



*** Please read the instructions given below carefully before filling the application form.**

*** The instructions given below are in the same sequence as the application and reference is made to the numbers appearing in the application for handy reference.**

*** Applications that are not complete in all respects are likely to be rejected.**

*** Strike of all columns/fields that are not applicable.**

*** Application to be filled by the Applicant in block letters.**

Type of Account: Please indicate the resident Status & Sub-Status of the Sole/first applicant by ticking the appropriate box.

Applicant's Details:

- a. Please note that accounts can be opened by an individual or as a joint account of up to three applicants.
- b. Please enter the name of the sole or first applicant in the Column in capital letters.
- c. Please enter Father's/Husband's Name, Correspondence Address, Pin Code, Phone number(s)/Fax Number(s) and E-mail ID in the columns provided and tick the appropriate box in respect of Occupation, Please note that the name and address fields are mandatory and the application will not be accepted if these columns are not filled in.
- d. Please provide the STD code along with your Telephone/Fax numbers and do write the E-mail ID exactly.
- e. In case the application is made jointly please enter the names and other details of the joint applicant(s) in the Column Specified. Please note that all correspondence / communication in respect of this account will be sent to the sole/first applicant at the address on record.
- f. Please note that physical certificates can be dematerialised and credit given to the account only if the name(s) and sequence of the names appearing in the share certificate(s) are identical with the name(s) and sequence of name(s) provided in this application.

Financial Details: If the Applicant(s) is/are assessee(s) please provide the required details in the boxes provided. If the applicant(s) is/are not assessee(s) then please write NA in the appropriate field(s).

Guardian Details: If applicant is minor it would be necessary to fill up these columns. Please note that it is mandatory to fill up these fields if any of the applicants are a minor.

- a. Enter the name of the minor and his/her date of birth in the fields provided.
- b. Enter the name, address and relationship of the Guardian in the fields provided.
- c. In the event of the Guardian not being the natural guardian - that is the guardian is not a parent of the minor - it would be necessary to provide certified proof of the guardianship.

Non-Resident Indian (NRI) Particulars: In case any of the applicant(s) is/ are a NRI it would be necessary to fill up this field. In the event of more than one applicant being a NRI the additional details may be provided in a separate sheet in the same format. For NRI's these fields are mandatory.

- a. Please provide the Foreign address in the fields provided.
- b. In addition to filling in the RBI/Authorised Dealers reference number and approval date the applicant would need to submit a copy of the RBI approval/Dealers permission along with the application.

Bank Details: The applicant must provide details of the bank account to which he would like all dividends to be credited. This is mandatory.

- a. The sole/first named applicant must be one of the account holders in the account specified in these fields.
- b. The applicant must provide in these fields the Savings/Current Account Number, the Bank Name, the Branch address and the 9 digit code number appearing in the MICR cheque issued by the Bank.
- c. In addition the applicant must submit, along with the application, a cancelled MICR cheque leaf or a Xerox copy of the MICR cheque leaf.

Standing Instruction: Please tick the 'Yes' box if you want all purchases to be credited to your account automatically. If you tick the 'No' box then purchases will be credited to your account only after the DP receives a written confirmation from you. The normal practice is to allow automatic credit.

Nomination: If the applicant(s) wish to nominate a person who would be entitled to receive the securities in their account in the event of the death of the sole/all the joint applicants this set of field should be filled.

- a. If the nominee is a minor then the 7(A) will need to be filled. The applicant would need to provide the same information as was required under instruction number 3.
- b. Please note that the signature of the nominee must be witnessed.
- c. If the nominee is a minor, applicant should not be the Guardian.



Signatures and Specimen Signature Card:

- a. The sole/all the joint applicant(s) must sign in the places provided in the same order as in the application, This is mandatory.
- b. Thumb impressions and signatures in languages other than English, Hindi or any of the other languages contained in 8th Schedule of the Constitution of India must be attested by a Magistrate or a Notary Public or a Special Executive Magistrate.
- c. Please affix recent photograph(s) of the applicant(s) in the same sequence as in the application. The applicant(s) must sign across their respective photograph(s) and also sign in the box provided for specimen signature(s).
- d. Where applicable recent photograph(s) of the Guardian of applicant(s)/ Nominee/Guardian of the nominee would need to be affixed on the specimen signature card at the place provided. The Guardian of the applicant(s)/ Nominee/Guardian of the nominee must sign across their respective photographs and also sign in the box provided for specimen signature(s).

Proof of Identity

- I. Passport
- II. Voter ID Card
- III. Driving License
- IV. PAN card with photograph
- V. Map in Card
- VI. Identity card / document with applicant's Photo, issued by. (a) Central/State Government and its Departments, (b) Statutory/Regulatory Authorities, (c) Public Sector Undertakings, (d) Scheduled Commercial Banks, (e) Public Financial

Institutions, (f) Colleges affiliated to Universities, (g) Professional Bodies such as ICAI, ICWAI, ICSI, Bar Council etc., to their Members; and, (h) Credit cards/Debit cards issued by Banks.

Proof of Address

- I. Ration card
- II. Passport
- III. Voter ID Card
- IV. Driving License
- V. Bank Passbook
- VI. Verified Copies of (a) Electricity bills (not more than two months old), (b) Residence Telephone bills (not more than two months old) and (c) Leave and License agreement / Agreement for Sale.
- VII. Self-declaration by High Court & Supreme Court judges, giving the new address in respect of their own accounts.
- VIII. Identity card /document with address, issued by a) Central/ State Government and its Departments, (b) Statutory/Regulatory Authorities, (c) Public Sector Undertakings, (d) Scheduled Commercial Banks, (e) Public Financial Institutions, (f) Colleges affiliated to universities; and (g) Professional Bodies such as ICAI, ICWAI, Bar Council etc., to their Members.

