BMLI & DDPI [VOLUNTARY DOCUMENT]

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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**

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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**

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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