



भारतीय प्रतिभूति
और विनिमय बोर्ड
Securities and Exchange
Board of India

DEPUTY GENERAL MANAGER
WESTERN REGIONAL OFFICE

THROUGH SPAD/Email

SEBI/WRO/P/OW/2022/9423 /1
March 4, 2022

Sr. No.	Name and Address	Sr. No.	Name and Address
1.	Meridian Capital Research (Prop. Marvadi Rupeshbhai Babubhai) (PAN: DTUPM2592D) Address : Shop no.3, First Floor, Shreeji Estate, Naroda, Ahmedabad-382 330	2.	Mr. Marvadi Rupeshbhai Babubhai (PAN: DTUPM2592D) Address : F-102, Swaminarayan Park, Khari kenal pase, Naroda, Ahmedabad, Gujarat-382330 Email: rupeshmarwadi456@gmail.com

Show Cause Notice under Sections 11(1), 11(4) and 11B(1) of SEBI Act, 1992, in the matter of Unregistered PMS Activity by Mr. Marvadi Rupeshbhai Babubhai (Proprietor of Meridian Capital Research)

- Securities and Exchange Board of India (hereinafter referred to as "SEBI") had received a complaint on June 11, 2018 from K Sheela Singh (hereinafter referred to as "complainant"), against Meridian Capital Research (hereinafter referred to as "Meridian") which is the proprietorship concern of proprietor Shri Marvadi Rupeshbhai Babubhai (PAN: DTUPM2592D) (Meridian and Shri Marvadi Rupeshbhai Babubhai collectively referred to as the 'Noticee/ MCR'). Based on the information received from the complainant and bank statements, the observations are as under:-

2. Observations from Complaints:

2.1 Complaint of K Sheela Singh C/o Anuradh Singh

K Sheela Singh C/o Anuradh Singh, vide complaint receipt dated June 11, 2018 has, *inter alia*, alleged the following:

- MCR through their "Senior Citizen Plan" assured him profitable returns of 45% for the amount of Rs. 1,35,000/-.

Show Cause Notice In the matter of Meridian Capital Research (Proprietor Marvadi Rupeshbhai Babubhai)

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अनुवर्ती:
Continuation :

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**Securities and Exchange
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- b. Few months have been passed and he did not receive any amount. He tried to communicate the agent through their various numbers and email id info@meridiancapital.co.in. and not picking his call.
- c. Along with this complaint he submitted that he had attached all evidence documents and requested SEBI to do the needful.
- d. Attachments with the complaints are sms details, brochure advertising.

2.2 Complaint found upon Google search (www.pathlegal.in)

The complainant vide his post dated January 16, 2018 on www.pathlegal.in alleged the following:

- a. Mr. Amit Jain through telephonic conversation introduced himself as executive of MCR Ahmedabad.
- b. Mr. Amit Jain offered a scheme wherein he was asked to deposit Rs. 100000/- for which the complainant will get refund along with returns in 3 months and maturity amount would be Rs. 140000/-.
- c. He also said he will open dmat account with IIFL and assured complainant of providing bank guarantee.
- d. The complainant transferred Rs. 100000/- through NEFT to their IDBI Naroda branch account on 27.12.2017.
- e. But the entity failed to refund the amount. The complainant is not able to connect them telephonically.

Copies of the complaints are placed at Annexure A & B respectively.

3. Bank statement analysis

- a. It was observed that, a total credit of Rs. 13,17,450/- was received in MCR IDBI Bank (account no. 2061102000005104) from September 25, 2017 till May 23, 2018. The account is inactive as on date and the last transaction in the account was observed on March 28, 2018.



अनुवर्ती:
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b. Further, the flowing transactions alleged by the complainants are observed in Bank statement of MCR:

Complainant	Amount alleged to be transferred by complainants (Rs)	Date of transaction	Credit amount reflected in MCR IDBI account (Rs)	Transaction details
Anuradh Singh	1,20,000/-	15-02-2018	1,20,000/-	NEFT-KARBN18046137561-ANURADHA
Google search complaint	1,00,000/-	27-12-2017	1,00,000/-	NEFT-N361170438670436-ANAMIKA

*Copy of the bank statements received from banks are placed at **Annexure C**.

4. The brochure of the entity is placed at **Annexure D**. In the said brochure inter alia it is mentioned that:
- "We at Meridian Capital Research invest your resources into stocks from different sectors, depending on your risk-return profile"
 - "It is all about your money, being managed by experts, while you continue with your routine life."
 - "Under the portfolio management services offered by Meridian Capital Research investments the funds of the client will be managed by a team of experienced professionals comprising of strategists, technical analysts, quantitative analysts, statisticians, specialists in derivative products, etc. The portfolio manager's investment philosophy underlines maximizing the risk-adjusted returns depending on the client's risk tolerance"
 - "the products offered by the portfolio manager are based on the various research techniques as mentioned above. Our company trade behalf of company demat account."



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5. **Allegations of acting as a portfolio manager without SEBI Registration:**

a) Upon search of SEBI website it is observed that, the name of Noticee is not appearing on among the list of SEBI Registered "Portfolio Managers". Hence, from the above it is alleged that, the Noticee is observed to have engaged in the activities of a "Portfolio Manager" as mentioned in Regulation 2(cb) of SEBI (Portfolio Managers), Regulation, 1993.

b) Regulation 2(cb) of SEBI (Portfolio Managers) Regulation, 1993 defines "Portfolio Manager" as –

"any person who pursuant to a contract or arrangement with a client, advises or directs or undertakes on behalf of the client (whether as a discretionary portfolio manager or otherwise) the management or administration of a portfolio of securities or the funds of the clients, as the case may be"

c) In view of the same it is alleged that Noticee has acted as a portfolio manager without being registered with SEBI under SEBI (Portfolio Managers) Regulations, 1993, thereby violated the provision of regulation 3 of SEBI (Portfolio Managers) Regulations, 1993, read with Section 12(1) of SEBI Act, 1992.

d) Regulation 3 of SEBI (Portfolio Managers), Regulation, 1993 states that

"No person shall act as portfolio manager unless he holds a certificate granted by the Board under these regulations".

e) Further, Section 12(1) of the SEBI Act, 1992 reads:

"No stock broker, sub -broker, share transfer agent, banker to an issue, trustee of trust deed, registrar to an issue, merchant banker, underwriter, portfolio manager, investment adviser and such other intermediary who may be associated with securities market shall buy, sell or deal in securities except under, and in accordance with, the conditions of a certificate of registration obtained from the Board in accordance with the regulations made under this Act"



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6. The aforesaid alleged violation of securities laws, if proved, makes Noticee liable for suitable directions under Sections 11(1), 11(4) and 11B(1) of SEBI Act, 1992. In light of the above, Noticee is hereby called upon to show cause as to why suitable directions under Sections 11(1), 11(4) and 11B(1) of SEBI Act, 1992 should not be issued against him for the aforesaid alleged violations.
7. The written submissions of the Noticee, if any, along with documentary evidences that the Noticee chooses to rely upon in support of his submissions, should reach the undersigned, at the address given below and also in softcopy (in MSWORD format) by e-mail at email-ids bhupalk@sebi.gov.in and rishib@sebi.gov.in, within 21 days from the date of receipt of this notice, failing which it shall be construed that Noticee has no reply to submit and the matter shall be proceeded on the basis of the material available on record.

**SEBI Bhavan, Western Regional Office,
Panchvati 1st Lane, Gulbai Tekra Road,
Ahmedabad - 380006, Gujarat**

8. The Noticee may also indicate in its reply whether it is desirous of a personal hearing before the Whole Time Member, SEBI, in the matter. The Noticee is advised to keep SEBI informed about the change in its correspondence address, if any, till the proceedings in the extant matter are complete.
9. Further, the Noticee is hereby advised to keep SEBI informed of all type of bank accounts (savings, deposits, recurring, current, etc.) mentioning the account no., name and address of the bank/branch held by it, details of all demat accounts / mutual fund units held by it and list of all the movable/immovable assets owned by it.
10. The Noticee may also note that a settlement mechanism is provided under the SEBI (Settlement Proceedings) Regulation, 2018. If the Noticee wish to opt for the settlement process, it may apply for the same in the manner given in the aforesaid regulations under



अनुवर्ती:
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intimation to the undersigned. Further, the Noticee may note that filing of settlement application does not confer any right to seek the settlement of the proceedings.

Rishi Barua

भारतीय प्रतिभूति और विनिमय बोर्ड
 Securities and Exchange Board of India
 स्थानीय कार्यालय, बंगलुरु / Bengaluru Local Office

11 JUN 2018

सं/No. 49250

विभाग/Dept.

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 LI

SHEELA SINGH
 ANURADHA SINGH,
 SS/1, CHIKKANDAWADI Road,
 near ANJANAYA Temple, CHIKKAJAJURU,
 BELLARIE (T), CHITHRADURGA (D),
 KARNATAKA
 PIN 560025.

mail: I. Rajasinh June 10 @ gmail.com
 rajasingh June 10 @ 8-mail.com
 Cont. 7676 865761
 8867 396966

To,
 SEBI offices
 2nd floor, Teevan Mangal
 Building NO.4, Residency Road,
 Bangalore,
 KARNATAKA
 PIN 560025

Subject: Regarding a complaint toward Meridian Research company co.
 Meridian capital Research company.

Sirs/Madam
 My S. SHEELA SINGH I have invested my money on the Meridian
 capital Research company By the scheme of Senior citizen
 plan for which the company Rules where to give me a
 profitable interest of 45% For the amount of 1,35,000/-
 (One lakhs Thirty Five Thousand only) But I have not got
 a single Rupees few months have Been Passed away.
 I have Been communicate with that Agent PRASHANTH Koria
 his contact no: (9375539780) (9054258851) land line no: (7801873371) (780187317)
 (7801873757) (7801875435), Email/id: info@meridiancapital.co.
 Since I have getting calls from January 2018 then I had
 invested my Money on the date 15th Feb 2018, they are even
 refusing to pick my call to the no: RAJASINGH (7676 865761) and
 ANURADHA SINGH (8867 396966, 7760064336) with these
 am attaching all the evidence documents followed By
 his letter. So please make do the needful for us
 Thanking you
 S. Sheela Singh
 K. Sheela Singh

More

Recived Payment

Inbox x

info@meridiancapital.co.in
to me

Dear Sir

We are glad to know that you are interested in our company. As per the talk 45% as senior citizen plan..We have recelved Rs. 1,20,000/- Rs as per regist 45% per month. Kindly transfer the remaining amount at your earliest to sta cheques and one capital cheque soon.

Regards,

For, Merldian Capital,

Account department,

[Click here to Reply or Forward](#)

0.4 GB (2%) of 15 GB used
[Manage](#)

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Raju RAAJ <rajasinghjune10@gmail.com>

Received Payment

meridiancapital.co.in <info@meridiancapital.co.in>
info@meridiancapital.co.in

Sat, Feb 17, 2018 at 10:41 AM

Dear Sir,

We are glad to know that you are interested in our company. As per the talk with our executive you were given the offer of 45% as senior citizen plan. We have received Rs. 1,20,000/- Rs as per registration. As per offer you will be getting profit @ 45% per month. Kindly transfer the remaining amount at your earliest to start the work. We will deliver you three profit cheques and one capital cheque soon.

With regards,

Meridian Capital,

Account department.

More

Dear Sir

We are glad to know that you have taken interest in our company.

We have received Rs. 1,35,000/- (total) as per registration under senior citizen 2018. Plan period is for three months.

Your work is started and get profits as per offer duration. Your docs will be

Assuring of our best services.

Regards,

For Meridian Capital Research

Account department.



To

----- Forwarded message -----

From: <info@meridiancapital.co.in>

Date: Feb 20, 2018 17:30

Subject: Confirmation Payment

To: <rajasinghjune10@gmail.com>

Cc:

Dear Sir

We are glad to know that you have taken interest in our company.

Offer pms

info@meridiancapital.co.in
to me

Dear Sir,

We are glad to know that you are interested in our company. As per the talk 45% as senior citizen plan. Today is the last date of offer but in special case not possible than also do part payment to avail the offer. Please also send t

Assuring of our best services,

For Meridian Capital,

Account Department



[Click here to Reply or Forward](#)

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THE UNIVERSITY OF CHICAGO

1061 BARKER

ALIND

2015 11 20

IFSC CODE: IEKL

From +91905425... 08:22

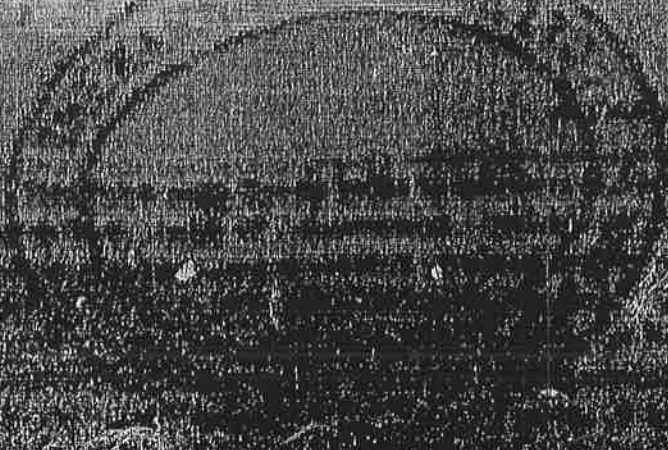
MERIDIAN
CAPITAL
RESEARCH
IDBI BANK
AC NO:

20611020000051

Options Use Bad

A black and white photograph of a weathered stone wall. The wall is composed of large, irregular stone blocks. There are several rectangular openings or niches of varying sizes. The central opening is the largest and appears to be a doorway or a large window. To its left and right are smaller, similar openings. The wall shows signs of age, with some discoloration and wear. The lighting is somewhat uneven, with the central opening being brighter than the surrounding areas.

WILLIAM W. WILSON, President

[illegible][illegible]

FOR INFORMATION

ALL INFORMATION

IS BEING

REDITED TO A/C

OF MERIDIAN

CAPITAL

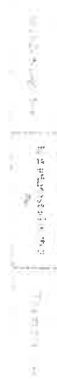
RESEARCH FOR

RS 1,20,00,000 at

Options

Use

and



Use Branch Locator tool here if you know State, City and Branch Name

Ads by Google

Appendix C

Enter 11 character IFSC Code

Submit Reset

Bank: IDBI BANK LTD

Contact: 9276007100/200/300
IFSC Code: IBKL00J2061 (used for RTGS, IMPS and NEFT transactions)

Branch Code: Last six characters of IFSC Code represent
Branch code
MICR Code: 380259023

Scanned by Google

2019-18 20141750(CO2E CO2)

CS64
HIN: 1
101

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FAQ CHEATED BY A COMPANY IN NARODA, AHMEDABAD

Criminal » Posted 16 Jan 2018 Save Post Answer (/my/viewquestion.php?answer&q_id=Q00000000561688)

Over phone Amit jain introduce himself as a executive in meridian capital research in ahmedabad. They offer me a scheme for rs. 100000 investing they will provide me rs. 140000 in 3 months contract and they will open a demat a/ c in IIFL. They will provide me bank gurrente also. So I give rs.100000 through neft to their IDBI Naroda branch account on 27.12.2017. But till now they do not provide any document to me . Now their phone is not connecting. What will I do now?

you have to file an FIR. against Amit Jain regarding cheat, fraud and criminal conspiracy Shivam h Choksi (advocate)Gujarat high court

(/top50legal.php?id=E00294903).

Lawyer Detail

Talk to Lawyer

(/my/consulting_confirmation.php?

pay=2&expert_id=E00294903&q_id=Q00000000561688&consulting_type=1).

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Ask & Chat



We try our level best to avoid any kind of abusive content posted by users. Kindly report to us if you notice any,
pathlegal@gmail.com OR proceed with hide button. [HIDE \(/my/qahide_confirmation.php?q_id=Q000000000561688\)](#)



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Q/A https://www.pathlegal.in/sitemap_qa.php [Delhi \(https://www.pathlegal.in/sitemap.php?city=Delhi\)](https://www.pathlegal.in/sitemap.php?city=Delhi)

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IDBI BANK

MCR(VJ)

भारतीय प्रतिभूति बोर्ड
Securities and Exchange Board of India
पश्चिमी प्रादेशिक कार्यालय Western Regional Office
अहमदाबाद Ahmedabad

14 MAY 2019

संख्या / No. 411811

अंतर्वस्तु सत्यापित तारीख / Date of Verification

हस्ताक्षर / Signature

समय / Time

To,

Dated: 09-05-2019

The Manager,

Western Regional Office,

Securities and Exchange Board of India

Dear Sir/ Madam,

Subject: submission of Bank Account statement and KYC documents of M/s. Meridian Capital Research.

With reference to your letter no. WRO/MI/MCR/VJ/2019/1066/1 dated: 07-05.2019, We clarify that M/s. Meridian Capital Research is a Current Account holder at IDBI Bank Ltd. Naroda Branch, Ahmedabad with Account number- 2061102000005104. As per your requirement, we have attached the Bank A/c statement and the KYC documents of M/s. Meridian Capital Research.

Thanks & Regards,

Authorised Signatory,

Sachin Sukumaran

Signature / EIN : 1140002

(पाठ्य प्रमाण) / PCN : 1140002





IDBI BANK Ltd.

