

LOANS AGAINST SECURITIES DISBURSEMENT REQUEST LETTER

Date: _____

From: SAHIL K SHARMA
69/D, GIRJA SHANKAR APIS
PANLHANDRA APTI, MALAD(W)
MUMBAI- 400064.

"ONLY FOR LAS"

To : IndiaNivesh Limited
 601 Et 602, SukhSagar, N. S. Patkar Marg,
 Girgaum Chowpatty, Mumbai 400 007

Dear Sirs,

Re: The Loan Agreement executed inter-alios between IndiaNivesh Limited ("the Lender") and SAHIL K SHARMA
 ("the Borrower") ("the Agreement")

1. I/We refer to the Agreement. This is a request for a [disbursement/tranche disbursement] under the Agreement. Terms defined in the Agreement shall have the same meaning in this request.

2. I/We request you to disburse under the Loan Schedule, on the following terms:

Amount: XXX or, if less, the available Sanction Amount

Rate of interest: XX %

Proposed date of disbursement : _____

Interest rate reset frequency : _____

Repayment Date: _____

Prepayment Charges: _____

3. I/We confirm that in accordance with terms of the Agreement, each document and other evidence specified in and complying with the requirements of the Agreement is satisfied on the date of this request.

4. The proceeds of this [disbursement/tranche disbursement] should be credited to [details of the account to be inserted].

BENEFICIARY DETAILS FOR RTGS	
Beneficiary Name Account	
Credit Account No.	
Centre (Location)	
Bank	
Branch	
Account Type	
IFSC Code	

5. This request is irrevocable.

Yours faithfully

(I-32)



[Signature of the Borrower]

Sahil K Sharma
 (I-33)

FORM OF INSTRUCTION LETTER II

Date : _____

From: SAHIL K SHARMA
69/D, GIRJA SHANKAR APIS
RANCHANDRA LANE
MALAD (W), MUMBAI - 40

To,
IndiaNivesh Limited
601 & 602, SukhSagar, N. S. Patkar Marg,
Girgaum Chowpatty, Mumbai 400 007

Dear Sirs,

Re : Instruction Letter pursuant to Loan Agreement executed for the Purpose of Margin Funding

I/We, the undersigned have availed financial facility(ies) granted by you pursuant to the Loan Agreement inter-alios between IndiaNivesh Limited (the "Lender") and SAHIL K SHARMA ("the Borrower") (the "Agreement").

I/We hold the securities trading account with IndiaNivesh Securities Pvt. Ltd. ("INSPL") under client code H05501.

I/We, hold the following bank account and depository participant (DP) account and I/We have issued a power of attorney in your favour for operating the undermentioned accounts.

Bank Account No. _____
Bank Name INDUS IND BANK LIMITED
Address FOR, MUMBAI

→ NEW INDUSIND BANK A/C NO.
WILL BE MENTIONED

Name of DP INDIANIVESH SECURITIES PRIVATE LIMITED
DP ID _____
Client ID 12049400 00123456

10/05/2017

(I-35)

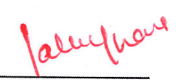
I/We hereby irrevocably authorise you to make disbursement(s) of the facility amounts into the aforesaid bank account and transfer therefrom to INSPL or to the stock exchanges and/or to make disbursement(s) of the facility amounts directly to INSPL on my/our behalf, on receipt of copy of contract note/confirmation slip from INSPL, without any intimation from me/us and without reference to me/us. I/We hereby irrevocably further authorise you to receive directly from INSPL or out of the said bank account sums credited to the bank account and to appropriate the same towards amounts due from me/us under the aforesaid financial facility.

I/We hereby authorize you to transfer to INSPL at any time and from time to time, securities lying in the aforesaid DP Account on my/our behalf, on receipt of copy of contract note/confirmation slip from INSPL, without any intimation from me/us and without reference to me/us. I/We hereby authorize you to accept from INSPL at any time and from time to time, securities to be credited to the said DP Account.

I/We hereby confirm and undertake that the above authority given to you cannot be revoked and no prior notice for the adjustment or transfer is required.

