SEBI Single Reg. No: INZ000243934
NSDL-CDSL Reg. No: IN-DP-310-2017
Trading Member: JKB Financial Services Limited
CIN: U65990JK2008SGC002931 | **AMFI-Reg. No:** ARN-82988
NSE Trading Member ID: 14411
BSE Trading Member ID: 6460

DEMAT & TRADING ACCOUNT OPENING FORM | INDIVIDUALS

FORM NUMBER: ______ CLIENT ID: ______ UCC: ______

INDEX OF DOCUMENTS

MANDATORY DOCUMENTS AS PRESCRIBED BY SEBI & EXCHANGES

VOLUNTARY DOCUMENTS AS PROVIDED BY THE STOCK BROKER

Grievance Redressal

For any grievance or dispute, kindly contact JKB Financial Services at below address or email us on customer.grievance@jkbfsl.com and Call Us On +91 (0) 194 248 3866

In case not satisfied with the response, please contact the concerned Exchange/Depository at:

1. NSE: ignse@nse.co.in 91 (0) 22 26598100 | 2. BSE: is@bseindia.com 91 (0) 22 22728097 | 3. NSDL: https://investor.nsdl.com/portal/en/home
Investor can also lodge compliant/grievance against the DP/TM through SEBI Scores on https://scores.sebi.gov.in/

Managing Director: **Mr. Syed Aadil Bashir Andrabi** T: **+91 194 231 1512** E: **managingdirector@jkbfsl.com**	Compliance Officer: **Mr. Mudassir Ah Padder** T: **+91 194 231 1512** E: **complianceofficer@jkbfsl.com**

REGISTERED / CORPORATE OFFICE: **Main Road, Jawahar Nagar, Srinagar (J&K) 190008.**

T: 91 (0) 194 231 1512	T: 91 (0) 194 231 1512	E: jkbfsl@jkbmail.com

JKB Financial Services
Investments Beyond Banking

Registered / Corporate Office: Main Road, Jawahar Nagar
Srinagar, JK-190008
T: +91 194 231 1512 **E:** jkbfsl@jkbmail.com

PART I | KNOW YOUR CUSTOMER (KYC) ACCOUNT OPENING FORM [MANDATORY DOCUMENT]

Application Type: ☐ **New** ☐ **Update** | **KYC Number** (if already existing): ☐☐☐☐☐☐☐☐☐☐☐☐☐☐

Account Type ☐ **Normal** ☐ **Minor**

A. PERSONAL DETAILS

	Prefix	First Name	Middle Name	Last Name
Name (As per PAN)				
Father/Spouse Name				
Mothers Name				

Date of Birth ☐☐☐☐☐☐☐☐ **Marital Status:** ☐ Single ☐ Married

Gender: ☐ Male ☐ Female ☐ Transgender **PAN:** ☐☐☐☐☐☐☐☐☐☐

Nationality: ☐ Indian
☐ Others (Please specify)___________

Residential Status:
☐ Resident ☐ Non Resident
☐ Person of Indian Origin ☐ Foreign National

PHOTO
Sign across the Photo

Occupation: ☐ Private Sector ☐ Public Sector ☐ Govt. Service ☐ Business ☐ Professional
☐ Agriculturist ☐ Retired ☐ Housewife ☐ Student ☐ Others (Please specify)________________

B. PROOF OF IDENTITY AND ADDRESS (Please tick any of the below OVDs and mention the corresponding ID Number)

☐ Aadhaar ☐ Voter ID Card ☐ Driving Licence ☐ Passport ☐ NPR Letter ☐ NREGA Job Card

ID Number: ☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐

C. ADDRESS DETAILS

Permanent Address:

District: State/UT: Country: PIN: ☐☐☐☐☐☐

Correspondence Address: (Please tick if correspondence address is same as permanent address as above) ☐ Yes ☐ No
Specify the proof of address submitted for Residence/ correspondence address:________________________________

Correspondence Address:

District: State/UT: Country: PIN: ☐☐☐☐☐☐

D. CONTACT DETAILS (All communications will be sent to Mobile number/ Email ID provided)

Mobile Number : ☐☐☐☐☐☐☐☐☐☐ **Email ID:**

Tel. (Off): ☐☐☐☐☐☐☐☐☐☐☐☐ **Tel. (Res) :** ☐☐☐☐☐☐☐☐☐☐☐☐

E. DECLARATION

I hereby declare that the details furnished above are true and correct to the best of my knowledge and belief and I undertake to inform you of any changes therein, immediately. In case any of the above information is found to be false or untrue or misleading or misrepresenting, I am aware that I may be held liable for it. I hereby consent for receiving information from Central KYC Registry through SMS/Email on the above registered number/email address. Further I give my consent to download my KYC Records from the Central KYC Registry for the purpose of verification of my identity and address from the database of CKYCR Registry.