Account Statement for a Period 18-Sep-2017 - 08-May-2019

MERIDIAN CAPITAL RESEARCH
SHOP NO 3 1ST FLOOR SHREEJI ESTATE
NARODA

GIDC SUTTAR KARKHANA HOTEL
SANTRO

AHMEDABAD

GUJARAT

Pin Code:- 382330

Contact No:- NO_PHONE_1

Email Id:- rupeshmarvadi456@gmail.com

Account Number: 2061102000005104

Customer ID: 90584536

Product Type : null

ROI : 18.75% p.a

Residual Tenor : null (Installments)

Txn Date	Txn Description	Debit Amount	Credit Amount	Balance
25-09-2017	INITIAL DEPOSIT		40000	40000
06-10-2017	nfs/INDUSIND BANK LIMITED AHMEDABAD GJIN	10000		30000
06-10-2017	nfs/INDUSIND BANK LIMITED AHMEDABAD GJIN	23.6		29976.4
06-10-2017	nfs/INDUSIND BANK LIMITED AHMEDABAD GJIN	10000		19976.4
06-10-2017	nfs/INDUSIND BANK LIMITED AHMEDABAD GJIN	23.6		19952.8
06-10-2017	nfs/INDUSIND BANK LIMITED AHMEDABAD GJIN	5000		14952.8
06-10-2017	nfs/INDUSIND BANK LIMITED AHMEDABAD GJIN	23.6		14929.2
07-10-2017	nfs/AKENATH COMPLEX NARODA AHMEDABAD GJIN	10000		4929.2
07-10-2017	nfs/AKENATH COMPLEX NARODA AHMEDABAD GJIN	23.6		4905.6
07-10-2017	nfs/AKENATH COMPLEX NARODA AHMEDABAD GJIN	4700		205.6
07-10-2017	nfs/AKENATH COMPLEX NARODA AHMEDABAD GJIN	23.6		182
17-11-2017	MAB CHARGE OCT-2017	590		408
17-11-2017	NEFT-P17111795298192-ZUBAIR AL		10000	9592
18-11-2017	NEFT-MAHBH17322394094-Mr. AMEY		30000	39592
20-11-2017	ID013001/20-11-17 13:45:01 /000000510910	20000		19592
20-11-2017	ID013001/20-11-17 13:45:52 /000000510912	5000		14592
20-11-2017	RPAY-POS/CC Avenue_net4.in MHIN Mumbai	413		14179

20-11-2017	RPAY-POS/CC Avenue_net4.in Mumbai MHIN	589		13590
21-11-2017	ID013001/21-11-17 14:29:47 /000000510952	3500		10090
25-11-2017	nfs/ELLISBRIDGE BRANCH ATM AHMADABAD GUIN	10000		90
25-11-2017	nfs/ELLISBRIDGE BRANCH ATM AHMADABAD GUIN	23.6		66.4
16-12-2017	IMPS/735019287697/Custom er/Karur Vys/XX0000/For in		30000	30066.4
18-12-2017	NEFT-N352170434097846- PRAFULLA		20000	50066.4
19-12-2017	MAB CHARGE NOV-2017	885		49181.4
19-12-2017	NEFT-N353170434573746- PRAFULLA		10000	59181.4
19-12-2017	ID013001/19-12-17 15:24:34 /000000511042	20000		39181.4
19-12-2017	ID013001/19-12-17 15:23:27 /000000511040	20000		19181.4
19-12-2017	ID013001/19-12-17 15:25:24 /000000511044	9000		10181.4
22-12-2017	INST 315752 -SBI-VIPUL P BAFNA		30000	40181.4
23-12-2017	ID013001/23-12-17 14:36:57 /000000510962	20000		20181.4
23-12-2017	ID013001/23-12-17 14:37:39 /000000510964	20000		181.4
27-12-2017	NEFT-N361170438670436- ANAMIKA		100000	100181.4
28-12-2017	nfs/NEW CIVIL HOSPITAL ASARAHMEDABAD GJIN	10000		90181.4
28-12-2017	nfs/NEW CIVIL HOSPITAL ASARAHMEDABAD GJIN	23.6		90157.8
28-12-2017	nfs/NEW CIVIL HOSPITAL ASARAHMEDABAD GJIN	10000		80157.8
28-12-2017	nfs/NEW CIVIL HOSPITAL ASARAHMEDABAD GJIN	23.6		80134.2
28-12-2017	nfs/NEW CIVIL HOSPITAL ASARAHMEDABAD GJIN	10000		70134.2
28-12-2017	nfs/NEW CIVIL HOSPITAL ASARAHMEDABAD GJIN	23.6		70110.6
28-12-2017	nfs/NEW CIVIL HOSPITAL ASARAHMEDABAD GJIN	10000		60110.6
28-12-2017	nfs/NEW CIVIL HOSPITAL ASARAHMEDABAD GJIN	23.6		60087
28-12-2017	nfs/NEW CIVIL HOSPITAL ASARAHMEDABAD GJIN	10000		50087
28-12-2017	nfs/NEW CIVIL HOSPITAL ASARAHMEDABAD GJIN	23.6		50063.4
29-12-2017	VIDISHA :- CASH RECEIPT		10000	60063.4
29-12-2017	nfs/+OPP POOJA HOSPITAL AHMEDABAD GJIN	10000		50063.4
29-12-2017	nfs/+OPP POOJA HOSPITAL AHMEDABAD GJIN	23.6		50039.8
29-12-2017	nfs/+OPP POOJA HOSPITAL AHMEDABAD GJIN	10000		40039.8
29-12-2017	nfs/+OPP POOJA HOSPITAL AHMEDABAD GJIN	23.6		40016.2
29-12-2017	nfs/+OPP POOJA HOSPITAL AHMEDABAD GJIN	10000		30016.2
29-12-2017	nfs/+OPP POOJA HOSPITAL AHMEDABAD GJIN	23.6		29992.6

29-12-2017	nfs/+OPP POOJA HOSPITAL AHMEDABAD GJIN	10000		19992.6
29-12-2017	nfs/+OPP POOJA HOSPITAL AHMEDABAD GJIN	23.6		19969
29-12-2017	nfs/+OPP POOJA HOSPITAL AHMEDABAD GJIN	10000		9969
29-12-2017	nfs/+OPP POOJA HOSPITAL AHMEDABAD GJIN	23.6		9945.4
30-12-2017	SMS CHARGES DEC2017	17.7		9927.7
05-01-2018	IMPS/800509364684/PAPPU LA SR/HDFC Ba/XX8322/Credit		10000	19927.7
05-01-2018	NEFT-000026446222-RADHA SHARMA		30000	49927.7
06-01-2018	VIDISHA :- CASH RECEIPT		20000	69927.7
06-01-2018	nfs/BOB AHMEDABAD GJIN	10000		59927.7
06-01-2018	nfs/BOB AHMEDABAD GJIN	23.6		59904.1
06-01-2018	nfs/BOB AHMEDABAD GJIN	10000		49904.1
06-01-2018	nfs/BOB AHMEDABAD GJIN	23.6		49880.5
06-01-2018	nfs/BOB AHMEDABAD GJIN	10000		39880.5
06-01-2018	nfs/BOB AHMEDABAD GJIN	23.6		39856.9
06-01-2018	nfs/BOB AHMEDABAD GJIN	10000		29856.9
06-01-2018	nfs/BOB AHMEDABAD GJIN	23.6		29833.3
06-01-2018	nfs/BOB AHMEDABAD GJIN	10000		19833.3
06-01-2018	nfs/BOB AHMEDABAD GJIN	23.6		19809.7
08-01-2018	AGRA-SANJAY PLACE :- CASH RECEIPT		10000	29809.7
09-01-2018	NEFT-000027222458- GAURAV KUMAR		5000	34809.7
12-01-2018	RTGS/PUNBR520180112199 59416/ANANT AGGARWAL SO SH		200000	234809.7
12-01-2018	nfs/+MEGHANINAGAR ONSITE A AHMADABAD GJIN	10000		224809.7
12-01-2018	nfs/+MEGHANINAGAR ONSITE A AHMADABAD GJIN	23.6		224786.1
12-01-2018	nfs/+MEGHANINAGAR ONSITE A AHMADABAD GJIN	10000		214786.1
12-01-2018	nfs/+MEGHANINAGAR ONSITE A AHMADABAD GJIN	23.6		214762.5
12-01-2018	nfs/+MEGHANINAGAR ONSITE A AHMADABAD GJIN	10000		204762.5
12-01-2018	nfs/+MEGHANINAGAR ONSITE A AHMADABAD GJIN	23.6		204738.9
12-01-2018	nfs/+MEGHANINAGAR ONSITE A AHMADABAD GJIN	10000		194738.9

12-01-2018	nfs/+MEGHANINAGAR ONSITE A AHMADABAD GJIN	23.6		194715.3
12-01-2018	nfs/+MEGHANINAGAR ONSITE A AHMADABAD GJIN	10000		184715.3
12-01-2018	nfs/+MEGHANINAGAR ONSITE A AHMADABAD GJIN	23.6		184691.7
13-01-2018	nfs/INDUSIND BANK LIMITED AHMEDABAD GJIN	10000		174691.7
13-01-2018	nfs/INDUSIND BANK LIMITED AHMEDABAD GJIN	23.6		174668.1
13-01-2018	nfs/INDUSIND BANK LIMITED AHMEDABAD GJIN	10000		164668.1
13-01-2018	nfs/INDUSIND BANK LIMITED AHMEDABAD GJIN	23.6		164644.5
13-01-2018	nfs/INDUSIND BANK LIMITED AHMEDABAD GJIN	10000		154644.5
13-01-2018	nfs/INDUSIND BANK LIMITED AHMEDABAD GJIN	23.6		154620.9
13-01-2018	nfs/INDUSIND BANK LIMITED AHMEDABAD GJIN	10000		144620.9
13-01-2018	nfs/INDUSIND BANK LIMITED AHMEDABAD GJIN	23.6		144597.3
13-01-2018	nfs/INDUSIND BANK LIMITED AHMEDABAD GJIN	10000		134597.3
13-01-2018	nfs/INDUSIND BANK LIMITED AHMEDABAD GJIN	23.6		134573.7
14-01-2018	nfs/GUJARAT HOUSING BOARD AHMEDABAD GJIN	10000		124573.7
14-01-2018	nfs/GUJARAT HOUSING BOARD AHMEDABAD GJIN	23.6		124550.1
14-01-2018	nfs/GUJARAT HOUSING BOARD AHMEDABAD GJIN	10000		114550.1
14-01-2018	nfs/GUJARAT HOUSING BOARD AHMEDABAD GJIN	23.6		114526.5
14-01-2018	nfs/GUJARAT HOUSING BOARD AHMEDABAD GJIN	10000		104526.5
14-01-2018	nfs/GUJARAT HOUSING BOARD AHMEDABAD GJIN	23.6		104502.9
14-01-2018	nfs/GUJARAT HOUSING BOARD AHMEDABAD GJIN	10000		94502.9
14-01-2018	nfs/GUJARAT HOUSING BOARD AHMEDABAD GJIN	23.6		94479.3
14-01-2018	nfs/GUJARAT HOUSING BOARD AHMEDABAD GJIN	10000		84479.3

14-01-2018	nfs/GUJARAT HOUSING BOARD AHMEDABAD GJIN	23.6		84455.7
15-01-2018	nfs/SHREELOHANA KANYACHA AHMEDABAD GJIN	10000		74455.7
15-01-2018	nfs/SHREELOHANA KANYACHA AHMEDABAD GJIN	23.6		74432.1
15-01-2018	nfs/SHREELOHANA KANYACHA AHMEDABAD GJIN	10000		64432.1
15-01-2018	nfs/SHREELOHANA KANYACHA AHMEDABAD GJIN	23.6		64408.5
15-01-2018	nfs/SHREELOHANA KANYACHA AHMEDABAD GJIN	10000		54408.5
15-01-2018	nfs/SHREELOHANA KANYACHA AHMEDABAD GJIN	23.6		54384.9
15-01-2018	nfs/SHREELOHANA KANYACHA AHMEDABAD GJIN	10000		44384.9
15-01-2018	nfs/SHREELOHANA KANYACHA AHMEDABAD GJIN	23.6		44361.3
15-01-2018	nfs/SHREELOHANA KANYACHA AHMEDABAD GJIN	10000		34361.3
15-01-2018	nfs/SHREELOHANA KANYACHA AHMEDABAD GJIN	23.6		34337.7
16-01-2018	RTGS/PUNBR520180116100 11881/ANANT AGGARWAL SQ SH		300000	334337.7
16-01-2018	nfs/UBI VADEJ AHMEDABAD GJIN	10000		324337.7
16-01-2018	nfs/UBI VADEJ AHMEDABAD GJIN	23.6		324314.1
16-01-2018	nfs/UBI VADEJ AHMEDABAD GJIN	10000		314314.1
16-01-2018	nfs/UBI VADEJ AHMEDABAD GJIN	23.6		314290.5
16-01-2018	nfs/UBI VADEJ AHMEDABAD GJIN	10000		304290.5
16-01-2018	nfs/UBI VADEJ AHMEDABAD GJIN	23.6		304266.9
16-01-2018	nfs/UBI VADEJ AHMEDABAD GJIN	10000		294266.9
16-01-2018	nfs/UBI VADEJ AHMEDABAD GJIN	23.6		294243.3
16-01-2018	nfs/MC ASHRAM ROAD AHMEDABAD GJIN	10000		284243.3
16-01-2018	nfs/MC ASHRAM ROAD AHMEDABAD GJIN	23.6		284219.7
17-01-2018	nfs/CROSS ROAD RANIP AHMEDABAD GJIN	10000		274219.7
17-01-2018	nfs/CROSS ROAD RANIP AHMEDABAD GJIN	23.6		274196.1
17-01-2018	nfs/CROSS ROAD RANIP AHMEDABAD GJIN	10000		264196.1
17-01-2018	nfs/CROSS ROAD RANIP AHMEDABAD GJIN	23.6		264172.5
17-01-2018	nfs/CROSS ROAD RANIP AHMEDABAD GJIN	10000		254172.5

17-01-2018	nfs/CROSS ROAD RANIP AHMEDABAD GJIN	23.6		254148.9
17-01-2018	nfs/CROSS ROAD RANIP AHMEDABAD GJIN	10000		244148.9
17-01-2018	nfs/CROSS ROAD RANIP AHMEDABAD GJIN	23.6		244125.3
17-01-2018	nfs/CROSS ROAD RANIP AHMEDABAD GJIN	10000		234125.3
17-01-2018	nfs/CROSS ROAD RANIP AHMEDABAD GJIN	23.6		234101.7
18-01-2018	ID054901/18-01-18 12:03:40 /000000480483	20000		214101.7
18-01-2018	ID054901/18-01-18 12:04:32 /000000480485	20000		194101.7
18-01-2018	ID054901/18-01-18 12:05:20 /000000480487	10000		184101.7
18-01-2018	NEFT-SBIN618018307713- UTSAB MU		30000	214101.7
19-01-2018	nfs/+KALAPINAGAR ROAD ASHA AHMEDABAD GJIN	10000		204101.7
19-01-2018	nfs/+KALAPINAGAR ROAD ASHA AHMEDABAD GJIN	23.6		204078.1
19-01-2018	nfs/+KALAPINAGAR ROAD ASHA AHMEDABAD GJIN	10000		194078.1
19-01-2018	nfs/+KALAPINAGAR ROAD ASHA AHMEDABAD GJIN	23.6		194054.5
19-01-2018	nfs/+KALAPINAGAR ROAD ASHA AHMEDABAD GJIN	10000		184054.5
19-01-2018	nfs/+KALAPINAGAR ROAD ASHA AHMEDABAD GJIN	23.6		184030.9
19-01-2018	nfs/+KALAPINAGAR ROAD ASHA AHMEDABAD GJIN	10000		174030.9
19-01-2018	nfs/+KALAPINAGAR ROAD ASHA AHMEDABAD GJIN	23.6		174007.3
19-01-2018	nfs/+KALAPINAGAR ROAD ASHA AHMEDABAD GJIN	10000		164007.3
19-01-2018	nfs/+KALAPINAGAR ROAD ASHA AHMEDABAD GJIN	23.6		163983.7
20-01-2018	nfs/GOTA ROAD AHMEDABAD GJIN	10000		153983.7
20-01-2018	nfs/GOTA ROAD AHMEDABAD GJIN	23.6		153960.1
20-01-2018	nfs/GOTA ROAD AHMEDABAD GJIN	10000		143960.1
20-01-2018	nfs/GOTA ROAD AHMEDABAD GJIN	23.6		143936.5
20-01-2018	nfs/GOTA ROAD AHMEDABAD GJIN	10000		133936.5
20-01-2018	nfs/GOTA ROAD AHMEDABAD GJIN	23.6		133912.9
20-01-2018	nfs/GOTA ROAD AHMEDABAD GJIN	10000		123912.9
20-01-2018	nfs/GOTA ROAD AHMEDABAD GJIN	23.6		123889.3
20-01-2018	nfs/GOTA ROAD AHMEDABAD GJIN	10000		113889.3
20-01-2018	nfs/GOTA ROAD AHMEDABAD GJIN	23.6		113865.7
21-01-2018	nfs/MEGHANINAGAR AHMEDABAD GJIN	10000		103865.7
21-01-2018	nfs/MEGHANINAGAR AHMEDABAD GJIN	23.6		103842.1
21-01-2018	nfs/MEGHANINAGAR AHMEDABAD GJIN	10000		93842.1

