

Emkay



KYC

EMKAY WEALTH ADVISORY LIMITED

www.emkayglobal.com/emkaywealth

DETAILS OF THE INVESTMENT ADVISOR

Name of the Investment Advisor	EMKAY WEALTH ADVISORY LIMITED	
SEBI Registration No	INA000013961	
Registered Address	7 th Floor, The Ruby, Senapati Bapat Marg, Dadar (West), Mumbai - 400 028.	
	Phone	022 - 6612 1212
	Fax	022 - 6624 2410
	Website	www.emkayglobal.com/emkaywealth
Details of Principal Officer	Name	Mr. Devang Desai
	Phone No.	022 - 6629 9299
	Email	compliance@emkaywealth.com
Grievance Email id		grievance@emkaywealth.com

SEBI regional/ local office Address - <https://www.sebi.gov.in/contact-us.html>

INSTRUCTIONS/CHECK LIST FOR FILLING KYC FORM

A. IMPORTANT POINTS:

1. Self attested copy of PAN card is mandatory for all clients, including Promoters/Partners/Karta/Trustees and whole time directors and persons authorized to deal in securities on behalf of company/firm/others.
2. Copies of all the documents submitted by the applicant should be self-attested and accompanied by originals for verification. In case the original of any document is not produced for verification, then the copies should be properly attested by entities authorized for attesting the documents, as per the below mentioned list.
3. If any proof of identity or address is in a foreign language, then translation into English is required.
4. Name & address of the applicant mentioned on the KYC form, should match with the documentary proof submitted.
5. If correspondence & permanent address are different, then proofs for both have to be submitted.
6. Sole proprietor must make the application in his individual name & capacity.
7. For non-residents and foreign nationals, (allowed to trade subject to RBI and FEMA guidelines), copy of passport/ PIO Card/ OCI Card and overseas address proof is mandatory.
8. For foreign entities, CIN is optional; and in the absence of DIN no. for the directors, their passport copy should be given.
9. In case of Merchant Navy NRI's, Mariner's declaration or certified copy of CDC (Continuous Discharge Certificate) is to be submitted.
10. For opening an account with Depository participant or Mutual Fund, for a minor, photocopy of the School Leaving Certificate/Mark sheet issued by Higher Secondary Board/Passport of Minor/Birth Certificate must be provided.
11. Politically Exposed Persons (PEP) are defined as individuals who are or have been entrusted with prominent public functions in a foreign country, e.g., Heads of States or of Governments, senior politicians, senior Government/judicial/ military officers, senior executives of state owned corporations, important political party officials, etc.

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

1. Unique Identification Number (UID) (Aadhaar)/ Passport/ Voter ID card/ Driving license.
2. PAN card with photograph.
3. Identity card/ document with applicant's Photo, issued by any of the following: Central/State Government and its Departments, Statutory/Regulatory Authorities, Public Sector Undertakings, Scheduled Commercial Banks, Public Financial Institutions, Colleges affiliated to Universities, Professional Bodies such as ICAI, ICWAI, ICSI, Bar Council etc., to their Members; and Credit cards/Debit cards issued by Banks.

C. Proof of Address (POA): - List of documents admissible as Proof of Address:

*(*Documents having an expiry date should be valid on the date of submission.)*

1. Passport/ Voters Identity Card/ Ration Card/ Registered Lease or Sale Agreement of Residence/ Driving License/ Flat Maintenance bill/ Insurance Copy.
2. Utility bills like Telephone Bill (only land line), Electricity bill or Gas bill - Not more than 3 months old.
3. Bank Account Statement/Passbook — Not more than 3 months old.
4. Self-declaration by High Court and Supreme Court judges, giving the new address in respect of their own accounts.
5. Proof of address issued by any of the following: Bank Managers of Scheduled Commercial Banks/Scheduled Co-Operative Bank/Multinational Foreign Banks/Gazetted Officer/Notary public/Elected representatives to the Legislative Assembly/Parliament/Documents issued by any Govt. or Statutory Authority.
6. Identity card/document with address, issued by any of the following: Central/State Government and its Departments, Statutory/Regulatory Authorities, Public Sector Undertakings, Scheduled Commercial Banks, Public Financial Institutions, Colleges affiliated to Universities and Professional Bodies such as ICAI, ICWAI, ICSI, Bar Council etc., to their Members.
7. For FII/sub account, Power of Attorney given by FII/sub-account to the Custodians (which are duly notarized and/or apostilled or consularised) that gives the registered address should be taken.
8. The proof of address in the name of the spouse may be accepted.

D. Exemptions/clarifications to PAN

*(*Sufficient documentary evidence in support of such claims to be collected.)*

1. In case of transactions undertaken on behalf of Central Government and/or State Government and by officials appointed by Courts e.g. Official liquidator, Court receiver etc.
2. Investors residing in the state of Sikkim.
3. UN entities/multilateral agencies exempt from paying taxes/filing tax returns in India.
4. SIP of Mutual Funds upto Rs 50,000/- p.a.
5. In case of institutional clients, namely, FIIs, MFs, VCFs, FVCIs, Scheduled Commercial Banks, Multilateral and Bilateral Development Financial Institutions, State Industrial Development Corporations, Insurance Companies registered with IRDA and Public Financial Institution

as defined under section 4A of the Companies Act, 1956, Custodians shall verify the PAN card details with the original PAN card and provide duly certified copies of such verified PAN details to the intermediary.

E. List of people authorized to attest the documents:

1. Notary Public, Gazetted Officer, Manager of a Scheduled Commercial/ Co-operative Bank or Multinational Foreign Banks (Name, Designation & Seal should be affixed on the copy).
2. In case of NRIs, authorized officials of overseas branches of Scheduled Commercial Banks registered in India, Notary Public, Court Magistrate, Judge, Indian Embassy /Consulate General in the country where the client resides are permitted to attest the documents.

