

Account Opening

Q1 How do I open Dhani Stocks trading account online?

A1 Dhani Stocks online account opening platform is available to Android, iPhone and web users. You will need to download the Dhani Stocks App either from [Google Play store](#) or App store.

On opening the Dhani Stocks App, you will need to go to the 'signup' page and provide the requisite details for initiating the onboarding process with Dhani Stocks Limited.

Link for online account opening for web users: <https://login.dhani.com/?r=https:%2F%2Fstocks-onboarding.dhani.com&s=stocks>

As of now, only individual accounts can be opened online.

In order to complete the onboarding process in one go, you will need to ensure that your PAN is linked to Aadhaar.

Note: If you already have a Trading/Demat account with another broker, you won't need to re-upload these documents and they will be fetched automatically from the central KYC agency. If you do not have a Demat account with another broker, these documents will be fetched from Digi Locker. For this, Aadhaar needs to be linked with a mobile number.

Note: Accounts like HUF (Hindu Undivided Family), Joint, Company, Trust and LLP (Limited Liability Partnership) are opened only through offline mode

Q2 How long does it take to activate trading account with Dhani Stocks.

A2 Your trading account will be activated after completion of onboarding process but will be subject to completion of necessary verifications. However, the total time required to open the account can be reduced if the KYC is verified with KRA and the documents submitted are correct.

If you choose to update your KYC details during the account opening flow itself, then as per SEBI guidelines, these details have to be verified by the KYC Registration Agency (KRA) before opening the account. KRA takes upto 72 working hours to verify the KYC details, which can lead to delay in the time required to open the account opening.

Q3 How Much Do I Have to Pay for Account Opening?

A3 There is no charge on opening a trading and demat account with Dhani Stocks (DSL).

Q4 What are the brokerage charges for Investing in Stocks/Securities via Dhani Stocks?

A4 Following table depicts the brokerage charges for investing in Stocks/Securities via Dhani Stocks-

Type of charges	Description	Charges Applied
Equity delivery	Charged per executed order	Zero Brokerage*
Equity intraday		Rs. 10 per executed order or 2.5% whichever is lower
Equity Futures		Rs. 20 per executed order
Equity Options		Rs. 20 per executed order
Currency Futures		Rs. 20 per executed order
Currency Options		Rs. 20 per executed order
Commodity Futures		Rs. 20 per executed order
Commodity Options		Rs. 20 per executed order

* Re. 0.01 per order

The above rates are exclusive of transaction charge, Stamp Duty, Securities Transaction Tax, SEBI turnover fees, Investor Protection Fund and Goods & Service Tax (GST) which will be charged extra at the rate prevailing from time to time.

Note: Dhani Stocks reserves the right to change the brokerage rate as well as other tariffs from time to time under intimation to client.

Q5 What the annual maintenance charges (AMC) that are applicable are on the demat account held with Dhani Stocks.

A5 Annual Maintenance Charges (AMC) is the fee you pay to maintain your Demat account with Dhani Stocks. It is a fixed fee that is paid every year/month/quarter as per your account opening plan and date of opening an account. It is applicable whether or not you have a trading account with Dhani Stocks. No AMC charges is levied for the first year of opening of account.

Annual Maintenance Charges (AMC) for regular accounts i.e. non- BSDA (Basic Service Demat Account) accounts is as under:

1. AMC Charges (Individuals) : Rs 300/- plus applicable GST
2. AMC Charges (Non-individuals) : Rs. 1000/- plus applicable GST

Following table depicts the AMC charges for Basic Service Demat Account (BSDA):

1. Value of debt securities is less than Rs. 1,00,000/- and/or value of securities other than debt securities is less than Rs. 50,000/- → **Nil**
2. Value of debt securities is more than Rs 1,00,000 but less than Rs. 2,00,000/- and/or value of securities other than debt securities is more than Rs 50000 but less than Rs. 2,00,000/- → **Rs. 100/- plus applicable GST**

Note: If on any date the Beneficial Owner (i.e. the client) ceases to meet the eligibility criteria for BSDA, then normal charges as mentioned above will be levied.

Q6 What is the User ID to login to Dhani Stocks trading platform.

A6 The user ID to log in to Dhani Stocks trading platform, is emailed on your registered email id. You will receive this email from the email id welcome_stocks@dhani.com

Q7 Can I have multiple demat & bank accounts linked to my trading account?

A7 Yes, you can link multiple Demat accounts & bank accounts to your trading account.

