Digifinn
Investments Simplified

Resident Individual KYC Form

Please Sign Here*

1. RESIDENT INDIVIDUAL KYC FORM

Please fill the form in English and in Block Letters | Fields marked with '*' are mandatory fields

1. PERSONAL DETAILS

PAN*

	First Name	Middle Name	Last Name
Name (As per PAN)			
Maiden Name (If any)			
Father / Spouse Name			
Mother Name			

Date of Birth* / /

Gender* ☐ M-Male ☐ F-Female ☐ T- Transgender

Marital Status ☐ Married ☐ Unmarried ☐ Others

Nationality* ☐ IN-Indian

Residential Status* ☐ Resident Individual

Occupation ☐ Private Sector ☐ Public Sector ☐ Government Employee ☐ Business ☐ Professional ☐ Agriculturist ☐ Retired Person ☐ Housewife ☐ Student ☐ Others

Gross Annual Income ☐ Below Rs.1 Lakh ☐ 1 Lakh to 5 Lakh ☐ 5 Lakh to 10 Lakh ☐ 10 Lakh to 25 Lakh ☐ Greater Than 25 Lakh ☐ Greater Than 1 Crore

Or

Net-worth as on (date) (Net-worth should not be older than 1 year)

AADHAAR NUMBER

I hereby state that I have no objection in authenticating myself with Aadhaar based authentication system and consent to providing Aadhaar number, biometric and One Time Password (OTP), mobile number for Aadhaar based authentication for the purpose of availing services of KYC services/e-signatures from Launchpad Fintech Private Limited. I understand that the Biometric and/ one time password (OTP), mobile number for Aadhaar based authentication process introduced by Aadhar from time to time. The details provided shall be used only for authenticating my identity through Aadhaar Authentication System, for specific transactions (KYC Services and eSign Services) and for no other purposes.

I understand that Launchpad Fintech Private Limited shall ensure security and confidentiality of my personal identity data provided for Aadhaar based authentication.

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 immediately of any changes therein, immediately. In case any of the above information is found to be false or untrue or misleading, I am aware that I may be held liable for it.

Passport Number (Expiry Date)

Voter ID Card

Driving License (Expiry Date)

NREGA Job Card

NPR

Others (Any document notified by Central Government) (Identification Number)

3. PROOF OF ADDRESS (POA)*

Address for Correspondence

Line 1

Line 2

Line 3

District* City / Town / Village* Zip / Post Code*

State/U.T.*

Country*

I am an Indian Citizen and a Tax Resident of India ☐ Yes ☐ No

Please Sign Here*

4. REGISTERED ADDRESS / PERMANENT*

Tick if same as above ☐

Line 1

Line 2

Line 3

District* City / Town / Village* Zip / Post Code*

State/ U.T.*

Country*

5. CONTACT DETAILS*

Email ID*

Mobile No.*

Landline No.*

6. DETAILS OF BANK ACCOUNT (THROUGH WHICH TRANSACTION(S) WILL BE ROUTED)*

Whether Primary Account Yes No

Account Type Saving ☐ Current ☐

Name as per Bank Account

Bank Name

Branch

Account Number

MICR

IFSC Code

7. DETAILS OF DEMAT ACCOUNT (THROUGH WHICH TRANSACTION(S) WILL BE ROUTED)*

Whether Primary Account Yes No

Name as per Demat Account

DEMAT Account Number

DP Name

Depository NSDL ☐ CDSL ☐

8. SELECT THE SETTLEMENT AGENCY*

ICCL ☐ NSCCL ☐

9. POLITICALLY EXPOSED PERSONS (PEP)*

☐ Yes ☐ No

Please Sign Here*

10. DECLARATION

"I" or "We" shall mean any natural or legal person defined under various acts including client/s and the term "You", "LFPL" shall mean Launchpad Fintech Private Limited, having its brand name as Digifinn, its group Companies, its employees, associates and affiliates.

a. I / We hereby declare and confirm that the details furnished above are true and correct to the best of my/our knowledge and belief and I/we undertake to inform you of any changes therein, immediately. In case any of the above information is found to be false or untrue or misleading or misrepresenting, I/we am/are aware that I/we may be held liable for it. I/we hereby declare that I/we am/are not making this application for the purpose of contravention of any Act, Rules, Regulations or any statute of legislation or any notifications/directions issued by any governmental or statutory authority from time to time. I / we hereby consent to receiving information through SMS/Email on the above registered number/email address.

b. I / We hereby confirm that my / our name is not appearing in RBI/ CIBIL/ SEBI/ Stock Exchanges or any other government or regulatory authority's defaulters list, etc., including list of individuals/ entity approved by Security Council Committee established pursuant to various United Nation's Security Council Resolutions (UNSCRs). I / we have not been prohibited or debarred from accessing or operating in capital markets or restrained from buying, selling or dealing in securities under any order or direction passed by SEBI or any other authorities. There is /are no adverse orders passed by SEBI against me / us in the past also there are no proceedings initiated against me /us by SEBI which is/pending.

c. I / We confirm that there is / there are no insolvency or winding up proceedings pending against me/ us, nor I / we have been adjudicated an Insolvent.

d. I / We have not been prosecuted in any civil/criminal proceeding. Also there are no proceedings or investigation against me/us which may lead to any criminal/ civil proceedings against me/ us.

e. I /We hereby declare that the amount invested/ to be invested in the securities has been/ will be derived through legitimate sources and is not held or designed for the purpose of contravention of any act, rules, including Prevention of Money Laundering Act, 2002 (PMLA). LFPL reserves the right to seek any additional information/documenting in terms of the PMLA at any point of time without assigning reasons for the same.

f. I / We agree to furnish/ re-furnish such additional document(s), information and records, as may be required by LFPL or any regulatory authority at any point of time.

g. I/We hereby declare that I/we have complied with applicable tax laws.

h. I /We agree to indemnify to the aggrieved person(s) in the event of any claim/loss/ damages as may be incurred on account of wrong/incorrect/ misleading declaration furnished by me/ us.

i. I /We agree to maintain the strict confidentiality of all the information and documents received from LFPL or its representatives at all the times. The conditions relating to confidentiality shall survive even after the termination of arrangement with LFPL.

j. I / We shall not use Intellectual Property Rights including trademark and/or logos and/or copyrights of the material shared by LFPL without prior written consent of LFPL.

k. I / We understand that LFPL or its representatives may fetch/ re-fetch/ confirm my KYC documents and other credentials from independent third party(ies) without prior intimation or furnishing the reasons for the same.

l. I / We acknowledge and authorize LFPL and its representatives to contact me/us as per the contact details furnished in my/our profile sheet at any time, as it may deem fit.

m. I / We agree understand that Investments in debt securities are subject to risks. I /we will read all the offer related documents carefully. I/We understand that I/we shall be solely responsible for adverse consequences or losses that may arise from investments in debt securities.

n. I / We agree and understand that Investments in debt market involves inherent risk. I/We understand that I/we shall be solely responsible for adverse consequences or losses that may arise from investments in securities/ instruments. The investment advice if any provided by LFPL should not be considered to be or taken as an offer to buy/ sell or a solicitation to buy/sell in any security. Price and value of the investments referred to in this material are subject to volatility. Past performance is not a guide for future performance.