Date: ☐☐☐☐☐☐☐☐

Place:

[Signature of the Applicant]

FOR OFFICE USE ONLY

IN PERSON VERIFICATION [IPV] BY J&K BANK/JKB FINANCIAL SERVICES LTD. OFFICIAL

Name of the person who has done the IPV:

Designation: **Emp. Code** ☐☐☐☐☐☐☐☐ **Date of IPV** ☐☐☐☐☐☐☐☐

Originals verified and self-attested documents received ☐

[J&K Bank/JKBFSL Branch Stamp & Signature]

PART II ACCOUNT OPENING FORM | INDIVIDUALS [MANDATORY DOCUMENT]

J&K Bank Branch SOL ID ☐☐☐☐

DEMAT/TRADING ACCOUNT RELATED DETAILS

Name of Depository Participant: JKB FINANCIAL SERVICES LIMITED **DP- ID: IN302349**

Client ID ☐☐☐☐☐☐☐☐

Address: Main Road, Jawahar Nagar, Srinagar (J&K) 190008

Date ☐☐☐☐☐☐☐☐

I/We request you to open a ☐ Depository ☐ Trading account in my/our name as per the following details:
(Please fill all the details in CAPITAL LETTERS only) Account Category: ☐ GENERAL ☐ STAFF

A) Details of Account Holder (s):

Account holder(s)	**Sole/ First Holder**		**Second Holder**		**Third Holder**	
Name						
PAN	☐☐☐☐☐☐☐☐☐☐		☐☐☐☐☐☐☐☐☐☐		☐☐☐☐☐☐☐☐☐☐	
Occupation (please tick any one and give brief details)	☐ Private Sector	☐ Agriculturist	☐ Private Sector	☐ Agriculturist	☐ Private Sector	☐ Agriculturist
	☐ Public Sector	☐ Retired	☐ Public Sector	☐ Retired	☐ Public Sector	☐ Retired
	☐ Government Service	☐ Housewife	☐ Government Service	☐ Housewife	☐ Government Service	☐ Housewife
	☐ Business	☐ Student	☐ Business	☐ Student	☐ Business	☐ Student
	☐ Professional	☐ Others (Please specify; ____________	☐ Professional	☐ Others (Please specify; ____________	☐ Professional	☐ Others (Please specify; ____________
Brief details:						

B)

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

a) Name		b) PAN	☐☐☐☐☐☐☐☐☐☐

C) Type of account

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

D) Gross Annual Income & Networth Details

Income Range per annum (please tick any one)

☐ Below 1 lac ☐ 1- 5 lac ☐ 5- 10 lac
☐ 10- 25 lac ☐ More than 25 lac

Net Worth [not older than 1 year]. Amount Rs. ______________ **As on date** ☐☐☐☐☐☐☐☐

E) In case of NRIs/ Foreign Nationals

RBI Approval Reference Number ______________ RBI Approval date ☐☐☐☐☐☐☐☐

F) Bank details

1	Bank Account Type	☐ Savings Account ☐ Current Account ☐ Others (Please specify)__________			
2	Bank Account Number	☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐			
3	Bank Name				
4	Branch Address				
		City/town/village		PIN Code	☐☐☐☐☐☐
		State		Country	
5	MICR Code	☐☐☐☐☐☐☐☐☐		IFSC	☐☐☐☐☐☐☐☐☐☐☐

G) Please tick, if applicable

☐ Politically Exposed Person (PEP) ☐ Related to a Politically Exposed Person (PEP)

H) Family Flag

First Holder	Second Holder	Third Holder
Mobile ☐☐☐☐☐☐☐☐☐☐	Mobile ☐☐☐☐☐☐☐☐☐☐	Mobile ☐☐☐☐☐☐☐☐☐☐
I hereby declare that the aforesaid mobile number belongs to ☐ Me or ☐ My Family	I hereby declare that the aforesaid mobile number belongs to ☐ Me or ☐ My Family	I hereby declare that the aforesaid mobile number belongs to ☐ Me or ☐ My Family
Email Id	**Email Id**	**Email Id**
I hereby declare that the aforesaid Email id belongs to ☐ Me or ☐ My Family	I hereby declare that the aforesaid Email id belongs to ☐ Me or ☐ My Family	I hereby declare that the aforesaid Email id belongs to ☐ Me or ☐ My Family

(Family for the family flag refers to only ☐ Spouse ☐ Dependent Children ☐ Dependent Parent)

I) Standing Instructions

1	I/We authorise you to receive credits automatically into my/our account.	☐ **YES** ☐ **NO**
2	Account to be operated through Power of Attorney (PoA). [If Yes, submit POA later]	☐ **YES** ☐ **NO**
3	Account to be operated through Demat Debit and Pledge Instruction (DDPI)	☐ **YES** ☐ **NO**
4	Receive Annual Report, AGM notices and other communications from issuer & RTA in Electronic Form	☐ **YES** ☐ **NO**
5	Receive DIS Booklet (DIS Booklet is chargeable).	☐ **YES** ☐ **NO**
6	**SMS Alert facility**: [Mandatory if you are giving Power of Attorney (PoA/DDPI). Ensure that the mobile number is provided in the KYC Application Form]	
	Sole/First Holder	☐ **YES** ☐ **NO**
	Second Holder	☐ **YES** ☐ **NO**
	Third Holder	☐ **YES** ☐ **NO**
7	Mode of receiving Statement of Account [Tick any one]	☐ Physical Form ☐ Electronic Form [*Read Note 5 and ensure that email ID is provided in KYC Application Form*].

J) Guardian Details (where sole holder is a minor):

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

Guardian Name :

PAN ☐☐☐☐☐☐☐☐☐☐	Relationship of guardian with minor

K) For Joint Account Holders

1	**Communication to be sent to (See Note 7)**	☐ First Holder ☐ All Joint Account Holders
2	**Mode of Operation for Joint Accounts**	☐ Jointly ☐ Anyone or Survivor/Either or Survivor ☐ First Holder

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

L) Declaration For Name Mismatch

This is to bring into your kind notice that my name is spelt differently in my Identity Proof, Address Proof & Bank Proof. Kindly find the names mentioned below as spelt in different proofs:

Name as per PAN	
Name as per Address Proof	
Name as per Bank Proof	

I hereby confirm that all the said names belong to me & whatever information is stated above is true and correct. I agree to indemnify and keep you indemnified at all times from and against all costs, charges, penalties (including reasonable attorney fees) suffered and/or incurred by you for any act done or omitted to be done on the above declaration.