Yours faithfully,

(I-34)



[Signature of the Borrower]

FORM OF INSTRUCTION LETTER I

Date: _____

From: SAHIL K SHARMA
691D, CHROA SHANKAR APTS,
PAANCHANDRA LANE,
MALAD WEST, MUMBAI-64

To,
IndiaNivesh Securities Pvt. Ltd.
 601/602, "Sukh Sagar", N.S Patkar Marg,
 Girgaum Chowpatty, Mumbai 400 007.

Dear Sirs,

Re: Security Trading Account Client code H0SS01

I/We request you to kindly send a copy of contract note regarding my/our transactions to the following address on a daily basis in addition to our regular correspondence address.

IndiaNivesh Limited
 601 & 602, SukhSagar, N. S. Patkar Marg,
 Girgaum Chowpatty, Mumbai 400 007

Further, for the purpose of the above mentioned security trading account client code, I/We request you to kindly map the following additional bank & depository participant (DP) account.

Bank Account No. _____ → NEW INDUSIND BANK A/C NO
 Bank Name INDUSIND BANK LIMITED WILL BE MENTIONED
 Address FORT, MUMBAI

 Name of DP _____
 DP ID _____
 Client ID _____

I/We also request you to kindly make the pay-outs of funds and securities to the aforesaid bank account and DP account, respectively and accept pay-ins of funds/securities from the aforesaid bank account and DP account, respectively.

Yours faithfully,

(I-36)



 [Signature of the Borrower]

(I-37)

Samyans

Date: 29/01/2015

To
The Manager,
IndusInd Bank Limited
Fort Branch, Mumbai

Dear Sir,

Sub: Lodging of Power of Attorney

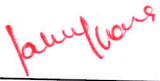
Please find the attach herewith copy of Attorney executed by me/us in favour of IndiaNivesh Limited interalia, authorizing to operate the Bank account and undertake the activities specified therein. You are requested to take the said Power of attorney on record and accept the request, directions and instructions of IndiaNivesh Limited without any reference to me/us.

I/we further agree and confirm:-

1. that in event of contrary instructions from me and IndiaNivesh Limited You are requested to give effect to the instructions received from IndiaNivesh Limited and
2. that the said Power of Attorney is irrevocable and please do not recognize any request for revocation of the same without the no objection certificate received from IndiaNivesh Limited.

Yours Faithfully,

(I-38)



Name of Signatory:- SAHIL K SHARMA

Encl.: As Above

ANNEXURE A

(To be obtained for all RETAIL customers - Resident & Non Resident)

FATCA Declaration to be obtained from a New Customer at the time of Account Opening

Customer Name: SANIL K SHARMA

Branch Name : Fort 0033

Sr No	Questions	Answer
1	Do you hold a U.S citizenship? (Y/N)	NO
2	Do you have a U.S Green card? (Y/N)	NO
3	Do you have an income which is taxable in the U.S? (Y/N)	NO

Date : 29/06/2015

(I-39)



Sanil K Sharma

(Signature of the Applicant)

For Resident Indians
ON A STAMP PAPER OF Rs. 100
POWER OF ATTORNEY

DATE
TO BE KEPT BLANK

A Power of Attorney given on the _____ day of _____, 20 15 by SAHIL K SHARMA
residing at 691D, GIRJA SHANKAR APP, RAMLHANDRA CANE, MALAD(W), MUMBAI-400064
an Individual

(Resident) /HUF /Partnership/ Company/ OCB/ AOP/ Bank/ Sole Proprietorship/ Others ("Client").

WHEREAS:

TO BE KEPT BLANK

- A. I/We have entered into a Loan Agreement dated _____ (hereinafter referred to as the "said Agreement" with IndiaNivesh Limited, a limited company within the meaning of the Companies Act, 1956 (1 of 1956) and having its registered Office at 601 & 602, SukhSagar, N. S. Patkar Marg, Girgaum Chowpatty, Mumbai 400 007. (hereinafter referred to as the "said Lender") for availing Lending / Funding services. (hereinafter referred to as "said Services")
- B. Pursuant to the terms of the said Agreement, I/We have opened a Current Account with IndusInd Bank hereinafter referred to as ("the said Bank").
- C. The said Lender through its authorized representatives will be required to operate and close the said Account and do all other acts and deeds as may be required to give effect to the transactions with respect to the Services being provided by them to me/us.