F. In case of Non-Individuals, additional documents to be obtained from non-individuals, over & above the POI & POA, as mentioned below:

Types of entity	Documentary requirements
Corporate	<ul style="list-style-type: none"> • Copy of the balance sheets for the last 2 financial years (to be submitted every year). • Copy of latest share holding pattern including list of all those holding control, either directly or indirectly, in the company in terms of SEBI takeover Regulations, duly certified by the company secretary/Whole time director/MD (to be submitted every year). • Photograph, POI, POA, PAN and DIN numbers of whole time directors/two directors in charge of day to day operations. • Photograph, POI, POA, PAN of individual promoters holding control - either directly or indirectly. • Copies of the Memorandum and Articles of Association and certificate of incorporation. • Copy of the Board Resolution for investment in securities market. • Authorised signatories list with specimen signatures.
Partnership firm	<ul style="list-style-type: none"> • Copy of the balance sheets for the last 2 financial years (to be submitted every year). • Certificate of registration (for registered partnership firms only). • Copy of partnership deed. • Authorised signatories list with specimen signatures. • Photograph, POI, POA, PAN of Partners.
Trust	<ul style="list-style-type: none"> • Copy of the balance sheets for the last 2 financial years (to be submitted every year). • Certificate of registration (for registered trust only). • Copy of Trust deed. • List of trustees certified by managing trustees/CA. • Photograph, POI, POA, PAN of Trustees.
HUF	<ul style="list-style-type: none"> • PAN of HUF. • Deed of declaration of HUF/ List of coparceners. • Bank pass-book/bank statement in the name of HUF. • Photograph, POI, POA, PAN of Karta.
Unincorporated Association or a body of individuals	<ul style="list-style-type: none"> • Proof of Existence/Constitution document. • Resolution of the managing body & Power of Attorney granted to transact business on its behalf. • Authorized signatories list with specimen signatures.
Banks/Institutional Investors	<ul style="list-style-type: none"> • Copy of the constitution/registration or annual report/balance sheet for the last 2 financial years. • Authorized signatories list with specimen signatures.
Foreign Institutional Investors (FII)	<ul style="list-style-type: none"> • Copy of SEBI registration certificate. • Authorized signatories list with specimen signatures.
Army/ Government Bodies	<ul style="list-style-type: none"> • Self-certification on letterhead. • Authorized signatories list with specimen signatures.
Registered Society	<ul style="list-style-type: none"> • Copy of Registration Certificate under Societies Registration Act. • List of Managing Committee members. • Committee resolution for persons authorised to act as authorised signatories with specimen signatures. • True copy of Society Rules and Bye Laws certified by the Chairman/Secretary.

INSTRUCTIONS / CHECK LIST

1. Additional documents in case of trading in derivatives segment - illustrative list:




Copy of ITR Acknowledgement	Copy of Annual Accounts
In case of salary income - Salary Slip, Copy of Form 16	Net worth certificate
Copy of demat account holding statement.	Bank account statement for last 6 months
Any other relevant documents substantiating ownership of assets.	Self declaration with relevant supporting documents

**In respect of other clients, documents as per risk management policy of the stock broker need to be provided by the client from time to time.*

2. Copy of cancelled cheque leaf/ pass book/bank statement specifying name of the constituent, MICR Code or/and IFSC Code of the bank should be submitted.
3. Demat master or recent holding statement issued by DP bearing name of the client.
4. For individuals:
- a. Stock broker has an option of doing 'in-person' verification through web camera at the branch office of the stock broker/sub-broker's office.
- b. In case of non-resident clients, employees at the stock broker's local office, overseas can do in-person' verification. Further, considering the infeasibility of carrying out 'In-person' verification of the non-resident clients by the stock broker's staff, attestation of KYC documents by Notary Public, Court, Magistrate, Judge, Local Banker, Indian Embassy / Consulate General in the country where the client resides may be permitted.
5. For non-individuals:
- a. Form need to be initialized by all the authorized signatories.
- b. Copy of Board Resolution or declaration (on the letterhead) naming the persons authorized to deal in securities on behalf of company/firm/others and their specimen signatures.

Instructions to the Applicants (BOs) for account opening:

1. Signatures can be in English or Hindi or any of the other languages contained in the 8th Schedule of the Constitution of India. Thumb impressions and signatures other than the above mentioned languages must be attested by a Magistrate or a Notary Public or a Special Executive Magistrate / Special Executive Officer under his/her official seal.
2. Signatures should be preferably in black ink.
3. Details of the Names, Address, Telephone Number(s), etc., of the Magistrate / Notary Public / Special Executive Magistrate / Special Executive Officer are to be provided in case of attestation done by them.
4. In case of additional signatures (for accounts other than individuals), separate annexures should be attached to the account opening form.
5. All correspondence / queries shall be addressed to the first / sole applicant.
6. Strike off whichever option, in the account opening form, is not applicable.

Notes: Below mentioned Symbols denote various signatures approximately		
	Client	- 5 Signature
	Non-Individual	- 6 Signature
	Emkay authorized	- 2 Signature

Customer Relationship Form (Individual)

For Internal use only

*Mandatory Information

Client ID	Introducer ID	Introducer Name (2)
	Introducer Name (1)	Activation Date

PHOTOGRAPH

Please affix the recent passport size photograph and sign across it

 1/5

Please fill complete clearly in **BLOCK LETTERES** Status Resident Individual NRI Foreign National Person of Indian Origin

A) First Applicant Details

Title* Mr. Mrs. Ms. Dr. Date of Birth*

Name*

Father Name

Mother Name

Maiden Name (if any)

Name of Guardian/Parents (in case of minor)

PAN* (Please enclose a duly attested copy of your PAN and Aadhaar Card)

Aadhaar No.*

Current Marital Status Single Married Divorced Anniversary Date

Are you KYC certified Yes No Place of Birth (mention State)

Mailing / Permanent address and contact details* Place of Birth if (overseas)

Citizenship Indian Other Country

Address*

City* Pin code*

State* Country

Email ID

Linkedin ID

Mailing / Correspondence address and contact details* if different from permanent address

Address*

City* Pin code*

State* Country

Mobile* Telephone

Proof of Identity (POI) : PAN Card Others (please specify) _____

Proof of Address to be provided by Applicant. Please submit ANY ONE of the following valid documents & tick (✓) against the document attached.

Passport Ration Card Registered Lease/Sale Agreement of Residence Driving License Voter Identity Card *Latest Bank A/c Statement/Passbook *Latest Telephone Bill (only Land Line) *Latest Electricity Bill *Latest Gas Bill Others (Please specify) _____

*Not more than 3 month old. Validity/Expiry date of proof of address submitted

B) Other Information

Annual Income Upto 5 Lacs 5 Lacs-10 Lacs 10 Lacs-25 Lacs 25 Lacs-1 Cr. 1Cr.-5 Cr 5 Cr Above

Net Worth as on (Date)

Occupation Salaried Business Retired Homemaker Self-Employed Professional (CA/Lawyer/Doctor/Other)

If Salaried Private Sector MNC Public Sector Other (Please Specify)

Organization Designation

If Business Sole Proprietorship Partnership Private Ltd. Listed LLP Other (Please Specify) Industry

Politically Exposed Person (PEP) Status I am PEP I am related to PEP Not Applicable

FOR OFFICE USE ONLY IPV Done on

EMKAY WEALTH ADVISORY LIMITED (POS CODE :)