In the event of documents such as passport, ration card etc., being provided, the original together with a copy must be submitted. The original document will be returned after verification.

Please ensure that the enclosed agreement are duly signed and also ensure that the agreement is duly witnessed with Address.

CHECK LIST

Applicant must submit the following documents duly signed (where applicable).

1. Account Opening Form
2. Schedule A of charges
3. Proof of Address and Identity
4. Specimen Signature Card with photographs affixed
5. Cancelled MICR cheque or Photocopy of MICR Cheque
6. Copy of the Pan Card

Note: Client's must bring original documents in support of Address & Pan for Verifications.



Composite Investments Pvt Ltd
KMK Tower, Ground Floor,
#142, K H Double Road,
Bangalore - 560027
PH: 080-35493400

Trading Code	
---------------------	--

Cash/Cheque No. _____

Date _____

Rs. _____

APPLICATION FORM FOR OPENING A DEMAT ACCOUNT WITH CDSL

Please fill all the details in BLOCK LETTERS in English

Application No.		Date	
DP Internal Reference No.			
DP ID	12065200	Client ID	

(To be filled by the Depository Participant)

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

Type of Account (Please tick whichever is applicable)

Status	Sub-status
<input type="radio"/> Individual	<input type="radio"/> Individual Promoter <input type="radio"/> Individual Margin Trading A/C(Mantra) <input type="radio"/> Individual Director Relative <input type="radio"/> Individual HUF/AOP <input type="radio"/> Other (specify)
<input type="radio"/> NRI	<input type="radio"/> NRI Repartiable <input type="radio"/> NRI Non-Repartiable <input type="radio"/> NRI Repartiable Promoter <input type="radio"/> NRI Non-Repartiable Promoter <input type="radio"/> NRI Depository Receipts <input type="radio"/> Other (specify)
<input type="radio"/> Foreign National	<input type="radio"/> Foreign National <input type="radio"/> Foreign National – Depository Receipts <input type="radio"/> Other (specify)
<input type="radio"/> Type of Account	<input type="radio"/> Basic <input type="radio"/> RGESS <input type="radio"/> BSDA

Enter Sole/First holder's details

Name <input type="radio"/> Mr <input type="radio"/> Mrs <input type="radio"/> Miss (suffix)	First	Middle	Last/ Sir name
Name of Father/ Husband			
Correspondence Address			
		City	
State	Country	Pin Code	
Tel. No.	Fax. No.	Mobile	
Email	Date of birth		
P.A.N. / G.I.R. No.	UID No.		

Permanent Address (If Different from Corr.Add.)			
		City	
State	Country	Pin Code	

Details of Guardian (if First Holder or Second Holder or Third Holder is a minor)

Name of Guardian			
PAN		Relationship	



	Automatic Credit	
I / We instruct the DP to receive each and every credit in my / our account (If not marked, the default option would be 'Yes')	<input type="radio"/> Yes	<input type="radio"/> No
I / We would like to instruct the DP to accept all the pledge instructions in my/our account without any other further instruction from my/our end (If not marked, the default option would be 'No')	<input type="radio"/> Yes	<input type="radio"/> No
Account Statement Requirement <input type="radio"/> As per SEBI Regulation <input type="radio"/> Daily <input type="radio"/> Weekly <input type="radio"/> Fortnightly <input type="radio"/> Monthly		
I / We request you to send Electronic Transaction-cum-Holding Statement at the email ID _____	<input type="radio"/> Yes	<input type="radio"/> No
I / We would like to share the email ID with the RTA	<input type="radio"/> Yes	<input type="radio"/> No
I / We would like to receive the Annual Report <input type="radio"/> Physical <input type="radio"/> Electronic <input type="radio"/> Both Physical and Electronic (Tick the applicable box. If not marked the default option would be in Physical)		
Do you wish to receive dividend / interest directly into your bank account as given below through ECS (If not marked, the default option would be 'Yes') (ECS is mandatory for locations notified by SEBI from time to time)	<input type="radio"/> Yes	<input checked="" type="radio"/> No

Joint Holders - Second Holder's details

Name <input type="radio"/> Mr <input type="radio"/> Mrs <input type="radio"/> Miss (suffix)			
Name of Father / Husband			
P.A.N. / G.I.R. No.		UID	
EMAIL ID		Mobile	

Joint Holders - Third Holder's details

Name <input type="radio"/> Mr <input type="radio"/> Mrs <input type="radio"/> Miss (suffix)			
Name of Father / Husband			
P.A.N. / G.I.R. No.		UID	
EMAIL ID		Mobile	

Declaration:

I/We have read the terms & conditions DP-BO rights and obligations document and agree to abide by and be bound by the same and by the Bye laws as are in force from time to time. I/We declare that the particulars given by me/us above are true and to the best of my/our knowledge as on the date of making this application. I/We agree and undertake to intimate the DP any change(s) in the details / Particulars mentioned be me /us in this form. I/We further agree that any false / misleading information given by me/us or suppression of any material information will render my account liable for termination and further action. Please attach recent passport size photographs in the space provided below:

	Sole/First Holder	Second Holder	Third Holder
Name			
Signature			
	F1	S1	T1
Passport Size Photo Please sign across the photograph			
	F2	S2	T2

Bank Details of Sole/First Holder

Account Number			
Bank Name			
Branch & Address			
A/c Type	<input type="radio"/> Savings <input type="radio"/> Current A/c <input type="radio"/> CC A/c	IFSC Code	
9-Digit MICR Code No.			