21-01-2018	nfs/MEGHANINAGAR AHMEDABAD GJIN	23.6		93818.5
21-01-2018	nfs/MEGHANINAGAR AHMEDABAD GJIN	10000		83818.5
21-01-2018	nfs/MEGHANINAGAR AHMEDABAD GJIN	23.6		83794.9
21-01-2018	nfs/MEGHANINAGAR AHMEDABAD GJIN	10000		73794.9
21-01-2018	nfs/MEGHANINAGAR AHMEDABAD GJIN	23.6		73771.3
21-01-2018	nfs/MEGHANINAGAR AHMEDABAD GJIN	10000		63771.3
21-01-2018	nfs/MEGHANINAGAR AHMEDABAD GJIN	23.6		63747.7
22-01-2018	nfs/+OPP POOJA HOSPITAL AHMEDABAD GJIN	10000		53747.7
22-01-2018	nfs/+OPP POOJA HOSPITAL AHMEDABAD GJIN	23.6		53724.1
22-01-2018	nfs/+OPP POOJA HOSPITAL AHMEDABAD GJIN	10000		43724.1
22-01-2018	nfs/+OPP POOJA HOSPITAL AHMEDABAD GJIN	23.6		43700.5
22-01-2018	nfs/+OPP POOJA HOSPITAL AHMEDABAD GJIN	10000		33700.5
22-01-2018	nfs/+OPP POOJA HOSPITAL AHMEDABAD GJIN	23.6		33676.9
22-01-2018	nfs/+OPP POOJA HOSPITAL AHMEDABAD GJIN	10000		23676.9
22-01-2018	nfs/+OPP POOJA HOSPITAL AHMEDABAD GJIN	23.6		23653.3
22-01-2018	nfs/+OPP POOJA HOSPITAL AHMEDABAD GJIN		10000	33653.3
22-01-2018	nfs/+OPP POOJA HOSPITAL AHMEDABAD GJIN		23.6	33676.9
22-01-2018	nfs/+OPP POOJA HOSPITAL AHMEDABAD GJIN	10000		23676.9
22-01-2018	nfs/+OPP POOJA HOSPITAL AHMEDABAD GJIN	23.6		23653.3
22-01-2018	nfs/+OPP POOJA HOSPITAL AHMEDABAD GJIN	10000		13653.3
22-01-2018	nfs/+OPP POOJA HOSPITAL AHMEDABAD GJIN	23.6		13629.7
23-01-2018	ID013001/23-01-18 15:42:08 /000000511014	10000		3629.7
24-01-2018	IMPS/802415094500/MOHAM MEDAF/Bank of/XX8449/meridi		50	3679.7
24-01-2018	IMPS/802415392647/MOHAM MEDAF/Bank of/XX8449/MERIDI		14950	18629.7
28-01-2018	nfs/SBI SHOP NO. 1-2/3, NE AHMEDABAD GJIN	8000		10629.7
28-01-2018	nfs/SBI SHOP NO. 1-2/3, NE AHMEDABAD GJIN	23.6		10606.1
31-01-2018	NEFT-SBIN418031967470-Mr RAJE		10000	20606.1
31-01-2018	IMPS/803111859829/MOHAM MEDAF/Bank of/XX8449/meridi		5000	25606.1
01-02-2018	nfs/RAMESHWAR ROAD CD AHMEDABAD GJIN	10000		15606.1
01-02-2018	nfs/RAMESHWAR ROAD CD AHMEDABAD GJIN	23.6		15582.5

01-02-2018	nfs/RAMESHWAR ROAD CD AHMEDABAD GJIN	5000		10582.5
01-02-2018	nfs/RAMESHWAR ROAD CD AHMEDABAD GJIN	23.6		10558.9
08-02-2018	nfs/+ ABHILASHA BUSINESS CEAHMEDABAD GJIN	7000		3558.9
08-02-2018	nfs/+ ABHILASHA BUSINESS CEAHMEDABAD GJIN	23.6		3535.3
09-02-2018	PAWANKUMAR TELERAM AGARWAL		15000	18535.3
09-02-2018	IMPS/804016252133/MITHU N SHE/ICICI B/XX5813/Mithun		25000	43535.3
09-02-2018	nfs/UBI RAIPUR GATE AHMEDABAD GJIN	10000		33535.3
09-02-2018	nfs/UBI RAIPUR GATE AHMEDABAD GJIN	23.6		33511.7
09-02-2018	nfs/UBI RAIPUR GATE AHMEDABAD GJIN	10000		23511.7
09-02-2018	nfs/UBI RAIPUR GATE AHMEDABAD GJIN	23.6		23488.1
09-02-2018	nfs/UBI RAIPUR GATE AHMEDABAD GJIN	10000		13488.1
09-02-2018	nfs/UBI RAIPUR GATE AHMEDABAD GJIN	23.6		13464.5
09-02-2018	nfs/UBI RAIPUR GATE AHMEDABAD GJIN	10000		3464.5
09-02-2018	nfs/UBI RAIPUR GATE AHMEDABAD GJIN	23.6		3440.9
13-02-2018	IMPS/804411002010/KATHA R SHI/The Sar/XX5895/Invest		10000	13440.9
14-02-2018	NEFT-N044180474617634- AMOL SON		30000	43440.9
14-02-2018	ID013001/14-02-18 16:21:34 /000000511097	20000		23440.9
14-02-2018	ID013001/14-02-18 16:22:26 /000000511099	13000		10440.9
14-02-2018	NEFT-000040425013- VIJAYKUMAR E		30000	40440.9
15-02-2018	NEFT-N045180475346445- AMOL SON		20000	60440.9
15-02-2018	PAWANKUMAR TELERAM AGARWAL		15000	75440.9
15-02-2018	NEFT-KARBN18046137561- ANURADHA		120000	195440.9
15-02-2018	ID013001/15-02-18 14:23:17 /000000511092	20000		175440.9
15-02-2018	ID013001/15-02-18 14:24:02 /000000511094	20000		155440.9
15-02-2018	ID013001/15-02-18 14:24:44 /000000511096	10000		145440.9
16-02-2018	nfs/+ELLISBRIDGE CASHPOI NT AHMEDABAD GJIN	10000		135440.9
16-02-2018	nfs/+ELLISBRIDGE CASHPOI NT AHMEDABAD GJIN	23.6		135417.3
16-02-2018	nfs/+ELLISBRIDGE CASHPOI NT AHMEDABAD GJIN	10000		125417.3
16-02-2018	nfs/+ELLISBRIDGE CASHPOI NT AHMEDABAD GJIN	23.6		125393.7
16-02-2018	nfs/+ELLISBRIDGE CASHPOI NT AHMEDABAD GJIN	10000		115393.7
16-02-2018	nfs/+ELLISBRIDGE CASHPOI NT AHMEDABAD GJIN	23.6		115370.1

16-02-2018	nfs/+ELLISBRIDGE CASHPOINT AHMEDABAD GJIN	10000		105370.1
16-02-2018	nfs/+ELLISBRIDGE CASHPOINT AHMEDABAD GJIN	23.6		105346.5
16-02-2018	nfs/+ELLISBRIDGE CASHPOINT AHMEDABAD GJIN	10000		95346.5
16-02-2018	nfs/+ELLISBRIDGE CASHPOINT AHMEDABAD GJIN	23.6		95322.9
17-02-2018	nfs/INDUSIND BANK LIMITED AHMEDABAD GJIN	10000		85322.9
17-02-2018	nfs/INDUSIND BANK LIMITED AHMEDABAD GJIN	23.6		85299.3
17-02-2018	nfs/INDUSIND BANK LIMITED AHMEDABAD GJIN	10000		75299.3
17-02-2018	nfs/INDUSIND BANK LIMITED AHMEDABAD GJIN	23.6		75275.7
17-02-2018	nfs/INDUSIND BANK LIMITED AHMEDABAD GJIN	10000		65275.7
17-02-2018	nfs/INDUSIND BANK LIMITED AHMEDABAD GJIN	23.6		65252.1
17-02-2018	nfs/INDUSIND BANK LIMITED AHMEDABAD GJIN	10000		55252.1
17-02-2018	nfs/INDUSIND BANK LIMITED AHMEDABAD GJIN	23.6		55228.5
17-02-2018	nfs/INDUSIND BANK LIMITED AHMEDABAD GJIN	10000		45228.5
17-02-2018	nfs/INDUSIND BANK LIMITED AHMEDABAD GJIN	23.6		45204.9
18-02-2018	nfs/UBI GOMATIPUR BR AHMEDABAD GJIN	10000		35204.9
18-02-2018	nfs/UBI GOMATIPUR BR AHMEDABAD GJIN	23.6		35181.3
18-02-2018	nfs/UBI GOMATIPUR BR AHMEDABAD GJIN	10000		25181.3
18-02-2018	nfs/UBI GOMATIPUR BR AHMEDABAD GJIN	23.6		25157.7
18-02-2018	nfs/UBI GOMATIPUR BR AHMEDABAD GJIN	10000		15157.7
18-02-2018	nfs/UBI GOMATIPUR BR AHMEDABAD GJIN	23.6		15134.1
18-02-2018	nfs/UBI GOMATIPUR BR AHMEDABAD GJIN	10000		5134.1
18-02-2018	nfs/UBI GOMATIPUR BR AHMEDABAD GJIN	23.6		5110.5
19-02-2018	IMPS/805011534002/Mr RAJA/State Ban/XX5761/MOBUA4		10000	15110.5
19-02-2018	IMPS/805011535078/Mr RAJA/State Ban/XX5761/MOBUA4		5000	20110.5
19-02-2018	nfs/SBI 2ND ATM 2269, SHRE AHMEDABAD GJIN	10000		10110.5
19-02-2018	nfs/SBI 2ND ATM 2269, SHRE AHMEDABAD GJIN	23.6		10086.9

25-02-2018	nfs/CHINKNIWALA CHAMBER CD AHMEDABAD GJIN	10000		86.9
25-02-2018	nfs/CHINKNIWALA CHAMBER CD AHMEDABAD GJIN	23.6		63.3
27-02-2018	CHARMINAR - HYDERABAD :- CASH RECEIPT		12500	12563.3
27-02-2018	nfs/CHINKNIWALA CHAMBER CD AHMEDABAD GJIN	10000		2563.3
27-02-2018	nfs/CHINKNIWALA CHAMBER CD AHMEDABAD GJIN	23.6		2539.7
27-02-2018	nfs/CHINKNIWALA CHAMBER CD AHMEDABAD GJIN	2500		39.7
27-02-2018	nfs/CHINKNIWALA CHAMBER CD AHMEDABAD GJIN	23.6		16.1
20-03-2018	NEFT-AXSK180790015288- KISHOR S		10000	10016.1
21-03-2018	NEFT-AXSK180800013468- NITESH A		50000	60016.1
21-03-2018	nfs/ADVAIT ASHRAM CAPTIVE AHMEDABAD GJIN	10000		50016.1
21-03-2018	nfs/ADVAIT ASHRAM CAPTIVE AHMEDABAD GJIN	23.6		49992.5
21-03-2018	nfs/ADVAIT ASHRAM CAPTIVE AHMEDABAD GJIN	10000		39992.5
21-03-2018	nfs/ADVAIT ASHRAM CAPTIVE AHMEDABAD GJIN	23.6		39968.9
21-03-2018	nfs/ADVAIT ASHRAM CAPTIVE AHMEDABAD GJIN	10000		29968.9
21-03-2018	nfs/ADVAIT ASHRAM CAPTIVE AHMEDABAD GJIN	23.6		29945.3
21-03-2018	nfs/ADVAIT ASHRAM CAPTIVE AHMEDABAD GJIN	10000		19945.3
21-03-2018	nfs/ADVAIT ASHRAM CAPTIVE AHMEDABAD GJIN	23.6		19921.7
21-03-2018	nfs/ADVAIT ASHRAM CAPTIVE AHMEDABAD GJIN	10000		9921.7
21-03-2018	nfs/ADVAIT ASHRAM CAPTIVE AHMEDABAD GJIN	23.6		9898.1
22-03-2018	ID206101/22-03-18 23:17:55 /000000600017	9700		198.1
27-03-2018	NEFT-AXSK180860039750- NITESH A		40000	40198.1
27-03-2018	ID206101/28-03-18 00:01:23 /000000599807	20000		20198.1
27-03-2018	ID206101/28-03-18 00:02:06 /000000599809	5000		15198.1
28-03-2018	IMPS/808716318827/rajasing h/SBIN/XX7605/	15000		198.1
28-03-2018	IMPS/808716318827/rajasing h/SBIN/XX7605/	5.9		192.2

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18-04-2018	SMS-Charges- 2061102000005104	17.7		174.5
23-05-2018	MAB CHARGE APR-2018	174.5		0

Note -

Easy Access Facility of Loan Statements/ Certificates-

We have also launched the facility of AECA Easy Access of Loan Statements and Income Tax Certificates(Final & Provisional) through our IDBI Bank's Web site (<http://www.idbi.com>) under specified link AECA Easy Access. Retail Loan Statements / Interest Certificates AECA without a Separate Login & Password.

To access the online certificate and statement, kindly submit the required documentary proof for updation of Pancard no, date of birth, contact no & Email id in the bank records to the nearest Retail Asset Center/Branch. Please ignore if already submitted.

Disclaimer-

This is system generated mail. Hence, signature is not required



BA79388545

ACCOUNT OPENING MEMORANDUM

SOL	2	0	6	1	Branch	NARODA									
Customer Name	MERIDIAN CAPITAL RESEARCH														
Existing Client?	Yes		No		Existing Client ID										
A/c Opening by:	☒ Normal		☐ Preferred		☐ Royale		☐ Speed gate		☐ Express		☐ Welcome kit				
Initial payment Details															
Credited to Account No.										Value Date			Finacle Tran ID.		
206137200010140										15/09/17			540712202/19		
Details of Label Codes (In case of Other Label code, Please specify the nature)															
DST					Pay Roll					Other					
VIJAY PARIKH					OBT286601					NIKIN PATEL					
OBX2061511					VISHAL PIPALIA					TSM1279001					
Other Details															
Scheme Code				GL Sub Head Code				Vertical				Date of Desp. of AOF to RPU			
RCLMB				10200				RBG				D D M M Y Y			

We submit the Account Opening form (AOF) with the above details and request you to open the account.

We confirm that:

- The Account Opening Form (AOF) is complete in all respects for opening an account.
- A Branch Official had sighted the original of all the documents provided for opening the account.
- We have complied with all the requirements of the KYC and AML Policy, KYC & AML Master Circular of the Bank up dated till now.
- We have complied with all requirements circulars / instructions issued by the Bank till date with regard to the proposed Product.
- We have verified the updated Caution / Black Lists of UN / GOI for the name of the applicant/s and confirm that the name does not fall in any Caution / Black List.
- We confirm that by opening this account, the applicant would not have a second client ID in the Bank.
- All Statutory, Regulatory and Internal guidelines issued up-to-date have been complied with regard to this AOF.

5289/45

MULCUS	Y ☐	N ☐
PAN	Y ☐	N ☐
CONSTITUTION CODE #		
AREA CODE	2447403781802484	
CASTE CODE		
OCCUPATION CODE		
COMMUNITY CODE		

Declaration by Branch Head: (hereby certify that all necessary KYC documents have been obtained and verified by me. I confirm that the documents are adequate to comply with KYC requirements of the Bank. Based on this, the account may be opened.

मुकुम कुमार श्रेष्ठ / Mukul Kumar Shrestha

आईएन : १०१२५ / EIN : 101255

Signature of the Branch Head with EIN and Stamp

सचिन सुकुमारन / Sachin Sukumaran

आईएन : ११४०२ / EIN: 11402

प्रबंधक (क्रेडिट) / Manager (Credit) the SOM
(EIN and Stamp)

Tracker No.	
22 SEP 2017	
End to End Verified By	
Verified	

Opening of Account
Revised Guidelines on Branch Head Visit Report Requirement & Tele-Verification

Branch Official Visit Report

Annexure

IDBI Bank Ltd	Branch <u>Naroda</u>	Date <u>18/09/17</u>
Branch Official Visit Report		

I Rahul nagar EIN 128126 Designation A.M
have Visited the prospective customer and confirm that:

The prospective customer resides at the address mentioned in the Account Opening Form and document submitted in support of address proof
The prospective customer is conducting business at the address mentioned in the Account Opening Form and document submitted in support of address proof
I have enquired with Mr. / Ms. / M/s <u>BHERUNATH SWEETS, SHREEJI ESTATE, Shop No. 6 GF</u> (Address) <u>SUITOR KARKHANA, NARODA, A.BAD</u> who have confirmed that the prospective customer is residing / conducting business for past <u>01</u> years / months.
My enquiries reveal that the prospective customer is engaged in <u>CONSULTANCY SERVICE</u> (Specify nature of business) and is in this line of business for the past <u>01</u> years / months.

Signature

Rahul
राहुल नागर /Rahul Nagar
ईआईएन : १२८१२६ / EIN : 128126
सहायक प्रबंधक /Asst. Manager



Confirmation on Televerification

I Rahul nagar EIN 128126 Designation A.M
have made a tele-verification of the prospective customer at Phone Number 7874104780 At 11.40 Hrs from Branch phone number on

Signature

Rahul
राहुल नागर /Rahul Nagar
ईआईएन : १२८१२६ / EIN : 128126
सहायक प्रबंधक /Asst. Manager



2003849644



SBAOF PART I

ACCOUNT OPENING FORM FOR RESIDENT INDIVIDUALS/SOLE PROPRIETORSHIP FIRMS

Please fill the form in CAPITAL LETTERS and BLACK INK only

Savings Account ☒ Current Account ☒ Suvidha Fixed Deposits (FD)
The Branch Manager, IDBI Bank Limited

☐ Welcome kit account

Date: 18/09/2017

PART I

Please open my Sole/Our joint/Sole Proprietorship Account at your NARODA Branch, Sol: 2061

ACCOUNT OPTIONS

☐ Royale Plus ☐ Royale ☐ Preferred ☐ Super Savings ☐ Super Shakti ☐ Jubilee Plus ☐ Power Kids ☐ Being Me ☐ Power Plus ☐ Salary
☐ Suvidha FD ☐ Pension Account (Cent. Govt. Emp.) ☒ Flexi Current ☐ Other (Please Specify)

DETAILS OF APPLICANT

	Title	First Name	Middle Name	Surname
1st Applicant:	MR	RUPESH	BHAI	BABUBHAI
2nd Applicant:				MARVADI
3rd Applicant:				
4th Applicant:				

Existing Cust. ID: 1st Applicant: 2nd Applicant: 3rd Applicant: 4th Applicant:

Firm name (for sole proprietorship) MERIDIAN CAPITAL RESEARCH

ACCOUNT IN THE NAME OF MINOR (Strike off if not applicable)

Guardian's Name: Title First Name Middle Name Surname
(In case applicant is minor)
Date of birth (of minor): Date of birth (of guardian):
Relationship with minor: ☐ Father ☐ Mother ☐ By court order (if yes please affix a copy) ☐ Other (Please specify)
I shall represent the minor in all future transaction of any description in the above account till the said minor attains majority. I shall indemnify the bank against any claims of the above minor of any withdrawals/transactions made by me in his/her account.

☒ SINGLE

Signature of Guardian

INSTRUCTION FOR ACCOUNT OPERATION

☐ Former or survivor ☒ All doc seen & signed in my presence ☐ Jointly by all ☐ Others (please specify)

EIN-



2nd applicant

3rd applicant

4th applicant

For, Meridian Capital Research

RUPESH

Signature

Proprietor

Signature

Signature

Signature

Applicant/guardian should also sign across photographs as well as in the space provided for signature.

INTRODUCTION DETAILS

☐ Introduction by existing IDBI Bank Account holder (Document confirming mailing address in name of applicant to be provided)

Name: Cust ID: Account No.