However, you can only link 1 bank account to your demat account. The provision to add multiple bank accounts is under Mobile application >> Login >> Dashboard >> Profile >> Bank Details >> Add New Bank Account >> Follow the onscreen instructions.

Q8 What if my mobile number is not linked to my Aadhaar Number?

A8 Mobile number is needed to be linked to Aadhaar number for receiving OTP for e-signing documents. You may either mention the mobile number that is linked to Aadhaar number or choose an Aadhaar number that is linked to any accessible mobile number, where you can receive the OTP to e-sign.

Incase no mobile number is linked to Aadhaar Number, then you will need to follow offline account opening process. For further details in this regards you may contact our customer care desk at 022-61446300 or at helpdesk@dhani.com.

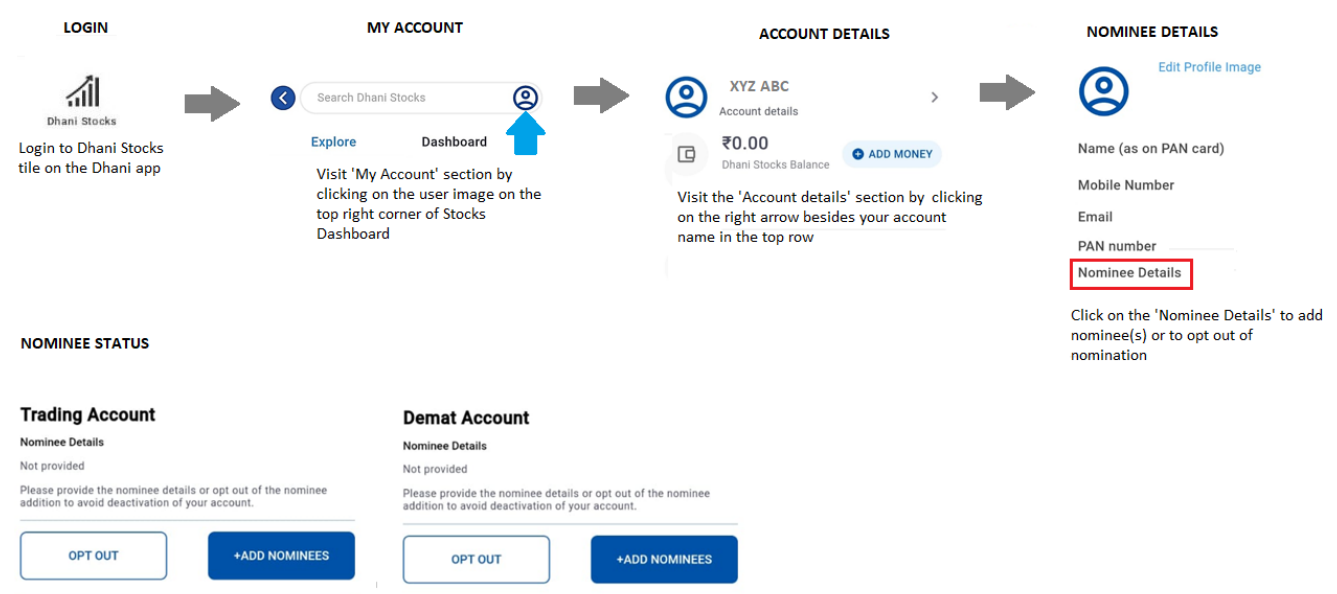
Q9 What is the procedure to change or add Nominee in your Dhani Stocks Trading & Demat account

A9 As per the regulatory guidelines, it is now mandatory for all demat account holders to update the nomination details in their demat account.

You can update the details of your nominee or by give your consent to opt out nomination, by following the procedure mentioned below. However, as per current regulatory guidelines, this needs to be completed by December 30, 2023, else with effect from January 1, 2024, you will not be able to transact via your demat account held with Dhani Stocks.

Option 1: Dhani App (To add a nominee or opt out of nomination)

On logging in the Dhani stock tile in the app, you can click on "Proceed" button on the nominee banner or alternatively follow the below steps-:



The **Nominee Status** with respect to your trading and demat account is shown separately. Click on "+Add Nominees" button to add nominee(s) or on the "Opt Out" button to opt out of nomination for your trading and demat account separately.

Option 2: Send Email (opt out only)

You can opt out from adding a nominee in the above mentioned demat account by sending a mail to dsl_nominee@dhani.com from your registered mail ID mentioning the below text:

"I / We hereby confirm that I / We do not wish to appoint any nominee(s) in my / our demat account and understand the issues involved in non-appointment of nominee(s) and further are aware that in case of death of all the account holder(s), my / our legal heirs would need to submit all the requisite documents / information for claiming of assets held in my / our trading / demat account, which may also include documents issued by Court or other such competent authority, based on the value of assets held in the trading / demat account."