(Originals Verified) Self Certified Document Copies received

(Attested) True Copies of documents received

Main Intermediary

Seal/Stamp of the intermediary should contain

Staff Name

Designation

Name of the Organization

Signature 1/2

Date

FATCA - CRS Declaration - INDIVIDUAL

Please fill the information below as requested	
Name of the Account Holder	
Maiden Name (if any)	
Father's Name (mandatory)	
Spouse's Name	
Marital Status	<input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Other
Nationality	<input type="checkbox"/> Indian <input type="checkbox"/> Others _____
Aadhar No.	
Identification Type Documents submitted as proof of identity of the individual	<input type="checkbox"/> PAN <input type="checkbox"/> Other (pls. Specify) _____
Please mention your Residential Status if it is any one of these	<input type="checkbox"/> Resident Individual <input type="checkbox"/> Non Resident Indian <input type="checkbox"/> Foreign National <input type="checkbox"/> Person of Indian Origin

Are you a tax resident (i.e. are you assessed for Tax) in any other country other than India? Yes No

If 'Yes', please fill for all countries (other than India) in which you are a Resident for tax purpose i.e. where you are a Citizen/ Resident / Green Card Holder / Tax Resident in the respective countries

S. No.	Country of Tax Residency	Tax Identification Number (TIN) or Functional Equivalent	Identification Type [TIN or other, please specify]	If TIN is not available, please tick (3) the reason A, B or C [as defined below]
1				→ Reason A <input type="checkbox"/> B <input type="checkbox"/> C <input type="checkbox"/>
2				→ Reason A <input type="checkbox"/> B <input type="checkbox"/> C <input type="checkbox"/>

- > Reason A → The country where the Account Holder is liable to pay tax does not issue TIN to its residents.
- > Reason B → No TIN required [Select this reason only if the authorities of the respective country of tax residence do not required the TIN to be collected]
- > Reason C → Others – Please specify the reasons _____

Declaration:

I / We certify that: a) the information provided in the Form is in accordance with section 285BA of the Income Tax Act, 1961 read with Rules 114F to 114H of the Income tax Rules, 1962. b) the information provided by me/us in the Form, its supporting Annexures as well as in the documentary evidence provided by me/us are, to the best of our knowledge and belief, true, correct and complete and that I/we have not withheld any material information that may affect the assessment/categorization of the account as a Reportable account or otherwise. c) I/We permit/authorise the Company to collect, store, communicate and process information relating to the Account and all transactions therein, by the Company and any of its affiliates wherever situated including sharing, transfer and disclosure between them and to the authorities in and/or outside India of any confidential information for compliance with any law or regulation whether domestic or foreign. d) I / We undertake the responsibility to declare and disclose within 30 days from the date of change, any changes that may take place in the information provided in the Form, its supporting Annexures as well as in the documentary evidence provided by me/us or if any certification becomes incorrect and to provide fresh self-certification along with documentary evidence. e) I / We also agree that our failure to disclose any material fact known to us, now or in future, may invalidate our application and the Company would be within its right to put restrictions in the operations of my/our account or close it or report to any regulator and/or any authority designated by the Government of India (GOI) /RBI/SEBI for the purpose or take any other action as may be deemed appropriate by the Company if the deficiency is not remedied by us within the stipulated period. f) I / We hereby accept and acknowledge that the Company shall have the right and authority to carry out investigations from the information available in public domain for confirming the information provided by me / us to the Company. g) It shall be my / our responsibilities to educate myself / ourself and to comply at all times with all relevant laws relating to reporting under section 285BA of the Act read with the Rules thereunder. h) I/We also agree to furnish such information and/or documents as the Company may require from time to time on account of any change in law either in India or abroad in the subject matter herein. i) I/We shall indemnify the Company for any loss that may arise to the Company on account of providing incorrect or incomplete information. j) I / We certify that I/we have the capacity to sign as per CBDT rules/SEBI guidelines.

I/We authorize Emkay Wealth Advisory Limited/ Its Group Company / Its Associates / subsidiaries to authenticate data in accordance with UIDAI (Authentication) Regulations.



Date: _____

Place : _____

=====

Acknowledgement

We acknowledge the receipt of FATCA/CRS declaration form duly filled and signed from Mr./Ms./

M/s. _____ PAN _____ on dd/mm/yyyy

Date:

Signature with Name, Emp. ID & Seal

DECLARATION

I/We hereby declare that the details furnished above are true and correct to the best of my knowledge and belief and I under take 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/We have read, understood and have agreed to the terms and conditions relating to various services that are or may be made available by Emkay Wealth Advisory Limited (EWAL) from time to time. I/We hereby give consent to the EWAL or its Authorized Agents and third party service providers to use information/ data provided by me to contact me through any channel of communication including but not limited to email, telephone, sms, etc. and further authorize the disclosure of the information contained herein to its affiliates/ group companies or their Authorized Agents or Third Party Service Providers in order to provide information and updates to me on various financial and investment products and offering of other services. I/We Agree that all personal or transactional related information collected/ provided by me can be shared/transferred and disclosed with the abovementioned parties including with any regulatory, statutory or judicial authorities for compliance with any law or regulation in accordance with privacy policy as available at the website of the EWAL. I/We read and understood the above declaration, notes & instruction, Terms and Condition and agree for the same.

I/We am/are interested in knowing my/our credit score and am/are happy to receive help in this regard.

I/We hereby provide my consent to:-

- EWAL and/or its group companies & associates to conduct check on my/our credit information with any of the bureau.
- EWAL and/or its group companies & associates to conduct a background check either by their employees or through any third party vendor. Yes/No

NAME &
SIGNATURE(S)
OF
AUTHORISED
PERSON(S)

1/6

Place: _____

Date: _____

Please fix entity - seal / stamp

Details of Promoters/Partners/Karta/Trustees/Whole time Directors and authorised signature

Sr. No.	PAN & Aadhar Card (Please attach PAN & Aadhar Card Copy)	Name	DIN (For Directors)/UID (For other if available)	Relationship with Applicant (i.e. promoters, whole time directors etc.	Signature
	PAN No.				
	Aadhar Card No.				
	PAN No.				
	Aadhar Card No.				
	PAN No.				
	Aadhar Card No.				
	PAN No.				
	Aadhar Card No.				
	PAN No.				
	Aadhar Card No.				

Name of the Authorised Signatory(ies)

Signature of the Authorised Signatory(ies)

Date / /

BANK ACCOUNT DETAILS (INDIVIDUAL & NON-INDIVIDUAL) - FOR BOTH APPLICANT

Account No.

