

Annexure - 1
KNOW YOUR CLIENT (KYC) APPLICATION FORM

For Individuals

PHOTOGRAPH

Please affix
your recent
passport size
photograph

Please fill this form in ENGLISH and in BLOCK LETTERS.

A. IDENTITY DETAILS

1. **Name of the Applicant:** _____
2. **Father's/ Spouse Name:** _____
3. **a. Gender:** Male/ Female **b. Marital status:** Single/ Married **c. Date of birth:** _____(dd/mm/yyyy)
4. **a. Nationality:** _____ **b. Status:** Resident Individual/ Non Resident/ Foreign National
5. **a.PAN:** _____ **b. Unique Identification Number (UID)/ Aadhaar, if any:** _____
6. **Specify the proof of Identity submitted:** _____

B. ADDRESS DETAILS

1. **Address for correspondence:** _____
_____ City/town/village: _____ Pin Code: _____ State: _____ Country: _____
2. **Contact Details:** Tel. (Off.) _____ Tel. (Res.) _____ Mobile No.: _____ Fax: _____ Email id: _____
3. **Specify the proof of address submitted for correspondence address:** _____
4. **Permanent Address** (if different from above or overseas address, mandatory for Non-Resident Applicant):
_____ City/town/village: _____ Pin Code: _____ State: _____ Country: _____
5. **Specify the proof of address submitted for permanent address:** _____

C. OTHER DETAILS

1. **Gross Annual Income Details (please specify):** Income Range per annum: Below Rs 1 Lac / 1-5 Lac /5-10 Lac / 10-25 Lac / >25 Lacs **or**
Net-worth as on (date)..... (-----) (Net worth should not be older than 1 year)
2. **Occupation (please tick any one and give brief details):** Private Sector/ Public Sector/ Government Service/Business/ Professional/ Agriculturist/ Retired/ Housewife/ Student/ Others _____
3. **Please tick, if applicable:** Politically Exposed Person (PEP)/ Related to a Politically Exposed Person (PEP)
4. **Any other information:** _____

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.

Date: _____(dd/mm/yyyy)

Signature of the Applicant

FOR OFFICE USE ONLY

- (Originals verified) True copies of documents received
- (Self-Attested) Self Certified Document copies received

Seal/Stamp of the intermediary

OUR POLICY

The undersigned/Client hereby engages EquityPandit Financial Services Pvt Ltd,subject to EquityPandit's acceptance, to provide investment advisory services.The investment advisory services shall consist of and be rendered pursuant to the following terms and conditions.

DISCLAIMER

The undersigned/Client hereby engages EquityPandit Financial Services Pvt Ltd,subject to EquityPandit's acceptance, to provide investment aExcept to the extent required by law,EquityPandit will not disclose any Confidential Information about the Client obtained to any third party without the prior consent of the Client, written or otherwise, affording the Client the opportunity to object. The term 'Confidential information' shall include Client's personal information, family details, income, expenses, investments, assets and liabilities declared by the Client to EquityPandit for risk Profiling and subscribing advisory services.The investment advisory services shall consist of and be rendered pursuant to the following terms and conditions.

The company, we, our or us, refers to Equitypandit Financial Services Private Limited, its directors,its website (www.equitypandit.com) or any partner websites, its officers, its affiliates and its executives.

You or your or I refers to the subscriber/client/customer in the specified terms and conditions agreement.