Date: ☐☐☐☐☐☐☐☐

Place: ____________________

Signature of the applicant

Declaration

The rules and regulations of the Depository and Depository Participants /stock broker pertaining to an account which are in force now have been read by me/us and I/we have understood the same and I/we agree to abide by and to be bound by the rules as are in force from time to time for such accounts. I/we hereby declare that the details furnished above are true and correct to the best of my/our knowledge and belief and I/we undertake to inform you of any changes therein, immediately. In case any of the above information is found to be false or untrue or misleading or misrepresenting, I am/ we are aware that I/we may be held liable for it. In case non-resident account, I/we also declare that I/we have complied and will continue to comply with FEMA regulations. . I/we have also been informed that the standard set of documents has been displayed for information on DP/stockbroker's designated website **www.jkbfsl.com**. **I /we hereby acknowledge the receipt of following documents/information as per index:** 1) Account Opening Form 2) Instruction/Checklist for filing KYC Form. 3) Rights and obligations of Beneficial Owner and Depository Participant /Stockbroker. 4) Risk Disclosure Document 5) Guidance Note 6) Policies and Procedures. 7) Tariff Sheet. 8) Undertaking/Authorisation 9) Running Account Authorisation. Further I authorise J&K Bank to share my KYC details with JKBFSL for availing demat/trading / mutual fund services.

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

TRADING ACCOUNT RELATED DETAILS [MANDATORY DOCUMENT]

A) DEPOSITORY ACCOUNT DETAILS

Depository Name	**NSDL**
Name of Depository Participant	**JKB FINANCIAL SERVICES LIMITED**
DP ID:	**IN302349**
Beneficiary Name:	
Client-ID (To be allotted by DP)	

B) TRADING PREFERENCES [Please tick the box where you wish to trade. The segment not opted should be struck off by the client]

Exchanges: BSE/NSE		
All Segments	**Cash/Mutual Fund**	**F&O**

If you do not wish to trade in any of the Segments/Mutual Fund, please mention here:____

C) Investment/Trading Experience (in years) __________

D) 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:	☐ **YES** ☐ **NO** If Yes Please Specify__________________________

E) ADDITIONAL DETAILS

a	Mode of receiving Contract Note	☐ **Electronic**	☐ **Physical**
b	Wish to avail Internet /Wireless Technology Based Trading Facility	☐ **YES**	☐ **NO**
c	Do you wish to avail Margin Trading Facility **(MTF)**	☐ **YES**	☐ **NO**

[I confirm that I/We have received, read and understood, acknowledged and agreed to the rights and obligations of MTF as provided at the website www.jkbfsl.com]

F)	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.
Name:	
Date:	

Signature of the applicant

FOR OFFICE USE ONLY

UCC Code allotted to Client			
	Documents Verified with originals by	**Client Interviewed by**	**IPV Done by**
Name of Employee			
Employee Code			
Designation			
Date			
Signature of Employee	______	______	______

I/We undertake that I/We have made the client aware of "Policies and Procedures", Tariff Sheets 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 "Policies and Procedures", Tariff Sheets and all the Non-Mandatory Documents would be duly intimated to the clients. I/We undertake that any change in the "Rights and Obligations" document(s), RDD and Guidance Note would be made available on our website: www.jkbfsl.com for the information of the clients.

Branch Name: ______	**Date:**	______ [Signature of Authorised Person Seal/Stamp of Branch]

TERMS & CONDITIONS [VOLUNTARY DOCUMENT]