Type of Account Saving Current NRE NRO Other (Pls specify)

Bank Name

Branch Address

City* Pin code*

MICR Code IFSC Code

Part - C [Fill any one as applicable -to be filled by NFEs other than Direct Reporting NFFEs]

1	Is the entity is a listed company [whose shares are regularly traded on a recognized stock exchange]	<input type="checkbox"/> No <input type="checkbox"/> Yes (If Yes, Please specify any one Stock Exchange on which the stock is traded regularly) Name of the Stock Exchange _____
2	Is the entity a, Related Entity of a listed company [whose shares are regularly traded on a recognized stock exchange]	<input type="checkbox"/> No <input type="checkbox"/> Yes (Please specify the name of the listed company and one stock exchange on which stock is traded regularly) Name of the listed company: _____ Nature of Relation: <input type="checkbox"/> Subsidiary <input type="checkbox"/> Controlled
3	Is the entity an Active NFE ?	<input type="checkbox"/> No <input type="checkbox"/> Yes - Nature of business _____ Please specify sub-category of Active NFE <input type="checkbox"/> <input type="checkbox"/>
4	If the entity a Passive NFE :	<input type="checkbox"/> No <input type="checkbox"/> Yes - Nature of business _____ If Yes, fill UBO declaration in the next section

if Passive NFE, please provide the below additional details for each of the Controlling person.
 (Please attach additional sheets if necessary)

S No	Name of UBO	Taxpayer Identification Number / PAN / Equivalent ID Number~	Place & Country of Birth	Country of Tax Residency*	Occupation Type [Service, Business, Others.]	Nationality	Father's Name	Date of Birth dd/mm/yyyy	Gender [Male, Female, others]

Additional details to be filled by controlling persons with tax residency / permanent residency / citizenship / Green Card in any country other than India
 ~ In case TIN is not available, kindly provided functional equivalent
 * If UBO has more than one tax residency outside India, details to be provided in separate rows for each of the tax residency countries

Declaration:

I / We certify that: a) the information provided in the Form is in accordance with section 285BA of the Income Tax Act, 1961 read with Rules 114F to 114H of the Income tax Rules, 1962. b) the information provided by me/us in the Form, its supporting Annexures as well as in the documentary evidence provided by me/us are, to the best of our knowledge and belief, true, correct and complete and that I/we have not withheld any material information that may affect the assessment/categorization of the account as a Reportable account or otherwise.c) I/We permit/authorize the Company to collect, store, communicate and process information relating to the Account and all transactions therein, by the Company and any of its affiliates wherever situated including sharing, transfer and disclosure between them and to the authorities in and/or outside India of any confidential information for compliance with any law or regulation whether domestic or foreign. d) I / We undertake the responsibility to declare and disclose within 30 days from the date of change, any changes that may take place in the information provided in the Form, it's supporting Annexures as well as in the documentary evidence provided by me/us or if any certification becomes incorrect and to provide fresh self-certification along with documentary evidence. e) I / We also agree that our failure to disclose any material fact known to us, now or in future, may invalidate our application and the Company would be within its right to put restrictions in the operations of my/our account or close it or report to any regulator and/or any authority designated by the Government of India (GOI) /RBI/SEBI for the purpose or take any other action as may be deemed appropriate by the Company if the deficiency is not remedied by us within the stipulated period. f) I / We hereby accept and acknowledge that the Company shall have the right and authority to carry out investigations from the information available in public domain for confirming the information provided by me / us to the Company. g) It shall be my / our responsibilities to educate myself / ourself and to comply at all times with all relevant laws relating to reporting under section 285BA of the Act read with the Rules thereunder. h) I/We also agree to furnish such information and/or documents as the Company may require from time to time on account of any change in law either in India or abroad in the subject matter herein. i) I/We shall indemnify the Company for any loss that may arise to the Company on account of providing incorrect or incomplete information. j) I / We certify that I/we have the capacity to sign for the Entity as per CBDT rules/SEBI guidelines.

Signature with relevant seal:



Authorised Signatory



Authorised Signatory

Date:

Place:

Investor Profile Questionnaire

1. What is your current stage of life?

- a. Single
- b. Single with dependent parents
- c. Young Family
- d. Mature Family
- e. Nearing Retirement
- f. Retired

2. How familiar are you with financial markets?

- a. Have no knowledge
- b. Have basic knowledge and a little experience
- c. Have fair amount of knowledge and experience
- d. Good knowledge and awareness about products
- e. High level of knowledge and investment experience

3. What is your purpose of investing?

- a. Protect Capital
- b. Protect capital and earn regular income
- c. Grow capital
- d. Grow capital and generate income
- e. Build long term wealth

4. Your current portfolio consists of

- a. Money market instruments, bonds, fixed deposits
- b. FDs, bonds, gold and some blue chip stocks
- c. Mix of debt, blue chip and aggressive stocks
- d. High yield debt, stocks including mid/small caps/PE /real estate/AIF/PMS
- e. Aggressive equity, high risk funds and aggressive leveraged positions

5. How long do you plan to keep the investments?

- a. Up to 3 year
- b. 3-5 years
- c. 5-7 years
- d. 7-10 year
- e. 10 years & above

6. How much liquidity you want to maintain?

- d. 50% of the portfolio
- c. 25% of the portfolio
- b. 10 % of the portfolio
- a. 5% of the portfolio
- e. No liquidity required

7. How long will you hold on to an investment which is not doing well?

- a. 3 months
- b. 6 months
- c. 1 year
- d. 2 years
- e. 3 years & above

8. If the Investment value goes down by 25 % though the fundamentals have not changed, you will

- a. Sell all the holdings
- b. Sell part of the holdings
- c. Hold and wait for turnaround
- d. Buy more in Tranches at different intervals
- e. Buy more in lump-sum immediately

9. What type of loss you are willing to book or accept at any point of time ?

- 10 a. Upto 5 %
- 8 b. Upto 15 %
- 6 c. Upto 25 %
- 5 d. Upto 35 %
- 4 e. Any amount

10. Which of the followings describes you the best?

- 2 a. Comfortable with low risk ,low returns
- 2 b. Minor fluctuations is okay but prefer relatively low risk investments
- 4 c. Moderate growth with short term fluctuations but no high risks
- 6 d. Need good returns and willing to stand some declines occasionally
- 8 e. Require high returns and willing to take high risks

TOTAL SCORE

What Does Your Risk Profile Score

Risk Profile	Score Range	Likely investment behaviour
Emkay Wealth Protect	20-35	Preservation of capital is the sole objective and zero tolerance for even moderate negative returns
Emkay Wealth Conserve	36-50	Preservation of capital with regular income or returns is the key objective
Emkay Wealth Steady	51-65	Mix of debt and equity with accent on reasonable returns and growth
Emkay Wealth Build	66-75	Accent on growth with higher returns and willingness to take reasonable risks for growth
Emkay Wealth Grow	76-85	Capital appreciation is the primary objective with a high risk tolerance level
Emkay Wealth Multiply	86-100	Capital growth over long time periods and willingness to take very high levels of risk

Note : Risk profile captured will be applicable at family level.