GENERAL TERMS AND CONDITIONS

- 1.You acknowledge that the Risk Profile Report and financial plan suggested to you is based on the information provided by you to EquityPandit. The suggested financial plan to achieve your financial goals may not be accurate or yield expected results if the information provided by you is incorrect.
 2. We suggest that you trade on calls sent to you through the pre-decided medium of written communication. Do not trade on oral recommendation. In case, if you will do so, the liability will be your own and EquityPandit shall not be accountable for any loss.
 - 3.All the recommendations are given based on Technical Analysis and does not guarantee any profits or that they would not result in losses.You agree that by trading or investing on EquityPandit's recommendations, you would be solely responsible for any profits or losses.
 - 4.Performance sheet published on website is calculated theoretically based on true recommendation by the analyst of EquityPandit.
 - 5.You shall provide and maintain all telephone/internet and other equipment necessary to access our recommendations, and the costs of any such equipment and/or telephone/internet connections or use, including any applicable taxes, shall be borne solely by you. You agree that EquityPandit (including its and their officers, directors, employees, affiliates, group companies agents, representatives or subcontractors) shall not in any event be liable for any special, incidental or consequential damages arising out of the use or inability to use recommendations of EquityPandit, for any purpose whatsoever.
 - 6.The company reserves rights to Discontinue/Terminate your subscription at any point of time without any prior intimation to you. Cause for such termination shall include, but is not be limited to: (i)Breaches/violations of the Agreement/other agreements /guidelines (ii) Requests by law enforcement /other government /regulatory authorities /(iii) Technical difficulties (iv) In-appropriate behavior with EquityPandit's executives.
 - 7.The company reserves rights to make modifications and alterations in the service, mode/medium of service, service fees and terms of service without any obligation or intimation to you of such modifications.
 - 8.The company or its executives does not executes the trades or provide any portfolio management services. You agree that any execution done in your account is only after your full permission/requests and the company or its executives/associates/sister company would not be liable for any profits/losses generated.
 9. You agree to defend, hold harmless, and indemnify us from and against any and all claims, damages, costs, debt, losses, liabilities, obligations, and expenses arising from your use of our service; any violation by you of our 'Terms of Service; any violation by you of any third-party right; and any claim levied against you that your submission caused damage to a third party.
 - 10.The company would not be responsible for any issues/losses with your trading or demat account, with your broker or due to the brokerage they charge for trading the calls.
 11. Subscription to our service constitutes unconditional acceptance to all our 'Terms of Service'.
 12. Due to the nature of our business, a subscription fee once paid will not be refunded in any circumstances.All sales are final.If you do not agree with or fully accept the terms of this refund policy, we ask that you do not place an order with us. By subscribing EquityPandit services and making the payment for Membership, you acknowledge that you have read and agree EquityPandit's No Refund and no Cancellation Policy.
 13. If there is any conflict between this Client Agreement and other documents, this User Agreement shall govern, whether such order or other documents is prior to or subsequent to this Client Agreement, or is signed or acknowledged by any director, officer, employee, representative or agent of EquityPandit.
 14. Subscription period for Lifetime Packages and Platinum lifetime packages would be 30 years or else both the parties(company or subscriber) are alive or else until the company is taken over or merged with another company whichever comes earlier.
 15. If any of the services are subscribed in Installments and the installment is not paid on pre-specified time then the company has the right to stop/hold the services temporarily/permanently without any prior intimation.
 16. The company would not be responsible for any oral commitment done by its employees, officers or any of the executives. So, please refer to services offered and its features on the website before subscribing.
 17. The company does not guarantee any fixed profits under any circumstances. All oral/written commitment/agreement claiming fixed profits would be null and void. EquityPandit, its directors or executives would not be held responsible for this.
 18. The company would not be held responsible or liable to provide services if the fees is paid to any other personal account or the account that is not related to Equitypandit Financial Services Private Limited.
- All disputes, differences and questions of any nature which at any time arise between the parties to this agreement out of the construction of or concerning anything contained in or arising out of this agreement or as to the rights, duties or liabilities under it or the parties to it shall be referred to the sole Arbitrator under the Arbitration and conciliation Act, 1996. The sole Arbitrator shall be appointed by the Managing Director of EquityPandit Financial Services Pvt Ltd. The Arbitration Proceedings shall be held at Surat(Gujarat) India. The laws prevailing in India Shall alone apply to the Arbitration Proceedings between the parties.