1. The Client shall maintain such Margin as may be stipulated by JKBFSL from time to time. In case the Client does not provide the required Margin within the time frame stipulated by JKBFSL, then JKBFSL shall take such other action as it may think fit and proper. JKBFSL may require the Client to pay additional Margin immediately in case of high volatility. 2. The Client undertakes to monitor the adequacy of the collateral and the market value of such collateral on a continuous basis. 3. JKBFSL as risk containment measure shall have the discretion to square off/sell all or some of the client positions/collaterals/securities, without any notice to the client. 4. The Client is responsible for all orders, including any orders that may be executed without the required Margin in the Client's account. 5. JKBFSL shall have the discretion to allow or disallow trading by the client in certain scrips / contracts / products / services. 6. No transaction request shall be assumed to be executed / modified until a confirmation from JKBFSL is received by the Client. 7. The client authorizes JKBFSL to close out the transactions in case the Client fails to make full payment to JKBFSL or if there is debit in client's account with JKBFSL. Also, JKBFSL may square off open client's margin/leveraged positions in case the scrip price is nearing its daily price band or due to any adverse development concerning the client's position or scrip. 8. The client agrees that JKBFSL shall not be liable for non-execution or delay in the execution of any order due to system/network issue or due to any reason beyond the control of JKBFSL. 9. The client shall pay to JKBFSL outstanding debit balance if any in his/her account from time to time without any delay. In case of delay, interest on delayed payment @ 18 % per annum shall be charged on outstanding amount including on interest amount already charged.10. The losses incurred on client's account will be to the account of the client only. Neither JKBFSL nor any of its employees/agents shall in any circumstances be liable for any loss, lost profits, cost, liability, expense or damage occurred to the client. 11. The client authorizes JKBFSL to obtain details in relation to the transactions and balances in respect of the securities held in his/her demat account for the purpose of collating and displaying details in the personalized portfolio watch page. The client acknowledges that the services under 'Portfolio Watch' being provided are as an add on facility and for client convenience only and JKBFSL shall not be liable for any inaccurate display of data due to any unintended error etc. 12. The client authorizes JKBFSL to deposit from time to time client's collateral and deposits with the Exchanges/Clearing Corporation for meeting client's margin requirements and other obligations.13. The client authorizes JKBFSL to provide the communications through SMS and/or telephone calls on the registered mobile number(s), even if the clients contact number is registered with the National Do Not Call Registry etc. The client confirms that he/she shall not make any complaint to the TRAI/Service provider in relation to any call/communications received from JKBFSL and shall not hold JKBFSL liable. 14. The client authorizes JKBFSL to place Mutual Fund transactions as per the instructions provided. 15. The client authorize JKBFSL to set off outstanding in any of the account of the client against credits available or arising in any other accounts/segments/exchanges maintained with JKBFSL. 16. The client authorizes JKBFSL to use the client account details/KYC details/Bank Debit card details/registered telephone numbers/TPIN etc. as method of verification of the client's identity as the caller and then take orders, instructions from the caller over the phone. All such orders, instructions etc. shall be deemed to have been placed by the client and biding on the client. 17. The Client acknowledges that he/it is fully aware of and understands the risks associated with availing of the services for routing orders over the telephone including the risk of misuse and unauthorized use of his/its details and/or username and/or TPIN and/or Bank Debit card details by a third party. The Client agrees that he/it shall be fully liable and responsible for any and all unauthorized transactions and unauthorized use of the above. 18. The client shall not have recourse to dispute redressal mechanism/arbitration mechanism/investor protection schemes of the Stock Exchanges/SEBI, in case the client avails services under any schemes/leagues/competitions etc. offered by any third party/group company/associate of JKBFSL, and concerning such services.19. The client agrees that non-receipt of bounced mail notification by JKBFSL shall amount to delivery of the contract note at the email ID of the client. 20. The Trading Member may keep the unutilized margin deposits of the client in bank deposits. However, no interest shall be passed on to the client earned for such deposits. 21. I have opted to receive Part B comprising of Rights & Obligations (Trading and Demat separately), Uniform Risk Disclosure document and Guidance Note etc. in the form of ☐ **Physical** ☐ **Electronic** (If the applicant does not select the check box, default option is physical for forms received in Physical and Electronic for others). 22. I hereby expressly consent to and authorize JKBFSL (whether acting by itself or whether in an automated manner or otherwise), to share my personal information and sensitive personal information including demat account balance details in relation of the securities held in my name in my demat account with JKBFSL for the purposes of displaying such details on JKBFSL mobile app/website and for the sake of my convenience and better viewing experience of my account balances on one platform.

BSE STAR MUTUAL FUND FACILITY

I am interested in availing the StAR Mutual Fund facility of the Exchange for the purpose of dealing in the units of Mutual Funds Schemes permitted to be dealt with on the StAR platform of the Exchange. For the purpose of availing the StAR Mutual Fund facility, I state that "Know Your Client" details as submitted by me for the opening of Trading Account may be considered for the purpose of StAR and I/we further confirm that the details contained in same remain unchanged as on date. I am willing to abide by the terms and conditions as has been specified and as may be specified by the Exchange from time to time in this regard. I shall ensure also compliance with the requirements as may be specified from time to time by Securities and Exchange Board of India and Association of Mutual Funds of India (AMFI). I shall read and understand the contents of the Scheme Information Document and Key Information Memorandum, addenda issued regarding each Mutual Fund Schemes with respect to which I choose to subscribe/redeem. I further agree to abide by the terms and conditions, rules and regulations of the respective Mutual Fund Schemes subscribed by me.

RUNNING ACCOUNT AUTHORIZATION

I/We hereby authorize JKBFSL as follows, in respect of my/our trading account with JKBFSL:
To maintain my account, on a running account basis, i.e. instead of paying to me/us any amounts or funds representing payouts, settlement dues, marked to market profits on the settlement date, to retain, withhold, set-off and / or appropriate for such purposes and in such manner as per, including towards settling outstanding obligations on a settlement date. I/We understand and agree that no interest will be payable to me/us on the deposits or amounts or securities lying to my/our credit with JKBFSL. This authorization may be revoked by me/us at any time by giving JKBFSL written intimation. I/We request you to settle my/our account on a ☐ **Monthly** ☐ **Quarterly basis**. (If the client does not select the checkbox, default option is Quarterly).

____

Signature of the applicant

DEMAT TARIFF CHART

S. NO	SERVICE	NORMAL	BSDA		CORPORATE
1	A/C Opening Advance/Deposit [For Non JK Bank Clients]	NIL ₹2500	NIL NIL		NIL ₹5000
2	A/C Maintenance Charges	₹600 P.A	Subject to Value of Holding		₹2,500 P.A
			Up to ₹4,00,000 ₹4,00,001 to ₹10,00,000 Above ₹10,00,000	NIL ₹100 P.A ₹600 P.A	
3	A/C Modification	₹50 per modification in Client Master			
4	**Market/OFF Market Transaction**				
	Buy	NIL			
	Sell (DIS Off Market Transaction)	0.05% of Market Value (Min ₹100 per instruction)			0.04% of Market Value (Min ₹100 per instruction)
	Sell (Market)	0.05% of Market Value (Min ₹25 & Max ₹500 per instruction)			
	Debit charges include NSDL Fee of ₹ 4 per instruction				
5	Pledge Creation / Creation Confirmation Closure / Closure Confirmation / Invocation	0.02% of Market Value (Min ₹25 and Max ₹500 per instruction)			
6	Dematerialisation	0.30% of market value of shares (Min ₹300 & Max. ₹2000 per certificate) plus courier charges as per actuals.			
7	Rematerialisation	₹100 up to first hundred securities and after first hundred, ₹50 for every hundred securities or part there of or a flat fee of ₹25 per certificate whichever is higher plus courier charges.			
8	Failed Instruction Charges	₹100 per failed instruction/transaction			
9	Non Periodic A/C Statement Charges Belated Instruction/SPEEDe Charges Demat Mail Charges/Remat Mail Charges Redemption Charges Account Statement Charges	₹15 plus postage. ₹50 per Transaction / 0.02% per Transaction (Min ₹19 and Max ₹50) ₹90 / ₹25 ₹100 per Transaction plus ₹90 courier charges ₹25			
10	Book Issuance Charges	₹100 per book plus courier charges		₹150 per book plus courier charges	
11	Margin Pledge Charges	₹30 per instruction			
12	One Time Documentation Charges	₹339			