- (i) Photocopy of the cancelled cheque having the name of the account holder where the cheque book is issued, (or)
 (ii) Photocopy of the Bank Statement having name and address of the BO and not more than 3 months old.(or)
 (iii) Photocopy of the Passbook having name and address of the BO, (or)
 (iv) Letter from the Bank.

In case of options (ii), (iii) and (iv) above, MICR code of the branch should be present / mentioned on the document and it should be self-certified by the BO.

Occupation	<input type="radio"/> Private <input type="radio"/> Public Sector <input type="radio"/> Govt. Service <input type="radio"/> Business <input type="radio"/> Professional <input type="radio"/> Agriculture
	<input type="radio"/> Retired <input type="radio"/> Housewife <input type="radio"/> Student <input type="radio"/> Others (Specify)
Gross Income	<input type="radio"/> Upto 1 lac <input type="radio"/> 1-5 Lac <input type="radio"/> 5-10 Lac <input type="radio"/> 10-25 Lac <input type="radio"/> Above 25 Lacs

Additional Details




SMS Alert Facility <i>Refer to Terms & Conditions given as Annexure - 2.4</i>	+91		
	Mandatory, if you are giving Power of Attorney (POA) (if POA is not granted & you do not wish to avail of this facility, cancel this option).		
Transactions Using Secured Texting Facility (TRUST). <i>Refer to Terms & Conditions given as Annexure - 2.6</i>	I wish to avail the TRUST facility using the Mobile number registered for SMS Alert Facility. I have read and understood the Terms and Conditions prescribed by CDSL for the same. I/We wish to register the following clearing member IDs under my/our below mentioned BO ID. I registered for TRUST <input type="radio"/> Yes <input type="radio"/> No,		
	Stock Exchange Name/ID	Clearing Member Name	Clearing Member ID (optional)
Easi	To register for easi, please visit our website www.cdsIindia.com . Easi allows a BO to view his ISIN balances, transactions and value of the portfolio online		

MODE OF OPERATION FOR EXECUTION OF TRANSACTIONS (Transfer, Pledge & Freeze)

<input type="checkbox"/> Sole Holder	<input type="checkbox"/> Jointly (All holders)	<input type="checkbox"/> Anyone or Survivor (S)
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Consent for Communication to be received by first account holder/ all Account holder: (Tick the applicable box. If not marked the default option would be **first holder**.)

<input type="checkbox"/> All Holders	<input type="checkbox"/> First Holder	
	<input type="checkbox"/> Second Holder	
	<input type="checkbox"/> Third Holder	

Sole /First Holder Signature	Second Holder Signature	Third Holder Signature
 F3	 S3	 T3

	City / Place: State & Country:						
		PIN Code					
11	Mobile / Telephone no. of Guardian						
12	Email ID of Guardian						
13	Relationship of Guardian with nominee						
14	Guardian Identification details – [Please tick any one of following and provide details of same] <input type="checkbox"/> Photograph & Signature <input type="checkbox"/> PAN <input type="checkbox"/> Aadhaar Saving Bank account no. <input type="checkbox"/> Proof of Identity <input type="checkbox"/> Demat Account ID						
Name(s) of holder(s)						Signature(s) of holder[±]	
Sole / First Holder (Mr./Ms.)							
Second Holder (Mr./Ms.)							
Third Holder (Mr./Ms.)							

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

Note:

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

The Trading Member / Depository Participant shall provide acknowledgement of the nomination form to the account holder(s)

Nomination Form accepted and registered vide Registration No. _____ dated _____.

For Depository Participant
(Authorised Signatory)

Composite Investments Pvt Ltd

Corporate Identity Number (CIN) - U67120KA1995PTC016916 | KMK Tower, Ground Floor, #142, K H Double Road, Bangalore - 560027
SEBI Registration No. INZ000279531 | CDSL DP: IN-DP-CDSL-553-2010 | <https://www.compositedge.com/>

Declaration Form for opting out of nomination

[Annexure B to SEBI circular No. SEBI/HO/MIRSD/RTAMB/CIR/P/2021/601 dated July 23, 2021 on Mandatory Nomination for Eligible Trading and Demat Accounts]

To	Date								
Trading Member/Participant's Name	Composite Investments Pvt Ltd								
Trading Member/Participant's Address	KMK Tower, Ground Floor, #142, K H Double Road, Bangalore - 560027								
UCC/DP ID									
Client ID (only for Demat account)									
Sole/First Holder Name									
Second Holder Name									
Third Holder Name									
<p>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.</p>									
Name and Signature of Holder(s)*									
<p>1. _____ 2. _____ 3. _____</p>									

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

Composite Investments Pvt Ltd

Corporate Identity Number (CIN) - U67120KA1995PTC016916 | KMK Tower, Ground Floor, #142, K H Double Road, Bangalore - 560027
SEBI Registration No. INZ000279531 | CDSL DP: IN-DP-CDSL-553-2010 | <https://www.compositedge.com/>



Introduction Details

Introduction by an existing account holder of _____
 I confirm the identity, occupation & address of the applicant(s) (DP Name Pre-Printed)
 Introducer's Name: _____
 BO ID: _____
 Signature of Introducer (To be certified by DP Official)

In case of minor holder, photograph of guardian has to be affixed along with minor's photograph.