Note: incase you intend to chose to opt-out of nomination, then, in the event of your death, your legal heirs will compulsorily need to follow additional procedure, which may be time consuming and tedious. Hence, it is in your best interest to add a nominee in the aforesaid account. Further, please note that you can register a maximum of 3 nominees in your demat account and also define nominee wise percentage, as desired by you.

Option 3: Submitting Nominee updation form to Head Office:

You may get the nominee details updated in the aforesaid account by submitting the duly filled and signed **Nomination updation form** to the following address: **Dhani Stocks Limited, Depository Division, Plot no. 108, 5th Floor, IT Park, Udyog Vihar, Phase - I, Gurugram - 122016, Haryana.**

Q10 What does KYC/KRA status means, and how to check it?

A10 SEBI has directed the stock exchanges to upload all client information, obtained through the KYC process, to the KRA agency. This agency serves as the central repository for client data across various brokers. Opening a new account is only possible if the data has been uploaded and successfully verified/registered with the KRA agency. To check the real-time status of KYC data, please follow these steps:

1. Visit the website of the respective KRA i.e. CVL, NDML, Dotex, CAMS (based on the KRA with which your details are registered)
2. Click on KYC Enquiry
3. Enter your PAN number, input the captcha, and click Submit to fetch the status.

Status	What does it signify	What steps should be taken
Registered	KYC is registered successfully	No Action Required
Under process	This status indicates that the account was recently opened and it takes approximately 3 days for the KYC to be updated	Please wait for the KYC process to be completed
On-hold or rejected	This status appears when the existing broker did not update the details with accurate information and documents	Submit a new KYC form along with supporting documents such as a self-attested PAN copy and address proof

Q11 What is a Basic Service Demat Account (BSDA) and how can one be opened with Dhani Stocks.

A11 Basic Service Demat Account (BSDA) is a special category of demat account which can be opened / held only by individual investors.

Eligibility criteria for an account to be categorised as a BSDA account:

1. Only one account can be opened / held under BSDA Category, where the investor is a first / sole holder.
2. First /sole holder should not have any other demat account with him/her as the first / sole holder across depositories (NSDL/CDSL)
3. The value of the securities held in the demat account shall not exceed Rs. two lakhs at any point of time.

Demat accounts fulfilling the above mentioned criteria are automatically converted to BSDA accounts by the depositories and intimated to Depository Participant (DP).

Q12 Can an investor's existing demat account be converted to BSDA category?

A12 Existing demat account can be converted to BSDA subject to fulfilling the below criteria and maintaining it at all times.

1. You have opened only one demat account via the same PAN across all depositories (NSDL/CDSL) wherein he/she is the sole/first holder.
2. Value of securities held in the demat account does not exceed Rs. 2 Lakhs at any point of time.

Q.13 What is DDPI? What is the purpose of it? How to opt for it?

A13 DDPI is required for the broker to fulfil payin and margin obligations at the Exchange level on behalf of the client.

When the clients sell the shares available in the demat account, we as a broker need to provide shares to the exchange to fulfil the pay-in obligation; hence we need an authority in writing from client to move/pledge shares from his demat account to meet his payin/margin obligation. Client has to execute DDPI agreement wherein he authorise its broker to move share from his demat account to meet his pay in obligation and/or pledge shares to meet his margin obligation. The submission of DDPI is optional. Clients can use the e-DIS services if he does not wants to execute DDPI agreement.

The provision to opt for the DDPI is now made available in our new mobile application.

The path is as follows: Mobile application >> Login >> Dashboard >> Profile >> Click on your name >> Demat Authorisation >> Opt for DDPI >> Continue to e-sign and follow the onscreen instructions.

Funds Transfer

Q1 How can I add funds to my Dhani Stocks trading account.

A1 You may add/transfer funds to your Dhani Stocks trading account from your registered / linked bank account via different modes –

1. Net Banking
2. NEFT/RTGS/IMPS
3. UPI transfer
4. Cheque
5. Payment Gateway

Netbanking: Netbanking or Internet banking is an electronic payment system that enables you to transfer funds in real-time directly to Dhani Stocks.

UPI transfer: Enter your UPI ID and a payment request will be received on your UPI app. Once you accept this request, the amount will be credited to your account instantly.