Date: _____(dd/mm/yyyy)

Signature of the Applicant

Declaration

I, (Customer name), while subscribing to EquityPandit services would like to confirm that I agree on the following clauses:

1. I understand and agree that Equitypandit has charged the fees for advisory services and the amount I have paid is not for any investment, FD or Demat purpose.
2. I agree and confirm that EquityPandit or any of its executives would not execute any trade on my behalf. I also confirm that in case if any of the Equitypandit executive place any order or execute any trade on my account then it would be because I have requested him to execute or place that order in my account based on my personal relation with him and I confirm that neither EquityPandit would have any responsibility for this nor I would held EquityPandit responsible for any profit/loss generated in that trade or by that executive.
3. I agree and understand that there is a huge expense that is been done by the company to provide me high quality services and hence there would be no refund possible in future. I agree that I am paying the fees after completely understanding the services and its terms. I agree that I would not request or expect any refunds.
4. I confirm that EquityPandit or any of its executives has not guaranteed me any pre-specified profits. I have subscribed to this package based on my understanding and my requirement. None of the Equitypandit employee has forced me to subscribe to any package or lured me with any profit guarantee. I also agree that I have read and understand the details of the services as mentioned on the website.

Date: _____(dd/mm/yyyy)

Signature of the Applicant

RISK PROFILING FORM

Name of Client:

Registered Number:

Classification of the clients

Clients are classified only in three categories low risk, medium risk and high risk clients with respective scores 1-20, 21-35,36-50 and accordingly product is recommended to them. Investors are categorized on the basis of this questionnaire and weights allotted

| Questions | Weight Allotted |
|---|------------------------|
| 1)What is your Age Group ? | |
| <input type="checkbox"/> 1. Under 35 | 4 |
| <input type="checkbox"/> 2. Under 45 | 3 |
| <input type="checkbox"/> 3. 46-55 | 2 |
| <input type="checkbox"/> 4. 55-60 | 1 |
| <input type="checkbox"/> 5. 60+ | 0 |
| 2) Investment Goal | |
| <input type="checkbox"/> 1. Capital Appreciation | 0 |
| <input type="checkbox"/> 2. Regular Income | 4 |
| <input type="checkbox"/> 3. Capital Appreciation and Regular Income | 2 |
| 3) Proposed Investment Amount | |
| <input type="checkbox"/> 1. <1 lacs | 0 |
| <input type="checkbox"/> 2. 1-2 lacs | 1 |
| <input type="checkbox"/> 3. 2-5 lacs | 2 |
| <input type="checkbox"/> 4. >5 lacs | 3 |
| 4) Preferred Investment type | |
| <input type="checkbox"/> 1. Short term Positional | 1 |
| <input type="checkbox"/> 2. Long term Positional | 0 |
| <input type="checkbox"/> 3. Intraday | 2 |
| 5) Gross Annual Income details:- | |
| <input type="checkbox"/> 1. Below 1 lac, | 0 |
| <input type="checkbox"/> 2. 1-5 lac, | 1 |
| <input type="checkbox"/> 3. 5-10 lac, | 2 |
| <input type="checkbox"/> 4. 10-25 lac, | 3 |
| <input type="checkbox"/> 5. >25 lac | 4 |
| 6) Sources of Income :- | |
| A. Primary Source | |
| <input type="checkbox"/> 1. Salary | |
| <input type="checkbox"/> 2. Business | |
| B. Secondary Source | |
| <input type="checkbox"/> 1. Royalties | |
| <input type="checkbox"/> 2. Rental | |
| <input type="checkbox"/> 3. Dividend | |
| <input type="checkbox"/> 4. Other Specify_____ | |
| 7) Market Value of portfolio held | |
| <input type="checkbox"/> 1. <1 lacs | 1 |
| <input type="checkbox"/> 2. 1-2 lacs | 2 |
| <input type="checkbox"/> 3. 2-5 lacs | 3 |
| <input type="checkbox"/> 4. > 5 lacs | 4 |

Date: _____(dd/mm/yyyy)

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8) Investment Experience

- 1. < 3 years 0
- 2. 3-5 years 1
- 3. >5 years 2

9) Experience in market products

For selection of product

- 1. Commodity 2
- 2. Stock 0
- 3. Derivatives Stocks 1
- 4. Forex 1
- 5. All 2

10) How many dependents do you financially support ?