Name * _____
**In case of Firms, Association of Persons (AOP), Partnership Firm, Unregistered Trust, etc., although the account is opened in the name of the natural persons, the name of the Firm, Association of Persons (AOP), Partnership Firm, Unregistered Trust, etc., should be mentioned above.*

Option form for issue of dis booklet

Date _____

DP ID		Client ID	
Name of the Sole/First Holder			
Name of the Second Holder			
Name of the Third Holder			

To,
Composite Investments Pvt Ltd
 KMK Tower, Ground Floor, #142, K H Double Road, Bangalore - 560027

Dear Sir/Madam,
 I/We hereby state that: (Select one of the options given below)

Option 1

I/We require you to issue Delivery Instruction Slip (DIS) booklet to me / us immediately on opening my/our CDSL account though I/We have issued a Power of Attorney (POA) / executed PMS agreement in favour of / with **Composite Investments Pvt Ltd** (name of the attorney / Clearing Member / PMS manager) for executing delivery instructions for setting stock exchange trades (settlement related transactions) effected through such Clearing Member / by PMS manager.

Yours faithfully

	First /Sole Holder)	Second Holder	Third Holder
Name			
Signature	F5	S5	T5

Option 2

I /We do not require the delivery since I/We have issued a POA / Composite Investments Pvt Ltd (name of the attorney / Clearing Member / PMS manager) for executing delivery instructions for setting stock exchange trades [settlement related transactions] effected through such Clearing Member / by PMS manager. However, the Delivery Instruction Slip (DIS) booklet should be issued to me/us immediately on my/our request at any later date.

Yours faithfully

	First /Sole Holder)	Second Holder	Third Holder
Name			
Signature	F5	S5	T5

Schedule - A Tariff Structure (For Individuals / HUF / Corporates)




(In Rupees)

Sl.No.	Details	POA Clients (Option 1)	General Clients (Option 2)
1	Stamp Charges actuals (Payable upfront)	Rs. 50/-	Rs.50/-
2	Custody Charges	NIL	NIL
3	Annual Maintenance Charges : (Payable monthly)		
a	Individuals	Rs.25/-+ServiceTax	Rs.35/-+ServiceTax
b	Corporates	Rs.25/-+ Rs.500/-(Payable upfrontper Annum CDSLCharges)+ServiceTax	Rs.35/-+ Rs.500/-(Payable upfrontper Annum CDSLCharges)+ServiceTax
4	Transaction Charges per ISIN :		
a	Buy (Receive)	NIL	NIL
b	Sell (Debit)	Rs.15/- + CDSL charges and other statutory levies at actual	0.05 % or Rs.12 whichever is higher+ CDSL charges at actual and other statutory levies at actual
5	Inter Depository / Off Market Transfer		
a	Buy (Receive)	NIL	NIL
b	Sell (Debit)	0.04% or Rs.8 whichever is higher + CDSL Charges at actual and other statutory levies at actual	0.05% or Rs.12 whichever is higher + CDSL charges at actual and other statutory levies at actual
6	Demat (Per certificate)	Rs.2/- + Rs 30 as courier charges	Rs.2/- + Rs.30 as courier charges
7	Remat (Per ISIN)	Rs.15 + Rs.10 for every 100 shares or partthereof or a flat fee of Rs 10 per certificate whichever is higher (CDSL Charges)	Rs.15 + Rs.10 for every 100 shares or part thereof or a flat fee of Rs.10 per certificate whichever is higher(CDSL Charges)
8	Courier charges per Dematfiemat request	Rs.30/-	Rs.30/-
9	Pledge per ISIN	Rs.20/-+Rs.12perrequest(CDSLCharges)	Rs30/-+Rs12perrequest(CDSLCharges)
10	Unpledge per ISIN	Rs20/-+Rs12perrequest(CDSLCharges)	Rs30/- + Rs12 per request (CDSL Charges)
11	Pledge Invocation per ISIN	Rs.20/-	Rs.20/-
12	Margin Pledge charges (per ISIN)	Rs.25/-	Rs.25/-
13	Periodic Statement :		
a	By Email	NIL	NIL
b	Physical	Rs.30/-(Courier Charges)	Rs.30/-(Courier Charges)
14	Adhoc / Non Periodic Statement Requests :		
a	By Email	Rs.50/-per request	Rs.50/-per request
b	Physical	Rs.50 per request upto 10 pages. Every additional page at Rs.5 + Rs.30/-(Courier Charges)	Rs.50 per request upto 10 pages. Every additional page at Rs.5 + Rs.30/- (Courier Charges)
15	Delivery Instructions * :		
a	First Delivery Instruction Book(10 leaves)	Free	Free
b	Every Additional Booklet	Rs.30/-(Courier Charges)	Rs.30/-(Courier Charges)
16	Late Transaction Fee	NIL	NIL
17	Cheque Bounce / Per cheque	Rs.100	Rs.100
18	Failed Transactions	Rs.50 per ISIN	Rs.50 per ISIN
19	Account Closure	NIL	NIL

NOTE: • For all purposes the bill date shall be construed as the date of demand and the bills will be considered as the bill cum Notice for payment and CIPL reserves the right to Freeze Depository account for debit transactions in case of non payment of charges after two days from the bill date. • Interest @ 13 % p.a. will be charged on the outstanding bill amount if not paid within the due date. • The above tariff is subject to change. Changes if any will be intimated 30 days in advance.

• Option 1 in the tariff structure is available only to clients having POA account with Composite Investments Pvt. Ltd. • Annual Maintenance Charge (AMC) is non refundable. • Service Tax, Education Cess and Higher Education Cess @ 12.38% where ever applicable

* Clients registering for easiest can issue online instructions obviating the need for a Delivery Instruction Book.