NEFT/RTGS/IMPS: Log in to your registered bank account with Dhani Stocks and enter the details to transfer funds via NEFT/RTGS/IMPS.

Cheque: you need to draw a cheque from the bank account which is linked to your trading account. The cheque needs to be in favour of “Dhani Stocks Limited”. The cheque needs to be sent to “*Dhani Stocks Limited, Funds Department, Plot no. 108, 5th Floor, IT Park, Udyog Vihar, Phase - I, Gurugram - 122016, Haryana.*”

Note: Cheques are accepted as long as they are coming from the same bank account registered with “Dhani Stocks”.

Please note that Dhani Stocks Limited is permitted to receive money from investor/clients through designated bank accounts only named as Upstreaming Client Nodal Bank Account (USCNBA). Dhani Stocks Limited is also required to disclose these USCNB accounts to Stock Exchange. Hence, you are requested to use following USCNB accounts only for the purpose of dealings in your trading account with us. The details of these USCNB accounts are also displayed by Stock Exchanges on their website under “[Know/ Locate your Stock Broker](#)”.

Bank Account Number	Bank Name	IFSC Code	Remarks
000705015235	ICICI Bank	ICIC0000007	
00030340011813	HDFC Bank	HDFC0000003	
007010200041131	Axis Bank	UTIB0000007	
05982340006475	HDFC Bank	HDFC0000598	
57500000466034	HDFC Bank	HDFC0000003	
00030340062928	HDFC Bank	HDFC0000003	
011102000066787	IDBI Bank	IBKL0000011	
000183000002470	Yes Bank	YESB0000001	
57500000472827	HDFC Bank	HDFC0000003	
919020077018619	Axis Bank	UTIB0001359	Bank account used for NRI clients

Q2. How can I withdraw funds from my Dhani Stocks trading account.

A2. Funds withdrawal can be requested through the following channels

- Online mode:** You can login to your Dhani Stocks account and request for withdrawal of funds. Select the following option: **Client Instructions > Equity/CDS/Commodity > Withdraw Funds OR Mobile Application >> Login >> Dashboard >> Add Money >> Withdraw Funds.**
In the window that opens you must enter the amount to be withdrawn and the bank in which you wish the funds to be received.
- Offline Mode:** You can place the withdrawal request with your branch/Relationship Manager or also mark a mail from your registered email id to our customer care desk at helpdesk@dhani.com.

Note:

- Funds can only be withdrawn for credit in your bank account which is updated/linked to your Dhani Stocks trading account.
- You can withdraw only the balance available in your account i.e. total credit less any pending obligations/block position etc.
- The cut off time is 2:00 P.M. i.e. all withdrawal instructions entered by you after 2:00 P.M. are processed on the next working day.

Note: For withdrawal requests placed prior to 2:00 P.M. on a working day, funds will be credited to your bank account on the same day.

Q3. I have requested for funds withdrawal from my trading account. The funds have been debited from my trading account but have not yet been credited in my bank account.

A3 The funds debited from your account are directly credited to your bank account.

However, if after 3 days of amount being debited from your trading account, the funds have not been credited to your bank account, then you can get in touch with our Customer Care Desk at 022-61446300 or at helpdesk@dhani.com for seeking resolution in the matter.

Order Types and Trading

Q1 What are the types of orders available on Dhani App.

A1 Dhani Stocks supports following order types –

1. Market Order: It is an order to buy/sell a stock immediately, but the execution price will be at or near the ask price (for buy orders) and current bid (for sell orders).
2. Limit Order: An order to buy/sell a stock at a specific price or lower (for buy orders) and higher (for sell orders).
3. After Market Order (AMO) - AMO is an order type that can be used to place orders outside of regular trading hours and is executed once the market opens. AMOs are especially useful for users who cannot actively track the markets during regular trading hours. Customer can place AMO order any time between 5:15 pm after the closer of market till 8:45 am next trading day.

Q2 What is meant by the term 'settlement cycle'

A2 The settlement cycle is the time required for a trade to be settled. On Indian exchanges, the settlement cycle for all traded **instruments** is T+1 day, with T representing the trading day.

If there is a settlement holiday, the settlement process will take additional day(s).

Q3 What is a Settlement Holiday?

A3 Settlement holiday means a day when the stock markets & depositories are open, but settlement of trades (i.e. pay-in and pay-out activities) does not take place as per the usual T+1 cycle.

Q4 When does settlement happen in case of short delivery?

A4 Settlement in case of short delivery usually happens on T+2 day.

