

**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.
- 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 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 markets.