Sole /First Holder Signature	Second Holder Signature	Third Holder Signature
 F6	 S6	 T6

Authorisation to debit Demat account operating charges

To
Composite Investments Pvt Ltd
 KMK Tower,
 Ground Floor, #142,
 K H Double Road,
 Bangalore - 560027

Dear Sir,

Sub: Authorisation for debit the Demat Account Charges

Ref: Client ID : _____

I/We have opened/have a beneficiary account with your CDSL depository along with a trading account for investment and trading purposes. It would be difficult for me/us to keep issuing separate cheques against your depository bills. I/We, therefore authorize you to debit the charges payable towards operation of the above account. I/We are aware of the charges for operating the said account. Any such sum debited to my trading account shall be binding on me/us.

Thanking you,

Yours truly,

Sole /First Holder Signature	Second Holder Signature	Third Holder Signature
 F7	 S7	 T7



ANNEXURE - A Declaration of HUF status

As I/We wish to open a DP account with you in my capacity as karta of HUF of _____ I/we beg to say that the first signatory to this letter, i.e _____ is the karta of the joint Family and other signatories are the adult coparceners of said family.

I/We further confirm that the business of said joint family is carried on mainly by the said karta as also by the other signatories hereto in the interest and for the benefit of entire body of co-parcener of the joint family.

In view of the fact that ours is not firm governed by the Indian Partnership Act of 1932, we have not got our said firm registered under the said Act.

I/We hereby undertake to inform you the death or birth of a co-parceners or of any change occurring at any time in the membership of our joint family during the currency of the account.

Name of Karta

1. _____

Signature

Name of Adult Co -parceners

1. _____

2. _____

3. _____

4. _____

Name of Minor Co -parceners

1. _____

2. _____

3. _____

4. _____

Date of Birth of Minors



ANNEXURE - B Declaration of NRI status

Dated _____

1. PASSPORT DETAILS

Number _____ Date of Issue _____ Date of Expiry _____

Place of Issue _____ Issuing Authority _____

2. NATIONALITY _____ 3. COUNTRY OF ORIGIN _____

4. LOCAL ADDRESS _____

5. PURPOSE OF STAY ABROAD _____

I declare that I am a Non-Resident Indian residing at _____ (City / Country of stay) and Citizen of _____ (Name of Country) for the purpose of Foreign Exchange Regulation Act 1973/ Foreign Exchange Management Act 2000 and shall immediately inform you in the event of any change in my address, citizenship and /or residency or other status.

I/We understand that the above account will be opened on the basis of the statements/ declarations made by me/us, and I/We also agree that if any of the statements/ declarations made herein is found to be not correct in material particulars you are not bound to allow the facility.

I/We would confirm that all debits to my/our accounts for the purpose of investment in India and credits of investments in India are covered either by general or special permission of RBI.

I will ensure that investments in shares/securities or in India out of funds held in my/our account with you are governed by respective regulations of Reserve Bank of India.

Applicant signature :

Encl.: Photocopy of Passport (Countersigned by applicant)

CHECKLIST (NRI) - HOLDING STATUS

In case already holding securities:

- In the account opening form, RBI reference no. and approval date is to be quoted. Photocopy of the same be provided.
- In case NRI has never acquired any holding or securities from secondary market in the relevant column he should write
(i) In the column of Reference No.: "No holdings" (ii) In the column of Approval Date : "Present Date"
- In case NRI has acquired securities through allotment in primary market i.e. direct investment scheme the necessary approval would have been obtained by the issuer company, under such cases he should write
(i) In the column of RBI Reference No.: "Under General Permission" (ii) In the column of RBI Approval Date : "Present Date"

DEMAT DEBIT AND PLEDGE INSTRUCTION

KNOW ALL MEN BY THESE PRESENTS THAT I/WE, Mr./Mrs./M/s. _____ with Beneficiary Owner's

Client ID _____, an individual / firm / corporate having his / her / its residence / registered office at _____

(hereinafter referred to as "the Client") wish to avail/have availed the Broking/E-broking/Demat facilities and other services offered (hereinafter referred to as "services") by Composite Investments Private Limited (hereinafter 'CIPL'), a company incorporated under the Companies Act, 1956 and having its office at KMK Tower, Ground Floor, #142, K H Double Road, Bangalore - 560027

WHEREAS CIPL is registered as a Trading Member/Stock Broker of the National Stock Exchange of India Ltd.(NSE), BSE Ltd.(BSE), Multi Commodity Exchange of India Ltd. (MCX) and as a Depository Participant of the (CDSL) with the Securities and Exchange Board of India (SEBI).

WHEREAS in the course of availing the services and for meeting the obligations (settlement or otherwise) as set forth herein in compliance with the necessary guidelines, acts, rules and regulations imposed in this behalf by NSE/BSE/MCX/CDSL/SEBI and or any other Regulatory Authority, I/We hereby give our consent to do, execute and perform the following acts, deeds, matters and things, provided CIPL complies with all the applicable conditions of all or any of their services offered by CIPL in their capacity as Stock Broker/Trading Member/Depository Participant.