I confirm that I am an account holder with IDBI Bank for over six months. I confirm that I personally know the applicant's detailed herein for 206110215704 years and confirm his/her identity and address

Signature of introducer

Signature verified (for bank use)

90584536

Signature & EIN No.

INITIAL PAYMENT DETAILS (FOR SAVINGS / CURRENT / TERM DEPOSIT ACCOUNT)

Amount 40,000/- Cash ☒ Transfer from a/c no. 2212155000022904
 **Cheque no. 000004 dated 14/09/2017 drawn on KARUR VYASA bank, NARODA branch
 (All Cheques for initial payment amount, will be drawn in favour of "IDBI Bank Ltd. - Customer Name") **will be accepted only with a self-signed cheque.
 Amount to be deposited in Savings / Current / Term Deposit account 40,000/-

DELIVERABLES

Statement: ☒ by mail ☐ collect personally OR ☐ Passbook ☒ Chequebook: ☒ Yes ☐ No
 Preferred time of day for courier delivery ☐ 7 am to 9 am ☐ 10 am to 6 pm ☐ 7 pm to 9 pm ☒ Any Time
 *In case you select Statement by email option i.e. E-statement then physical statement shall be disabled.
 Consent to communicate new products/offers (through email, SMS, Post and Telebanking) ☒ Yes ☐ No
 Have you received a copy of BCSBI Codes (Pls. insist for copy of BCSBI Codes)? ☒ Yes

CHANNEL SERVICES

☒ Internet Banking ☒ Mobile Banking ☒ Phone Banking ☒ Statement by e-mail ☒ Debit-cum-ATM Card ☐ Domestic Validity
 Please indicate the name to be embossed on the card ☐ International Validity

Primary Card

1st Applicant

MERIDIAN CAPITAL RESEARCH

Add-on Cards

2nd Applicant

3rd Applicant

4th Applicant

Please Note

- The Internet Banking service will be available in case of Joint Accounts, only if the mandate for operation is given as 'Either or Survivor' or 'Anyone or Survivor' Only. For these types of Joint Accounts, one I-Net Banking user-id will be issued to one of the account holder (primary account holder) whose name stands first in the account. The Bank has the option to issue additional user-id and password (s) for any type of accounts including Joint Accounts. The other joint Account holder(s) shall expressly agree with this arrangement and give his/her consent on a request in a prescribe form for use of I-Net Banking by the primary account holder. In case any of the joint Account holder(s) gives a request to discontinue I-Net Banking service in respect of operations through the use of I-Net Banking (or in writing) or by some other mode of communication (recognize and authorized by the Bank), for any of the Internet Banking Accounts held jointly by them, the Internet Banking service will be discontinued for all the User/s of I-Net banking.
- Default Internet Banking transactions limits will apply. For higher transactions limits a limit enhancement request to be submitted at the Branch.
- Wherever you make a purchase at a Merchant Establishment or make a cash withdrawal at another bank's ATM, the Primary Account (as specified by you) will only be accessed.

Declaration for Channel Services and International Debit cum ATM Card

I/We authorize IDBI Bank to issue an IDBI Bank Debit cum ATM Card to me/us. I/We acknowledge that the issue and usage of the card is governed by the terms and conditions as in force from time to time and agree to be bound by the same. I/We accept that the terms and conditions are liable to be amended by IDBI Bank from time to time. I/We further unconditionally and irrevocably authorize IDBI Bank to debit my/our account with an amount equivalent to the annual fee and charges for use of the Debit cum ATM (wherever applicable / amended as per the schedule of charges/fees). I/We hereby confirm that in case of Joint Accounts the operating instruction will not be jointly by all.

I/We undertake to strictly utilise the card in accordance with the Exchange Control Regulations as laid down by Reserve Bank of India from time to time. I/We confirm that the foreign exchange which will be used will be within the limits of the Basic Travel Quota as per Foreign Exchange Management Act 1999. I/We will adhere to guidelines, which are issued by the Reserve Bank of India concerning the use of foreign exchange.

I/We have read and understood the Terms and Conditions (a copy of which I am in possession of) also hosted at www.idbi.com, governing the opening of an account with IDBI Bank and those relating to various channel services including but not limited to Debit cum ATM Cards / Phone Banking / Mobile Banking / Internet Banking / Bill Payment facility / Account Alerts. I accept and agree to be bound by the said Terms and Conditions including those excluding/limiting the Bank's liability. I/We authorize the applicant to access the account(s) via the channels selected and authorize IDBI Bank to link new accounts opened by the applicant to the channels selected.

I/We understand that IDBI Bank at its discretion, discontinue any of the services completely or partially without any notice to me/us. I agree that the bank may debit my account for service charges as applicable from time to time (wherever applicable / amended as per the schedule of charges/fees).

RUPESH

1st Applicant Signature

2nd Applicant Signature

3rd Applicant Signature

4th Applicant Signature

Proprietor

OTHER DECLARATIONS

☐ Sweep in Savings Account : in case of Insufficient balance in my savings account no.

Please clear my cheque/allow withdrawal by transferring funds to my savings account by breaking units of my/our fixed deposits (Not applicable in case of Tax Saving FD & RD).

☒ I/We, the undersigned propose to open a Savings/ Current Account in your Branch, I/We hereby undertake that in the event of any change in my / our address due to relocation or any other reason, the new address along with address proof will be submitted to the Branch within two weeks of such change.

For Current Account purpose

I/We declare that

☒ I/We do not enjoy any credit facilities with any other bank/s

☐ I/We enjoy credit facilities with any other bank/s (please attach details of such facilities separately)

☒ Current Account (I have Current Account with other bank): Name of Bank

Account Number

Facility

Amount

☒ Sole Proprietorship Account

I/We refer to the account opened by you in the name of

MERIDIAN CAPITAL RESEARCH

And declare as under, I the undersigned, am the sole proprietor of the firm and solely responsible for liabilities thereof. I shall advise you in writing of any change that may take place in the constitution of the firm and I will be liable to you for any obligation which may be standing in the firm's name in your books on the date of the receipt of such notice and until all such

For Meridian Capital Research

RUPESH

1st Applicant Signature

2nd Applicant Signature

3rd Applicant Signature

4th Applicant Signature

Proprietor

LINKING OF AADHAR NUMBER TO MY ACCOUNT (DECLARATION)

☒ Please Link my Aadhaar No. to my account (In case of Joint accounts, only the first holders Aadhaar number can be linked to the account, signature of all Meridian Capital Research is required mandatorily for their consent) (Self attested copy of Aadhaar letter / e-Aadhaar to be attached)

RUPESH

1st Applicant Signature

2nd Applicant Signature

3rd Applicant Signature

4th Applicant Signature

Proprietor

SUVIDHA FIXED DEPOSITS (FD)

Tenure of Deposit: Day Month Year

Suvidha FD Interest Rate Payout: ☐ Monthly Discounted ☐ Quarterly ☐ Annual ☐ At Maturity (Cumulative)

Senior citizens: ☐ No ☐ Yes (Pls. attached proof)

For TDS (please tick as applicable): ☐ Tax to be deducted at source - PAN/GIR No. OR
☐ No tax to be deducted- Form 15G/15H enclosed

MATURITY/INTEREST PAYMENT INSTRUCTIONS

On maturity of Fixed Deposit

A) ☐ renew principal and interest* ☐ renew principal only ☐ issue dd/pay order B) ☐ await renewal instructions post maturity
(Same tenor at the rate of interest prevailing on maturity)
(In case of absence of specific instructions for renewal, interest will be paid at the applicant savings bank rate, if the deposit is not renewed thereafter)

☐ credit to 1st applicant's operative account

For regular interest payment

(Fill only in case of monthly/quarterly/half yearly/annually interest payout and on maturity if the interest is not to be renewed with the principal)

☐ credit to 1st applicant's operative account ☐ issue dd/pay order

*In case of automatic renewal, if the customer thereafter decides to prematurely close the term deposit/renew it for a period shorter than the remaining period of the contract, premature penalty will be applicable as per Bank's extant policy.

FOR CORPORATE PAYROLL ACCOUNT - To be filled for corporate salary accounts only (if applicable) -

Corporate Name

Corporate Label

Name of designated official of the Co.

Signature of the authorized Company official

Designation of the official

Insurance from attached: Yes ☐ No ☐ NA ☐

Reimbursement account: Yes ☐ No ☐



Company seal

Note: # Account opening amount in cash, to be deposited at IDBI Bank (Home Branch) only.

Branch Head Verification

FOR BANK USE

☐ To be processed on priority ☐ For customer ID Creation only

Customer Constitution: ☐ Male ☐ Female ☒ Proprietary Concern

- We have complied with all the requirements of the KYC and AML policy, KYC & AML Master Circular of the Bank updated till now.
- We have complied with all requirements, Circulars/instructions issued by the Bank till date with regard to the proposed Product.
- All Statutory, Regulatory and Internal Guidelines issued up-to-date have been complied with regard to this AOF.
- I hereby certify that all the necessary KYC documents have been obtained/verified by me. I confirm that the documents are adequate to comply with KYC requirement of the Bank. I hereby confirm that I have verified UN list of terrorist groups & GOI advices & bank's guidelines & confirm the applicant/s are not included in caution, advice/black list. Based on this account may be opened.



Name of the Branch Head/Acting Branch Head

Date Employee Code Branch

DST code:1 DST code:2

Label Code:1 Label Code:2

Scheme Code

Name of Vertical

A/C No.

Cust. Id 1
 Cust. Id 2
 Cust. Id 3
 Cust. Id 4

Signature

Branch Head

ACKNOWLEDGEMENT

ACKNOWLEDGEMENT

Name of the customer

Forwarded to CPU / RPU on

(Please note the form number mentioned overleaf till you get your Customer Id)

Acknowledgment Date:

Signature of bank official

Flexi Current Account

Schedule of Facilities [Retail Current Account]

(Effective from April 01, 2016 charges are exclusive of Service Tax)



Account Opening Amount		Rs. 10,000/-	
Branch Classification	MAB (Monthly Average Balance) Requirement (Rs.)	Point charges per month for non-maintenance of MAB	
		Accounts maintaining over 50% of stipulated MAB	Accounts maintaining MAB upto 50% of stipulation
Metro/Urban	10,000	Rs. 500/-	Rs. 750/-
Semi Urban	5,000	Rs. 250/-	Rs. 375/-
Rural	1,000	Rs. 50/-	Rs. 75/-
Rural PI	Nil	Nil	Nil

Facilities based on Monthly Average Balance (MAB).

Previous Month Average Balance (MAB) Rs		Free Transactions Per Month				
From	Up to	Cash Deposit	Cheque Book Leaves	DD/PO	NEFT	RTGS
010700	10000	10 times of MAB (Inclusive of both Home and Non Home Branch)	0	0	0	0
10001	25000		50	5	10	10
25001	50000		50	10	15	15
50001	100000		50	10	20	20
100001	200000		100	15	Free	Free
200001	300000		100	15	Free	Free
300001	400000		150	20	Free	Free
400001	500000		200	20	Free	Free
500001	1000000		200	25	Free	Free
1000001	2000000		400	100	Free	Free
2000001 and above.			Free	Free	Free	Free

Charges Beyond Free Limit					
Cash Deposit	Rs 2.5/1000/- Min Rs 53		Omni Pay	Rs 1.10/1000/- Min Rs 53	
Cheque (Leaves)	Rs 2/Leaf		RTGS	Time Varying Tariff (TVT)	
NEFT	Slab	Charges per transaction		Rs. 2 Inc to Rs. 5 Inc	Above Rs. 5 Inc
	Upto Rs. 10000/-	Rs. Nil		09.00 Hours - 12.00 Hours	Rs. 2.5/-
	Abs Rs. 10000/- to Rs. 1 Inc	Rs. 5.00		After 12.00 Hours to 15.30 Hours	Rs. 2.6/-
	Abs Rs. 1 Inc to Rs. 2 Inc	Rs. 15.00		After 15.30 Hours to 17.30 Hours	Rs. 3.0/-
Transactions done through Net Banking are Free		Rs. 25.00			Rs. 3.5/-

Miscellaneous Charges			
Cash Withdrawal - Self and Third Party (In case of third party cash withdrawal a 24 hour notice required at Non Home Branch)	Free		
• The service is not available for encashing PDA/DAX (NRI/NRO customers will get facilities as per RBI rules).			
Fund Transfer - Cheque/ account to account transfer at Non-Home Branch	Free		
Cheque collection (Branch/Non Branch Locations)	Local	Free	
	Outstation	Range	Charges per transaction
		Upto Rs. 5,000/-	Rs. 25/-
		Upto Rs. 10,000/-	Rs. 50/-
		Rs. 10,001/- to Rs. 1,00,000/-	Rs. 100/-
		Rs. 1,00,001/- and above	Rs. 150/-

	IDBI Bank Flexi Current Account		
	Rs. 1,00,001/- and above		Rs. 150/-
	Other bank commission will be recovered separately.		
Speed Clearing outside CTS Grid (Service charges for Speed Clearing within the CTS grid jurisdiction, waived)	Range	Charges / Transaction	
	Upto Rs. 1,00,000/-	Nil	
	Above Rs. 1,00,000/-	Rs. 150/-	
Foreign Currency Inward / Outward Remittances / Certificate	As per Trade Finance Guidelines		
DD/PO/Omni pay Cancellation	Rs 60 per instrument.		
Cheque Stop Payment instructions	Rs 60 per leaf and Rs 115 for a Range Free through Net-Banking		
Old Record (Subject to availability)	Above 1yr & less than 2 yrs – Rs.150/- per item 2 yrs and thereafter – Rs. 100/- per item, subject to Max of Rs. 750/-		
Copy of original of cheque/draft (paid by the bank)	Rs. 150/- per instance		
Addition / deletion of names in Accounts/ Nominations / Change in operational instructions	1 st occasion (after account opening)		Free
	Beyond 1 st occasion for every Addition / deletion of names in Accounts/ Nominations / Change in operational instructions		Rs. 100/-
Allowing operations through power of attorney/mandate	Rs.300 per request		
Change of authorized signatory in accounts	Rs. 300/- Per Occasion (exempted for change due to death of the existing signatory)		
Charges For Recording Reconstitution of Account	Rs. 200/- (No charges in case of Death of account holder)		
Facility of Sweep/Linking of accounts (Sweep Out Only)	Rs. 100/- per instance		
Sweep Out Trigger facility charges	Rs. 5/- per debit in addition to the SI charges		
Statement of Accounts			
Statement	Daily	Weekly	Quarterly
• Physical from branch	Rs. 10/- per statement	Rs. 30/- per statement	Rs. 100/-
• By Post/Courier	Rs. 10/- plus actual postage	Rs. 30/- plus actual postage	Free
• By email	Rs. 5/-	Rs. 5/-	Free
Duplicate Statement at the Branch (per instance)	Upto 1 year - Rs. 100/- & Above 1 year - Rs. 300/-		
Duplicate Statements over Telephone	Email	Rs. 25/- per occasion	
Overseas Mailing	Post/Courier	Upto 1 year - Rs. 100/- & Above 1 year - Rs. 300/-	
	Actual Courier charges shall be recovered (To be collected by Branch Manually)		
Monthly, Hold Mail facility	Free		

Certificate (To be collected by Branch Manually)			
Balance Confirmation Certificate (per instances)			
Photo/Sign Verification Certificate (per instances)	Rs. 100/-		
Banker's report Certificate (per instances)			
Interest Certificate (per instances)	Once in a year (For IT Return purpose etc.) - Free Additional/Duplicate copies: Rs100/- per copy		
Standing Instructions			
Standing Instructions	Rs. 50/- (per instances)		
Standing Instruction rejection/failure	Rs.225 per instance		
Account Closure Charges (To be collected by Branch Manually)			
Non Individual Customer	Within 14 days	Nil	
	Over 14 days upto 6 months old	Rs 200/-	
	> 6 months old upto 1 year	Rs 100/-	
	Beyond 1 year	Nil	
Individual Customer	Within 14 days	Nil	
	Over 14 days upto 6 months old	Rs 100/-	
	> 6 months old upto 1 year	Rs 100/-	
	Beyond 1 year	Nil	
ECS / Cheque - Issued and Returned	Cheque Deposited and Returned		
Financial Reason - Rs225/-	Local Cheque - Rs60/-		
Technical Reason - Free	Outstation Cheque - Rs 115/- (To be collected by Branch Manually)		
	Cheque return charges shall be levied only in cases where the customer is at fault and is responsible for such returns. Indicative list available at the Branch.		
Arranged / Unarranged Overdraft / Cheque Purchase (Subject to Approval)	Per Occasion (A)- Rs 115/- (To be collected by Branch Manually) Interest (B) - 18.75% (auto collection)		
IDBI Bank Flexi Current Account			
Home Banking Facility	Cash Delivery & Pick Up - As per Schedule of Charge (SOC) for CDP Service		
Transaction at other Bank ATM	Domestic:	International:	
	Non- Financial - Rs 8 per Transaction Financial - Rs 20 per Transaction	Non- Financial - Rs 30 per Transaction Financial - Rs 140 per Transaction	
	International Cash withdrawal transactions declined due to insufficient funds - Rs 20 + per instance		
Debit-cum-ATM Card	Classic Debit-cum-ATM Card	Gold Debit Card	Platinum Debit Card
Annual Fee	Rs 220/-*	Free	Free
Add on Card	Rs 220/-*	Free	Free
Replacement of Lost Stolen card	Rs 220/-*	Free	Free
New PIN Generation	Rs 50 for PIN Lost/Forgotten Cases Only		
ATM Cash Withdrawal Limit (per day)	-	Rs 50,000	Rs 75,000
POS Limit (Point of Sale) (per day)	-	Rs 50,000	Rs 75,000

* Second year onwards

Important Instructions

1. Service Tax applicable on above charges will be additional.
2. Charges for the month of account opening will be levied after the completion of that month and the free limits will be based on balance maintained in the month of account opening.
3. Subsequent months the free limit will be based on last month balance in RCLMB/RNRO/RNRE scheme code and present month balance in RCPMB scheme code.
4. Cash deposit at any branch subject to non-home branch acceptance.
5. Gold Card offered with account opening amount of Rs.5 Lakh & above (Subject to approval). Facilities will be disabled and Card fee would be applicable if MAB of Rs.5 lakh not maintained.
6. Platinum Card offered with account opening amount of Rs.10 Lakh & above (Subject to approval). Facilities will be disabled and Card fee would be applicable if MAB of Rs.10 lakh not maintained.
7. Opening of the Current Account tantamount to deemed acceptance of the aforesaid rule & regulations as well as the fact of being informed about the various service charges being levied by the Bank and the terms and conditions guiding the related products and services. Service charges are subject to change from time to time.
8. In-Operative Account:-
If there are no transactions in the account for a period of two years, the account will be treated as an inoperative account.
In case there are no customer induced debit, credit and/or third party transactions in the account, it would be classified as inoperative.
The service charges levied by the Bank and/or interest credited by the Bank would not be considered as customer induced transactions.
The customer should thus transact in the account periodically, so that it does not become inoperative.
Satisfactory conduct of the account entails maintaining sufficient balance to honor cheques issued to third parties. If there are high incidences to the contrary, the Bank reserves the right to close the account under intimation to the customer.
9. Home Loan / Loan against Property interest saver scheme can be availed.
10. In case of Mode of Operation Instruction as either or survivor/Partner or survivor/Anyone or survivor, we jointly agree and authorize IDBI Bank Ltd. to pay the principle along with interest and permit premature withdrawals of the Sweep out fixed deposit on written instruction from any one of us, any day before the maturity.