Please Sign Here*

DECLARATION

o. I / We agree and understand that LFPL shall not be responsible in any manner for any mistake or error, delay in settlement or cancellation in the transaction settled or failure of the systems of the Reserve Bank of India or of any other depository or regulatory authority or any other reasons. In no event shall LFPL be liable for special, indirect, incidental or consequential damages, regardless of the form of action (including negligence or strict liability), whether or not such party is advised or might have anticipated the possibility of such damages.

p. I / We also undertake and declare that investment decisions shall be made objectively and without any subjective biasness. I/We shall ensure that applicable conflict of interest and diligence process is followed before making any investments decisions.

q. I was / we were neither involved in the past nor will involve in future directly nor in any incidence of bribery or corruption or seek any unlawful or unethical advantages.

r. I /We undertake that the bank account/s and DP account/s provided by me/us shall be used for the purpose of making pay-ins and receiving payouts for settlement of securities/ corporate debt instruments deals through clearing and settlement of trades.

s. I / We acknowledge and confirm that the information provided above is true and correct to the best of my/our knowledge and belief. In case any of the above specified information is found to be false or untrue or misleading or misrepresenting, I /We am/are aware that I /We may be liable for it. I /We hereby authorize LFPL to disclose, share, rely, remit in any form, mode or manner, all / any of the information provided by me/us, including all changes, updates to such information as and when provided by me/us to SEBI/ any of SEBI Registered Intermediaries /or any regulated intermediaries registered with SEBI/ RBI/ IRDA / PFRDA to facilitate single submission /update & for other relevant purposes or any Indian or foreign governmental or statutory or judicial authorities / agencies including but not limited to the Financial Intelligence Unit-India (FIU-IND), the tax /revenue authorities in India or outside India wherever it is legally required and other investigation agencies without any obligation of advising me/us of the same. Further, I /We authorize to share the given information to other SEBI Registered Intermediaries /or any regulated intermediaries registered with SEBI / RBI / IRDA / PFRDA to facilitate single submission / update & for other relevant purposes. I /We also undertake to keep you informed in writing about any changes /modification to the above information in future and also undertake to provide any other additional information as may be required at your end or by domestic or overseas regulators/ tax authorities. I /We authorize LFPL to provide relevant information to upstream payors to enable withholding to occur and pay out any sums from my/our account or close or suspend my account(s) without any obligation of advising me/us of the same. The Central Board of Direct Taxes has notified Rules 114F to 114H, as part of the Income Tax Rules, 1962, which Rules require Indian financial institutions such as the Financial institution / Banks to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all our accountholders. In relevant cases, information will have to be reported to tax authorities/appointed agencies. LFPL may also be required to provide information to any institutions such as withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds.

t. I / we hereby declare that I am/ we are not making this application for the purpose of contravention of any Act, Rules, Regulations or any statute of legislation or any notifications/directions issued by any governmental or statutory authority from time to time. I /we hereby consent to receiving information from Central KYC Registry through SMS/Email on the above registered number/email address.

u. I/we have read and understood and agree to the contents of above Declaration, and the Terms & Conditions, Disclaimer, Privacy Policy on the website of LFPL i.e. www.digifinn.com (read along with FATCA& CRS instructions) and hereby confirm that the information provided by me/us in this Form is true, correct and complete. I /we hereby agree and confirm to inform LFPL for any modification to this information promptly. I further agree to abide by the provisions of the scheme related documents inter alia provisions of FATCA& CRS on Automatic Exchange of information (AEOI)·

Date D D M M Y Y Y Y

Place

Please Sign Here*

FOR OFFICE USE ONLY

Application Type* ☐ New ☐ Modification / Update

KYC Number ____________ (Mandatory for KYC update request)

UCC Number ____________

KYC Checklist
- ☐ PAN details fetched and verified from IncomeTax Department/ NDML/CVL KRA
- ☐ Aadhaar details fetched and verified from UIDAI.
- ☐ Demat Account details verified from NSDL/ CDSL.
- ☐ Bank Account details verified from Penny drop testing.

Only applicable for offline applications

Date D D M M Y Y Y Y

Employee Name ____________

Employee Code ____________

Employee Designation ____________

Employee Signature and Stamp

ICCL ANNEXURE

To,

Indian Clearing Corporation Ltd.
Mumbai 400001.

Date: DD MM YYYY

Dear Sir,

Please find the appended details of ______________________________________ for the purpose of settlement of Corporate Bond deals through ICCL Kindly treat the details provided below as authentic details for settlement of all deals reported on your system.In case of a change in the following details, we will intimate the changes accordingly.

1. Contact Details

Contact Person's Name:

Contact Persons's Email ID:

Contact Person's Mobile Number:

2. Bank Details

Bank Name:

IFSC Code:

Account Number:

3. Demat Details

DP Name:

DP ID:

Beneficiary ID:

4. PAN No.:

5. Participant Type:

Please Sign Here*

NCL ANNEXURE

To,

The Manager,
NSE Clearing Ltd - Corporate Bond Settlements,
4th Floor, NSE Exchange Plaza, Plot no. C/1, G Block,
Bandra-Kurla Complex, Bandra (E), Mumbai - 400 051

Date: D D M M Y Y Y Y

Sub: Bank & DP details for settlement of Corporate Debt Instruments

Dear Sir/ Madam,

We are interested in carrying out the clearing and settlement of our trades in corporate debt instruments through NSE Clearing Ltd (NCL).
In this regard, please find below the details of our Bank and DP account.