Customer Interest Form

Thank you for choosing Emkay Wealth Advisory Limited. Please provide us with the following details so we can assist you better.

Personal Preferences

- What kind of music do you enjoy?

Sufi / Folk Bollywood Instrumental Classic English Rock
 Not Interested I any Any other _____

- Which is our favorite travel destination?

Domestic _____ International _____

- DO you like to read? Yes No

If yes, kindly mention what Interest you the most.

Science fiction Satire Drama Mystery Self Management Others

- Which is your favorite Publication?

- Other areas of Interest :

Movie Theatre / plyas

- Your favorite sports :

Cricket Tennis Chess Golf F1 Bridge Table Tennis Others _____

EMKAY WEALTH ADVISORY LIMITED

Registered Office : The Ruby, 7th Floor, Senapati Bapat Marg, Dadar (West), Mumbai - 400 028. Tel.: 022 6612 1212

Corporate Office : Paragon Center-B, 13-15, First Floor "B" Wing, Pandurang Budhkar Marg,

Opp. Birla Centurion, Worli , Mumbai - 400 013. Tel.: 022 6617 5400 • Website : www.emkayglobal.com/emkaywealth

CIN NO.: L67120MH1995PLC084899



INVESTMENT ADVISORY SERVICES AGREEMENT

This Investment Advisory Agreement (hereinafter 'Agreement') is made at _____ on this day of _____ of 20____ ('Effective Date').

BY AND BETWEEN

Emkay Wealth Advisory Limited, a company registered under the Companies Act, 1956 and having its registered office at 7th Floor, The Ruby, Senapati Bapat Marg, Dadar West, Mumbai - 400028, hereinafter referred to as "**EWAL**" (which expression shall, unless it be repugnant to the context or meaning thereof mean and include its representatives, successors and permitted assigns) of the **First Part**

AND

_____, a Resident Indian / Non-Resident / Hindu Undivided Family / Firm / Company / Body Corporate / Foreign Portfolio Investor / Trust / any other person eligible to enter into this agreement and having his/her/its residence/office/registered office/principal place of business at _____, hereinafter referred to as the "**Client**" (which expression shall, unless it be repugnant to the context or meaning thereof mean and include his/her/its heirs/successors, representatives, successors and permitted assigns) of the **Other Part**

EWAL and the Client are hereinafter collectively referred to as "Parties" and individually as "**Party**".

CLIENT'S DECLARATION

I/We hereby

- i. have read and understood the terms and conditions of Investment Advisory services provided by EWAL along with the fee structure and mechanism for charging and payment of fee.
- ii. based on my / our written request to EWAL, an opportunity was provided by the Investment Adviser to ask questions and interact with 'person(s) associated with the investment advice
- iii. appoint, entirely at my / our risk, EWAL as the Investment Adviser to provide the required services in accordance with the terms and conditions of the agreement as mandated under Regulation 19(1) (d) of the Securities and Exchange Board of India (Investment Advisers) Regulations, 2013.
- iv. declare that the details furnished herewith is / are true and fair to the best of my/our knowledge and belief.
- v. authorise EWAL to update/modify CKYC/KRA basis on the documents submitted by me/us.
- vi. have read and understood the above Terms and Conditions of the agreement and agree to abide by the rules and regulations as may be in force from time to time.
- vii. declare that there is/are no legal and regulatory action/fines/penalties pending against me/us.
 - Yes No
 - If No _____ (Share the details in separate document)
- viii. undertake to update the information with CKYC/KRA within 30 days about any changes in the details furnished herewith and any other additional information /data as and when required.

Signatures

 3/5  4/6

EWAL'S DECLARATION

We hereby declare and confirm that, we shall

- i. neither render any investment advice nor charge any fee until the client has signed this agreement
- ii. not manage funds and securities on behalf of the client and shall only receive such sums of monies from the client as are necessary to discharge the client's liability towards fees owed to us
- iii. not, in the course of performing our services to the client, hold out any investment advice implying any assured returns or minimum returns or target return or percentage accuracy or service provision till achievement of target returns or any other nomenclature that gives the impression to the client that the investment advice is risk-free and/or not susceptible to market risks and or that it can generate returns with any level of assurance
- iv. carry our activities independently, at an arms-length basis with our related parties and from time to time provide Disclosures of conflicts to be made if any
- v. disclose all conflicts of interest as and when they arise and not derive any direct or indirect benefit out of the client's securities/investment products
- vi. not provide any distribution services, for securities and investment products, either directly or through their group to an advisory client.
- vii. not provide investment advisory services, for securities and investment products, either directly or through their group to the distribution client
- viii. take all consents and permissions from the client prior to undertaking any actions in relation to the securities or investment product advised by the investment adviser and/or follow the Client specifications / restrictions if any as specified in the Risk Profiling.
- ix. not seek any power of attorney or authorizations from its clients for implementation of investment advice
- x. maintain through out the validity of advisory service adequate and appropriate representations about qualifications of the adviser, principal officer, persons associated with the investment advice, receipt of all applicable approvals and consents (from regulatory / statutory bodies, third party consents, corporate approvals etc.)

WHEREAS

- A. EWAL is registered with Securities and Exchange Board of India ("SEBI") as an Investment Adviser, bearing Registration No INA000013961 and is engaged in the business of providing Advisory services to its client's.
- B. Depending on EWAL's competencies and experience in Financial Markets, the Client is desirous of availing EWAL's Advisory service on a non-exclusive basis.
- C. In this regard the parties agree to enter into this agreement and set forth the terms and conditions hereinafter.