For the purpose of operating the said Account and inter alia for conducting/settling transactions, I/we would hereby authorize the Lender through its authorized representatives duly authorized by the Board of Directors of IndiaNivesh Limited, for the purpose hereof as my/our attorney ("Attorney"), with power and authority to act for me/us and on my/our behalf in connection with my/our above-mentioned accounts with, specifically conferring upon my/our Attorney the following powers that I/we wish to confer:

(I-40)
(C-33)

1. The term "Securities" shall include shares, scrips, stocks, bonds, warrants, options, futures, convertible debentures, non-convertible debentures, fixed return investment, equity linked instruments or other marketable Securities of a like nature in or of any incorporated company or other body corporate, negotiable instruments including usance Bills of Exchange, deposits or other money market instruments, commercial paper, certificates of deposit, units issued by Unit Trust of India and units issued by Mutual Funds, mortgage backed or other asset backed Securities issued by any institution or body corporate, cumulative convertible preference shares issued by any incorporated company and Securities issued by any incorporated company and Securities issued by the Central Government or a State Government for the purpose of raising public loan and having one of the forms specified in Clause (2) of Section 2 of the Public Debt Act, 1944, American Depository Receipts, Global Depository Receipts, any other new form of capital or money market instruments that maybe issued in the future by any incorporated company/firm/institution/mutual funds or Government subject to the same being permissible under applicable law.
 2. To open, operate and close the Bank Account, in my/our name(s) and to provide all such information, declaration and documents for and on my/our behalf as shall be required by the Bank for opening the Bank Account. To operate the said Account in my/our name, whether solely or jointly with another or others with the said Bank. I/we hereby agree, ratify and confirm any and all transactions, trades or dealings effected in the above mentioned accounts by my/our Attorney. I/we also hereby agree, confirm and undertake that the transactions are commensurate with my/our income, net worth, and general / business profile. The attorney shall have the sole authority and power to operate my/our said Account including closure of the Account and i/we hereby declare and undertake not to operate such Account during the currency of this Power Of Attorney in any manner whatsoever.
 3. To collect cheque books / leaves / bank statements from the bank in respect of the bank account. To prepare sign and submit all forms, statements & declarations as may be required in respect of the Bank account. To requisition cheque books, Electronic Clearing System (ECS) facility or Real Time Gross Settlement (RTGS) facility. To make applications for Net Banking facility, obtain password if any and to operate the account electronically.
 4. The Attorney shall have the sole authority and power to operate my/our said Account including closure of the Account and I/we hereby declare and undertake not to operate such Account during the currency of this Power of Attorney in any manner whatsoever.
 5. To appear before the relevant authorities, submit information and complete, sign and submit any applications or documents for any approvals that may be necessary or desirable to perform any of the acts listed in this Power of Attorney;
- D. AND GENERALLY to do, perform and execute all such other acts, deeds, instruments, matters and things on my/our behalf as the said Attorney may think fit in accordance with the Agreement executed between me/us and about this premises as fully and effectually and to all intents and purposes as I/we myself/ourselves could do if I/we were personally present AND for the further, better and more effectually doing, effecting, executing and performing the several matters and things aforesaid AND I/we hereby ratify and confirm and agree and undertake to ratify and confirm whatsoever the said Attorney shall lawfully do or cause to be done by virtue of these presents.
- E. Accordingly the said Bank is authorized to follow the instructions of my/our said Attorney with respect to the powers set forth with respect to my/our above mentioned said Account and I/we hereby agree, ratify and confirm any and all transactions, trades or dealings effected in the above mentioned accounts by my/our Attorney. Also, I/we hereby agree, confirm and undertake that these transactions are commensurate with my/our income, net-worth and general business profile.
- F. This Power of Attorney and authorization is in addition to (and in no way limits or restricts) any and all rights which the Lender may have under any other agreement or agreements between the Lender and me/us, and shall inure and continue in favour of, its successors (by merger, consolidation or otherwise) and assigns.