Sr. No.	Particulars	To be filled by the participant
1	Partcipant Name	
2	Participant Code	
3	Contact Person	
4	E-mail id of contact person	
5	Address for Communication with Pin Code	
6	Phone / Mobile Number of Contact Person (with STD Code)	
7	Bank Name	
8	Bank Branch	
9	Bank IFSC Code (RTGS)	
10	Bank Account No.	
11	Default Bank	
12	Depository (NSDL / CDSL)	
13	DP Name	
14	DP ID	
15	Client ID	
16	PAN	

We undertake that the above mentioned bank and DP accounts shall be used for the purpose of making pay-ins and receiving payouts for settlement of corporate debt instrument deals through NCL.

Please Sign Here*

2. DECLARATION AND REPRESENTATION FROM THE USER

a. I/We further confirm that if my/our name appears on any such list, the company has the right to restrict or delay account opening, and I/we shall have no claim or liability against the company in such cases.

b. I/We declare that the details, documents and information furnished at the time of Registration are true and correct. The User undertakes to timely update in case of any change(s) in such details, documents and information submitted/ shared.

c. I/We shall comply with all applicable law(s), conflict of interest guidelines instructions issued by Launchpad Fintech Private Limited, Code of Conduct relating to performance of obligations in relation to the transaction(s) executed with Launchpad Fintech Private Limited.

d. Anti-Bribery & Corruption: I/We represent, warrant, and undertake that I/We have not and shall not offer, promise, give, encourage, solicit, receive or otherwise engage in acts of bribery or corruption in relation to this arrangement/Registration (including without limitation any facilitation payment), or to obtain or retain business or any advantage in business for any member of its group/ family member, and shall ensure to the fullest extent possible that its representatives(s) and others/ related parties, under his/her diretionor control and directly involved in this arrangement do not do so.

e. I / We agree to furnish/ re-furnish such additional document(s), information and records, as may be required by LFPL or any regulatory authority at any point of time.

f. I/We hereby declare that I/we have complied with all applicable tax laws.

g. I /We agree to indemnify to the aggrieved person(s) in the event of any claim/loss/ damages as may be incurred on account of wrong/incorrect/ misleading declaration furnished by me/ us.

h. I /We agree to maintain the strict confidentiality of all the information and documents received from LFPL or its representatives at all the times. The conditions relating to confidentiality shall survive even after the termination of arrangement with LFPL.

3. REGISTRATION TERMS AND CONDITIONS

a. I/We agree to submit necessary documents or proofs, such as identity, address, photograph, bank and demat account details etc. & such other information as may be required at the time of registration as well as at periodic intervals thereafter, to meet with KYC/AML polices of LFPL or other statutory/regulatory requirements.

b. You agree that any information you supply on this Platform ("Information") shall be used by LFPL in accordance with its Privacy Policy and may be retained by LFPL subsequent to termination of registration.

c. You understand that LFPL or its representatives may fetch/ re-fetch/ confirm KYC documents and other credentials from independent third party(ies), service providers, government agencies, KYC Registration authorities (KRAs, CKYC etc), Depositories, without prior intimation or furnishing the reasons for the same.

d. User declare that the Registration details furnished by him/her are true and correct and immediately inform LFPL, in case of any changes therein.

e. Any misrepresentation in providing the Information shall render the Services void ab initio, without any recourse to LFPL.

f. User authorizes LFPL to use his/her registered e-mail address and Registered Mobile Number for sending alerts (SMS, e-mail Whatsapp etc.).

g. LFPL shall enable your registration with Stock Exchanges (BSE Limited and National Stock Exchange of India Limited) and Clearing Corporations (Indian Clearing Corporation Limited and National Clearing Limited), to settle the transactions in Corporate Bonds. You may receive intimation from Stock Exchanges and/or Clearing Corporations on successful enrolment.

h. Indemnification: The User shall indemnify and hold LFPL and its representatives harmless against any and/or all claims, demands, penalties, losses, damages, expenses and/or charges of whatsoever nature suffered by LFPL or its representatives, as a result of negligence, fraud, wilful misconduct and/ or a breach of any provision of the terms of Registration or warranty, undertaking or representations by the User in any manner whatsoever.

i. Confidentiality: The User shall not, during or after this arrangement/ Registration terminates, except in the ordinary course of business (on a need to know basis) or if required by law, disclose any trade or business secrets or any information concerning the business or operations of LFPL to any third party. This includes, but is not limited, to any dealings, transactions, client names or business practices, procedures adopted by LFPL or of any person with whom LFPL has business dealings.

j. User understands that execution of trades and settlement there of shall be subject to guidelines issued by SEBI, Stock Exchanges, Clearing Corporations and Depositories.

k. The User understands that an investment in capital/ securities market involves inherent risk. The User shall be solely responsible for adverse consequences or losses that may arise from investments in securities/ instruments.

l. LFPL reserves to review the terms of Registration and may make changes in the terms of Registration as it may deem fit.

Please Sign Here*

m. Documents sent by electronic means viz. by electronic e-mail (including any auto replies from the system), an electronic mail attachment, SMS, other electronic communications or in the form of an available download option from the Web-site/portal owned/operated/managed/licensed by LFPL shall deemed to have fulfilled any obligation (legal or otherwise) to deliver such document.

n. The terms and conditions as mentioned in the Deal Sheets, Order receipts, Quote receipts and other documents signifying the terms of transactions, deal with/through LFPL shall be integral part of this arrangement and binding on the Parties.

o. The products and services offered on this Platform are intended only for registered User who have completed the registration process and completed the KYC (Know-Your-Customer) requirements set out on the Platform.

p. A User shall register himself by providing 'Registration Data' (as set out on the Platform) while registering on the Platform and accept the . Upon 'Acceptance', these "Terms" will be effective and binding upon you along with any amendments made from time to time.

q. You shall not be entitled to claim invalidity of these Terms merely on the grounds that these are being concluded electronically. For the aforesaid purposes, 'Acceptance' will mean your affirmative action in having clicked on the "Submit" button as provided on the registration page or any act which reflects your use of the Platform, or the Services provided by the Platform or any such other actions that implies your acceptance.

r. LFPL shall not be liable in any manner for any claims arising whatsoever on account of technical error or any other issue on account of cancellation / rejection of deal.

s. LFPL shall not be liable in any manner for any claims arising whatsoever on account of freezing the account/refund/ cancellation of deal due to non-compliance/ suspected non-compliance with the provisions of the PMLA or any other laws for the time being in force.

t. Please note that you may receive more than one request for information if you have multiple relationships with LFPL or its associates. Therefore, it is important that you respond to our request, even if you believe you have already supplied any previously requested information.