Declaration: I/We have read / understood the terms and condition as applicable to Account opening and other operational aspect. I/We understand that the terms and condition may be revised by the Bank from time to time and it will be agreeable to me/us. I/We shall be responsible for regularly reviewing these terms, including the amendments that are posted on the website. I/We agree to pay charges as per the Bank Policy. I/We also agree to down-grading of the account and withdrawal of features, in the event of non-maintenance of required balance.

Signature of Account Opening Instruction(s) of the account holder (With Seal and stamp)

For, Mordhan Capital Research

Signature 1

RUPESH

Signature 2

Sachin Sukumaran

Signature 3

For Office Use

Proprietor

Description

Account Opening Amount

Last Current Month MAB

Scheme code	Please Tick (✓)	Description	Account Opening Amount	Last Current Month MAB
RCLMB		Normal Current Account (Default)		
RNRO		NRO Current Account	Rs 10,000	Facilities based on Last Month Average Balance.
RNRE		NRE Current Account		
Label code: HLIS		Home Loan Interest Saver Scheme	Nil	
Label code: MLIS		LAP Interest Saver Scheme		
RCPMB		Normal Current Account (Present Month Bal)	Rs.10,000	Facilities based on Present Month Average Balance.

9/6/2017

udyogaadhaar.gov.in/UA/PrintAcknowledgement.aspx

 भारत सरकार Govt. of India सूक्ष्म, लघु और मध्यम उद्यम मंत्रालय MINISTRY OF MICRO, SMALL & MEDIUM ENTERPRISES		 सूक्ष्म, लघु और मध्यम उद्यम MICRO, SMALL & MEDIUM ENTERPRISES																	
उद्योग आधार  Udyog Aadhaar																			
E		<table border="1"> <tr> <td>Type of Enterprise</td> <td>Micro</td> <td>Small</td> <td>Medium</td> </tr> <tr> <td>Manufacturing</td> <td>A</td> <td>B</td> <td>C</td> </tr> <tr> <td>Services</td> <td>D</td> <td>E</td> <td>F</td> </tr> <tr> <td>UAN</td> <td colspan="3">GJ01E0065440</td> </tr> </table>		Type of Enterprise	Micro	Small	Medium	Manufacturing	A	B	C	Services	D	E	F	UAN	GJ01E0065440		
Type of Enterprise	Micro	Small	Medium																
Manufacturing	A	B	C																
Services	D	E	F																
UAN	GJ01E0065440																		
Udyog Aadhaar Registration Certificate																			
Udyog Aadhaar Number		GJ01E0065440																	
Name of Enterprise		MERIDIAN CAPITAL RESEARCH																	
Location of Plant Details																			
SN	Floor/Door/Block No.	Name of Premises/Building Village	Road/Street Lane	Area/Locality	City	Pin	State	District											
1	SHOP 03 1 ST FLOOR	SHREEJI COMPLEX	NARODA GIDC ROAD	NEAR SUTARNA KARKHANA	AHMEDABAD	382330	GUJARAT	AHMEDABAD											
Official Address of Enterprise				SHOP 03, 1ST FLOOR, SHREEJI COMPLEX, NEAR SUTARNA KARKHANA, NARODA															
District				AHMEDABAD		State		GUJARAT											
Mobile No.				9852017350		PIN		382330											
Email:				rupeshmarvad456@gmail.com															
Date of commencement				14/04/2015															
Major Activity				SERVICES															
Enterprise Type				Small															
Previous Registration details-If any																			
National Industry Classification Code																			
SN	NIC 2 Digit	NIC 4 Digit	NIC 5 Digit Code	Activity Type															
1	64 - Financial service activities, except insurance and pension funding	6430 - Trusts, funds and other financial vehicles	64300 - Trusts, funds and other financial vehicles	Services															
Acknowledgement		Date of Filing	08/07/2017	Date of Printing	09/09/2017														
Disclaimer: This is computer generated statement, no signature required. Printed from udyogaadhaar.gov.in																			
MyMeme Mobile App (Beta Version) is available now for download. https://play.google.com/store/apps/details?id=memo.mymeme																			

 **PRINT** 

For Meridian Capital Research

RUPESH

Proprietor

मूल के साथ सत्यापित
Verified Meme
2017

संस्था : 11402 / EIR: 32
वर्ष (2017-18) / धर्म:

E		Type of Enterprise		Micro	Small	Medium
		Manufacturing	A	B	C	
		Services	D	E	F	
		UAN	GJ01E0065440			

Udyog Aadhaar Memorandum

1. Aadhaar Number : 687453653121
 2. PAN Number : DTUPM2592D
 3. Name of Entrepreneur : MARVADI RUPESHBHAI BABUBHAI
 4. Social Category of Entrepreneur : GENERAL
 5. Gender : Male
 6. Physically Handicapped : No
 7. Name of Enterprise : MERIDIAN CAPITAL RESEARCH
 8. Type of Organization : Proprietary
 9. Location of Plant Details

SN	Flat/Door/Block No.	Name of Premises/Building Village	Road/Street/ Lane	Area/Locality	City	Pin	State	District
1	SHOP 03 1ST FLOOR	SHREEJI COMPLEX	NARODA GIDC ROAD	NEAR SUTARNA KARKHANA	AHMEDABAD	382330	GUJARAT	AHMEDABAD

Official Address of Enterprise : SHOP 03, 1ST FLOOR, SHREEJI COMPLEX, NEAR SUTARNA KARKHANA, NARODA
 District : AHMEDABAD State : GUJARAT PIN : 382330
 Mobile No : 9862817350 Email : rupeshmarvadi458@gmail.com

10. Date of commencement : 14/04/2015
 11. Previous Registration details-If any :
 12. Bank Details : IFS Code : KVB0002212
 Bank Account : 2212155000022904
 13. Major Activity : SERVICES

SN	NIC 2 Digit	NIC 4 Digit	NIC 5 Digit Code	Activity Type
1	84 - Financial service activities, except insurance and pension funding	6430 - Trusts, funds and other financial vehicles	64300 - Trusts, funds and other financial vehicles	Services

17. Persons employed : 5
 18. Investment (Plant & Machinery / Equipment's) : 12(Rs. In Lakhs)
 19. District Industry Centre : AHMEDABAD

Declaration
 I hereby declare that information given above is true to the best of my knowledge. Any information, that may be required to be verified, shall be provided immediately before the concerned authority.

MyMeme Mobile App (Beta Version) is available now for download. <https://play.google.com/store/apps/details?id=meme.mymeme>



RUPESH
Proprietor

सचिव, गुजरात राज्य उद्योग अद्वार
 विभाग : १९६०२ / ई.न.
 अचल (१९६०२) / मालगार

मूल के साथ सत्यापित
 ed With Original

ASHOK RAJPARA & ASSOCIATES

Chartered & Accountants



To
The IDBI Bank

CERTIFICATE

This is to certify that Mr. MARVADI RUPESHBHAI BABUBHAI, PROPRIETOR of M/s. MERIDIAN CAPITAL RESEARCH is carrying on business at SHOP 03, 1ST FLOOR, SHREEJI COMPLEX, NARODA GIDC ROAD, NR. SUTAR NA KARKHANA, AHMEDABAD-382330.

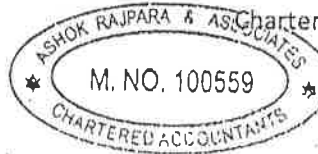
This Firm has been engaged in the Business FINANCIAL CONSUTANCY SERVICE. .

This certificate has been issued on the specific request from the client for opening of a current account with IDBI BANK.

Place : Ahmedabad
Date : 30.08.2017

For, Ashok Rajpara & Associate.

Chartered Accountants



Proprietor

Membership No.100559

सचिन सुकुमारन / Sachin Sukumaran
आयन : 114602 / EIN: 114602
प्रबंधक (Manager) / Manager



212, Sahajanand Complex, B/h: Bhagawati chamber, C.G.Road, Navarangpura, Ahmedabad - 380009.
Ph. 9824946000 For, Meridian Capital Research

Rupesh
Proprietor

57



The Institute of Chartered Accountants of India

6 May, 2017

Members Directory from Online Database - As on Date

Enter Membership No.

Membership No. 133658
Name JAIN JIGAR SANDIPKUMAR, FCA
Gender Male
Status ACTIVE
Address OF 18 DEVIKINANDAN COMPLEX
OPP NARODA LAKH
NARANTS BUS STAND
NARODA
AHMEDABAD
382330
INDIA
COP Status FULL TIME COP
Associate Yes 2009
Fellow Yes 2011

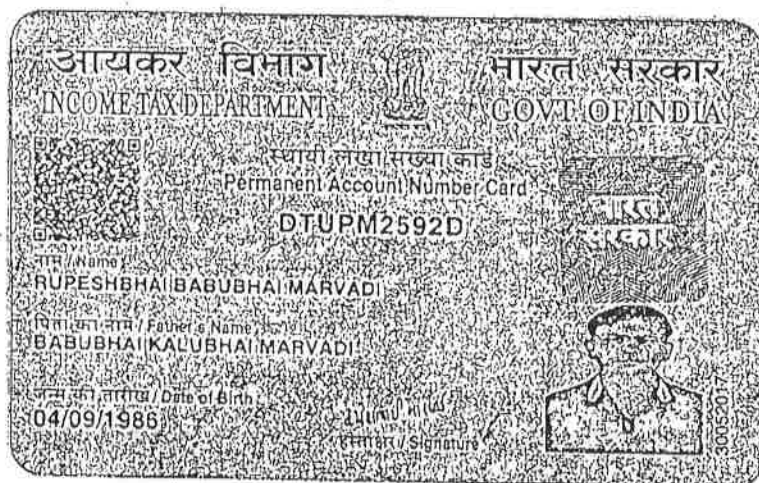
Address

NOT APPLICABLE

Submit Reset



Signature of Sachin Sukumaran
Sachin Sukumaran / Sachin Sukumaran
EIN: 114802
Manager



For, Meridian Capital Research

RUPESH
Proprietor



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सचिन सुखमारन / Sachin Sukumar

हस्ताक्षर : ११४६०२ / EIN: 114602

प्रबंधक (हस्ताक्षर) / Manager



NSDL :Online PAN Validation

[Logout]

Enter Pan No:

Pan No. 1 * :
Pan No. 2 :
Pan No. 3 :
Pan No. 4 :
Pan No. 5 :

PAN Details						
PAN Status:	PAN No:	Last Name:	First Name:	Middle Name:	PAN title:	Last update date:
Existing and Valid PAN	DTUPM2592D	MARVADI	RUPESHBHA	B	Shri	22/05/2017



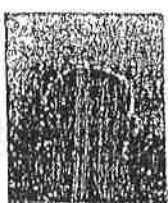
सचिन सुकुमारन / Sachin Sukumaran

हस्ताक्षर : ११४६०२ / EIN: 114602

प्रबंधक (एनपीएन) / Manager



भारत सरकार
Government of India



मारवाडी रुपेशभाई बाबुभाई
Marvadi Rupeshbhai Babubhai
जन्म तारीख/ DOB: 04/08/1986
पुरुष / MALE



6674 5365 3121

મારો આધાર, મારી ઓળખ

For, Meridian Capital Research
RUPESH
Proprietor

मूल के साथ सत्यापित
Verified With Original



सचिन सुकुमारन / Sachin Sukumaran
हस्ताक्षर : ११४६०२ / EIN: 114602
प्रबंधक (सहकारी) / Manager



विश्वविद्यालयी अनुसंधान प्रमाणपत्र
University of India

संस्थानम् :
फ्ल-102 स्वामीनारायण पार्क
भरी केनाल पास, नरोडा,
अहमदाबाद, अहमदाबाद,
गुजरात-382330

Address:
F-102, Swaminarayan Park,
khari kenal pase, Naroda,
Ahmeabad, Ahmedabad,
Gujarat-382330

6674 5365 3121



1947



help@uidai.gov.in



www.uidai.gov.in

For, Meridian Capital Research

RUPESH
Proprietor



मूल के साथ सत्यापित
Original with

सचिन सुकुमारन / Sachin Sukumaran
इजायन : 114802 / EIN: 114802
प्रबंधक (प्रमुख) / Manager



Addendum to Account opening Form for Non-Individuals containing information for reporting requirement under section 285BA of the Income-tax Act, 1961

*(Please refer Instructions mentioned below)

I/We declare that the information provided on this form is, to the best of my knowledge and belief, correct and complete. I/We agree to inform the bank within 30 days if any information on this form gets changed.

For (Entity Name)

For, Meridian Capital Research

RUPESH

Proprietor

Authorised Signatory / Signatories

(Rubber seal of Entity required)

Date: 24/08/2017

To

IDBI Bank Limited

Section 1: Entity information

Name of Entity	MERIDIAN CAPITAL RESEARCH
Customer ID (if existing)	
Entity Constitution Type (Refer Appendix 2)	A
PAN	DTUPM2592D
Identification type (Refer Appendix 2)	T
Identification No	DTUPM2592D
Identification issuing country	INDIA
Place of Incorporation	AHMEDABAD
Date of Incorporation	14/04/2017 DD/MM/YYYY
Nature of business	CONSULTANCY SERVICES
Country of Incorporation	INDIA

Section 2: Declaration of Tax residency

1. Please indicate the Entity's country of tax residence (if resident in more than one country please detail all countries and associated tax identification number and TIN issuing country).

Country/ies of Tax Residency	Tax Identification number (TIN)/ functional equivalent number	TIN/ functional equivalent number Issuing Country	Document Type# attached (Tax Residence Certificate and/ or TIN Card or others)	Date up to which documentary evidence valid

Address in the jurisdiction where entity is resident outside India for tax purposes:

Number		Building Name	
Street			
Locality			
City/Town			
State/Province			
Country			
		Pincode	

Address Type (Refer Appendix 2 for Codes)

Address Type ☐ Residential or Business ☐ Residential ☒ Business ☐ Registered Office ☐ Unspecified

2. a) If USA, then is it a Specified US Person? ☐ Yes ☒ No
(Please refer Table 2 for definition of "Specified US Person") If No, provide exclusion code from Appendix 1
- b) If Other than India and USA, then is it an Other Reportable Person? ☐ Yes ☒ No If No, provide exclusion code from Appendix 1

#(Documentary evidence to be provided for foreign country of tax residence and TIN)

Section 3: Classification of entities

1. Is the Entity a Financial Institution? ☐ Yes ☒ No If No, then please skip this section.
 ("Financial institution" means a custodial institution, a depository institution, an investment entity, or a specified insurance company.)
- a) Reporting Financial Institution? ☐ Yes ☒ No If "Yes", please provide GIIN
- b) Non-reporting financial Institution? ☐ Yes ☒ No If Yes provide category from Appendix 1
- c) Sponsored Investment Entity / Trustee Documented Trust? ☐ Yes ☒ No
 If Yes, Name of the Sponsoring Entity / Trustee:
 GIIN of the Sponsoring Entity / Trustee:
- d) Non- Participating Financial Institution? ☐ Yes ☒ No
- e) Owner documented Financial Institution? ☐ Yes ☒ No If yes, each controlling person should fill details in Section 4 below (Refer Appendix 1 for definitions)
2. Is the Entity a Non- Financial Entity (NFE)?
- a) Is the Entity an Active NFE? ☐ Yes ☒ No If No, then please skip this section.
- | | |
|---|--|
| Category of NFE (Please provide category from Appendix 1) | |
| If listed company, name of the stock exchange on which listed: | |
| If related entity of listed company, name of the listed company and name of the stock exchange on which listed: | |
- b) Is it a Passive NFE? ☐ Yes ☒ No If No, then please skip this section.
- Category of Passive NFE (please provide category from Appendix 1)
- Each controlling person of the Passive NFE should fill Controlling Persons details in Section 4 below (please refer Appendix 1 for definitions)
- c) Is it a Direct Reporting NFE? ☐ Yes ☒ No If No, then please skip this section.
- GIIN

Section 4: Controlling person declaration

If you are classified as "Passive NFE with Controlling Person(s)" or "Owner documented FFI", please provide the following details:

Name	Correspondence Address (including details of City, state, country and PIN code)	Country of residence for tax purpose	TIN / Functional equivalent	TIN issuing country	Controlling person type (Please refer Appendix 2 for options)	Document Type# attached (Tax Residence Certificate and/ or TIN Card or others)	Validity of Documentary evidence



Details	Controlling person 1	Controlling person 2	Controlling person 3	Controlling person 4	Controlling person 5
Mother's Name					
Father's Name					
Gender (Refer Appendix 2 for options)					
Permanent Account Number (PAN)					
Identification Type (Refer Appendix 2)					
Identification Number					
Occupation Type (Refer Appendix 2)					
Occupation					

Birth Date - DD/MM/YYYY					
Nationality - IN - Indian/ Others (If Others - please mention the country)					
Place of Birth					
Country of Birth					
Address in the jurisdiction where controlling person is resident outside India for tax purposes					
Address Type (Refer Appendix 2 for codes)					

Section 5: Declaration and Undertakings

I/we certify that

- 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.
- 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.
- I/We permit/authorise IDBI Bank to collect, store, communicate and process information relating to the Account and all transactions therein, by the Bank 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.
- 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 us or if any certification becomes incorrect and to provide fresh self-certification alongwith documentary evidence.
- I/We also agree that our failure to disclose any material fact known to us, now or in future, may invalidate our application and IDBI Bank 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 for the purpose or take any other action as may be deemed appropriate by IDBI Bank if the deficiency is not remedied by us within the stipulated period.
- I/We hereby accept and acknowledge that IDBI Bank 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 IDBI Bank.
- 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.
- I/We also agree to furnish such information and/or documents as the Bank may require from time to time on account of any change in law either in India or abroad in the subject matter herein.
- I/We shall indemnify the Bank for any loss that may arise to the Bank on account of providing incorrect or incomplete information.
- I/We certify that I/we have the capacity to sign for the Entity as per CBDT rules/SEBI/RBI guidelines.