- 1. None 2
- 2. Between 1-3 1
- 3. 4+ 0

11) What is the size of your emergency fund ?

- 1. do not have 0
- 2. < 1 month income 0
- 3. 1-3 months income 1
- 4. 3-6 months income 2
- 5. > 6 months income 3

12) What is your experience with equity investments ?

For selection of product

- 1. Extensive experience
- 2. Moderate experience
- 3. Very less experience
- 4. No experience

13) What is your experience with Commodity/Forex investments?

For selection of product

- 1. Extensive experience
- 2. Moderate experience
- 3. Very less experience
- 4. No experience

14) What is your experience with investments in past?

- 1. Very Good 4
- 2. Good 3
- 3. Moderate 2
- 4. Bad 1
- 5. Very Bad 0

15) What is your preference w.r.t securities with low risk, low return over high risk, high return?

Direct Questions to ascertain risk appetite

- 1. Strongly prefer 0
- 2. Prefer 1
- 3. Indifferent 2
- 4. Do not prefer 3
- 5. Strongly do not prefer 4

16) When market is not performing well do you prefer to buy risky investments and sell less risky investments ?

Direct Questions to ascertain risk appetite

- 1. Strongly prefer 4
- 2. Prefer 3
- 3. Indifferent 2
- 4. Do not prefer 1

Date: _____(dd/mm/yyyy)

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5. Strongly do not prefer 0

Direct Questions to ascertain risk appetite

17) Risk Tolerance

- 1. High 4
- 2. Medium 2
- 3. Low 0

18) What percentage of monthly income is allocated to pay off debt [all EMIs]?

- 1. None 4
- 2. Between 0% -20% 3
- 3. Between 20% - 35% 2
- 4. Between 35% - 50% 1
- 5. > 50% 0

19) Occupation (please select the appropriate)

- 1. Private sector service, Public sector,
- 2. Government sector, Business,
- 3. Professional, Agriculturist,
- 4. Retired, Housewife, Student,
- 5. Dealer,
- 6. Others

20) Are you any of the following, or are directly or indirectly related to any of the following

- 1. Civil Servant,
- 2. Politician,
- 3. Current or former head of state,
- 4. Bureaucrat (Tax authorities, Foreign Services, IAS etc),
- 5. Current or former MP/MLA/MLC,
- 6. Connected to Media,
Connected to any company/promoter group/ group of
- 7. companies listed on any stock exchange

Investment Options offered to various categories of investors

All the questions which are related to risk profiling have been assigned weight and based on the total score of a client product/service is recommended using following guideline; however special focus is made on any special requirements discussed with the client.

| Risk Classification | | |
|-------------------------|-------------------------|-------------------------|
| Low 1-20 | Medium 21-35 | High 36-50 |
| EP-Investor | EP-Basic | All derivative packages |
| EP-Multibagger | EP-Cash Premium | All commodity packages |
| All Investment Packages | All Other Cash Packages | All Currency Packages |
| | | |
| | | |
| | | |

Instructions for Completion of Risk Profiling Form:

- 1) All details of Risk Profiling form should be completely filled by client including client's name & number.
- 2) Clients have to compulsorily answer all the questions. In case of any doubt, you can coordinate with your executive.
- 3) Clients have to update total scores (based on all questions) along with the product taken (Service Name) at the last page (Duly signed by client).

Date: _____(dd/mm/yyyy)

Signature of the Applicant