4. USE OF PERSONAL INFORMATION: CONSENTS & DECLARATIONS

LFPL is strongly committed to every individual's right to privacy and to keep personal and financial information secure. As part of the effort to earn your trust and confidence in our commitment, we are fully disclosing our privacy practices. We therefore encourage you to read our privacy policy to familiarize and understand the types of personally identifiable information we collect and how we use this information. We undertake not to use the information for any purpose except the stated purpose.

We acknowledge and accept that the personal details that you impart to us, is to be kept in strict confidentiality and to use the information only in the manner which would be beneficial to our clients. We consider our relationship with you as invaluable and strive to respect and safeguard your right to privacy. We shall protect the personal details received from you with the same degree of care, but no less than a reasonable degree of care, to prevent the unauthorized use, dissemination, or publication of these information as we protect our own confidential information of a like nature. We shall use the personal information to improve our service to you and to keep you updated about our new product or information that may be of interest to you. The information collected from you would be used in the right spirit and context in which it is intended to be used. Your information would be used by us to process your trading request and to carry out the settlements of your obligations.

We at LFPL respect the privacy of everyone who visits this website and are committed to maintaining the privacy and security of the personal information of all visitors to this Website. We view protection of your privacy as a very important principle. We understand clearly that you and your Personal Information is one of our most important assets. We store and process Your Information including any sensitive financial information collected (as defined under the Information Technology Act, 2000), and other such laws, rules and regulations if any, on computers that may be protected by physical as well as reasonable technological security measures and procedures in accordance with Information Technology Act 2000 and Rules there under. If You object to Your Information being transferred or used in this way, please do not provide the details of your information on the Website.

We shall not sell your personal information to any third party. However under certain conditions we would share this information.

We share information as part of normal business operations, such as providing you with any services to which you subscribe, and any activity related to these services such as collecting fees for those services, and informing you about these services; as part of normal legal/regulatory purposes required by the Securities and Exchange Board of India and other regulatory and government entities, and we may occasionally invite selected third parties to participate in offers we feel would be attractive to customers.

It may become necessary for LFPL to disclose your personal information to our agents and contractors, or to their subcontractors. However, these parties would be required to use the information obtained from LFPL for such use exclusively.

Your account information is protected by placing it in the secure portion of our Web site, which is why you need to enter your unique login username and password each time you want to access your account information.

LFPL may disclose personally identifiable information if required to do so by law or in the good-faith belief that such action is necessary to:

- Conform to the edicts of the law or comply with legal process served on the site or its owners;
- Protect and defend the rights or property of the site-owners or the site, and
- Act under exigent circumstances to protect the personal safety of users of the site, its owners, or the public.

You should be careful in handling the ID and Password and you should ensure that you do not reveal it to anybody, nor do you keep it in writing. We and our affiliates will share/sell/transfer / license / convey some or all of your personal information with another business entity to carry out any business activity or re-organization, amalgamation, restructuring of business or for any other reason whatsoever. Once you provide your information to us, and our affiliate and we and our affiliate may use such information to provide you with various services with respect to your transaction conducted onour portal.

Please Sign Here*

Our policy on the collection and use of personal information and other information is outlined below.

Collection of Sensitive Personal Data or Information

LFPL may for the purpose of rendering its services, collect personal information such as: Information that you may be providing us directly

- Identification Information: Name, gender, residential / correspondence address, telephone number, date of birth, marital status, email address or other contact information;
- PAN, KYC Status, Signature and Photograph;
- Demat account details
- Bank account or other payment instrument details;
- Any other detail for providing services

The personal information that you provide in connection with registering yourself as a user of LFPL products or services is classified as Registration Information. Registration Information is protected in several ways. Access by you to your Registration Information is available through a password and unique customer ID selected by you. This password is encrypted. We recommend that you do not divulge your password to anyone. In addition, your Registration Information resides on a secure server that only selected LFPL personnel and contractors may, have access to via password. We also encrypt your personal information and thereby strive to prevent unauthorized parties from viewing such information when it is transmitted to the website.

LFPL offers online platform System for carrying out trade transaction that collects such personal data or information to process your financial and non-financial transaction requests. The information so collected may be shared with SEBI/ NSE/ BSE, KYC Registration Agencies (KRAs) like NDML KRA, CVL KRA, CKYC etc. solely for the purpose of processing your transaction requests or serving you better.

Under certain circumstances we may be required to share the information given by you with the third parties, where we feel they can contribute to add value and improve the quality of services imparted by us to you. We shall take all reasonable steps to ensure that the confidentiality of your information is maintained by imposing strict confidentiality standards on all the third parties with whom we part this information. In all circumstances we shall ensure that your personal information is protected by strict confidentiality agreement. We shall not allow any third parties to retain your personal information longer than what is warranted by the nature of services rendered. We would also impart your personal information wherever it is required to be disclosed under law to any of the governmental agency or regulatory bodies.

We agree that in case if we fail to maintain confidentiality of information/ data or fail to abide by any clause of this undertaking or indulge in any kind of irregularity with regard to information/ data usage or provide false/misleading information, we shall be solely responsible and liable for all actions as per law prevalent at the relevant point of time (Including the law which may came into force after signing this undertaking).

Communications

When You use the Website or send emails or other data, information or communication to us, you agree and understand that You are communicating with Us through electronic records and You consent to receive communications via electronic records from Us periodically and as and when required. We may communicate with you by email or by such other mode of communication, electronic or otherwise.

Further, some of this information is maintained in our marketing database. We may contact you either by post, or by telephone or e-mail or digital platforms primarily as a follow-up to your request/enquiry or to answer your questions. We may also contact you from time to time in respect of other products and services that may be of interest to you. If you do not wish to receive information about these products or services, you may simply contact us by phone, e-mail or and inform us.