Sl. No.	Purpose	Signature of Client
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.	First Holder _____ Second Holder _____ Third Holder _____
2	Pledging / re-pledging of securities in favour of trading member (TM) / clearing member (CM) for the purpose of meeting margin requirements of the clients in connection with the trades executed by the clients on the Stock Exchange.	First Holder _____ Second Holder _____ Third Holder _____
3	Mutual Fund transactions being executed on Stock Exchange order entry platforms	First Holder _____ Second Holder _____ Third Holder _____
4	Tendering shares in open offers through Stock Exchange platforms	First Holder _____ Second Holder _____ Third Holder _____

WHEREAS, in case of settlement obligations, the client account shall be debited and the below mentioned Clearing Member Account shall be credited:

CIPL (CDSL) Clearing Member Account		
NSE CM A/C - 120652000001134	BSE CM A/C 120652000002051	SLB CM A/C - 1206520000029312

WHEREAS for the purpose of pledge of securities towards margin obligations arising out of trades executed by the client on stock exchange platforms, the pledge shall be created in the below mentioned Margin Pledge account:

Client Securities Margin Pledge Account - 1206520000038933

Made at _____ on this day of _____, (Month 20)____ at _____ (Place).

We hereby agree to execute Instructions in terms of the clauses mentioned herein above.

CIRCULAR

SEBI/HO/MRD/MRD-PoD-1/P/CIR/2024/66

May 29, 2024

All Registered Depositories and Depository Participants

Sir / Madam,

Subject: Investor Charter for Depositories and Depository Participants

1. In order to facilitate investor awareness about various activities such as dematerialization/rematerialization of securities, transmission of securities, settlement instruction, consolidated account statement, grievance redressal mechanism etc., SEBI in November 2021 has formulated the Investor Charter for Depositories and Depository Participants (DPs) containing the information for investors on aforesaid issues and advised Depositories to disclose the same on their respective websites.
2. In view of the recent developments in the securities market including introduction of Online Dispute Resolution (ODR) platform and SCORES 2.0, it is felt necessary to modify the Investor Charter for Depositories and DPs, inter-alia, detailing the services provided to Investors, Rights of Investors, various activities of Depository through DPs with timelines, Dos and DON'T's for Investors, Responsibilities of Investors, Code of Conduct for Depositories and DPs and Grievance Redressal Mechanism which is placed at **Annexure**.
3. In this regard, Depositories are advised to publish Investor Charter on their websites. Further, Depositories should ask DPs to bring to the notice of their clients (existing as well as new clients) through disclosing the Investor Charter on their respective websites, provide a copy of Investor Charter as a part of account opening kit to the clients, through emails/letters etc.
4. The circular shall be effective from the date of issuance.
5. All Recognised Depositories are advised to:
 - 5.1. take steps to make necessary amendments to the relevant bye-laws, rules and regulations for the implementation of this circular; and
 - 5.2. communicate to SEBI, the status of the implementation of the provisions of this circular in the Monthly Development Report.

6. This Circular is issued in exercise of the powers conferred under Section 11 (1) of the Securities and Exchange Board of India Act, 1992, to protect the interests of investors in securities and to promote the development of, and to regulate the securities market.
7. The Circular is issued with the approval of the competent authority.
8. This circular is available on SEBI website www.sebi.gov.in under the categories “Legal → Circulars”.

Yours faithfully,

Naveen Sharma
General Manager
Market Regulation Department
naveens@sebi.gov.in
Phone No.: 022-26449709

Annexure

Investor Charter for Depositories and Depository Participants

1. Vision

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

2. Mission

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

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

A Depository is an organization which holds securities of investors in electronic form. Depositories provide services to various market participants - Exchanges, Clearing Corporations, Depository Participants (DPs), Issuers and Investors in both primary as well as secondary markets. The depository carries out its activities through its agents which are known as Depository Participants (DP). Details available on the link [*link to be provided by Depositories*]

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

(1) Basic Services

Sr. No.	Brief about the Activity / Service	Expected Timelines for processing by the DP after receipt of proper documents
1.	Dematerialization of securities	7 days
2.	Rematerialization of securities	7 days
3.	Mutual Fund Conversion / Destatementization	5 days

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

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

Sr. No.	Type of Activity /Service	Brief about the Activity / Service
1.	Value Added Services	<p>Depositories also provide value added services such as</p> <ol style="list-style-type: none"> Basic Services Demat Account(BSDA) <i>[link to be provided by Depositories]</i>¹ Transposition cum dematerialization <i>[link to be provided by Depositories]</i>² Linkages with Clearing System <i>[link to be provided by Depositories]</i>³ Distribution of cash and non-cash corporate benefits (Bonus, Rights, IPOs etc.), stock lending, demat of NSC / KVP, demat of warehouse receipts etc.
2.	Consolidated Account statement (CAS)	CAS is issued 10 days from the end of the month (if there were transactions in the previous month) or half yearly(if no transactions) .
3.	Digitalization of services provided by the depositories	Depositories offer below technology solutions and e-facilities to their demat account holders through DPs:

Sr. No.	Type of Activity /Service	Brief about the Activity / Service
		a. <u>E-account opening</u> : Details available on the link [<i>link to be provided by Depositories</i>] ⁴ b. <u>Online instructions for execution</u> : Details available on the link [<i>link to be provided by Depositories</i>] ⁵ c. <u>e-DIS / Demat Gateway</u> : Details available on the link [<i>link to be provided by Depositories</i>] ⁶ d. <u>e-CAS facility</u> : Details available on the link [<i>link to be provided by Depositories</i>] ⁷ e. <u>Miscellaneous services</u> : Details available on the link [<i>link to be provided by Depositories</i>] ⁸