Charges for Non Payment of Dues	
Penalty and Interest Charges	A penalty of 1% Per Month shall be levied on the outstanding amount after one month from the due date
Non Payment of Bill after 30 days	The Depository Servicers shall be withdrawn (temporarily) from the payment due date. The charge for resuming the services shall be ₹100 per account.

Notes: 1) GST as applicable. 2) The DP Service Charges are payable upfront. 3) Bills can be deposited either in Cash/Cheque (payable anywhere) or through NEFT. 4) Charges are subject to revision of DP's sole discretion by giving 30 days' notice prior to the date of applicability. 5) Staff Accounts shall be charged A/C maintenance @ ₹300 P.A plus taxes applicable. 6) **All the above charges are inclusive of NSDL Charges**

In case the value of holding exceeds ₹10,00,000, the BSDA will automatically get converted into normal Demat Account and normal charges as per the prevailing scheme shall apply.

TRADING TARIFF CHART

SEGMENT	TRANSACTION TYPE	TURNOVER	BROKERAGE APPLICABLE
Equity (Cash Market)	Delivery (Each Leg)		RI's: 0.50% NRI's: 0.75%
	Intraday (Each Leg)	Up to ₹25 Lacs | ₹25 Lacs to ₹50 Lacs ₹50 Lacs to ₹1 Crore | Above ₹1 Crore	0.10% | 0.07% 0.05% | 0.03%
Futures	Carry Forward/ Intraday Settlement Expiry		0.10% | 0.05% of trade value or ₹25 (Whichever is higher) NIL
Options	Carry Forward /Intraday / Settlement Expiry		₹60 Per Lot [Each Leg]

VARIABLE MULTI TIER BROKERAGE PLAN [F&O (OPTION CONTRACT)]

SEGMENT	TURNOVER/DAY (NO. OF LOTS)	INTRADAY TARIFF	CARRY FORWARD TARIFF
F&O (NSE) Option (Call/Put)	Above 1000 lots/day | 500-900 lots/day 100-499 lots/day | Below 99 lots/day	₹20/Lot/Leg | ₹30/Lot/Leg ₹40/Lot/Leg | ₹50/Lot/Leg	₹40/Lot | ₹50/Lot ₹60/Lot | ₹60/Lot

TERMS APPLICABLE TO BROKERAGE PLANS

Statutory charges shall be levied separately e.g. GST, STT, Stamp Duty, Exchange Transaction Charges, SEBI Turnover Charges etc. as per the rates applicable from time to time. Cash/Delivery transactions squared off on the same day will be charged brokerage at rates applicable for Intra-Day trades. Brokerage in equity segment is computed on per share basis and is rounded off to the nearest paisa, subject to a minimum brokerage of 5 paisa per share. Option Expiry Charges: Option Final Expiry Charges (comprising of stamp duty, STT etc.) are levied on the settlement value of the option. Exchange Transaction Charges on Options trades will be computed on the premium amount.

OTHER TERMS AND CONDITIONS

1) System abuse charges, if any, as levied by Exchange(s) will be recovered from the respective clients. 2) All Intra-day transactions that are converted to delivery will be charged brokerages as applicable to Cash/Delivery trades. 3) The rates provided in this schedule are subject to change with 30 (Thirty) days prior intimation. 4) In case of non-receipt of full payment against Margin/Settlement obligation, an interest will be charged @ 18% P.A on daily outstanding balance till the date of actual realisation of the outstanding amount. 5) Any penalty levied by Exchange(s) on the client's positions shall be recovered from the client's account. 6) JKB Financial Services is also authorised to debit the charges related to my DP Account to my Trading Account. 7) I/We hereby authorize you to use my/our bank account details (already provided) for dividend purpose, recovery of demat related charges. 8) Any other charges/penalties paid on behalf of the client shall be recovered from the clients trading A/C on actual basis. 9) The minimum brokerage amount per executed order of ₹25 (subject to ceiling of 2.5% of the traded value) will be charged for transactions in Equities and Futures segment.

Signature of the applicant

JKB Financial Services
Investments Beyond Banking

Registered / Corporate Office: Main Road, Jawahar Nagar
Srinagar, JK-190008
T: +91 194 231 1512 E: jkbfsl@jkbmail.com

FATCA & CRS DECLARATION | INDIVIDUALS [MANDATORY DOCUMENT]

PAN	**Trading ID**	**DP ID: IN302349**
Name		**Client ID**
Place of Birth :	**Country of Birth:**	
Nationality: ☐ **INDIAN**	☐ **OTHERS** [Please specify] ____	

ANNUAL INCOME [Please tick any one]

☐ Below 1 lac	☐ 1- 5 lac	☐ 5- 10 lac
☐ 10- 25 lac	☐ More than 25 lac	

Net Worth [not older than 1 year]. **Amount Rs** ____ **As on date** ____

OCCUPATIONAL DETAILS

Government Service ☐	Private Sector ☐	Agriculturist ☐	Retired ☐
Professional ☐	Forex Dealer ☐	Housewife ☐	Student ☐
Public Sector ☐	Business ☐	Others [Please specify] ☐ ____	

PLEASE TICK, IF APPLICABLE Politically Exposed Person (PEP) ☐ Related to a Politically Exposed Person (PEP) ☐

Are you a tax resident of any country other than India: ☐ **YES** ☐ **NO**
(If yes, please indicate all the countries in which you are a resident for tax purpose and the associated Tax ID number below.)