Marketing Communications

You provide your consent to use the personal data provide for marketing, product improvement, and analytics purposes, including analysis of usage patterns to enhance services and provide relevant offers. I understand this consent is voluntary and can be withdrawn at any time, by sending email to compliance@digifinn.com

Log File Information Collected and Stored Automatically

If you visit/ log into our website just to browse, read pages or download information, we gather and store certain information about your visit automatically. This information cannot and does not identify you personally.

When you register with or view our site, our servers automatically record certain information that your web browser sends whenever you visit our website. The kind of information that is gathered automatically include the type of browser you are using (e.g. Internet Explorer, Firefox, etc.), the type of Operating System you are using (e.g. Windows or Mac OS) and the domain name of your Internet Service Provider, the date and time of your visit and the pages on our website. We sometimes use this information to improve our website(s) design, content and primarily to give you a better browsing experience. This notice / policy is not intended to and do not create any contractual or other legal rights in favour of any user or viewer of www.digifinn.com or on behalf of any other party. However, users and viewers are informed that by using the website www.digifinn.com, they are deemed to have consented to the collection and use of information by LFPL as stated above.

Updating or Reviewing Your Sensitive Personal Data or Information

You may upon written request to us review the sensitive personal data or information provided. LFPL shall ensure that any personal information or sensitive personal data or information found to be inaccurate or deficient shall be corrected or amended as feasible.

You should ensure that each time you leave your terminal you log yourself out. This prevents someone else from accessing your account if you leave your computer and your session has not “timed out”.

Please Sign Here*

Reasonable Security Practices for Protecting Information

LFPL uses commercially reasonable physical, managerial, and technical safeguards to preserve the integrity and security of your personal information. LFPL cannot, however, ensure or warrant the security of any information you transmit to LFPL and you do so at your own risk. Once we receive your transmission of information, LFPL makes commercially reasonable efforts to ensure the security of our systems. However, please note that this is not a guarantee that such information may not be accessed, disclosed, altered, or destroyed by breach of any of our physical, technical, or managerial safeguards.

To protect your privacy and security, LFPL take reasonable steps (such as requesting a unique password) to verify your identity before granting you access to your account. You are responsible for maintaining the secrecy of your unique password and account information, and for controlling access to your email communications from LFPL, at all times.

Link to other Websites:

We are not accountable for the content of any of the linked sites. By providing access to other websites we are neither suggesting nor approving the content available in the linked websites.

Disclaimer as to loss:

You understand and agree that neither Launchpad Fintech Private Limited nor any other party disseminating any market data, message or information through the Website of Launchpad Fintech Private Limited or in any other media shall be liable for:

(a)Any inaccuracy, error, omission or delay in the transmission or delivery of any such data, information or message, or (b) Any loss or damage arising from or occasioned by (i) Any such inaccuracy, error, delay or omission, (ii) Non-performance, or (iii) Interruption in making available any such data, information or message, due to either any act or omission by Launchpad Fintech Private Limited or any disseminating party or to any "force majeure" (e.g. flood, extraordinary weather condition, earthquake or other act of nature, fire, war, insurrection, riot, labour dispute/unrest, accident, action of government, communications or power failure, equipment or software malfunction) or any other cause beyond the reasonable control of our company or any disseminating party.

Changes to this Policy

We reserve the right to make modifications and alterations to the details/information of the website. Users are advised to use the data for the purpose of information only and rely on their own judgement while making investment decisions. Changes in this policy are effective when they are posted on page. Please visit our website to keep yourself abreast of any changes to this policy.

Do help us protect your privacy by maintaining the secrecy of the username and password you use for any of our services.

Please note that this policy does not create any contractual or other legal rights on or behalf of any party, nor is it intended to do so.

5. GOVERNING LAWS AND DISPUTE RESOLUTION

If any of the clauses of terms and conditions is declared as illegal or unenforceable, its invalidity shall not affect the other provisions of other terms and conditions that can be given effect without the invalid provision. If any clauses of terms and conditions does not comply with any law, ordinance or regulation, such provision to the extent possible shall be interpreted in such a manner as to comply with any such law, ordinance or regulation, or if such interpretation is not possible, it shall be deemed to satisfy the minimum requirements thereof.

These Terms & Conditions are governed by the laws of India. Any action, suit, or other legal proceeding, which is commenced to resolve any matter arising under or relating to these Terms & Conditions, shall be subject to the jurisdiction of the courts at Mumbai only. In the event of breach of these Terms & Conditions, you agree that the Company will be irreparably harmed and will not have an adequate remedy in money or damages. The Company therefore, shall be entitled in such event to obtain an injunction against such a breach from any court of competent jurisdiction immediately upon request. The Company's right to obtain such relief shall not limit its right to obtain other remedies.

These Terms of Use and all transactions entered into on or through the Website and the relationship between You and LFPL shall be governed in accordance with the laws of India without reference to conflict of laws principles.

You agree that all claims, differences and disputes arising under or in connection with or in relation hereto the Website, the Terms of Use or any transactions entered into on or through the Website or the relationship between You and LFPL shall be subject to the award of the sole arbitrator to be appointed by the Arbitration Centre in accordance with its rules and subject to the provisions of the Arbitration and Conciliation Act, 1996 as amended from time to time. The venue of such Arbitration shall be city of Mumbai, India and language of Arbitration shall be English.

Please Sign Here*

6. TERMINATION

These Terms & Conditions shall continue to subsist as long as the Investor is validly registered with the Company and is accessing the Platform via any medium. On the termination of the registration for use of the Platform, the Investor shall no longer have access to the Platform. The Company shall have the right to disable all the login credentials associated with the Investor on the Platform.

If You want to terminate Your agreement with LFPL, You may do so by

- Not accessing/using the Website; or
- LFPL may deactivate your account for all of the Services that You use, where LFPL has made this option available to You.

LFPL may, at any time, with or without notice, terminate the Terms and conditions (or portion thereof, such as any individual Additional Terms) if LFPL is required to do so by law (for example, where the provision of the Services to You is, or becomes, unlawful);

LFPL may also terminate or suspend all or a portion of Your User Account or access to the Services with or without reason.

You agree that all terminations shall be made at the sole discretion of LFPL and that LFPL shall not be liable to You or any third party for any termination of Your Account (and accompanying deletion of Your Account Information), or Your access to the Website and Services.