NOW, THEREFORE, in consideration of the mutual covenants and promises set forth herein, the Parties hereby agree as follows:**1. DEFINITIONS**

In this Agreement, the below terms shall have the following meanings:

- 1.1 **Agreement** means this Agreement and the same may be amended, supplemented or modified from time to time in accordance with the terms and conditions hereof.
- 1.2 **Applicable Laws** means any applicable statute, law, ordinance, regulation, rule, order, bye-law, administrative interpretation, writ, injunction, directive, judgment or decree or other instrument enforceable by law in India from time to time.
- 1.3 **Advisory Service** means advice given to the Clients, relating to investing in purchasing, selling or otherwise dealing in investment products.
- 1.4 **Confidential Information** means all information about this agreement as well as any information about the client of any commercial, technical or financial nature which contains amongst other matters, trade secrets, know-how, proprietary or confidential information, intellectual property, regardless of form, format, media including without limitation written or oral made available through a preliminary/confidential information memorandum, documents and materials prepared in connection with the purpose that is being entered into, and also includes those communicated or obtained through meetings.
Notwithstanding the foregoing, the following information will not constitute "Confidential Information" for purposes of this Agreement:
 - a. enters the public domain through no fault of the Receiving Party or
 - b. known to the Receiving Party on a non-confidential basis prior to disclosure under this Agreement, at the time of first receipt, or thereafter becomes known to the Receiving Party without similar restrictions from a source other than the Disclosing Party, as evidenced by written records or
 - c. is rightfully developed or obtained by the Receiving Party from independent sources free from any duty of confidentiality and without reference to or reliance on the Disclosing Party's Confidential Information or
 - d. Information which is or becomes generally available to the public otherwise than as a result of a breach of this Agreement by the Receiving Party.
- 1.5 **Client Information** means information on Client's Asset and such other information as may be provided to EWAL for the services rendered herein on the terms and conditions agreed herewith
- 1.6 **Term** means that the agreement shall commence on the Effective Date and shall continue in full force and effect, unless terminated by either party in accordance with clause 9.
- 1.7 **Securities** shall include shares, scrips, stocks, bonds, warrants, options, futures, convertible debentures, non-convertible debentures, securitized instruments, fixed return investment, equity linked instruments or other marketable Securities of any incorporated company or other body corporate, negotiable instruments including issuance Bills of Exchange, deposits or other money market instruments, commercial paper, certificates

of deposit, units issued by Mutual Funds (whether listed or unlisted), units of collective investment scheme, units of Venture Capital / Alternative investment funds, units/securities of REITs, investment products, portfolio management schemes managed by portfolio managers, mortgage backed or other asset backed Securities issued by any institution or body corporate cumulative convertible preference shares issued by any incorporated company and Securities issued by any incorporated company and Securities issued by the Central Government or a State Government for the purpose of raising public loan and having one of the forms specified in Clause 121 of Section 2 of the Public Debt Act 1944, American Depository Receipts, Global Depository Receipts, securities/units issued by offshore entities, any other new form of capital or money market instruments that maybe issued in the future by any incorporated company/ firm/ institution or Government subject to the same being permissible under applicable law and shall also include securities as defined under Securities Contracts (Regulation) Act, 1956

2. SCOPE OF SERVICE:

- 2.1 EWAL shall provide advisory service to the Client, either written, oral or through any other acceptable means of communication.
- 2.2 EWAL's appointment as an Adviser by the Client is on a non-exclusive basis and fiduciary capacity. The scope of service is restricted to provision of advisory services only, otherwise expressly agreed in writing.
- 2.3 Market investments are risky and despite due diligence and appropriate care, market movements may result in deterioration of the investments. The risks associated with any investment would be entirely the Client's and the Client would not hold EWAL, its group companies, its directors and/or any of its employees liable for any losses that may arise on account of any Investments. The client is advised to read the respective offer documents carefully for more details on risk factors, terms and conditions before investing in any scheme or products or securities.
- 2.4 The investment in any product / fund / securities etc. will be on the basis, subject to and as per the terms and conditions of the specific product's / fund's / security's offer document, key information memorandum, risk disclosure document, product or sales brochure or any related documents.
- 2.5 The tools used to arrive at the Client's risk profile are to assist the Client in assessing the Client's suitability and risk factor and in turn assist the client in the investment decision making process. However, these results cannot be construed to be entirely comprehensive and EWAL, its group companies, its directors and/or any of its employees are not liable for any consequences arising out of investment decisions taken by the client based on this assessment.

3. DUTIES AND OBLIGATION OF EWAL

- 3.1 EWAL shall throughout the term of this agreement shall remain in compliance with Securities and Exchange Board of India (Investment Advisers) Regulations, 2013 and its amendments, all regulatory rules, regulations and statutes applicable from time to time.
- 3.2 EWAL shall throughout the term of this Agreement remain properly and duly registered and/or licensed and comply with the eligibility criteria as mentioned by Securities and Exchange Board of India (Investment Advisers) Regulations, 2013 and its amendments applicable from time to time.
- 3.3 Any action in relation to the securities or investment products advised by EWAL, shall be taken only with prior consent and permission of the Client.
- 3.4 EWAL shall provide advisory service basis the information and representation made by the Client.

3.5 EWAL shall maintain confidentiality of the Client information and shall not divulge any confidential information without prior permission of the Client except in compliance with the regulation or statutory standards and in pursuant to a directive or order of Government entity or statutory authority or any Judicial/Quasi-Judicial Authority, Court or governmental agency.

3.6 EWAL undertakes that all their employees, servants, principal officer and representatives shall at all times maintain strict confidentiality of all the Client information agents and representatives shall at all times maintain strict confidentiality of all the Client information.

3.7 EWAL shall be responsible to provide to the Clients on potential and current investments reports as per the guidelines and applicable regulations as amended from time to time.

3.8 EWAL shall be responsible for maintenance of client accounts and data as mandated under the Securities and Exchange Board of India (Investment Advisers) Regulations, 2013 and as amended from time to time.

3.9 EWAL shall conduct yearly audit in respect of compliance with these regulations from a member of Institute of Chartered Accountants of India or Institute of Company Secretaries of India and submit a report of the same as may be specified by the Board.

3.10 EWAL undertakes that all their employees, servants, principal officer and representatives shall at all times abide by the Code of Conduct as specified in the Third Schedule of the Securities and Exchange Board of India (Investment Advisers) Regulations, 2013 and its amendments from time to time.

EWAL shall maintain the records for minimum of five years either in physical or electronic form as per the guidelines and applicable regulation as amendments from time to time.

4. DUTIES, ACKNOWLEDGEMENT AND OBLIGATION OF THE CLIENT

4.1 The Client shall execute such papers, declaration, consents or any other documents on timely basis to enable EWAL to perform its duties under this arrangement and under applicable laws, regulations and directives of the regulatory body.

4.2 Client acknowledges and agrees that any investment decision made by the Client based on the investment advise, provided EWAL shall be at the Client's own risk and EWAL takes no responsibility for the investment decisions of the Client based on the data and/or information and/or research and/or advise provided by it.

4.3 Client acknowledges that there may arise specific tax implications on account of transaction undertaken pursuant to the investment advise under this arrangement for which the Client shall consult its own tax advisors before entering into any such type of transaction.

4.4 Client acknowledges that any investment advise provided by EWAL is meant for the Client's personal consumption and the same shall not be shared or published for commercial purpose to any third party.

5. INVESTMENT OBJECTIVE AND GUIDELINES

EWAL shall advice on all type of securities as defined above and within the purview of the regulation, which shall be amended from time to time. Advice shall be provided considering the Client's risk profiling, value of asset and time horizon mentioned by the Client for deployment, however any deployment/execution shall be conducted with Client's instruction only. Clients are recommended Direct Plans as per the applicability of the investment preference. EWAL shall not be responsible for any Client's obligation related to wealth-tax, Income-tax and other taxes, if any, payable, on the income arising whether by way of interest, dividend, short term and long term capital gain or otherwise howsoever and on the value of the Assets created through EWAL's investment advice.

6. RISK FACTORS

Below are the Risk factors perceived by EWAL:

- a) Investments in equities, derivatives and mutual funds are subject to market risks and there is no assurance or guarantee that the objective of the investment / products will be achieved.
- b) The past performance does not indicate its future performance. There is no assurance that past performances will be repeated. Investors are not being offered any guaranteed or indicative returns.
- c) As with any investment in securities, the NAV of the portfolio can go up or down depending upon the factors and forces affecting the capital market.
- d) The performance of the investments/products may be affected by changes in Government policies, general levels of interest rates and risks associated with trading volumes, liquidity and settlement systems in equity and debt markets.
- e) Investments in the products which the Clients have opted are subject to wide range of risks which inter alia also include but not limited to economic slowdown, volatility & illiquidity of the stocks, poor corporate performance, economic policies, changes of Government and its policies, acts of God, acts of war, civil disturbance, sovereign action and /or such other acts/ circumstance beyond the control of EWAL or any of its fellow subsidiaries.
- f) The names of the products/nature of investments do not in any manner indicate their prospects or returns. The performance in the equity products may be adversely affected by the performance of individual companies, changes in the market place and industry specific and macro-economic factors.
- g) Investments in debt instruments and other fixed income securities are subject to default risk, liquidity risk and interest rate risk. Interest rate risk results from changes in demand and supply for money and other macroeconomic factors and creates price changes in the value of the debt instruments. Consequently, the NAV of the portfolio may be subject to the fluctuation.
- h) Investments in debt instruments are subject to reinvestment risks as interest rates prevailing on interest amount or maturity due dates may differ from the original coupon of the bond, which might result in the proceeds being invested at a lower rate.
- i) The product may invest in non-publicly offered debt securities and unlisted equities. This may expose the investment/product to liquidity risks.
- j) Engaging in securities lending is subject to risks related to fluctuations in collateral value / settlement/ liquidity/counter party.
- k) The product may use derivatives instruments like index futures, stock futures and options contracts, warrants, convertible securities, swap agreements or any other derivative instruments. Usage of derivatives will expose portfolio to certain risk inherent to such derivatives.

7. FEES AND CHARGES

7.1 In consideration of the services provided under this arrangement, the Client agrees to pay EWAL advisory fee in accordance with Schedule A of this agreement which may be amended from time to time by way of exchange of letters and shall form an integral part of this agreement.

7.2 The Client agrees that all payments under this arrangement shall be subject to applicable regulatory taxes from time to time.

7.3 The fee shall be payable by the Client to EWAL within 30 days from

the Invoice date.

7.4 Notwithstanding termination of this agreement pursuant to Clause 10, EWAL's rights to fees with respect to the period prior to such termination shall survive.

8. REPRESENTATIONS AND WARRANTIES OF THE PARTIES

8.1 Parties represents, warrants and undertakes to the other Party as of the date of this Agreement that:

- i. it is duly organised, validly existing and in good standing under the laws of its jurisdiction of incorporation and has power to own all its property and assets (as applicable) and to carry on its business as it is now being conducted and to carry out its obligations under this Agreement;
- ii. it has all necessary power and authority to enter into this Agreement and this Agreement constitutes its legal, valid and binding obligations, enforceable in accordance with its terms; and
- iii. it has obtained and will continue to maintain all consents, licenses and authorisations required to enable it to enter into, exercise its rights and perform and comply with its obligations under this Agreement.

8.2 If at any time any of the representations and warranties contained in this Agreement, cease to be correct and/or valid in any respect, the relevant Party will immediately notify the other Party of such fact.

8.3 EWAL shall not be liable for any error or inaccuracies in publicly available information, which was shared with the client under the reasonable belief of such information being genuine and correct.

8.4 The Client has read the agreement and is aware of all the risks associated with the nature of services contemplated under this agreement whether expressly

9. TERM

9.1 This Agreement shall continue and remain in full force and effect unless and until terminated by either party by giving a prior written notice of not less than thirty (30) days to the other Party.

9.2 Either Party to this agreement may terminate this Agreement with immediate effect by notice in writing to the other party to the agreement if:

- a) any party commits a material breach of the terms, covenants and conditions of this Agreement; if the breach is not cured by the defaulting party within 30 days of the receipt of notice of breach from the other party.
- b) any representation or warranty given under this Agreement ceases to be true and/or valid.

9.3 The Client shall terminate this agreement in case of suspension of EWAL's SEBI's certificate of registration.

9.4 This Agreement shall automatically terminate in the event any governmental, regulatory or self-regulatory body

- a) adopts any rules, legislation or enactment that prohibits the ability of the either Party to perform its obligations under this Agreement.
- b) takes any action against either party

9.5 This agreement shall stand terminated on death and/or disability of the individual client.

10. IMPLICATION OF TERMINATION

On termination of the Agreement, EWAL shall give a detailed statement of outstanding fees due to the Client till the date of termination. The Client shall duly settle the fees and bear all costs, charges and taxes that may become payable as a consequence of settling of fees. Once the outstanding dues are settled EWAL shall close the Client Account. Since EWAL does not handle any client money and/or securities, EWAL does not carry any obligation with regards to handover procedure.

11. INDEMNITY

Parties to the agreement shall indemnify the other party and its Affiliates and all its directors, officers and employees, agents and authorized personnel against all losses and damages suffered or incurred (including reasonable attorney fees) resulting from a default, negligence or breach of the terms of this Agreement by either party. However EWAL and its Group companies, its directors and its employees shall not incur any liability by reason of any loss, which the client may suffer by reason of any depletion in the value of the assets under advice given by EWAL, which may result by reason of fluctuation in the asset value, or by reason of non-performance or under-performance of the securities/funds or any other market conditions.