5. Details of Grievance Redressal Mechanism

The Process of investor grievance redressal

1.	Investor Complaint/ Grievances	Investor can lodge complaint/ grievance against the Depository/DP in the following ways: <ul style="list-style-type: none"> a. Electronic mode - <ul style="list-style-type: none"> (i) SCORES 2.0 (a web based centralized grievance redressal system of SEBI) [<i>link to be provided by Depositories</i>] <u>Two Level Review for complaint/grievance against DP:</u> <ul style="list-style-type: none"> - First review done by Designated Body - Second review done by SEBI (ii) Respective Depository's web portal dedicated for the filing of complaint [<i>link to be provided by Depositories</i>] (iii) Emails to designated email IDs of Depository [<i>link to be provided by Depositories</i>] b. Offline mode [<i>details of link to the form to be provided by Depositories</i>] The complaints/ grievances lodged directly with the Depository shall be resolved within 21 days.
2.	Online Dispute Resolution (ODR)	If the Investor is not satisfied with the resolution provided by DP or other Market Participants, then

	platform for online Conciliation and Arbitration	the Investor has the option to file the complaint/ grievance on SMARTODR platform for its resolution through by online conciliation or arbitration. [SMARTODR link to be provided by Depositories]
3.	Steps to be followed in ODR for Review, Conciliation and Arbitration	<ul style="list-style-type: none"> ➤ Investor to approach Market Participant for redressal of complaint ➤ If investor is not satisfied with response of Market Participant, he/she can escalate the complaint on SEBI SCORES portal. ➤ Alternatively, the investor may also file a complaint on SMARTODR portal for its resolution through online conciliation and arbitration. ➤ Upon receipt of complaint on SMARTODR portal, the relevant MII will review the matter and endeavour to resolve the matter between the Market Participant and investor within 21 days. ➤ If the matter could not be amicably resolved, then the Investor may request the MII to refer the matter case for conciliation. ➤ During the conciliation process, the conciliator will endeavor for amicable settlement of the dispute within 21 days, which may be extended with 10 days by the conciliator. ➤ If the conciliation is unsuccessful, then the investor may request to refer the matter for arbitration. ➤ The arbitration process to be concluded by arbitrator(s) within 30 days, which is extendable by 30 days.

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

Sr. No.	Type of special circumstances	Timelines for the Activity/ Service
1.	<ul style="list-style-type: none"> ▪ Depositories to terminate the participation in case a participant no longer meets the eligibility criteria and/or any other grounds as mentioned in the bye laws like suspension of trading member by the Stock Exchanges. 	Client will have a right to transfer all its securities to any other Participant of its choice without any charges for the transfer within 30 days from the date of intimation by way of letter/email.

Sr. No.	Type of special circumstances	Timelines for the Activity/ Service
	<ul style="list-style-type: none"> ▪ Participant surrenders the participation by its own wish. 	

7. **Dos and Don'ts for Investors** *[link to be provided by the Depositories]*

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

Sr. No.	Guidance
xiii.	If you have any grievance in respect of your demat account, please write to designated email IDs of depositories or you may lodge the same with SEBI online at https://scores.sebi.gov.in
xiv.	Keep a record of documents signed, DIS issued and account statements received.
xv.	As Investors you are required to verify the transaction statement carefully for all debits and credits in your account. In case of any unauthorized debit or credit, inform the DP or your respective Depository.
xvi.	Appoint a nominee to facilitate your heirs in obtaining the securities in your demat account, on completion of the necessary procedures.
xvii.	Register for Depository's internet based facility or download mobile app of the depository to monitor your holdings.
xviii.	Ensure that, both, your holding and transaction statements are received periodically as instructed to your DP. You are entitled to receive a transaction statement every month if you have any transactions.
xix.	Do not follow herd mentality for investments. Seek expert and professional advice for your investments
xx.	Beware of assured/fixed returns.

8. Rights of investors [*link to be provided by the Depositories*]

- i. Receive a copy of KYC, copy of account opening documents.
- ii. No minimum balance is required to be maintained in a demat account.
- iii. No charges are payable for opening of demat accounts.
- iv. If executed, receive a copy of Power of Attorney. However, Power of Attorney is not a mandatory requirement as per SEBI / Stock Exchanges. You have the right to revoke any authorization given at any time.
- v. You can open more than one demat account in the same name with single DP/ multiple DPs.
- vi. Receive statement of accounts periodically. In case of any discrepancies in statements, take up the same with the DP immediately. If the DP does not respond, take up the matter with the Depositories.
- vii. Pledge and /or any other interest or encumbrance can be created on demat holdings.
- viii. Right to give standing instructions with regard to the crediting of securities in demat account.
- ix. Investor can exercise its right to freeze/defreeze his/her demat account or specific securities / specific quantity of securities in the account, maintained with the DP.
- x. In case of any grievances, Investor has right to approach Participant or Depository or SEBI for getting the same resolved within prescribed timelines.

- xi. Every eligible investor shareholder has a right to cast its vote on various resolutions proposed by the companies for which Depositories have developed an internet based 'e-Voting' platform.
- xii. Receive information about charges and fees. Any charges/tariff agreed upon shall not increase unless a notice in writing of not less than thirty days is given to the Investor.
- xiii. Right to indemnification for any loss caused due to the negligence of the Depository or the participant.
- xiv. Right to opt out of the Depository system in respect of any security.

9. Responsibilities of Investors *[link to be provided by the Depositories]*

- i. Deal with a SEBI registered DP for opening demat account, KYC and Depository activities.
- ii. Provide complete documents for account opening and KYC (Know Your Client). Fill all the required details in Account Opening Form / KYC form in own handwriting and cancel out the blanks.
- iii. Read all documents and conditions being agreed before signing the account opening form.
- iv. Accept the Delivery Instruction Slip (DIS) book from DP only (preprinted with a serial number along with client ID) and keep it in safe custody and do not sign or issue blank or partially filled DIS.
- v. Always mention the details like ISIN, number of securities accurately.
- vi. Inform any change in information linked to demat account and obtain confirmation of updation in the system.
- vii. Regularly verify balances and demat statement and reconcile with trades / transactions.
- viii. Appoint nominee(s) to facilitate heirs in obtaining the securities in their demat account.
- ix. Do not fall prey to fraudsters sending emails and SMSs luring to trade in stocks / securities promising huge profits.