S.No	Country	Tax Identification Number	Identification Type [TIN or Others (Please Specify)]
1			
2			
3			

DECLARATION

I have read and understood the information requirements and the Terms & Conditions mentioned in this Form (read along with FATCA & CRS instructions) and hereby confirm that the information provided by me on this Form is true, correct and complete. I hereby agree and confirm to inform JKB Financial Services Limited for any modification to this information promptly. I further agree to abide by the provisions of the scheme related documents inter alia provisions of FATCA & CRS on Automatic Exchange of Information (AEOI).

Date

Place

Signature of the applicant

For Investor convenience, JKB Financial Services Limited is collecting this mandatory information for updating across all Group Companies of JKB Financial Services Limited whether you are already an investor or would become an investor in future. Please submit the form fully filled, signed, for all the holders, separately, and submit at your nearest JKB Financial Services Limited branch or you can dispatch the hard copy to-

JKB Financial Services Limited
Main Road, Jawahar Nagar, Srinagar (JK)-190008
For detailed Terms & Conditions please visit www.jkbfsl.com

ACKNOWLEDGEMENT

Date:

Received the Application from Mr. / Mrs. / M/S ____ as the Sole/First Holder along with____ & ____ as Second & Third Holders respectively for opening of Demat & Trading Account. Please quote that the Client ID & UCC will be communicated to you for all future correspondence.

Authorized Signatory

Registered / Corporate Office: Main Road, Jawahar Nagar
Srinagar, JK-190008
T: +91 194 231 1512 **E:** jkbfsl@jkbmail.com

NOMINATION OPTION [MANDATORY DOCUMENT]

Date :	UCC:	DP ID: IN302349 Client ID

SOLE/FIRST HOLDER NAME	SECOND HOLDER NAME	THIRD HOLDER NAME

NOMINATION OPTION: (Refer Note 08 For Joint Accounts)

☐ **I/ We wish to make a nomination.** (Details are provided below in nomination form as prescribed by SEBI)	☐ **I/ We wish to Opt out of a nomination.** (Fill Declaration Form opting out of nomination as prescribed by SEBI)

DECLARATION FOR OPTING OUT OF NOMINATION

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

[Signature of witness(es) along with name & address are required if the account holder affixes Thumb Impression instead of wet signature]

	Witness 1	Witness 2
Name		
Address		
Signature		

Sole/ First Holder	**Second Holder**	**Third Holder**

NOMINATION FORM [MANDATORY DOCUMENT]

Date :	UCC:	DP ID: IN302349 Client ID

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) *

Nomination Details

[Mandatory Details]	Details of 1st Nominee	Details of 2nd Nominee	Details of 3rd Nominee
Name of the Nominee(s) (Mr./Ms.)			
Share of each Nominee %**			
Relationship with Applicant			
Postal Address of Nominee(s) City/Place State & Country PIN Code			
Mobile No. of Nominee(s)			
Email ID of Nominee(s)			
Nominee Identity Number [Provide only number, Document not required] ☐ **Aadhaar (only last 4 digits)** ☐ **Driving License** ☐ **PAN** [However, In case of NRI /POI /OCI Passport number is acceptable.] ☐ **Passport Number**			

[Additional Details]	Details mentioned below are to be filled only if nominee(s) is a minor***		
Date of Birth [in case of minor nominee(s)]			
Name of Guardian (Mr./Ms)			
Address of Guardian City/Place State & Country PIN Code			

***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').

*** to be furnished only if the nominee is minor
a) Date of Birth of minor, Name & Address of Guardian

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 / No
2	This nomination shall supersede any prior nomination made by me / us, if any.
3	Signature(s)- As per the mode of holding in demat account(s)

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

***Signature of witness(es) along with name & address are required if the account holder affixes Thumb Impression instead of wet signature**

	Witness 1 (wherever Applicable)	Witness 2 (wherever Applicable)
Name		
Address		
Signature		

Rights, Entitlement and Obligation of the investor and nominee:

a)	If your are opening a new demat account, you have to provide nomination. Otherwise, you have to follow procedure as per 3.10 of the SEBI circular SEBI/HO/OIAE/OIAE_IAD-3/P/ON/2025/01650, dated January 10, 2025.
b)	You can make nomination or change nominee any number of times without any restriction.
c)	You are entitiled to recive acknowledgement from the DP for each instance of providing or changing nomination.
d)	The signatories for this nomination form shall be as per mode 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

Transmission aspects

a)	DPs shall transmit the account to the nominee(s) upon receipt of 1) copy of death certificate and 2) completion / updation of KYC of the nominee(s). The nomimee is not required to provide affidavits, indemnitites, undertakings, attestations or notarization.
b)	In case of a joint account / folio, for transmission to the surviving joint holder(s) by name deletion, the surviving joint holder(s) shall have the option to update residential address(es), mobile number(s), email address(es), bank account detail(s), annual income and nominee(s), either along with transmission or at a later date. The regulated entity cannot seek KYC documents at the time of transmission, unless it was sought earlier but not provided by the holder.

c)	Nominee(s) shall extend all possible co-operation to transfer the assets to the legal heir(s) of the deceased investor. In this regard, no dispute shall lie against the DP.
d)	In case of multiple nomineees, the assets shall be distributed pro-rata to the surviving nominees, as illustrated below.