Authorised Signature(s):

RUPESH

Name(s):

Rupeshbhai Babubhai Marvadi

Position(s)/Title(s):

Proprietor

Date:

18/09/2017

For, Meridian Capital Research

Proprietor

Seal and Stamp of the Entity

*Instructions:

- All the information mentioned above have to be mandatorily provided.
- The above Annexure to the account opening form should be signed by all the Authorised Signatories.

Appendix I - Further instruction for completing the Addendum.

(You may consult your professional tax adviser for further guidance on FATCA & CRS classification)

Financial Institution

Custodial Institution	any entity that holds, as a substantial portion of its business, financial assets for the account of others
Depository Institution	any entity that accepts deposits in the ordinary course of a banking or similar business
Investment Entity	any entity that: (A) primarily conducts as a business one or more of the following activities or operations for or on behalf of a customer, namely: i) trading in money market instruments (cheques, bills, certificates of deposit, derivatives, etc.); foreign exchange; exchange, interest rate and index instruments; transferable securities; or commodity futures trading; or ii) individual and collective portfolio management; or iii) otherwise investing, administering, or managing financial assets or money on behalf of other persons; (B) the gross income of which is primarily attributable to investing, reinvesting, or trading in financial assets, if the entity is managed by another entity that is a financial institution
Specified Insurance Company	Any entity that is an insurance company (or the holding company of an insurance company) that issues, or is obligated to make payments with respect to, a Cash Value Insurance Contract or an Annuity Contract
Owner Documented Financial Institution	It is a Financial Institution which does not report to the US IRS. Owner documented FI are generally small investment entities.
Direct Reporting Non-Financial Entity	It is a Passive NFE but will not share the details of the controlling persons with the financial institution it maintains accounts with but will report directly to US IRS and so its GFIN should be taken
Related Entity	An entity is a "related entity" of another entity if either entity controls the other entity, or the two entities are under common control. For this purpose, control includes direct or indirect ownership of more than fifty per cent, of the votes and value in an entity

(A) *Passive NFE*

Sr no.	Category of Passive NFE
1	Any non-financial entity which is not an active non-financial entity
2	An investment entity described in sub-clause (B) of clause (c) of the Explanation to clause (3)*
3	A withholding foreign partnership or withholding foreign trust

* Explanation to Rule 114F

(c) "Investment entity" means any entity:-

- that primarily conducts as a business one or more of the following activities or operations for or on behalf of a customer, namely:-
i) trading in money market instruments (cheques, bills, certificates of deposit, derivatives, etc.); foreign exchange; exchange, interest rate and index instruments; transferable securities; or commodity futures trading; or
ii) individual and collective portfolio management; or
iii) otherwise investing, administering, or managing financial assets or money on behalf of other persons; or
- the gross income of which is primarily attributable to investing, reinvesting, or trading in financial assets, if the entity is managed by another entity that is a depository institution, a custodial institution, a specified insurance company, or an investment entity mentioned in sub-clause (A) of this clause.

(B) "Passive income" includes income by way of: (i) dividends; (ii) interest; (iii) income equivalent to interest; (iv) rents and royalties (other than rents and royalties derived in the active conduct of a business conducted, at least in part, by employees of the non-financial entity); (v) annuities; (vi) the excess of gains over losses from the sale or exchange of financial assets that gives rise to the passive income; (vii) the excess of gains over losses from transactions (including futures, forwards, options, and similar transactions) in any financial assets; (viii) the excess of foreign currency gains over foreign currency losses; (ix) net income from swaps; or (x) amounts received under cash value insurance contracts;

(C) "Active non-financial entity" means any non-financial entity which meets any of the following criteria, namely:-

- less than 50 per cent of the entity's gross income for the preceding financial year is passive income and less than 50 per cent of the assets held by the entity during the preceding financial year are assets that produce or are held for the production of passive income; or
- the stock of the entity is regularly traded on an established securities market or the non-financial entity is a related entity of an entity the stock of which is regularly traded on an established securities market; or Explanation:- For the purpose of this sub-clause, an established securities market means an exchange that is officially recognised and supervised by a governmental authority in which the securities market is located and that has a meaningful annual value of shares traded on the exchange.
- the entity is a Governmental Entity, an International Organization, a Central Bank, or an entity wholly owned by one or more of the foregoing; or
- substantially all of the activities of the entity consist of holding in whole or in part the outstanding stock of, or providing financing and services to, one or more subsidiaries that engage in trades or businesses other than the business of a financial institution, except that an entity does not qualify for this status if it functions (or holds itself out) as an investment fund, such as a private equity fund, venture capital fund, leveraged buyout fund, or any investment vehicle whose purpose is to acquire or fund companies and then hold interests in those companies as capital assets for investment purposes; or
- the entity is not yet operating a business and has no prior operating history, but is investing capital into assets with the intent to operate a business other than that of a financial institution, provided that the entity does not qualify for this exemption after the date that is 24 months after the date of the initial organization of the entity; or
- the entity was not a financial institution in the past five years, and is in the process of liquidating its assets or is reorganizing with the intent to continue or recommence operation as a business other than that of a financial institution; or
- the entity primarily engages in financing and hedging transactions with, or for, related entities that are not financial institutions, and does not provide financing or hedging services to any other entity that is not a related entity, provided that the group of any such related entities is primarily engaged in a business other than that of a financial institution; or
- the entity meets all of the following requirements, namely:-

a) it is established and operated in India exclusively for religious, charitable, scientific, artistic, cultural, athletic, or educational purposes; or it is established and operated in India and it is a professional organization, business league, chamber of commerce, labour organization, agricultural or horticultural organization, civic league or an organization operated exclusively for the promotion of social welfare;

b) It is exempt from income-tax in India;

c) It has no shareholders or members who have a proprietary or beneficial interest in its income or assets;

d) The applicable laws of the entity's jurisdiction of residence or the entity's formation documents do not permit any income or assets of the entity to be distributed to, or applied for the benefit of, a private person or non-charitable entity other than pursuant to the conduct of the entity's charitable activities, or as payment of reasonable compensation for services rendered, or as payment representing the fair market value of property which the entity has purchased; and

e) The applicable laws of the entity's jurisdiction of residence or the entity's formation documents require that, upon the entity's liquidation or dissolution, all of its assets be distributed to a Governmental Entity or other non-profit organization, or to the government of the entity's jurisdiction of residence or any political subdivision thereof.

(D) "Controlling person" means the natural persons who exercise control over an entity and includes a beneficial owner as defined in Explanation to sub-rule (1A) of rule 9 of Prevention of Money-laundering (Maintenance of Records of the Nature and Value of Transactions, the Procedure and Manner of Maintaining and Time for Furnishing Information and Verification and Maintenance of Records of the Identity of the Clients of the Banking Companies, Financial Institutions and Intermediaries) Rules, 2005.

Pursuant to guidelines on identification of Beneficial Ownership issued vide RBI circular no. DOBOD/AML/BC/ No.71/14.01/01/2013-13 dated January 18, 2013, persons (other than

- g. an exempt collective investment vehicle;
- h. a trust established under any law for the time being in force to the extent that the trustee of the trust is a reporting financial institution and reports all information required to be reported under rule 114C with respect to all reportable accounts of the trust;
- i. a financial institution with a local client base;
- j. a local bank;
- k. a financial institution with only low-value accounts;
- l. a sponsored investment entity and controlled foreign corporation, in case of any U.S. reportable account; or a sponsored closely held investment vehicle, in case of any U.S. reportable account.

Appendix 2 – Reference Codes

Entity Constitution Type

A - Sole Proprietorship	D - Private Limited Company	G - AOP/BOI	J - Limited Liability Partnership
B - Partnership Firm	E - Public Limited Company	H - Trust	K - Artificial Juridical Person
C - LLP/ Society - Liquidator	F - Society	I - Liquidator	Z - Others

Entity Identification type

T - Tax identification number	G - US Global intermediary Identification	C - Company Identification Number	E - Global Entity Identification Number (EIN)	Q - Other number
-------------------------------	---	-----------------------------------	---	------------------

Address Type Codes (For Entity and Controlling Person)

1 - Residential Or Business	2 - Residential	3 - Business	4 - Registered Office	5 - Unspecified
-----------------------------	-----------------	--------------	-----------------------	-----------------

Controlling Person Type

C01 - CP of legal person - ownership	C05 - CP of legal arrangement - trust - trustee	C09 - CP of legal arrangement - trust - other- senior equivalent	C13 - CP of legal arrangement - other - other equivalent
C02 - CP of legal person - other means	C06 - CP of legal arrangement - trust - protector	C10 - CP of legal arrangement - other- trustee equivalent	C14 - Unknown
C03 - CP of legal person - senior managing official	C07 - CP of legal arrangement - trust- beneficiary	C11 - CP of legal arrangement - other- protector equivalent	
C04 - CP of legal arrangement - trust settlor	C08 - CP of legal arrangement - trust - other	C12 - CP of legal arrangement - other- beneficiary equivalent	

Controlling person identification type

A - Passport	C - Pan card	E - Driving License	H - NREGA job card	Z - Others
B - Election ID card	D - ID Card	G - UIDAI Letter	X - Not categorised	

Controlling person occupation type

S - Service	O - Others	B - Business	X - Not categorised
-------------	------------	--------------	---------------------

Controlling Person Gender Type

F - Female	M - Male	T - Transgender	O - Others
------------	----------	-----------------	------------

Controlling Person Residential Status

Resident individual	Non-Resident Indian	Foreign National	Person of Indian Origin
---------------------	---------------------	------------------	-------------------------

For Bank Use Only

Customer ID:

Documents Collected (Y/N): ☐ TIN Proof ☐ Identity Proof ☐ Address Proof
 including those for Controlling Persons in case of Passive NFI ☐ Any other document (s) Please specify:

RM/Branch Staff Name:

RM/Bank Staff EIN No.:

Signature of RM/Bank Staff: 

सचिन सुकुमारन / Sachin Sukumaran
 आईएन : ११४६०२ / EIN: 114602
 प्रबंधक (सहकारी) / Manager

Branch Code: 2061 Branch Name: NARODA

Individuals) are required to provide details of Beneficial Owner(s) ("BO"). Accordingly, the Beneficial Owner means "Natural Person" who, whether acting alone or together, or through one or more juridical person, exercises control through ownership or who ultimately has a controlling ownership interest or entitlements to:

- i. More than 25% of shares or capital or profits of the juridical person, where the juridical person is a company;
- ii. More than 15% of the capital or profits of the juridical person, where the juridical person is a partnership; or
- iii. More than 15% of the property or capital or profits of the juridical person, where the juridical person is an unincorporated association or body of individuals.

Where the client is a trust, the banking company and financial institution, as the case may be, shall identify the beneficial owners of the client and take reasonable measures to verify the identity of such persons, through the identity of the settlor of the trust, the trustee, the protector, the beneficiaries with 15% or more interest in the trust and any other natural person exercising ultimate effective control over the trust through a chain of control or ownership.

(i) In cases where there exists doubt under

(iii) as to whether the person with the controlling ownership interest is the beneficial owner or where no natural person exercises control through ownership interests, the identity of the natural person exercising control over the juridical person through other means.

Explanation: Control through other means can be exercised through voting rights, agreement, arrangements, etc.

(iii) Where no natural person is identified under (i) or (ii) above, the identity of the relevant natural person who holds the position of senior managing official.

(E) "U.S. Person" means a United States of America citizen or resident individual, a partnership or corporation organized in the United States of America or under the laws of the United States of America or any State thereof, a trust if (i) a court within the United States of America would have authority under applicable law to render orders or judgments concerning substantially all issues regarding administration of the trust, and (ii) one or more U.S. persons have the authority to control all substantial decisions of the trust, or an estate of a decedent that is a citizen or resident of the United States of America.

(F) Specified U.S. person - A U.S. person other than the following:

- i. a corporation the stock of which is regularly traded on one or more established securities markets;
- ii. any corporation that is a member of the same expanded affiliated group, as defined in section 1471(e)(2) of the U.S. Internal Revenue Code, as a corporation described in clause (i);
- iii. the United States or any wholly owned agency or instrumentality thereof;
- iv. any State of the United States, any U.S. Territory, any political subdivision of any of the foregoing, or any wholly owned agency or instrumentality of any one or more of the foregoing;
- v. any organization exempt from taxation under section 501(c) of the U.S. Internal Revenue Code or an individual retirement plan as defined in section 721(a)(37) of the U.S. Internal Revenue Code;
- vi. any bank as defined in section 581 of the U.S. Internal Revenue Code;
- vii. any real estate investment trust as defined in section 856 of the U.S. Internal Revenue Code;
- viii. any regulated investment company as defined in section 851 of the U.S. Internal Revenue Code or any entity registered with the U.S. Securities and Exchange Commission under the Investment Company Act of 1940 (15 U.S.C. 80a-64);
- ix. any common trust fund as defined in section 584(a) of the U.S. Internal Revenue Code;
- x. any trust that is exempt from tax under section 664(e) of the U.S. Internal Revenue Code or that is described in section 4947(a)(1) of the U.S. Internal Revenue Code;
- xi. a dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any State;
- xii. a broker as defined in section 6045(c) of the U.S. Internal Revenue Code; or
- xiii. any tax-exempt trust under a plan that is described in section 403(b) or section 457(g) of the U.S. Internal Revenue Code.

(G) Exclusions from being treated as Other Reportable Accounts

Sr. No.	Type of Entity
1	a corporation, the stock of which is regularly traded on one or more established securities markets
2	any corporation that is a related entity of a corporation mentioned in item 1
3	a Governmental entity
4	an International organisation
5	a Central bank
6	a financial institution



(H) Non reporting financial institution means any financial institution that is-

- a. a Governmental Entity, International Organization or Central Bank, other than with respect to a payment that is derived from an obligation held in connection with a commercial financial activity of a type engaged in by a Specified Insurance Company, Custodial Institution, or Depository Institution;
- b. a Treaty Qualified Retirement Fund; a Broad Participation Retirement Fund; a Narrow Participation Retirement Fund; or a Pension Fund of a Governmental Entity, International Organization or Central Bank;
- c. a non-public fund of the armed forces, Employees' State Insurance fund, a gratuity fund or a provident fund;
- d. an entity that is an Indian financial institution solely because it is an investment entity, provided that each direct holder of an equity interest in the entity is a financial institution referred to in sub-clauses (a) to (c), and each direct holder of a debt interest in such entity is either a depository institution (with respect to a loan made to such entity) or a financial institution referred to in sub-clauses (a) to (c);
- e. a qualified credit card issuer;
- f. an investment entity established in India that is a financial institution solely because it-
 - (i) renders investment advice to, and acts on behalf of, or
 - (ii) manages portfolios for, and acts on behalf of, or (iii) executes trades on behalf of a customer for the purposes of investing, managing, or administering funds or securities deposited in the name of the customer with a financial institution other than a non-participating financial institution;

PART I



Bar Code

SERIAL PART II

KNOW YOUR CUSTOMER (KYC) APPLICATION FORM - INDIVIDUAL/SOLE PROPRIETORSHIP FIRM

Important Instructions:

A) Fields marked with * are mandatory fields.

B) Please fill the form in English and in BLOCK letters.

C) Please fill the date in DD-MM-YYYY format.

D) Please read section wise detailed guidelines/instructions at the end.

E) You may contact IDBI Bank branch for correct ISO 3166 Country Code.

F) KYC number of applicant is mandatory for update application.

G) For particular section update, please tick (✓) in the box available before the section number and strike off the sections not required to be updated.

For office use only (to be filled by financial institution)

Application Type ☒ New ☐ Update KYC Number (Mandatory for KYC update request)Account Type ☒ Normal ☐ Simplified (for low risk customers) ☐ Small ☐ OTP Based E-KYCCustomer Type ☐ Individual ☒ Proprietorship ☐ Staff ☐ Ex-Staff EIN ☐ Others

PERSONAL DETAILS (Please refer to instruction A at the end of the form)

Name* (Same as ID proof) Prefix First Name Middle Name Last Name

Maiden Name (If any*)

Father Name*

Spouse Name

(to be filled in case of married, else keep blank*)

Mother Name*

Mother's Maiden Surname*

Relationship with First Applicant* SELF

(To be filled in case of joint application, else mention SELF)

Date of Birth* 04/09/1986 Number of Dependents* 03

Gender* ☒ M-Male ☐ F-Female ☐ T-TransgenderMarital Status* ☒ Married ☐ Unmarried ☐ Others

Aadhaar number 667453653121

☐ I do not wish to provide my Aadhaar Number.

PAN/GIR* 17UARM2592D or

☐ Form 60 attached (please tick (✓) in the box)PAN application ack no and Date GSTIN*

*For more than one GST, kindly provide the details in a separate sheet.