7. ADDITIONAL TERMS FOR USERS INTRODUCED BY INTRODUCER

a. The User may be introduced by Partner/Referrer (“Introducers”) of LFPL. The Introducer(s) may be entitled to earn fees/commission for introducing the User. The User may make a written request to LFPL to disclose the fees/commission paid to the Introducer for introducing the User. Subject to the applicable provisions of the law and confidentiality obligations, LFPL may at its discretion disclose the consideration paid to the Introducers for introducing the User.

b. User agrees, acknowledge that LFPL may share/make available Users’ Personally Identifiable Information (Personal Data), Financial details etc. with Introducer(s).

c. LFPL shall not be responsible for disputes arising between Introducers and User in any manner whatsoever, at any point in time.

Note: The Partner shall include any person who has introduced the User to LFPL, However the term Partner is not used in legal Paralance.

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8. INVESTOR CHARTER

Note: This charter is formulated as per SEBI circular SEBI/HO/MIRSD/MIRSD-PoD1/P/CIR/2025/22 dated February 21, 2025 to the extent as applicable. We are registered Online Bond Platform Providers (OBPP) and we do not open trading and demat account of the clients and have made necessary changes to the extent of applicable to us as an OBPP. We provide facility for purchase and sale of bonds and fixed income securities wherein settlement of stocks is done vide stock exchange mechanism. We will make necessary amendments and when directed by the regulatory authority or upon implementation of necessary circulars, guidelines, rules regulations etc.

Vision

To follow highest standards of ethics and compliances while facilitating the trading by clients in securities in a fair and transparent manner, so as to contribute in creation of wealth for investors.

Mission

- To provide high quality and dependable service through innovation, capacity enhancement and use of technology.
- To establish and maintain a relationship of trust and ethics with the investors.
- To observe highest standard of compliances and transparency.
- To always keep 'protection of investor's interest' as goal while providing service.
- To ensure confidentiality of information shared by investors unless such information is required to be provided in furtherance of discharging legal obligations or investors have provided specific consent to share such information.

Services provided to Investors

- Issuance of order receipts, quote receipts and deal sheets.
- Risk management systems to mitigate operational and market risk.
- Facilitate client profile changes in the system as instructed by the client.
- Redressal of Investor's grievances.

Rights of Investors

- Ask for and receive information from OBPP about the work history and background of your Relationship Manager, as well as information about the OBPP itself.
- Receive complete information about the risks, obligations, and costs of any investment before investing.
- Receive recommendations consistent with your financial needs and investment objectives upon receipt of request.
- Receive a copy of completed esign form.
- Check stock sheets that are accurate and understandable.
- Understand the terms and conditions of transactions you undertake.
- Receive complete information about maintenance or service charges, transaction or redemption fees, and penalties. – Not applicable as we do not charge anything from the client investing through our portal www.Digifinn.com
- Have access to the escalation matrix for communication with the OBPP.
- Discuss your grievances with compliance officer of the Company and receive prompt attention to and fair consideration of your concerns.
- Get access to products and services in a suitable manner even if differently abled.
- Deal with one or more stockbrokers or OBPP of your choice without any compulsion of minimum business.
- Not be bound by any clause by the Brokers or OBPP which are contravening the Regulatory provisions.

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Various activities of Stock Brokers with timelines:

We are registered OBPP and we do not open trading and demat account of the clients and have made necessary changes to the extent of applicable to us as an OBPP.

SR. NO.	Activities	Expected Timelines
1	Client Onboarding	Immediate upon completion esign by client.
2	Order execution	Upon settlement of deal as per the timelines of the exchanges and depending on the deal type i.e T+0 or T+1 deal.
3	Allocation of Unique Client Code	Upon completion of esign
4	Copy of duly completed Client Registration Documents to clients	Esign form is mailed to the client on completion of KYC
5	Investor grievances redressal	21 days from the receipt of the complaint

Grievance Redressal Mechanism

Level 1 – Approach the OBPP at the designated Investor Grievance e-mail ID of the OBPP. The OBPP will strive to redress the grievance immediately, but not later than 21 days of the receipt of the grievance.

Level 2 – The complaint not redressed at Stock Broker / Stock Exchange level, may be lodged with SEBI on SCORES 2.0 (a web based centralized grievance redressal system of SEBI) @ https://scores.sebi.gov.in/ Two level review for complaint/grievance against stock broker/OBPP: · First review done by Designated body/Exchange · Second review done by SEBI

Level 3 - If the Investor is not satisfied with the resolution provided by the Market Participants, then the Investor has the option to file the complaint/grievance on SMARTODR platform for its resolution through online conciliation or arbitration.

Steps to be followed in ODR for Review, Conciliation and Arbitration:

- Investor to approach Market Participant for redressal of complaint.
- If investor is not satisfied with response of Market Participant, he/she has either of the following 2 options:
  i. May escalate the complaint on SEBI SCORES portal.
  ii. May also file a complaint on SMARTODR portal for its resolution through online conciliation and arbitration.
- Upon receipt of complaint on SMARTODR portal, the relevant MII will review the matter and endeavor the matter between the Market Participant and investor within 21 days.
- If the matter could not be amicably resolved, then the matter shall be referred for conciliation.
- During the conciliation process, the conciliator will endeavor for amicable settlement of the dispute within 21 days, which may be extended with 10 days by the conciliator with consent of the parties to dispute.
- If the conciliation is unsuccessful, then the investor may request to refer the matter for arbitration.
- The arbitration process to be concluded by arbitrator(s) within 30 days, which is extendable by 30 days with consent of the parties to dispute

Handling of Investor's claims / complaints in case of default of OBPP

Following steps are carried out by Stock Exchange for benefit of investor, in case of default of OBPP:
- Circular is issued to inform about declaration of Stock Broker as Defaulter.
- Information of defaulter stock broker is disseminated on Stock Exchange website.
- Public Notice is issued informing declaration of a stock broker as defaulter and inviting claims within specified period.
- Intimation to clients of defaulter stock brokers via emails and SMS for facilitating lodging of claims within the specified period.

Following information is available on Stock Exchange website for information of investors:
- Norms for eligibility of claims for compensation from IPF.
- Claim form for lodging claim against defaulter stock broker.
- FAQ on processing of investors' claims against Defaulter stock broker.
- Provision to check online status of client's claim.
- Standard Operating Procedure (SOP) for handling of Claims of Investors in the Cases of Default by Brokers.
- Claim processing policy against Defaulter/Expelled members.
- List of Defaulter/Expelled members and public notice issued.