% share as specified by investor at the time of nomination		**% assets to be apportioned to surviving nominees upon demise of investor and nominee 'A'**			
Nominee	**% share**	**Nominee**	**% initial share**	**% of A's share to be apportioned**	**Total % share**
A	60%	A	0	0	0
B	30%	B	30%	45%	75%
C	10%	C	10%	15%	25%
TOTAL	**100%**	**-**	**40%**	**60%**	**100%**

ACKNOWLEDGEMENT RECEIPT

Date :	**UCC:**	**DP ID: IN302349 Client ID**
Sole / First Holder Name	**Secound Holder Name**	**Third Holder Name**

NOMINATION IN FAVOR OF

Nominee 1 :

Nominee 2 :

Nominee 3 :

Would like to opt out Nomination ☐

DP/ TM Seal & Signature

Notes :	
1	All communication shall be sent at the address of the Sole/First holder only.
2	Thumb impressions must be attested by witness or a Magistrate or a Notary Public or a Special Executive Magistrate.
3	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.
4	The nomination and Declaration form may be signed using e-Sign facility or wet signature and in these cases, witness will not be required.
5	For receiving Statement of Account in electronic form: I. Client must ensure the confidentiality of the password of the email account. II. Client must promptly inform the Participant if the email address has changed. III. Client may opt to terminate this facility by giving 10 days prior notice.
6	In case of joint account, on death of any of the joint account holders, the surviving account holder(s) has to inform Participant about the death of account holder(s) with required documents for deletion of name of the deceased account holder(s) in the demat account.
7	In case if 'first holder' is selected, the communication will be sent as per the preference mentioned in Mode of receiving Statement of Account Option. In case 'All joint account holders' is opted, communication to first holder will be sent as per the preference mentioned in Mode of receiving Statement of Account Option and communication to other holders will be in electronic mode. The default option will be communication to 'first holder', if no option selected.
8	In case of joint account, the option to select 'Choice of Nomination' i.e. I/We wish to make a nomination or I/We wish to opt out of a nomination is not mandatory.
9	Strike off whichever is not applicable.

BMLI & DDPI [VOLUNTARY DOCUMENT]

[This document is voluntary. However, the same is required to be executed by the customers in order to avail the seamless trading platform with integrated bank account, demat account and broking account. If you do not wish to use the services of JKBFSL, you need not to 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 JKBFSL ("JKBFSL"). 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 JKBFSL 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 JKBFSL (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:

1. Demat Debit and Pledge Instruction in favour of [JKBFSL] and
2. Mandate letter and instructions to JKBFSL in respect of the Customer 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 outstanding's towards JKBFSL have been settled. This master mandate letter shall come into force upon its acceptance by JKBFSL. I/We the Client and the other account holders have hereby executed this master mandate letter at ________________________ on the ______ day of _________________ 20 ______.

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

Accepted
For JKB Financial Services LTD

Date:	**Place:**	**Authorized Signatory**

[This document is voluntary. However, the same is required to be executed by the customers in order to avail the seamless trading platform with integrated bank account, demat account and broking account. This mandate letter and instructions are being issued by the client in furtherance of and pursuant to the Account Opening Documentation and forms an integral part of and supplements the Master Mandate Letter. If you do not wish to use the services of JKBFSL, you need not to execute such documents.]

BMLI - BANK MANDATE LETTER AND INSTRUCTIONS

I/We, the Client / Joint Account Holders, mandate and instruct JKBFSL/J&K 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 customer Bank Accounts or all or any of the money therein including in the internal systems of JKBFSL, as JKBFSL 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 JKBFSL or any account(s) of JKBFSL specified in the schedule hereto or to such other accounts as may be specified on the website of JKBFSL and by electronic mail otherwise or in accordance with the instructions of JKBFSL.

b. To transfer any money from any Customer Bank Account(s) to JKBFSL or any account(s) of JKBFSL specified in the schedule hereto or to such other accounts as may be specified on the website of JKBFSL 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 JKBFSL;(ii) for recovering any outstanding amount due from me/us arising out of my/our trading activities on the stock exchanges through JKBFSL;(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 JKBFSL, from time to time or in connection with any transaction effected or entered into or proposed to be effected or entered into by JKBFSL pursuant to the said Account Opening Documentation;(iv) towards monies/ fees/ charges, or the like due to JKBFSL 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 JKBFSL or that JKBFSL was not entitled to receive, shall be re-transferred / returned to the customer 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 JKBFSL.

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 JKBFSL pursuant to the said Account Opening Documentation. For this purpose, J & K Bank may act on the basis of any certificate or writing by JKBFSL that any transaction is effected or entered into or proposed to be effected or entered into by JKBFSL 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 J & K 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 Bank and such instructions given to Bank or JKBFSL 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 JKBFSL' option) be exercised by J & K 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 J & K Bank to, from time to time and without requiring my/our further instructions or consent (this writing constituting my/our consent).

h. To initiate pledging of funded securities purchased by the client under Margin Trading Funding as per the SEBI MTF regulations.

i. To avail the open banking services for fund transfer from my Bank account to JKBFSL account.