Nationality* ☒ IN-Indian ☐ Others ISO 3166 Code Residential Status* ☒ Resident Individual ☐ Non Resident Indian ☐ Foreign National ☐ Person of Indian Origin

Passport Details (Mandatory in case of NRIs*)

Passport No. Date of Issue Date of Expiry Place of Issue Country Details of ☐ VISA ☐ PIO Card ☐ OCI Card ☐ Permanent Resident CardVISA/PIO/OCI/PRC No. Date of Issue Date of Expiry Place of Issue Passport & Residence Visa/Work Permit duly attested/original seen and verified (OSV) by ☐ Banker ☐ Indian Embassy/High Commission ☐ Notary Public☐ Exchange House

Sole Propriety Firm Name G101E0065440 (In case of Proprietorship)

Udyog Aadhaar MERIDIAN CAPITAL RESEARCH

Education* ☐ Illiterate ☐ BLSSC-Below SSC/10th ☐ SSCPS-SSC/10th ☒ HSEHS- HSC/12th ☐ GRDUA- Graduation and AboveOccupation Type* ☐ S-Service (☐ State Govt. ☐ Central Govt. ☐ Public Sector ☐ Service In Defence ☐ Private Sector)☐ O-Others (☐ Professional ☐ Self Employed ☐ Retired ☐ Housewife ☐ Student)☒ B-Business ☐ X- Not Categorized/ Any other (Please specify) Ex-servicemen ☐ Yes ☒ NoName of organization* (Not mandatory if self employed) (If in service)If self employed-nature of Business, ☐ Trading ☐ Manufacturing ☒ Services ☐ Real Estate ☐ Agriculture, Land Area (Agriculture Land Holding in Acres)☐ Industrialist ☐ Artisan/Craftsman ☐ Others (Please specify) Since when in business, specify years 

For, Meridian Capital Research

Rupesh
Proprietor

Signature /Thumb Impression

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If self employed professional consultant ☐ CA/CWA/Taxation/Finance ☐ Doctor/Medical Profession ☐ Lawyer/legal Profession ☐ Engineer/Architect/Technical ☐ Journalist ☐ Share & Stock Broker ☐ Artists/Writers ☐ Capital Market Maker ☐ Others (Please specify) ☐

Sources of Income ☐ Salary ☐ Business ☐ Agriculture ☐ Inheritance ☐ Investment ☐ Others (Please specify) ☐

Annual Income (INR) ☐ (Agri ☐ Non-Agri ☐

Religion* ☐ Hindu ☐ Muslim ☐ Christian ☐ Buddhist ☐ Jain ☐ Zoroastrian ☐ Neo Buddhist ☐ Sikh ☐ Jews ☐ Others ☐

Category* ☐ GENM-General - Men ☐ GENW-General - Women ☐ OBCM-OBC/NT - MEN ☐ OBCW-OBC/NT - Women ☐ SCM-S.C - Men ☐ SCW-S.C - Women ☐ STM-S.T - Men ☐ STW-S.T - Women

Disability Status ☐ MC- Mentally Challenged ☐ PH- Physically Handicapped ☐ VH- Visually Handicapped ☐ DEF- Deaf ☐ OTHD- Other Disability

Residence ☐ Owned ☐ Leased ☐ Others (Please specify) ☐

Transaction profile i.e. value of transaction likely to be routed through the account in a month/quarter/half year. In case of new firm sales tax return of the previous quarter or projected sales may be accepted. ☐ <₹60,000/- ☐ ₹60,000-₹1Lakh ☐ >₹1Lakh - ₹5Lakh ☐ >₹5Lakh - ₹15Lakh ☐ >₹15Lakh

Whether RSIET trained ☐ Yes ☐ No

If yes, Name of Institution ☐ Bank Code ☐ District Code ☐

Details of Branch Offices/allied associate concerns and nature of their business ☐

Details of Foreign collaboration If any ☐

2. RESIDENCE FOR TAX PURPOSES IN JURISDICTION(S) OUTSIDE INDIA ☐ Yes ☐ No
(If 'Yes' then mandatory to fill separate Addendum for individuals under section 285BA of the Income-Tax Act, 1961)

3. PROOF OF IDENTITY (PoI)* (Please refer instruction C at the end)

☐ A- PAN Card ☐ B- Passport Number ☒ C- UID (Aadhaar) (Details of PAN/Passport /Aadhaar furnished above and self attested copy attached)

Or (Self attested copy at least one of the following Proof of Identity(PoI) needs to be submitted)

☐ D- Voter ID Card ☐ E- Driving Licence ☐ F- NREGA Job Card

☐ Z- Others (any document notified by the central govt) ☐ S- Simplified Measures Account- Document Type code ☐

☐ X- Not Categorised ☐ Y- ID Card no. ☐

Identity proof Number ☐ Validity Date ☐
(Mandatory except X- Not Categorised) (Mandatory for Driving Licence)

4. PROOF OF ADDRESS (PoA)*

4.1 CURRENT / PERMANENT / OVERSEAS ADDRESS DETAILS (Please see instruction D at the end)

(Self attested copy at least one of the following Proof of Address (PoA) needs to be submitted)

Address Type* ☐ Residential / Business ☐ Residential ☐ Business ☐ Registered Office ☐ Unspecified

Proof of Address* ☐ Passport ☐ Driving Licence ☒ UID (Aadhaar) ☐ Voter Identity Card ☐ NREGA Job Card

☐ Others ☐ Simplified Measures Account - Document Type code ☐

Address- Line 1* ☐ SWAMINARAYAN PARK KHARIJAL

Line 2 ☐ PATE NARODA AHMEDABAD

City / Town / Village* ☐ NARODA District* ☐ AHMEDABAD

Pin/Post Code* ☐ 382336 State Name* ☐ GUJARAT

Country ☐ INDIA & Its ISO 3166 Code* ☐

4.2 CORRESPONDENCE / LOCAL ADDRESS DETAILS * (Please see instruction E at the end)

(Self attested copy at least one of the following Proof of Address (PoA) needs to be submitted)

Address- Line 1* ☐

City / Town / Village* ☐ District* ☐

Pin/Post Code* ☐ State Name* ☐

Country ☐ & Its ISO 3166 Code* ☐

5. CONTACT DETAILS (All communications will be sent on provided Mobile no./ Email ID) (Please refer instruction F of General Instructions)

(Please tick any one option)*

☐ I have provided my mobile no. ☐ I do not have mobile no. ☐ I do not wish to disclose my mobile no.

☐ Valid Mobile No. is a mandatory field and if you have not provided the same you may not receive the mandatory transactional update, OTP for securing Online transactions and other details of Government Benefits.

Tel. (Off) ☐ Tel. (Res) ☐

FAX ☐

Email ID ☐ supreshmarmada456@gmail.com

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6. DETAILS OF RELATED PERSON (In case of additional related persons, Please fill Annexure B1*) *Please refer Instruction G of General Instructions*

☐ Addition of Related Person ☐ Deletion of Related Person

KYC Number of Related Person (If available*)

Related Person Type* ☐ Guardian of Minor ☐ Assignee ☐ Authorized Representative

Existing Customer ID*

Name* Prefix First Name Middle Name Last Name

(If KYC number and name are provided, below details of section 6 are optional)

Applicant's relationship with related Person/Guardian

Date of Birth of Related Person/Guardian

PROOF OF IDENTITY (PoI) OF RELATED PERSON* (Please see Instruction H of General Instructions)

(Self attested copy of at least one of the following Proof of Identity(PoI) needs to be submitted)

A- PAN/GIR* or ☐ Form 60 attached (PAN application ack no. & Date:)

B- Passport Details (Mandatory in case of NRIs*)

Passport No.	Date of Issue	Date of Expiry	Place of Issue	Country

☐ C- UID (Aadhaar) ☐ D- Voter ID Card ☐ E- Driving Licence ☐ F- NREGA Job Card

☐ Z- Others (any document notified by the central govt.) ☐ S- Simplified Measures Account- Document Type code

☐ X- Not Categorised ☐ Y- ID Card no.

Identity proof Number Validity Date

(Mandatory except X- Not Categorised)

(Mandatory for Driving Licence/Passport)

7. REMARKS (If any)

8. APPLICANT DECLARATION

- I hereby declare that the details furnished above are true and correct to the best of my knowledge and belief and I undertake to inform you of any change 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 liable for it.
- My personal/KYC details may be shared with Central KYC Registry.
- I hereby consent to receiving information from Central KYC Registry through SMS/Email on the above registered number/email address.

Date

Place

For Meridian Capital Research

Rupesh
Proprietor

Signature / Thumb Impression of Applicant

ACKNOWLEDGMENT

Application Form No.:

Customer Copy

(Please note this number till you get your customer ID)

Acknowledgment Date:

Signature of Bank Official



IDBI Bank Limited, Regd. Office: IDBI Tower, WTC Complex, Cuffe Parade, Mumbai - 400 005.

Toll Free Numbers: 1800-200-1947 / 1800-22-1070, Non-Toll Free Number: 022-66937000. Visit us: www.idbi.com

CIN-L65190MH2004GO1148838

9. ATTESTATION / FOR OFFICE USE ONLY

Documents Received ☐ Certified Copies

- We have complied with all the requirements of the KYC and AML policy, KYC & AML Master Circular of the Bank updated till now.
- We have complied with all requirements, Circulars/Instructions issued by the Bank till date with regard to the proposed Product.
- All Statutory, Regulatory and Internal Guidelines issued up-to-date have been complied with regard to this AOF.
- There by certify that all the necessary KYC documents have been obtained/verified by me/ I confirm that the documents are adequate to comply with KYC requirement of the Bank. I hereby confirm that I have verified UN list of terrorist groups & GOI advices & bank's guidelines & confirm the applicant/s are not included in caution advices/black list. Based on this account may be opened.

KYC VERIFICATION CARRIED OUT BY (To be completed mandatorily)

Name of the Branch Head/Acting Branch Head SAKHIN SUKUMARAN
 Employee Code: Employee Designation: SOM
 Branch Name: NARODA Sol Id: 2061
 Name of Vertical: RBG
 Area Code: State 24 District 474 Sub-District (Taluka) 03781 Village 802484
 Date 11/09/2017
 Customer Risk Level RCLMB Employee Signature

General Instructions:

- 1 Tick "✓" wherever applicable.
- 2 Self-Certification of documents is mandatory.
- 3 In case of "Small Account type" only personal details at section number 1 and 2, photograph, signature and self-certification required.

A Clarification / Guidelines on filling 'Personal Details' section

- 1 Name: Please state the name with Prefix (Mr/Mrs/Ms/Ds/etc). The name should match the name as mentioned in the Proof of Identity submitted failing which the application is liable to be rejected.
- 2 Either father's name or spouse's name is to be mandatorily furnished. In case PAN is not available father's name is mandatory.

B Clarification / Guidelines on filling 'Proof of Identity (POI)' section.

- 1 If driving license number or passport is provided as proof of identity then expiry date is to be mandatorily furnished.
- 2 Mention identification / reference number if 2- Others (any document notified by the central government) is ticked.
- 3 In case of Simplified Measures Accounts for verifying the identity of the applicant, any one of the following documents can also be submitted and under noted relevant code may be mentioned in point 3 (5).

Document Code	Description
01	Identity card with applicant's photograph issued by Central/State Government Departments, Statutory/Regulatory Authorities, Public Sector Undertakings, Scheduled Commercial Banks and Public Financial Institutions.
02	Letter issued by a gazetted officer with a duly attested photograph of the person.

C Clarification / Guidelines on filling 'Proof of Address (PoA) - Current/Permanent/Overseas Address details' section.

- 1 PoA to be submitted only if the submitted PoI does not have an address or address as per PoI is invalid or not in force.
- 2 State and Pin/Post Code will not be mandatory for Overseas addresses.
- 3 In case of Simplified Measures Accounts for verifying the address of the applicant, any one of the following documents can also be submitted and under noted relevant code may be mentioned in point 4.1.

Document Code	Description
01	Utility bill which is not more than 1 month old of any service provider (Electricity, Telephone, Post, Gas, Water, etc.).
02	Property or Municipal Tax receipt.
03	Bank account statement (not more than 3 months old).
04	Pension or family pension payment order (PPPO) issued to retired employees of Government Departments or Public Sector Undertakings.
05	Letter of allotment for housing accommodation issued by State or Central Government departments, statutory or regulatory bodies, public sector undertakings, scheduled commercial banks, financial institutions and listed companies. Similarly, leave and license agreements with such employers allocating official accommodation.
06	Documents issued by Government departments of foreign jurisdictions and letter issued by Foreign Embassy or Mission in India.

E Clarification / Guidelines on filling 'Proof of Address (PoA)-Correspondence/ Local Address details' section

- 1 To be filled only in case the PoA is not the local address or address where the customer is currently residing. No separate PoA is required to be submitted.
- 2 In case of multiple correspondence / local addresses, Please fill Annexure A1.

F Clarification / Guidelines on filling 'Contact details' section

- 1 Please mention two-digit country code and 10 digit mobile number (e.g. for Indian mobile number mention 91-9999999999).
- 2 Do not add '0' in the beginning of Mobile number.

G Clarification / Guidelines on filling 'Related Person details' section

- 1 Provide KYC number of related person if available.
- 2 Clarification / Guidelines on filling 'Related Person details - Proof of Identity (PoI) of Related Person' section.
- 3 Mention identification / reference number if 2- Others (any document notified by the central government) is ticked.

ACKNOWLEDGMENT

App. Form No.

Branch Copy

Name of the customer

Forwarded to CPU / RPU on



IDBI BANK LTD.

BRANCH

Most Important Terms and Conditions (MITCs)

Please obtain a copy of BCBSI Codes available with the Branch. Also requested to retain a copy of Schedule of Facility (SOF) signed by you.

SAVINGS BANK RULES

1. SB accounts may be opened for the purpose of savings and not for doing any business transactions. The object of the savings bank account is to encourage private individuals to deposit their savings with the bank, allowing them interest on the sums deposited and at the same time permitting the facility of certain limited withdrawals on demand. Hence firms/companies are not allowed to open SB account. Transactions of commercial nature are not permitted. If the Bank at any stage finds that the Savings Bank Account is being used either for the purpose for which it is not allowed or for the purpose of routing transactions which are dubious or undesirable, the Bank reserves the right to close such Savings Bank Account.
2. A minimum balance shall always be maintained in the account. Non-maintenance of minimum balance will attract charges as prescribed from time to time.
3. Applicable charge for closure of the account from time to time would be collected.
4. Interest is calculated on the balance maintained in the SB account on daily balance method and credited to the account on last working day of every March and September. The rate of interest payable is subject to the directives that may be issued by RBI from time to time.
5. As per extant Reserve Bank of India (RBI) guidelines, an account would be treated as Inoperative / dormant if there are no customer induced transactions in the account for over a period of two years. Operation in such Inoperative accounts would be resumed / restarted / allowed after obtaining the revised KYC document as per the extant guidelines of the Bank.
6. The Bank reserves the right to alter service charges for which the customer will be duly notified through Bank's website and/or branch notice board. Any changes in the schedule of charges or the terms and conditions will be communicated to the customers 30 days in advance. During the notice period, the charges for facilities would be the same as applicable prior to the notice period.

CURRENT ACCOUNT RULES

1. Current accounts are meant for customers who have to carry out business and/or large number of transactions in the account every day.
2. There are no restrictions on the number of transactions in current accounts.
3. No interest is paid on the balances in current accounts.
4. Free Facilities would vary every month based on Monthly Average balance (MAAB) maintained during the previous/current month.

RETAIL TERM DEPOSIT RULES

1. No penalty for premature withdrawal on all the above deposits opened / renewed with effect from 1st Jan. 2011. In case the customer prefers to prematurely withdraw the deposit (FD booked before 1st Jan 2011) from the Bank, then prevailing penalty norms will be applicable.
2. In case of premature withdrawal of deposits before 15 days, by any category of depositors including senior citizen/ staff and retired staff, the savings bank interest rate shall be applicable. No interest is paid if the deposit is held for the tenure of below 7 days, the minimum period for Term Deposits as per RBI guidelines.
3. Interest payable on prematurely withdrawn deposits will be the contracted rate or the rate applicable for which the deposit remained with the Bank (rate applicable for that tenure on the original date of the deposit) whichever is lower. The above interest payment clause on premature withdrawal of Term Deposits is applicable on all Fixed Deposits.
4. The premature withdrawal allowed, unless specified otherwise, at the rate applicable for the period for which the deposit has run or the contracted rate whichever is lower, subject to penalty, if any, prescribed by the Bank from time to time.
5. Interest rates applied on Retail Term Deposit will be as per the prevailing rates of interest. Discounted rate will be applied in case of monthly interest payouts. Annual interest Payout is calculated on Simple Interest basis.