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9. DO'S AND DON'TS FOR INVESTORS

We are registered OBPP and we do not open trading and demat account of the clients and have made necessary changes to the extent of applicable to us as an OBPP.

DO's

- Read all terms and conditions being agreed before signing up on the portal and before completion of esign.
- Request a copy esign form and Unique Client Code.
- Register your mobile number and email ID to get regular alerts on your transactions.
- Verify details of trades, and approach relevant authority for any discrepancies. Verify trade details on the Exchange websites from the trade verification facility provided by the Exchanges.
- In case of any grievances, approach OBPP or Stock Exchange or SEBI for getting the same resolved within prescribed timelines.
- Retain documents for trades/orders, as it helps in resolving disputes, if they arise.

DON'Ts

- Do not deal with unregistered stock broker or OBPP.
- Do not forget to inform or update any change in information linked to account and obtain confirmation of updation in the system.
- Do not transfer funds, for the purposes of trading to OBPP or anyone other than stock broker/OBPP. No payment should be made in name of employee of OBPP. Do not ignore any emails / SMSs received with regards.
- Do not ignore any emails/SMSs received with regards to trades done, from the Stock Exchange and raise a concern, if discrepancy is observed.
- Do not share login password.
- Do not fall prey to guaranteed returns schemes.
- Do not fall prey to fraudsters sending emails and SMSs luring to trade in stocks / securities promising huge profits.
- Do not follow herd mentality for investments. Seek expert and professional advice for your investments.

10. MOST IMPORTANT TERMS AND CONDITIONS

a. Your trading account has a "Unique Client Code" (UCC), different from your demat account number. Do not allow anyone (including your own stock broker / Trading Member, their representatives and dealers) to trade in your trading account on their own without taking specific instruction from you for your trades. Do not share your internet/ mobile trading login credentials with anyone else.

b. The stock broker / Trading Member is not permitted to accept any cash from you.

c. The stock broker / Trading Member's Risk Management Policy provides details about how the trading limits will be given to you, and the tariff sheet provides the charges that the stock broker / Trading Member will levy on you.

d. You will receive a Order Receipt on placement of an order, Deal Sheet upon execution of order and Quote Receipt post execution of order in case of sale of shares.

e. The stock broker / Trading Member is expected to know your financial status and monitor your accounts accordingly. Do share all financial information (e.g. income, net worth, etc.) with the stock broker / Trading Member as and when requested for. Kindly also keep your email Id and mobile phone details with the stock broker / Trading Member always updated.

f. In case of disputes with the stock broker / Trading Member, you can raise a grievance on the dedicated investor grievance ID of the stock broker / Trading Member. You can also approach the stock exchanges and/or SEBI directly.

g. Any assured/guaranteed/fixed returns schemes or any other schemes of similar nature are prohibited by law. You will not have any protection/recourse from SEBI/stock exchanges for participation in such schemes.

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11. INVESTOR GRIEVANCE

In case of any grievance / complaint against Launchpad Fintech Private Limited, please contact

Email id: igr@digifinn.com
Contact: 022-69331061

You may also approach

Compliance Officer - Ms. Saloni Narang
Email id: compliance@digifinn.com
Contact: 022-69331000

If not satisfied with the response of Launchpad Fintech Private Limited, you may contact the concerned Stock Exchanges at the following:

	Web Address	Contact No.	Email - ID
BSE	www.bseindia.com	022-22728571	isc.mumbai@bseindia.com
NSE	www.nseindia.com	022-26598100-14 022-61418100 Toll Free: 1800 266 0050 Tel No.: (022) 2659 8100 - 144	feedbk_invg@nse.co.in

You can also lodge your grievances with SEBI at https://scores.sebi.gov.in.
(Toll Free Helpline-1800 22 7575/ 1800 266 7575)

12. GRIEVANCE REDRESSAL POLICY

Introduction:
It is essential that grievances of the clients are given due importance and quick action is taken to resolve the same. To provide efficient and enhanced services to the clients, Launchpad Fintech Private Limited ("the Company") has a mechanism in place to address the grievances of its clients relating to any business or service related issues made directly or through the Regulatory authorities/ other authorities through arbitration etc.

Launchpad Fintech Private Limited provides Online Bond Platform for its clients vide its platform www.digifinn.com wherein clients can register their KYC on the platform and can purchase and sale bonds vide the platform www.digifinn.com.

The Company's Grievance Redressal policy follows the following principles:
Complaints are dealt with courtesy and in a timely manner.
Queries and Complaints are treated efficiently and fairly.
The employees in Launchpad Fintech Private Limited work in good faith and without prejudice, towards the interests of the clients.
Clients are informed of avenues to raise their queries and complaints within the organization, and their rights if they are not satisfied with the resolution of their complaints.
All the Investor complaints are handled at the Registered Office of the Company. The Compliance Officer is in charge of handling all complaints received. Compliance officer shall act as a Designated Person for redressal of grievances.

The Company has designated grievance redressal email IDs:
compliance@digifinn.com
igr@digifinn.com

on which the client or investor can make a complaint. The details of the mail IDs are available on our website.

Email complaints are verified and attended on a daily basis by the Compliance Officer.

As a first contact point for redressal of the client's complaints, the client can approach the Compliance Officer of the Company whose name and contact details are provided through display boards and all correspondences.

The Compliance Officer shall review the investor complaint register on a weekly basis to find out whether complaints have been resolved within time or not.

All claims, differences and disputes arising under or in connection with or in relation hereto the Website, the Terms of Use or any transactions entered into on or through the Website or the relationship between clients and LFPL shall be subject to the award of the sole arbitrator to be appointed by the Arbitration Centre in accordance with its rules and subject to the provisions of the Arbitration and Conciliation Act, 1996 as amended from time to time. The venue of such Arbitration shall be the city of Mumbai, India and language of Arbitration shall be English.

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Further, pursuant to OBPP circular issued by SEBI vide circular number SEBI/HO/DDHS/DDHS-RACPOD1/P/CIR/2022/154 dated 14th November, 2022, investors can lodge complaints vide SCORES mechanism provided by SEBI.

Grievance Redressal Mechanism:

Emails received from the clients should be properly classified into complaints and routine queries.

All the complaints received directly from the client should be updated in the Complaint Register and immediately forwarded to the Compliance Officer for resolution. Register of complaints is centrally maintained by the Compliance Officer.