If the exchange is unable to purchase the shares in the auction from the market then the price at which the transaction is settled to the trading account, known as the close-out price, is generally over 20% higher than the stock's closing price on auction day.

Q5 Why are the purchased shares not visible in the holdings?

A5 The most common reason for non-visibility of the shares that are purchased but are not visible in the holdings is that the 'purchased shares has not been received due to short-delivery'.

In a normal scenario, when the shares are purchased they are delivered on T+1 day. When the shares are short-delivered, it means that the seller of the shares defaulted on the settlement of shares. In such cases, the exchange holds an auction for the same quantity of shares and delivers it to the buyer and are shown in the holding of the client on T+3, after receipt of shares from the exchange.

Stock Investing Tips/Advisory

Q1 Does Dhani Stocks provide any Stock Investing Tips/Advice?

A1 Dhani Stocks does not give any advisory/recommendations to buy/sell any stocks.

Transfer of Shares

Q1 How do I transfers to other demat account?

A1 Shares can be transferred from the Dhani stocks demat account to another demat account through off market transfer process. To initiate the process, the client will have to submit the DIS (Delivery Instruction Slip) and to obtain the same the client can mail us from their registered mail id on helpdesk@dhani.com for the Booklet, only if the client is a CDSL demat account holder.

For an NSDL demat account holder, the client will have to submit the Requisition form (<https://www.dhanistocks.com/download-forms>) to the head office along with the valid proof/documents mentioned on the form.

Alternatively, clients can also transfer the shares online through Easiest facility (CDSL account Holders only), if the DDPI in favour of Dhani Stocks Limited is not updated.

Note: All instructions for transfer must be received in physical form from the clients.

Charges: Charges will be levied on the execution of the DIS Slips, below are the charges:

Non BSDA - Within Dhani Stocks Limited (Rs. 20/- or 0.02% of the transaction value (whichever is higher)

Non BSDA - Outside Dhani Stocks Limited (Rs. 30/- or 0.03% of the transaction value (whichever is higher)

BSDA (Rs. 50/- or 0.05% of the transaction value (whichever is higher)

Account Closure

Q1 How to close demat and trading account of Dhani Stock Limited?

A1 Account can be closed in two ways as mentioned below:

Sending an e-mail: you can mail us at helpdesk@dhani.com from your registered mail id mentioning the trading and demat account number along with the reason for account closure, only if there are no holdings lying/present in your demat account and there are no outstanding dues in your trading and demat account.

Submitting account closure form in hard copy (physical form): you can also send physical [account closure form](#) in case of nil holdings and dues. In case of holdings present in the client's demat account, we require the account closure form (<https://www.dhanistocks.com/download-forms> >> Closing your account) along with Target Demat account Client Master List to transfer the shares to the target Demat account. The Client

Master List should have round DP Stamp & authorized person's signature of counter DP. The closure cum transfer process is used for self-transfers and not to transfer securities to a different person. If the shares are transferred between joint accounts, the sequence of the primary and the secondary account in the existing account and the Dhani account must be the same.

Online: The provision to close the account through online mode has been provided only in the mobile application under Mobile Application >> Login >> Dashboard >> Profile >> Click on your name >> Close Account >> Mention the reason for account closure >> Confirm and Close Account.

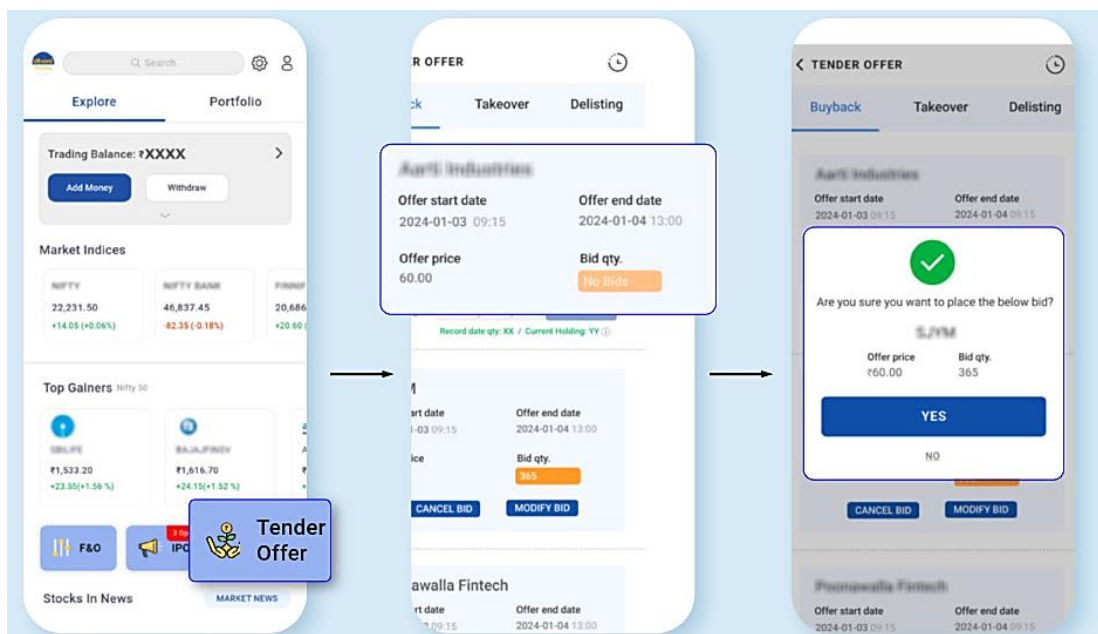
Note:

1. Securities can be transferred through the CML (Client Master List) only within the same Beneficiary Owner (BO) status, i.e., they can be transferred only from an individual account to an individual account and not from an individual account to a joint account or NRI or HUF account and vice versa.
2. It is mandatory to clear debit balance before applying for closure of account.
3. If the ISIN of the shares lying in your demat account is active (not tradable stocks) then the shares can be transferred to the target demat account as per the above-mentioned criteria.
4. If the ISIN of the shares lying in clients demat account is inactive (not tradable stocks) then the shares can be rematerialized by coordinating with the respective company's RTA. Also, in such case CDSL demat account holders account status will be changed to 'TO BE CLOSED' but in case of NSDL demat account holders, the account will remain active.

Participation in Tender Offer

Q1 Can I participate in the various tender offers via Dhani Stocks App.

A1 Yes, you can participate in the various tender offers via Dhani Stocks App. Some of the tender offers in which you can participate include Buyback, Takeover and Delisting. The path to access the same via Dhani Stocks App is as follows: **Login to Dhani Stocks App → Explore → Tender Offer → Follow the onscreen instructions**



Q2. What is meant by Tender Offer?

A2. A tender offer is a type of offer wherein a company proposes to pay a higher price to its shareholders in exchange for a predetermined number of shares. The company makes an offer to buy back its shares at a particular price (offer price) at which the shareholders can tender, i.e., sell their shares. Shareholders may opt to accept or reject the offer, and the offer usually includes a deadline by which they must do so.

Investors have the option to submit a request to sell a percentage of shares or all the shares of the company held by them at a price higher than the current market price. The share buyback price is pre-decided by the company. For every share tendered, the amount is credited to the investor's primary bank account. Investor can apply for more shares than his/her/its entitlement or eligibility. However, if more shares are tendered than the entitlement, the acceptance of these additional shares for buyback is subject to the acceptance ratio determined by the company. Any shares not accepted will be returned to the demat account by the RTA.

Q3. What are the types of Issues on which Tender offer mechanism is applicable?

A3. Tender offer mechanism is applicable on following 3 types Issues –

1. Buyback
2. Takeover
3. Delisting

Q4. Till what time can I submit a bid for Tender Offer?

A4. You can submit bid till 1 PM on the offer closing date.

Q5. I want to participate in Tender offer of a particular stock but it is not visible in the list?

A5. All Tender offer stocks are not visible to everyone. Only those stocks that you are holding in your demat account held with Dhani Stocks as on date or as on Record date will be visible, if there is any ongoing tender offer in them.

Q6. What is meant by Record Date?

A6. Record date, also known as the cut-off date, is the specific day on which a company finalises the list of shareholders eligible for its forthcoming corporate action.

The record date is when the company checks its records to identify the eligible shareholders for a corporate action. Shareholders holding the shares in their demat accounts on the record date are eligible for corporate actions such as entitlement of rights shares, bonus shares, stock splits, dividends, tender offer, buyback etc.

Q7. Can I Modify/Cancel the Bids which I have placed earlier?

A7. Yes, you can modify your bid until it is processed by our team. Once the bid is processed, you can only cancel your bid and subsequently place a new bid. Please note Modification & Cancellation is not allowed in Takeover.

Q8. My Holdings got reduced after I placed the Tender Offer, Is this expected?

A8. Yes, this is expected. Once the Bid is placed your shares are marked for Early pay-in due to which those shares get blocked and will not be visible in your holdings from next day