12. NOTICES

Notices and other communications from the Parties under this Agreement shall be in writing and delivered by hand, registered mail, confirmed facsimile transmission or first class prepaid post to the party receiving such communication at the address specified below:

If to EWAL:

Emkay Wealth Advisory Limited

Paragon Centre-B, 13-15, First Floor,
"B" Wing Pandurang Budhkar Marg,
Opp. Birla Centurion, Worli, Mumbai -400 013.

Telephone – 022 66299299

Email: compliance@emkaywealth.com

If to the Client:

Attention: _____

Email: _____

13. FORCE MAJEURE

EWAL shall not be liable for any delay in performing or for failure to perform its obligation (other than a payment obligation) under this Agreement due to any cause outside its reasonable control including but not limited to acts of civil or military authority, national emergencies, work stoppages, fire, flood, catastrophe, acts of God, acts of terrorism, fire, flood, wars both declared and undeclared, embargoes, riots, insurrections, telecommunications / power supply / computer failure, etc. Such delay or failure shall not constitute a breach of the Agreement and the time for performing the affected obligations shall be reasonably extended in accordance with the said event. However EWAL shall take reasonable steps to minimize the delay and overcome its effects, and promptly performs the obligations when the cause of the delay or failure ceases to exist.

14. SEVERABILITY

In the event that any term, condition or provision of this Agreement is held to be in violation of any applicable law, statute or regulation the same shall be deemed to be deleted from this Agreement and shall be of no force and effect as if such term, condition or provision had not been contained in this Agreement.

15. GOVERNING LAW, JURISDICTION AND ARBITRATION

In the event of disputes, differences, claims and questions between the Parties hereto arising out of this Agreement or in any way relating hereto or any term, condition or provision herein mentioned or the construction or interpretation thereof or otherwise in relation hereto, the Parties shall promptly and in good faith negotiate with a view to its amicable resolution and settlement within the timelines specified under SEBI circular(s) as

amended from time to time. In the event no amicable resolution or settlement is reached within a period of fifteen (15) days from the date on which the dispute or difference arose, such dispute or difference shall be referred to a mutually accepted sole Arbitrator or, upon the failure of the Parties to agree upon a sole Arbitrator, the arbitrator shall be appointed in accordance with the provisions of the Arbitration and Conciliation Act, 1996 or any statutory modification or re- enactment thereof for the time being in force. The arbitration proceedings shall be held in Mumbai and conducted in the English language. The Courts in Mumbai alone shall have jurisdiction over such arbitration proceedings. The award of the Arbitrator shall be final, conclusive and binding upon the Parties hereto. Such an award shall be filed in any competent Court in Mumbai. Each Party will bear the expenses / costs incurred by it in appointing the arbitrator and for the arbitration proceedings. However, all costs payable to the Arbitrator will be borne equally by both the Parties.

16. MISCELLANEOUS

- 16.1 This Agreement or the annexures or schedule which are a part hereof may be amended, modified and waived at any time by a written addendum signed by the Parties which shall form the integral part of the agreement.
- 16.2 Neither Party may assign any or all of its rights or benefits under this Agreement except with the written consent of the other Party. However any change in control of the either Party resulting from

merger, consolidation, acquisition or asset sale shall be deemed an assignment or transfer for the purpose of this Agreement.

- 16.3 Except as otherwise provided in this Agreement, neither Party shall disclose to any other Person the status, terms, conditions or other facts concerning the negotiations/discussions as contemplated between the Parties in terms hereof
- 16.4 If and to the extent that any of the competent jurisdiction holds any provision (or any part thereof) of this Agreement to be invalid or unenforceable, such holding shall in no way affect the validity or enforcement of the remainder of this Agreement.
- 16.5 This Agreement contains the entire understanding between the Parties with respect to the safeguarding of said Confidential Information and supersedes all prior communications and understandings with respect thereto. No waiver, alteration, modification, or amendment shall be binding or effective for any purpose whatsoever unless and until reduced to writing and executed by authorized representatives of the Parties.
- 16.6 This Agreement, together with any documents referred to in it, constitutes the whole agreement between the Parties relating to its subject matter hereof and supersedes all prior and contemporaneous agreements, understandings, and commitments between the Parties.
- 16.7 This Agreement may be executed simultaneously in any number of counterparts, each of which will be deemed an original, but all of which will constitute one and the same instrument.

**Emkay Wealth Advisory Ltd
Signatures**

 4/5  5/6

SCHEDULE A: ADVISORY FEES

FEES & CHARGES

Type of fees, frequency of charging and other terms and conditions relating to advisory fees are explained below:

Fee based on Assets under Advise (AUA)

INVESTMENT AMOUNT	INDICATIVE FEE P.A	AGREED FEE
0 - 10 Crore		
10 - 25 Crore		
25 - 50 Crore		
50 Crore Above		

Fees will be calculated on the Assets under Advise as at the end of every month.

Agreed frequency of charge

Monthly Quarterly Half Yearly Yearly

Signatures

 5/5  6/6

Name/Client Code : _____

Details of Dependent Family Members

Name	Relations	Pan No.	Date of Birth

The payment of fees shall be through account payee crossed cheque/ Demand Drafts or by way of direct credit to the bank accounts through NEFT/ RTGS/ IMPS/ UPI or any other mode specified by SEBI from time to time. However, the fees shall not be accepted in cash.

I authorise the following services for my account.

Email Statement and Transactions Details:

Yes

No

(If yes, then please select the preferences)

Frequency: Weekly Monthly Quarterly

Research update

On email: a) Daily Fund Update b) FinSights - Macro Trigger (Event Based) c) Emkay Navigator

For Internal Office Use only

Approver Name: _____

Approver Signature: _____

Remarks (if any) _____

Note: For availing the services of Online Access and Statement on Email, please ensure that correct and valid email ID and Mobile number is captured with us.

Date:

To,

Emkay Wealth Advisory Ltd.

7th Floor, The Ruby, Senapati Bapat Marg,

Dadar West, Mumbai – 400028

Subject: Confirmation

Dear Sir/Madam,

I/We hereby confirm having received, read and understood the contents of the KYC Form, Agreement, Risk assessment, Disclosure documents and agree to abide by and be bound by the same and by laws as are in force from time to time. I/We declare that the particulars given by me/us above are true and correct to the best of my/our knowledge as on the date.

Thanking You,

Yours faithfully,

(Signature of the Client)



In case of Firm, corporate, please affix stamp)

EMKAY WEALTH ADVISORY LIMITED

Corporate Office : Paragon Center-B, 13-15, First Floor "B" Wing, Pandurang Budhkar Marg,
Opp. Birla Centurion, Worli, Mumbai - 400 013. Tel.: 022 6617 5400
CIN NO.: L67120MH1995PLC084899