If complaints are received from clients in the form of e-mails or physical letters or telephone calls, then the same shall be forwarded to the Departmental Head/Manager for redressal and he/she has to reply to the Compliance Officer along with his/her inputs within two working days.

Compliance Officer shall study the nature of the complaint and scrutinize/investigate it in detail.

Scrutiny/Investigation may involve verifying case facts with client's KYC, DP statement of Launchpad Fintech Private Limited etc., as the case may be.
Investigation/scrutiny, being a vital step in the process of resolution, audit trail should be maintained for future reference. Details of the same should be recorded in the complaint register along with date.

However, where it is felt that complaint is not tenable, the client shall accordingly be provided with clarification for the same.
After detailed scrutiny/investigation of the complaint as above, Compliance Officer shall draft reply and send it to the client / Exchange / SEBI as the case may be.
Compliance Officer shall ensure that there is no complaint pending to be resolved for more than 15 days from their end.
Compliance Officer shall periodically report Designated Directors about status of pending grievances.

Resolution Mechanism for Online Complaints Through Scores:

In case Investor has approached the Company for redressal of the Complaint and the Company has rejected the Complaint or the Complainant has not received any communication from the concerned Company or is not satisfied with the reply received or the redressal by the Company, the investor may submit an online complaint/grievance through SCORES 2.0 at: https://scores.sebi.gov.in/ within one year from the date of cause of action.

Complaint shall be auto-forwarded to the Company through SCORES 2.0. The Company shall resolve the Complaint and upload the ATR on SCORES 2.0 within 21 calendar days of receipt of the Complaint. The ATR uploaded by the Company will be automatically routed to the complainant.

The given complaint shall be simultaneously forwarded to Designated Body, i.e., relevant Stock Exchange ("Stock Exchange") selected at the time of submission of Complaint on SCORES 2.0. The Designated Body shall ensure that the Company submits the ATRs within the stipulated timeline.

First Review

In case the Company has not submitted the ATR within the stipulated time of 21 calendar days, the concerned Designated Body shall take cognizance of the Complaint for first review of the resolution through SCORES.

OR

If the complainant is not satisfied with the resolution provided and makes a request for a review of the resolution provided by the Company within 15 calendar days from the date of submission of ATR, the concerned Entity shall submit the ATR to the Designated Body within the time stipulated by the Designated Body.

Second Review

The complainant may seek a second review of the Complaint within 15 calendar days from the date of submission of the ATR by the Designated Body.

In case the Designated Body has not submitted the ATR within the stipulated time of 10 calendar days or if the complainant is not satisfied with the ATR provided by the Designated Body, SEBI may take cognizance of the Complaint for second review through SCORES.

Then, SEBI may take up the review with stakeholders involved, including the Company and/or Designated Body. The Company and/or Designated Body shall take immediate action on receipt of second review complaint from SEBI and submit revised ATR to SEBI through SCORES 2.0, within the timeline specified by SEBI.

The second review Complaint shall be treated as "resolved" or "disposed" or "closed" only when SEBI disposes or closes the Complaint in SCORES.

Hence, mere filing of ATR with respect to SEBI review complaint will not mean that the SEBI review complaint is disposed.

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Initiation of the Dispute Resolution Mechanism

After exhausting the aforementioned options for resolution of grievance, if the investor is still not satisfied with the outcome or where the issues raised require adjudication on any third-party rights, on questions of law or fact or which is in the nature of a dispute between parties or if investors are not satisfied with disposal on SCORES post SEBI review, they shall seek appropriate remedies through the Online Dispute Resolution mechanism in securities market.

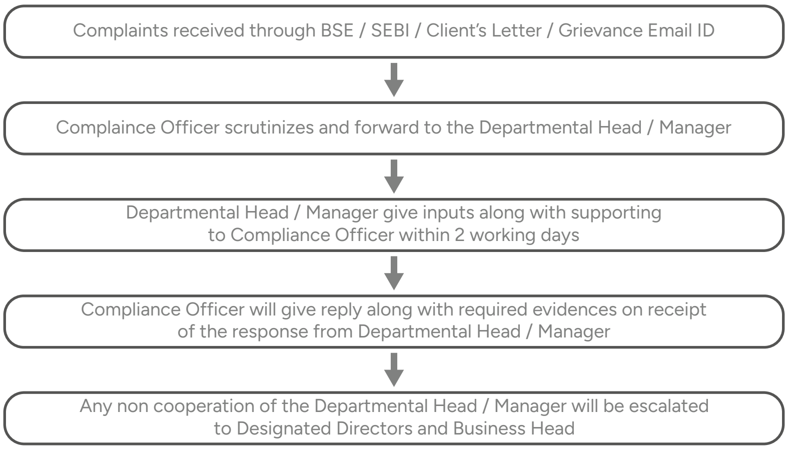
In addition, investors have the option to approach legal forums including civil courts, consumer courts etc.

In case the Investor opts for Online Dispute Resolution mechanism or other appropriate civil remedies at any point of time while the complaint is pending on SCORES 2.0, the pending complaint shall be treated as disposed on SCORES 2.0.

Important Links

SEBI SCORES 2.0 - https://scores.sebi.gov.in/scores-home
SMART ODR - https://smartodr.in/login

Process Flow for Complaint Resolution



Please Sign Here*

13. TARIFF SHEET

Brokerage, Charges, Fees applicable for your Investment, Trading account with Launchpad Fintech Private Limited

Description of Charges	Amount
KYC & Account Opening Fees	NIL
Advance/Deposit	NIL
Annual Maintenance Charges #	NIL
Courier charges	NIL
Transaction Charges (Debit)	NIL
Brokerage - Any Transactions	NIL
Failed Transaction Charges	NIL
Investment via Net banking	NIL
Account Statement- Online	NIL

Brokerage will not exceed the rates specified by SEBI and the Exchanges. All Statutory and Regulatory charges, taxes will be levied at actuals.

I agree to pay the charges and terms and conditions mentioned above with respect to my account on Launchpad Fintech Private Limited. I understand that the tariff is subject to change, and I shall keep myself updated with the same from the pricing section on website/ application of Launchpad Fintech Private Limited. All charges are non-refundable.

Taxes, Statutory and Regulatory charges are as applicable. Express Courier Charges as applicable.

Please Sign Here*