



R M S POLICY

INTRODUCTION:

WE PRESENT BELOW OUR RISK MANAGEMENT POLICY, WHICH IS BUILT, WITH A DATABASE THAT LEARNS FROM OUR EXPERIENCE.

INTRADAY - CASH SEGMENT: THE AMOUNT OF PURCHASE (OR SALE) IN A SCRIP ON ANY TRADING DAY THAT IS REVERSED BY THE END OF THE DAY BY MAKING A CONTRACT SALE (OR PURCHASE) OF EXACTLY THE SAME QUANTITY, THEREBY NULLIFYING THE ORIGINAL POSITION.

DELIVERY TRADES: THE NET PURCHASE OR SALE OF SCRIP IN A CLIENT ACCOUNT THAT IS SETTLED BY WAY OF A DELIVERY ON T+2 (OR AS PER SETTLEMENT SCHEDULE). DELIVERY IN RESPECT OF SALE TRANSACTIONS IN THE CASH SEGMENT HAS TO BE SETTLED BY THE CLIENT BY TENDERING SECURITIES IN DEMAT FORM BEFORE THE PAY-IN DEADLINE, FAILING WHICH THE CLIENT FACES RISK OF AUCTION. THE STOCK ARE DELIVERY IN CLIENT'S DEMAT ACCOUNT, AFTER RECEIVING THE FULL PAYMENT FROM CLIENT.

DORMANT ACCOUNT: WE HAVE A SYSTEM OF IDENTIFYING THE TRADING DONE AFTER A LONG GAP. FOR THIS PRECAUTION IS TAKEN AND SMS IS SEND TO CLIENT THAT HE HAS TRADED AFTER A LONG GAP OF SAY X NO OF DAYS.

SIMPLY BUY AND SALE: THROUGH THIS WE IDENTIFY THOSE CLIENTS WHO HAVE TRADED DURING A PARTICULAR PERIOD BUT HAVE NOT MADE ANY CHEQUE TRANSACTION. A PROPER FOLLOW UP IS PROVIDED THROUGH OUR SURVEILLANCE TEAM AND DUE CARE IS TAKEN FOR AVOIDANCE OF THE SAME.

THIRD PARTY CHEQUE: THE BANK ACCOUNT OF EACH AND EVERY CLIENT IS UPDATED IN OUR BACK OFFICE SOFTWARE AND THE SAME IS ALSO PRINTED ON THE INSTRUMENT WHEN A CHEQUE IS ISSUED SO THAT HE CANNOT DEPOSIT THE CHEQUE IN HIS OTHER ACCOUNT. ALSO WHEN A CLIENT GIVES US CHEQUE A DUE CARE IS TAKEN THAT HE GIVES US CHEQUE ONLY FROM THE ACCOUNT (S) MENTIONED IN HIS KYC

CHEQUE DISHONOUR: WE ARE REGULARLY TRACKING THE CLIENTS WHERE CHEQUES ARE BEING DISHONORED REGULARLY. WE ALSO HAVE A SYSTEM IN PLACE WHEREIN CLIENTS ARE TRACKING FOR SHORT SELLING ON REGULAR BASIS AND WHICH SUBSEQUENTLY LEADS TO AUCTION OF SHARES.

DUPLICATE DEMAT ID: CLIENT WITH DUPLICATE DEMAT ID ARE TAKEN CARE OFF AND WE HAVE A VERY GOOD SYSTEM IN PLACE WHERE THE SAME CAN BE AVOIDED

PAN MISSING DETAILS: NO CLIENTS ARE ALLOWED TO TRADE WHO HAVE NOT PROVIDED US PAN DETAILS.





DHAN STOCK & SHARE BROKERS PVT. LTD.

MEMBERS : Bombay Stock Exchange Limited : SEBI Regn. No. INB 011242733 / INF 00997137
The National Stock Exchange Of India Limited : SEBI Regn. No. INB 231242737 / INF 231242737

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OTHER MISCELLANEOUS STEPS:

- 1 APART FROM ALL THE ABOVE SMS IS BEING SENT TO CLIENTS REGARDING THEIR TRADING ON DAILY BASIS WHICH INCLUDES THEIR BILLING FOR THE DAY.
- 2 CLIENTS HAVING DEBIT BALANCE ARE ALSO BEING SENT SMS REGULARLY, MENTIONING THEIR DEBIT BALANCE.
- 3 RUNNING ACCOUNT SETTLEMENT OF CLIENT BALANCES IS DONE ON A QUARTERLY BASIS.

PMLA GUIDELINES:

CLIENT WILL BE CATEGORIZED AS HIGH, MEDIUM AND LOW RISK CUSTOMER AS PER THEIR RISK APPETITE AND THEIR CURRENT PROFILE AS MENTIONED IN KNOW YOUR CLIENT FORM (KYC). THE SAME WILL BE REVIEWED AT REGULAR INTERVALS.

EXPOSURE TO CLIENT MAY ALSO BE GOVERNED BY CUSTOMER PROFILING MENTIONED ABOVE AS WELL AS CLIENT FINANCIAL INCOME MADE AVAILABLE TO DSSBPL FROM TIME TO TIME. CLIENT NEEDS TO FURNISH THEIR INCOME DETAILS ON YEARLY BASIS. FOLLOWING DOCUMENTS WILL BE ACCEPTED AS A INCOME PROOF

- 1 COPY OF ITR ACKNOWLEDGEMENT
- 2 COPY OF ANNUAL ACCOUNTS
- 3 COPY OF FORM 16 IN CASE OF SALARY INCOME
- 4 NET WORTH CERTIFICATE
- 5 SALARY SLIP
- 6 BANK ACCOUNT STATEMENT FOR LAST 6 MONTHS
- 7 COPY OF DEMAT ACCOUNT HOLDING STATEMENT

IF THERE IS A MAJOR DISPARITY BETWEEN FINANCIAL DETAILS AND TRADING VOLUMES, CLIENT WILL BE ASKED TO FURNISH SUITABLE EXPLANATION AND BASED ON THE SAME FURTHER TRADING LIMITS WILL BE SANCTIONED.



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