____

Signature of Sole/First Holder

For the purpose of the above mandate and instructions, the Joint Account Holders are instructing JKBFSL : (i) The Joint Account Holders of any Customer Bank Account(s)shall at all times make available sufficient funds in the Customer Bank Account(s) for the purpose of the transactions to be carried out pursuant to the Account Opening Documentation and shall not, without JKBFSL prior written consent, close an Customer Bank Account and/ or Customer Demat Account or directly or indirectly operate or give instructions in respect of any Customer Account which may prejudice JKBFSL rights under the Account Opening Documentation or the transactions undertaken thereunder or mandate exercisable by J & K Bank hereunder or which would be contrary to the provisions of the Account Opening Documentation or any acts by J & K Bank pursuant to the above. (ii) The Joint Account Holders of any Customer Bank Account(s) agree that (a) instructions given by the Client to J & K Bank to block funds in or to transfer funds from an Customer Bank Account in connection with any transaction entered into and/or to be entered into by the Client with or through JKBFSL 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 JKBFSL can be released only with the express written consent of JKBFSL to J&K Bank; and(c) if the Client has given any blocking, holding, debit or other instructions in respect of any money in any Customer Bank Account, in connection with any transaction entered into and/or to be entered into by the Client with or through JKBFSL, and JKBFSL receives transfer, debit or other instructions in respect of such money from any Joint Account Holder or any other person, then Bank shall first give effect to the first mentioned instructions and shall also transfer the concerned money to JKBFSL account;

In case of death, disability, winding up or liquidation of any Joint Account Holder, Bank shall be entitled to immediately freeze the Customer Bank Accounts, and the mandate, shall be revoked as regards such Joint Account Holder upon the intimation in writing to Bank and JKBFSL 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 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 Customer Bank Accounts on the previous day and Bank would not permit blocking/transfer of any other action in respect of funds which have come to the credit of the Customer 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 outstanding's towards JKBFSL 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 JKBFSL UPSTREAMING CLIENT NODAL BANK ACCOUNTS WHERE FUNDS CAN BE MOVED

Name of the Bank	Name of A/c	Account Number
HDFC Bank Limited	JKB Financial Services Ltd. NSE CM USCNB A/C	04150340000123
HDFC Bank Limited	JKB Financial Services Ltd. NSE FO USCNB A/C	04150340000106
HDFC Bank Limited	JKB Financial Services Ltd. BSE CM USCNB A/C	04150340000140
HDFC Bank Limited	JKB Financial Services Ltd. BSE FO USCNB A/C	04150340000133

CUSTOMER BANK ACCOUNT DETAILS:

Bank A/C Number:	Account Type: ☐ SAVINGS ☐ CURRENT	
Customer / UCC :	Bank Name: **J&K Bank**	Branch :
Name:	Address:	

Sole/ First Holder	**Second Holder**	**Third Holder**

[This document is voluntary. However, the same is required to be executed by the customers in order to avail the seamless trading platform with integrated bank account, demat account and broking account. This Demat Debit and Pledge Instruction is being issued by the client in furtherance of and pursuant to the Account Opening Form and forms an integral part of and supplements the Master Mandate Letter. If you do not wish to use the services of JKBFSL, you need not to execute such documents.]

To JKB Financial Services Limited
Main Road, Jawahar Nagar
Srinagar J&K-190008

DDPI - DEMAT DEBIT AND PLEDGE INSTRUCTION

S. No	Purpose		
1	Transfer of securities held in the Demat Accounts of the Joint Account Holder(s) towards Stock Exchange related deliveries /settlement obligations arising out of trades executed by Joint Account Holder(s) on the Stock Exchange through JKBFSL.		
	Signature and Name of Holders		
	Sole/ First Holder	**Second Holder**	**Third Holder**
2	Pledging / re-pledging of securities in favour of JKBFSL and / or the clearing member for the purpose of meeting margin requirements of the Joint Account Holder(s) in connection with the trades executed by the Joint Account Holder(s) on the Stock Exchange.		
	Signature and Name of Holders		
	Sole/ First Holder	**Second Holder**	**Third Holder**
3	Mutual Fund transactions being executed on Stock Exchange order entry platforms		
	Signature and Name of Holders		
	Sole/ First Holder	**Second Holder**	**Third Holder**
4	Tendering shares in open offers through Stock Exchange platforms		
	Signature and Name of Holders		
	Sole/ First Holder	**Second Holder**	**Third Holder**

I/We the Client and the other account holders have hereby executed this Demat Debit and Pledge Instruction at ____________________________________ on the _______ day of _________________20_________.

DEMAT ACCOUNT DETAILS

DP ID: IN302349 Demat ID: ________ UCC: ________ Depository: **National Securities Depository Limited.**

Name: ________ Address: ________

Sole/ First Holder **Second Holder** **Third Holder**

LIST OF JKBFSL DEMAT ACCOUNTS WHERE SECURITIES CAN BE MOVED

Name of the Depository Participant			JKB Financial Services Ltd (JKBFSL)	
A/C Category	**Depository**	**ID**	**DP-ID**	**Client ID**
NSE CM	CDSL	CMID M51835	13028000	00010388
BSE CM Pool	CDSL	CMID 6460	13028000	00010409
NSE CM	NSDL	CC CM ID M51835 CM BP ID IN518354	IN302349	10353176
BSE CM	NSDL	CC CM ID 6460 CM BP ID IN664608	IN302349	10353615

MARGIN/BENEFICIARY ACCOUNT DETAILS

Account Type	DP-ID	DP Name	Account No
M/CM Client Securities Margin Pledge A/C	IN-302349	JKB FINANCIAL SERVICES LIMITED	10433369
TM/CM Client Securities Margin Pledge A/C - For MTF	IN-302349	JKB FINANCIAL SERVICES LIMITED	10439044

ACCEPTED BY JKBFSL

Name of Official ________ **Employee Code:** ________

Authorised Signatory