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PART II (PERSONAL DETAILS)

SBAOF PART II

TO BE SEPARATELY FILLED BY EACH APPLICANT IN PART -II

Customer Type ☐ Individual ☒ Proprietorship ☐ Staff / ☐ Ex-Staff EIN ☐ Others

Name Title ☐ First Name ☐ Middle Name ☐ Surname

MR. RUPESH BHAT BABURHAI MARVADI

Date of birth (DD/MM/YYYY) Sex M/F/O Marital Status M/S/O Relationship with First Applicant Mother's Maiden Surname

04/09/86 M M SELF

Existing Customer ID ☐ Please update address, Mobile/Phone no., email id etc as mentioned below:
For this new a/c only ☐ For all account tagged under my/our Cust ID ☐

*PAN/GIR DTUPM2592D or ☐ Form 60 or ☐ Form 61 attached (Please ✓)

Passport No. ☐ Date of Issue ☐ Date of Expiry ☐

Passport Details ☐ Aadhaar No. 667453653121

Firm name (for sole proprietorship) MERIDIAN CAPITAL RESEARCH

Mobile No. 9874104780 Office Phone No. ☐

Email ID rupeshmarvadi456@gmail.com

Correspondence Address Bldg/Road No. SHOP NO. 3, 1ST FLOOR, SHREEJI ESTATE NARODA

Area SUTAR KARKHANA Village NARODA

City/Town/Taluka AHMEDABAD Landmark HOTEL SANTRO

District AHMEDABAD State GUJARAT Pin Code 382330

Country INDIA Phone (Res) ☐ Fax No ☐

Area Code: State 24 District 474 Sub-District (Taluka) 03781 Village 802484

Permanent Address ☒ Same as above

Bldg/Road No. ☐

Area ☐ Village ☐

City/Town/Taluka ☐ Landmark ☐

District ☐ State ☐ Pin Code ☐

Country ☐ Phone (Res) ☐ Fax No ☐

CUSTOMER PROFILE (ADDITIONAL INFORMATION OF INDIVIDUALS/SELF EMPLOYED)

Residential status ☒ Resident ☐ Non Resident

Education ☐ Under Graduate ☒ Graduate ☐ Post Graduate ☐ Professional

Occupation ☐ Service ☒ Business ☐ Line of Business/Industry (Pls. provide details) ☐

☐ Self employed ☐ Retired ☐ Housewife ☐ Others Please specify ☐

If in service Name of organization ☐

If self employed-nature of business ☐ Trading ☐ Manufacturing ☒ Services ☐ Agriculture ☐ Real estate ☐ Others please specify ☐

Since when in business specify Year Since 01 (Years)

If self employed professional ☐ CA ☐ Doctor ☐ Lawyer ☐ Stock broker ☒ Consultant ☐ Others please specify ☐

Sources of Income ☐ Salary ☒ Business ☐ Agriculture ☐ Inheritance ☐ Investment ☐ Others please specify ☐

Annual Income (Pl attach copy of latest IT return / form 16 / salary slip) ☐ < ₹60,000 ☐ ₹60,000 - ₹1 Lakh ☒ > ₹1 Lakh - ₹5 Lakh ☐ > ₹5 Lakh - ₹15 Lakh ☐ > ₹15 Lakh

Religion ☒ Hindu ☐ Muslim ☐ Christian ☐ Sikh ☐ Other please specify ☐

Category ☒ General ☐ OBC ☐ SC ☐ ST

Transaction profile i.e. value of transactions likely to be routed through the account in a month/ quarter/ half year. In case of new firm sales tax return of the previous quarter or projected sales may be accepted: ☐ < ₹50,000 ☐ < ₹1,00,000 ☐ < ₹10 lakh ☒ < ₹100 lakh ☐ > ₹100 lakh

Details of branch offices/allied associate concerns and nature of their business ☐

Details of foreign collaboration if any ☐

Residence ☒ Owned ☐ Leased ☐ Others Please specify ☐

Risk Level (Customer Profile) ☐ High ☐ Medium ☐ Low

RUPESH
Proprietor

140 209

MY WORK LIFE

Office address City Pin
Type of Organisation: ☐ Public Ltd. ☐ Private Ltd. ☐ Public Sector ☐ Proprietary

MY FAMILY & ME

Name of spouse - Mr / Mrs:
Date of birth of spouse: Marriage anniversary:
Other dates important to me: 1. Occasion Date
2. Occasion Date
Details of children:

Name	MF	DOB	Marital Status (M/S)
	☐		☐
	☐		☐

MY BANKING AND FINANCE

My relationships with IDBI Bank: ☐ Savings Bank Account ☐ Fixed Deposits ☐ Current Account ☐ Personal Loan ☐ Home Loan
☐ Salary Account ☐ Pension Account ☐ Demat ☐ Loan Against Securities
My preferred channels for banking: ☐ ATM ☐ Internet Banking ☐ Phone Banking ☐ Mobile Banking ☐ Branch Banking
Details of Investments:
Annual household income: % Saved/Invested
No. of earning members in my family:
My other bankers: 1) 2)
My credit cards: No. of cards 1) Issuer Name 2) Issuer Name
Loans: ☐ Education Loan ☐ Home Loan ☐ Loan Against Security
My Insurance: My car is insured by Due date for renewal
My Life Insurance Cover Insured by
I am advised on finances by ☐ Self ☐ Chartered Accountant ☐ Financial Advisor ☐ Other Banker ☐ Others
Present Portfolio: Equity Markets %, Mutual Funds %, Property %, Bonds %, Bank FD %, Others %

TELL ME MORE

I am interested in knowing more about the following:

Banking	☐ Business Banking	☐ Deposits	☐ Pension accounts	☐ Savings
Cards	☐ Cash Card	☐ Gift Card	☐ Global Currency Card	☐ World Currency Card
Insurance	☐ General Insurance	☐ Life Insurance		
Investment	☐ Bonds	☐ Demat	☐ IPOs	☐ Mutual Funds
Loans	☐ Education Loan	☐ Home Loan	☐ Loan Against Security	☐ Tax Saving Investment
Others	☐ Foreign currency	☐ Travellers Cheques	☐ Personal Loan	

MY LIFESTYLE

I like: ☐ Traveling ☐ Vacationing ☐ Reading ☐ Partying ☐ Sports/Games ☐ Eating out ☐ Yoga/Meditation ☐ Shopping
☐ Performing Arts ☐ Photography ☐ Collection ☐ Fine Arts ☐ Others
The Vehicle I drive:
My favourite cuisine: ☐ Indian ☐ Chinese ☐ Thai ☐ French ☐ Italian ☐ Mexican ☐ Home cooked food
My preferred vacation site: ☐ Hills ☐ Coastal ☐ Cruise ☐ Religious trip ☐ Wild life ☐ Health Resorts ☐ Ancestral home
My preferred music: ☐ Vocal ☐ Pop ☐ Remix ☐ Ghazals ☐ Western ☐ Traditional ☐ Religious
☐ Instrumental ☐ Others
Books/Newspapers I read: Language in which I Prefer to read
Preferred topics: ☐ Personalities ☐ Literature ☐ History ☐ Inspirational ☐ Fiction ☐ Others
I normally travel for ☐ Business ☐ Leisure ☐ Both
My favourite airline: Within India Abroad

DECLARATION OF BENEFICIAL OWNER IN THE CASE OF NON-PERSONAL ENTITIES (PROPRIETORSHIP ACCOUNT)

We refer the Account opening form submitted to you for opening the account of our Proprietorship Firm. In this regard we submit that we have read and understood the definition of beneficial owner as per guidelines issued by Government of India (as given below) and hereby advise that the following person / entity is the beneficial owner of our entity. We also provide the Identity details of the said beneficial owner for your records

Name of Beneficial owner RUPESH BHA I BABUBHAI MARVADI

Address F-102, SWAMINARAYAN PARK NIR HARTIDARVIAN
CROSS ROAD, NIR KHARIKET CANAL ROAD
PASE NARODA AHMEDABAD GUJ 382330

Phone Number 7879104780

E-Mail rupeshmarvadi456@gmail.com

As per enclosure Proof for Identity of beneficial owner ADHAR CARD

We hereby declare that the above information is true and request you to open our account as propose. We also undertake to intimate you about any changes in the beneficial owner of our entity.

For, Meridian Capital Research

RV Pesti

Proprietor
Yours faithfully

—sd—

सचिन सुकुमारन / Sachin Sukumaran

आईएन : ११५०२ / EIN: 114802

IDBI BANK LTD.

प्रबंधक (ब्रांच) / Manager



Most Important Terms and Conditions

To be handed over to the applicant

SAVINGS BANK RULES

- SB accounts may be opened for the purpose of savings and not for doing any business transactions. The object of the savings bank account is to encourage private individuals to deposit their savings with the bank, allowing them interest on the sums so deposited and at the same time permitting the facility of certain limited withdrawals on demand. Hence firms/companies are not allowed to open SB account. Transactions of commercial nature are not permitted. If the Bank at any stage finds that the Savings Bank Account is being used either for the purpose for which it is not allowed or, for the purpose of routing transactions which are dubious or undesirable, the Bank reserves the right to close such Savings Bank Account.
- A minimum balance shall always be maintained in the account. Non-maintenance of minimum balance will attract charges as prescribed from time to time.
- Applicable charge for closure of the account from time to time would be collected.
- Interest is calculated on the balance maintained in the SB account on daily balance method and credited to the account on last working day of every March and September. The rate of Interest payable is subject to the directives that may be issued by RBI from time to time.
- As per extant Reserve Bank of India (RBI) guidelines, an account would be treated as inoperative / dormant if there are no customer induced transactions in the account for over a period of two years. Operation in such inoperative accounts would be resumed / restarted / allowed after obtaining the revised KYC document as per the extant guidelines of the Bank.
- The Bank reserves the right to alter service charges for which the customer will be duly notified through Bank's website and/or branch notice board. Any changes in the schedule of charges or the terms and conditions will be communicated to the customers 30 days in advance. During the notice period, the charges for facilities would be the same as applicable prior to the notice period.

CURRENT ACCOUNT RULES

- Current accounts are meant for customers who have to carry out business and/or large number of transactions in the account every day.
- There are no restrictions on the number of transactions in current accounts.
- No interest is paid on the balances in current accounts.
- No minimum balance requirement.
- Free Facilities would vary every month based on Monthly Average balance (MAB) maintained during the previous/current month.

RETAIL TERM DEPOSIT RULE

- No penalty for premature withdrawal on all the above deposits opened / renewed with effect from 1st Jan. 2011. In case the customer prefers to prematurely withdraw the deposit (FD booked before 1st Jan 2011) from the Bank, the then prevailing penalty norms will be applicable.
- In case of premature withdrawal of deposits before 15 days, by any category of depositors including senior citizen/ staff and retired staff, the savings bank interest rate shall be applicable. No interest is paid if the deposit is held for the tenure of below 7 days, the minimum period for Term Deposits as per RBI guidelines.
- Interest payable on prematurely withdrawn deposits will be the contracted rate or the rate applicable for which the deposit remained with the Bank (rate applicable for that tenure on the original date of the deposit) whichever is lower. The above interest payment clause on premature withdrawal of Term Deposits is applicable on all Fixed Deposits.
- The premature withdrawal allowed, unless specified otherwise, at the rate applicable for the period for which the deposit has run or the contracted rate whichever is lower, subject to penalty, if any, prescribed by the Bank from time to time.

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IDBI BANK OFFERS THE FOLLOWING PRODUCTS AND SERVICES

- | | |
|--------------------------------|---|
| Savings Account | Special Accounts for Kids/ Youth/ Women/ Salaried/ Senior Citizen |
| Flexi Current Account | Capital Gains Account Scheme |
| Fixed & Floating Term Deposits | Capital Market Products |
| Recurring Deposits | Home Loan |
| NRI Services | Education Loan |
| International Debit Card | Auto Loan |
| Preferred Banking | Loan Against Property |
| Gift Card | Home Loan Interest Saver |
| World/Global Currency Card | Locker Facility |
| Magic Card | |



IDBI Bank Limited, Regd. Office: IDBI Tower, WTC Complex, Cuffe Parade, Mumbai - 400 005.

Toll Free Numbers reachable from any landline/Mobile phones: 1800-200-1947/ 1800-22-1070, Non-Toll Free Number: 022-66937000.

Visit us: www.idbi.com | YouTube



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MERIDIAN CAPITAL RESEARCH

We know your Desire

Did you understand Stock Market Very well? You getting problem when Stock Market declines. If you don't understand what going to happen, then you're not ready for tread in market, you won't do well in the markets. No need to worry. We at **MERIDIAN CAPITAL RESEARCH** would take care of all issues related to managing your hard earned money.

Our Portfolio Management Service is a product wherein an equity investment portfolio is created to suit the investment objectives of a client. We at **MERIDIAN CAPITAL RESEARCH** invest your resources into stocks from different sectors, depending on your risk-return profile. This service is particularly advisable for investors who cannot afford to give time or don't have that expertise for day-to-day management of their equity portfolio.

It is all about your money, being managed by the experts, while you continue with your routine life. Isn't it simple and totally hassle free. It basically means assigning the right job to the right person.

Features of PMS:

- Expert team of Research Analysts
- Stock Picking done by the Investment Committee
- Dedicated Relationship Manager
- Technology and Service driven Back-Office

What is Portfolio Management?

Managing investments in equities requires time, knowledge, experience and constant monitoring of stock markets. Those who need an expert to help manage their investments, portfolio management services (PMS) comes as an answer.

Given the unpredictable nature of the share market, it requires solid experience and strong research to make the right decision. In the end it boils down to making the right move in the right direction at the right time. That's where the expert comes in. When you invest your hard earned money, it is imperative to know all about your investments. We help you to take those steps forward towards Informed Investments - a consultative and transparent method of investing. With our portfolio management services you are always consulted and informed of all investment decisions, thus giving you total control of your portfolio.

Services offered by the Portfolio Manager

Under the portfolio management services offered by **MERIDIAN CAPITAL RESEARCH** Investments the funds of the Client will be managed by a team of experienced professionals comprising of strategists, technical analysts, quantitative analysts, statisticians, specialists in derivative products, etc. The Portfolio Manager's investment philosophy underlines maximizing the risk-adjusted returns depending on the client's risk tolerance. In order to achieve the same, a disciplined investment approach, with adequate risk controls, has been adopted.



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Research is based on use of several techniques. Broadly four techniques are used:

1. Fundamental Research

The long-term risk is managed with the help of an Equity research team whose objective is to undertake bottom up research and identify stock ideas to be included in our model portfolio assists the PMS team.

Key Elements of our approach to Fundamental Research are:

- Bottom-up stock selection
- In-depth, independent fundamental research
- High-quality companies with sustainable competitive advantages
- Disciplined valuation approach applying multiple valuation measures Long-term vision, resulting in comparatively low portfolio turnover

2. Technical Research

The short term risk is managed with the use of a technical analysis team which focuses on determining trend changes over the short and long term and weighs the probability of that trend in decision making. Based on the type of Investment model portfolio chosen by the client long-term investments might also be made on the basis of technical analysis. Statistical models or mathematical models might also be used to make the buying/selling decisions. Based on this the risk may be hedged in the futures or options market from time to time. A long/short position might be taken in the stock/index futures market. The Value of the exposure in the futures market will not exceed the value of the underlying portfolio at any point of time.

Key Elements of Technical Research are:

- Studies historical data of price, volume, open interest and volatility to gauge the underlying trend
- Determine the probability of that trend sustaining
- Forecasting of price objectives and risk to approach at a risk/reward ratio which is useful in decision making
- Determine entry exit points based on such analysis

Technical research is also used to correct the portfolio Beta to the required risk level that has been fixed for the concerned product. In products based on technical analysis investments might be made in stock/index options by buying stock or index options i.e. calls or puts from



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the derivatives market. The premium to be paid for options purchased shall never exceed the value of the portfolio. The risk in this case is limited to the extent of premium paid for the options purchased. Any model portfolio that buys options in the derivatives market will have a pre-decided limit up to which options can be purchased. This will be in the form a percentage of the portfolio and premium paid for options at any point of time will not exceed this limit. Stock/index options might also be sold to earn the premium. In this case the value of the exposure [(strike price) + (premium)] shall never exceed the value of the underlying portfolio at any point of time.

- a. Within the category of Fundamental Research based model portfolios they may be classified into Blue chip, balanced, high-risk model portfolio, large cap, mid-cap etc. Each model portfolio will have different risk profile. The Investor may choose between the schemes based on the risk appetite.
- b. Similarly model portfolios could be based on technical analysis, quantitative techniques or statistics and classified into aggressive schemes, passive schemes, Index investment schemes, High Beta portfolios and low Beta portfolios etc.
- c. Schemes may be introduced where a percentage of the portfolio would be a mix of model portfolios as described above.



Products offered

- a. The Products offered by the Portfolio Manager are based on the various research techniques as mentioned above.
- b. Our Company Trade Behalf of Customer in company's Demat Account.

Risk Factors

- a. Investment in securities, whether on the basis of fundamental analysis or technical analysis, or otherwise, is subject to market risks which include price fluctuations impact cost, basis risk etc. The Portfolio Manager does not assure or guarantees that the objectives of any of the model portfolios will be achieved. The investments are also suitable to all the investors.
- b. Past performance of the Portfolio Manager does not indicate the future performance of the same or any other model portfolio in future or any other future model portfolio of the Portfolio Manager. There is no assurance that the past performances will be repeated. Investors are being offered guaranteed & assured returns through any of the model portfolio.
- c. The names of the model portfolios indicate their prospects or returns.



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- d. Investments in equity may be adversely affected by the performance of companies, changes in the economy, government policy, the market place, credit ratings and industry specific factors.
- e. Debt and other fixed income investments may be subject to changes in interest rates and/or liquidity, credit and reinvestment risks.
- f. Liquidity in the investments and performance of portfolio may be affected by trading volumes, settlement periods and transfer procedures.
- g. Stocks, may be subject to volatility, high valuations, obsolesce and low liquidity.
- h. Derivatives, futures and options are highly leveraged instruments and require a high degree of skill, diligence and expertise. Small price movements in the underlying security may have a large impact on the value. The derivatives and futures and options market is relatively new.
- i. Appreciation in any of the model portfolio can be restricted in the event of a high asset allocation to cash, when stock appreciates. The performance of any model portfolio may also be affected due to any other asset allocation factors.
- j. In the case of stock lending, risks relate to the defaults from counterparties with regard to securities lent and the corporate benefits accruing thereon. The Portfolio Manager is not responsible for any loss resulting from stock lending.
- k. Each portfolio will be exposed to various risks depending on the investment objective, investment strategy and the asset allocation. The investment objective, investment strategy and the asset allocation may differ from client to client. However, generally, highly concentrated portfolios with lesser number of stocks generally will be more volatile than a portfolio with a larger number of stocks.
- l. The values of the Portfolio may be affected by changes in the general market conditions and factors and forces affecting the capital markets, in particular, level of interest rates, various market related factors.



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MERIDIAN CAPITAL RESEARCH NEW YEAR OFFER

Form No: 094

We know your Desire

Service Details Form:

Date: ____/____/____

After Subscribe in Service Client have to Fill up Below Form Details For Further Information. NAME OF CLIENT:

ADDRESS OF CLIENT (R) OR (O):

CITY: _____ STATE: _____ PINCODE: _____

PROFESSION: _____

MOBILE : _____ ALTERNATE NO: _____

E-MAIL: _____

SUBSCRIPTION DATE: _____ SUBSCRIPTION AMOUNT: _____

MODE OF PAYMENT: CASH/CHEQUE/ONLINE: _____

AMOUNT	PROFIT WILL GET	SERVICE PERIOD (3 Months)	SELECT & SIGN.
Rs.30,000/-	@40%	Per Month	
Rs.50,000/-	@ 40%	Per Month	
Rs.1,00,000/-	@ 40%	Per Month	

CLIENT SIGNATURE WITH NAME:

AUTHORISED PERSON SIGNATURE:



