

PARDIWALA SECURITIES PVT. LTD.

MEMBER: BOMBAY STOCK EXCHANGE LTD. (SEBI REG NO. INZ000224933)

4A/EXAMINER PRESS BUILDING ,DALAL STRRET.FORT MUMBAI-400001

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CIN NO – CIN NO.:U67190MH2010PTC204022.

Do's of Investing :

- Deal only with registered intermediaries - check the registration certificate of the intermediary you are dealing with. It allows recourse to regulatory action.
- Read all mandatory documents viz. Rights and Obligations, Risk Disclosure Document, Policy and Procedure document of the stockbroker.
- Be informed about brokerage, commissions, fees, other charges levied by broker
- Read, understand and then sign the voluntary clauses
- Check for all conditions that have been agreed and accepted by you
- Ensure to fill all the required details in “Account Opening Form” / Know Your Client Form (KYC) by yourself and receive duly signed copy of your ‘KYC’ documents from your stock broker. Always keep your contact details viz Mobile number / Email ID updated with the stock broker. You may take up the matter with Stock Broker / Exchange if you are not receiving the messages from Exchange / Depositories regularly.
- Opt for electronic (e-mail) contract notes/financial statements only if you are computer savvy and have an e-mail account of your own
- Ensure that pay-out of funds/securities/commodities is received in your account within 1 working day from the date of pay-out.
- Make payments only through the banking channel and issue cheque in favour of stock broker only.
- Trade verification facility is also available on Exchange website which you can use to verify your trades
- Be careful while executing the PoA (Power of Attorney) - specify all the rights that the stock broker can exercise and timeframe for which PoA is valid. It may be noted that PoA is not a mandatory requirement as per SEBI / Exchanges.
- Register for online applications viz Speed-e and Easiest provided by Depositories for online delivery of securities as an alternative to PoA.
- Ensure that you receive Contract Notes within 24 hours of your trades and Statement of Account at least once in a quarter / month from your Stock Broker
- If you have opted for running account, please ensure that the stock broker settles your account regularly and in any case not later than 90 days (or 30 days if you have opted for 30 days settlement).
- Regularly login into your account to verify balances and verify the demat statement received from depositories for correctness. Regularly verify Consolidated Accounts Statement (CAS) received from Depositories and reconcile with your trades / transactions.
- Keep Delivery Instruction Slip (DIS) of your Demat account safely. Do not hand over blank signed DIS slips to any-one.
- Update your contact details such as email id and mobile no. upon any change, immediately with DP and your broker
- Check messages sent by Exchanges on a weekly basis regarding funds / securities / commodities balances reported by the stock broker and immediately raise a concern, if you notice a

discrepancy.

- If you observe any discrepancies in your account or settlements, immediately take up the same with your stock broker in writing within 7 (seven) working days from date of receipt of the statement. If the Stock Broker does not respond, take up the matter with the Exchange/Depositories.
- If in doubt, revoke any authorization given by you at any time.
- Beware of fixed/guaranteed returns schemes. Brokers or any of their representatives are not authorized to offer fixed/guaranteed returns on your investment or enter into any loan agreement to pay interest on the funds/securities/commodities offered by you.
- Do your own study about the fundamentals of the company whose shares you are buying.
- Attend various Investor Awareness Programs held by SEBI/ Exchanges/ Depositories for awareness of various changes in the market.

Do's for Grievance Redressal :

- File complaints within the limitation period to avoid rejection at the arbitration stage.
- Take up complaint redressal with the Trading Member (TM) first and if not resolved within a reasonable time frame, then approach Exchanges/ SEBI.
- For faster resolution of complaints
- Lodge complaint with relevant exchange/ depository.
- Lodge complaint online and with all relevant supporting documents.
- Provide trading account details including client Code and PAN details at the time of complaint registration.
- Provide all information sought by the exchange expeditiously.
- Maintain copies of all account opening documents and trade related information received from the trading member.

Relating to Mutual Fund :

- Gauge your risk profile based on income, cash flow, ability to sustain financial risks before investing in a fund
- Work out your asset allocation based on your risk profile like investing in equity / debt / ETFs, etc.
- Use investment strategies like Systematic Investment Plans (SIPS) to create investing discipline and long term wealth
- Understand the Tax implications on investments, consulting tax advisor, if necessary
- Monitor your mutual fund investments keeping in mind your changing financial goals
- Consult a financial advisor to help you make the right investment decisions

Don'ts of Investing :

- Do not share password (internet account) with anyone. It is like sharing your safe key
- Do not transfer Securities to your Stock Broker for the purpose of margin. They remain in your account only and you need to only pledge them to your Stock Broker through the pledge mechanism.
- Do not transfer funds/securities, for the purposes of trading to anyone other than a registered stock broker or Depository Participants with SEBI.
- Don't ignore any emails/SMSs received with regards to trades done by you from the Exchange. Verify the same with the Contract notes/Statement of accounts received from your broker and

report discrepancy, if any, to your broker in writing immediately and if the stock broker does not respond, with the Exchange/Depositories.

- Do not keep funds / securities / commodities idle with the Stock Broker.
- Do not fall prey to fraudsters sending emails and SMSs luring to trade in stocks/ Securities promising huge profits.

Relating to Mutual Funds :

- Don't take more risk than you can deal with, always analyse your risk profile before investment
- Don't invest all your money in one asset class or a particular type of fund or sector
- Don't invest without guidance if you are not conversant with Mutual Fund investing
- Don't be in a haste to invest without reading and understanding the contents of the scheme related documents
- Don't handover unfilled or incomplete applications
- Don't forget to save, always keep surplus funds aside for emergencies.

