abide by the arbitration and conciliation procedure prescribed under the Bye-laws of the depository and that such procedure shall be applicable to any disputes between the DP and the Beneficial Owner.

32. 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

33. 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.

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

Tariff sheet for HDFC Bank Individual Demat Accounts - Regular / Basic Services Demat Account

Sr. No.	Fee Head	Type	Fees	Min
1	Account opening charges		Nil	
2	Credit Transactions		Nil	
3	Debit Transactions like Equity / Debt / Mutual Funds (Market / Off Market)		0.04% of the value of the txn. (Max Rs 4,999/-) Inclusive of NSDL / CDSL actual debit transaction charges	Rs. 30/- Inclusive of NSDL / CDSL actual debit transaction charges
4	Pledge Services(Closure / Creation / Invocation)			
5	Margin Pledge (Creation / Invocation / Closure)		Rs. 20/- per instruction	
6	Dematerialisation	Certificate + Dematerialisation Request	Rs.5/- per certificate + Rs. 35/- per request	Rs. 40/-
7	Rematerialisation	Rematerialisation Request	Rs.30/- per request + NSDL / CDSL actuals, Currently a) Rs.10/- for every hundred securities or part thereof; or b) a flat fee of Rs.10/- per certificate whichever is higher	Rs.40/- (min) Rs.5,00,000 (max)
8	Reconversion of Mutual Funds/Redemption of Mutual Fund units	Reconversion of Mutual Funds	Rs 30/- per request + NSDL / CDSL actuals, Currently Rs 10/- per request in NSDL & Rs 5.50/- per request in CDSL	
		Redemption of Mutual Fund units	Rs 30/- per request + NSDL / CDSL actuals, Currently Rs 4.50/- per request in NSDL & Rs 5.50/- per request in CDSL	
9	Reissuance of Delivery Instruction Booklet (DIB)		Rs.100/- per booklet	
10	Mailing Charges Courier / Postal Charges only (Adhoc Statement)	Inland Address	Rs.35/- per request	
		Foreign Address	Rs.500/- per request	
11	Annual Maintenance Charges	AMC - BSDA Demat Ac	AMC	Holding Value
			*** NIL	0 to 4,00,000
			*** Rs 100 p.a.	4,00,001 to 10,00,000
			*** Rs 750 p.a.	Above 10,00,000
		AMC - Regular Demat Ac	Rs 750 p.a.	-

Terms & Conditions:

1. Demat customers eligible for the BSDA facility need to register their mobile number for the SMS alert facility for debit transactions. 2. Customers who have a banking relationship with HDFC Bank to provide a debit authorisation for the recovery of service charges. Customers having only a Depository relationship will be required to maintain a balance of Rs. 7,500/- in an account maintained by Bank for each Demat account. The Customer also need to replenish the balances in the said account immediately if and when it falls below Rs.5,000/-. 3. The above charges are exclusive of applicable GST and other taxes / statutory charges levied by Government bodies / statutory authorities from time to time, which will be charged as applicable. 4. All charges / service standards are subject to revision at the Bank's sole discretion at any given point of time and the same shall be communicated to the customers with a notice of 30 days. Incase you are applicable for submission of GSTIN details, please provide details in a separate "GST Annexure". GST Annexure is available on our website (www.hdfcbank.com >> Form Center>> Demat Tab >> GST Annexure). 5. *** The Annual Maintenance Charges are levied, in advance, for a period of one year at the beginning of the billing cycle. For the computation of AMC for Managed Program, the transactions for the previous year will be evaluated, and basis the number of transactions done by the customer, AMC will be levied as per the transaction slabs defined. (For more details of Managed program, kindly refer our website www.hdfcbank.com) 6.To evaluate the eligibility for Basic Services Demat Accounts (BSDA), the value of holdings will be determined on a daily basis, as per the file sent by the NSDL / CDSL The AMC will be calculated at the pro-rata basis based on the value of holding of securities in the account. 7. In case of BSDA, such accounts would be levied AMC applicable basis the value of holdings exceeding the prescribed limit immediately from the next day of exceeding such limit. 8.Incase the Demat accounts with BSDA facility does not meet the listed eligibility as per guideline issued by SEBI or any such authority at any point of time, such BSDA accounts will be converted to Standard program Demat accounts without further reference to the respective customers and will be levied standard Program pricing. 9. Incase if the Demat accounts with BSDA facility exceed the prescribed limits and move out of the stipulated BSDA criteria, the eligibility of such accounts for BSDA facility will be evaluated on the last day of the Annual billing cycle. 10. The value of the transaction will be in accordance with rates provided by Depositories (NSDL / CDSL). 11. The transaction charges will be payable monthly. The charges quoted above are for the services listed. Any service not quoted above will be charged separately. 12. Debit transaction charges are inclusive of NSDL / CDSL actuals which are ₹ 4.00 / ₹3.50 per debit instruction respectively. 13. Effective 01st Oct'24, Youth Demat Account holder will enjoy charge free debit transactions from NSDL. It is applicable for Demat Accounts where in customers must be below twenty four years at the time of Account opening and is extended for only three years. 14. CDSL discounts on Debit transactions are - Women Demat account holders (as first holder) will enjoy a discount of ₹0.25 per debit transaction on the CDSL actuals. - Debit transactions of mutual funds & bonds will enjoy a discount of ₹0.25 per on the CDSL actuals. 15. The operating instructions for the joint accounts must be signed by all the holders. 16. All instructions for transfer must be received at the designated DP servicing branches of the Bank at least 24 hours before the execution date. 17. In case of non-recovery of service charges due to inadequate balance in your linked bank account or inadequate advance fees or invalid bank account, the Depository services for your account will be temporarily discontinued. The services will be resumed in a minimum of three working days from the date of receipt of request with HDFC Bank and post payment of all outstanding dues towards Depository charges. 18. In case the Demat accounts are with nil balances / transactions or incase if the customer defaults in payment of AMC, the physical statement shall not be sent to the customer after period of 1 year. However the electronic statement of holding will be sent only to the customers whose email IDs are registered for e-statement. 19. The Depositories have started dispatching Consolidated Account Statement (CAS) to the customers w.e.f. March 2015, hence despatch of physical statements has been discontinued. 20. Your Transaction cum Billing statement will be available on NetBanking under Demat tab by second week of every month with option to view/download. Effective 01July'2020 stamp duty charges would be collected on consideration amount of OffMarket transfer / Pledge invocation instruction, before execution of request.

I/we agree to abide by and to be bound by all the Terms and Conditions pertaining to Debit authorisation, E-mail statement and Fee & schedule.



HDFC Bank Limited, Depository Services, Empire Plaza I, 4th Floor, Chandan Nagar, LBS Marg, Vikhroli West, Mumbai - 400083.
Registered Office: HDFC Bank House, Senapati Bapat Marg, Lower Parel, Mumbai - 13.

ACKNOWLEDGMENT

NSDL (DP ID - IN 300126 / IN 301151 / IN 301549 / IN 300476 / IN 300601 / IN 301436), CDSL (DP ID - 13012400)

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

Participant Stamp & Signature