**10. Code of Conduct for Depositories *[link to be provided by the Depositories]*
(Part D of Third Schedule of SEBI (D & P) regulations, 2018)**

A Depository shall:

- (a) always abide by the provisions of the Act, Depositories Act, 1996, any Rules or Regulations framed thereunder, circulars, guidelines and any other directions issued by the Board from time to time.
- (b) adopt appropriate due diligence measures.
- (c) take effective measures to ensure implementation of proper risk management framework and good governance practices.

- (d) take appropriate measures towards investor protection and education of investors.
- (e) treat all its applicants/members in a fair and transparent manner.
- (f) promptly inform the Board of violations of the provisions of the Act, the Depositories Act, 1996, rules, regulations, circulars, guidelines or any other directions by any of its issuer or issuer's agent.
- (g) take a proactive and responsible attitude towards safeguarding the interests of investors, integrity of depository's systems and the securities market.
- (h) endeavor for introduction of best business practices amongst itself and its members.
- (i) act in utmost good faith and shall avoid conflict of interest in the conduct of its functions.
- (j) not indulge in unfair competition, which is likely to harm the interests of any other Depository, their participants or investors or is likely to place them in a disadvantageous position while competing for or executing any assignment.
- (k) segregate roles and responsibilities of key management personnel within the depository including
 - a. Clearly mapping legal and regulatory duties to the concerned position
 - b. Defining delegation of powers to each position
 - c. Assigning regulatory, risk management and compliance aspects to business and support teams
- (l) be responsible for the acts or omissions of its employees in respect of the conduct of its business.
- (m) monitor the compliance of the rules and regulations by the participants and shall further ensure that their conduct is in a manner that will safeguard the interest of investors and the securities market.

**11. Code of Conduct for Participants *[link to be provided by the Depositories]*
(Part A of Third Schedule of SEBI (D & P) regulations, 2018)**

1. A participant shall make all efforts to protect the interests of investors.
2. A participant shall always endeavour to—
 - (a) render the best possible advice to the clients having regard to the client's needs and the environments and his own professional skills;
 - (b) ensure that all professional dealings are effected in a prompt, effective and efficient manner;
 - (c) inquiries from investors are adequately dealt with;
 - (d) grievances of investors are redressed without any delay.
3. A participant shall maintain high standards of integrity in all its dealings with its clients and other intermediaries, in the conduct of its business.
4. A participant shall be prompt and diligent in opening of a beneficial owner account, dispatch of the dematerialisation request form, rematerialisation

- request form and execution of debit instruction slip and in all the other activities undertaken by him on behalf of the beneficial owners.
5. A participant shall endeavour to resolve all the complaints against it or in respect of the activities carried out by it as quickly as possible, and not later than one month of receipt.
 6. A participant shall not increase charges/fees for the services rendered without proper advance notice to the beneficial owners.
 7. A participant shall not indulge in any unfair competition, which is likely to harm the interests of other participants or investors or is likely to place such other participants in a disadvantageous position while competing for or executing any assignment.
 8. A participant shall not make any exaggerated statement whether oral or written to the clients either about its qualifications or capability to render certain services or about its achievements in regard to services rendered to other clients.
 9. A participant shall not divulge to other clients, press or any other person any information about its clients which has come to its knowledge except with the approval/authorisation of the clients or when it is required to disclose the information under the requirements of any Act, Rules or Regulations.
 10. A participant shall co-operate with the Board as and when required.
 11. A participant shall maintain the required level of knowledge and competency and abide by the provisions of the Act, Rules, Regulations and circulars and directions issued by the Board. The participant shall also comply with the award of the Ombudsman passed under the Securities and Exchange Board of India (Ombudsman) Regulations, 2003.
 12. A participant shall not make any untrue statement or suppress any material fact in any documents, reports, papers or information furnished to the Board.
 13. A participant shall not neglect or fail or refuse to submit to the Board or other agencies with which it is registered, such books, documents, correspondence, and papers or any part thereof as may be demanded/requested from time to time.
 14. A participant shall ensure that the Board is promptly informed about any action, legal proceedings, etc., initiated against it in respect of material breach or non-compliance by it, of any law, Rules, regulations, directions of the Board or of any other regulatory body.
 15. A participant shall maintain proper inward system for all types of mail received in all forms.
 16. A participant shall follow the maker—Checker concept in all of its activities to ensure the accuracy of the data and as a mechanism to check unauthorised transaction.
 17. A participant shall take adequate and necessary steps to ensure that continuity in data and record keeping is maintained and that the data or records are not

lost or destroyed. It shall also ensure that for electronic records and data, up-to-date back up is always available with it.

18. A participant shall provide adequate freedom and powers to its compliance officer for the effective discharge of his duties.
19. A participant shall ensure that it has satisfactory internal control procedures in place as well as adequate financial and operational capabilities which can be reasonably expected to take care of any losses arising due to theft, fraud and other dishonest acts, professional misconduct or omissions.
20. A participant shall be responsible for the acts or omissions of its employees and agents in respect of the conduct of its business.
21. A participant shall ensure that the senior management, particularly decision makers have access to all relevant information about the business on a timely basis.
22. A participant shall ensure that good corporate policies and corporate governance are in place.