(I-41)
(C-34)



SAHIL K SHARMA

- G. This Power of Attorney and authorization shall not be affected by lapse of time and shall continue in full force and effect until the said Bank shall receive written notice of revocation thereof, signed by me/us; or in the event of the termination thereof by my/our death and the said Bank shall have received actual notice thereof, and such revocation or termination shall in no way affect the validity of this Power of Attorney, with reference to any transaction initiated by my/our Attorney, prior to the actual receipt by of notice of such revocation or termination, or pending the registration of such revocation in the Banks systems.
- H. I/we hereby agree that any depository, stock exchanges, clearing corporation/house, mutual funds, body corporates, banks, approved intermediaries and registrars and share transfer agents (hereinafter collectively referred to as "Transfer Agent") or other third party after receiving a certified/notarized true copy of this Power of Attorney shall act upon it, and that revocation or termination hereof shall be ineffective as to such Transfer Agent or other third party, unless and until actual notice or knowledge of such revocation or termination shall have been received by such Transfer Agent or other third party.
- I. I/We understand that this Power of Attorney authorizes my/our Attorney, to exercise all rights and powers set forth with respect to my/our said Account with IndusInd Bank. I/We understand that anything my/our Attorney may do in the exercise of such rights and powers shall be fully binding upon me/us. The powers hereby given to the Attorney shall be given the widest interpretation.
- J. I/We hereby confirm that the Attorney may appoint and remove at its discretion any sub-attorney, agent or substitute for or under the Attorney in respect of all or any of the matters contained herein upon such terms and conditions as the Attorney may think fit;

This Power of Attorney may be terminated any time by giving one month's written notice. Such termination shall not have any effect on any transaction executed before the date of termination and I/We and /third parties shall enjoy the same rights and shall have the same obligations in respect of such transactions. The Bank shall not be bound to release the securities/mutual fund units/bonds/cash/fixed deposit held in my/our above mentioned accounts until all outstanding trades/transactions and other dues upon termination of this Power of Attorney have been fully squared off or settled.

This Power of Attorney shall be interpreted as per the laws of India and shall be subject to jurisdiction of the courts of Mumbai in India.

In witness whereof, the Client has caused this Power of Attorney to be executed on the day and year first above written.

The Attorney holder shall forward a copy of this Power of Attorney to the Bank(s), and I/We agree that any action taken by the Bank(s) shall be in good faith. I/We state that the Bank shall not held liable for any direct or indirect loss, damage, costs, claims and expenses whatsoever resulting as consequence or caused or contributed by any event or relating to its action in relation to this Power of Attorney.

Dated this _____ day of _____ at MUMBAI.

→ DATE TO BE KEPT BLANK
"PLACE TO BE MUMBAI ONLY"

(I-42)
(C-35)



Signature of Client/Principal (Borrower)

Atxant

Witness Signature

→ ① WITNESS FROM
CLIENT END

IndiaNivesh Limited
Signature of Attorney-in-fact

Sujith
Witness Signature

POWER OF ATTORNEY(DP)

Be it known to all whom these present may concern that I, SATIL K SHARMA, an Indian resident and at present residing at 69/D, GIRJA SHANKAR APT, RAMBHANDRA LANE, MALAD WEST, MUMBAI - 400064, do hereby appoint, nominate and constitute IndiaNivesh Limited, a Company incorporated under the Companies Act, 1956 and having Registered Office at 601 & 602, SukhSagar, N. S. Patkar Road, Girgaum Chowpatty, Mumbai 400 007. (hereinafter referred to as INL), as my true and lawful attorney in my name and on my behalf.

Whereas INL is authorised on my behalf to open depository account in my name with any depository participant and operate the same. I am holding the depository account no. 1204940000123456 with M/s. IndiaNivesh Securities Private Limited and hereby authorize INL to act as my authorized power of attorney for the purpose of the said depository account.

Whereas INL is authorised on my behalf to sell or otherwise deal with or dispose of and to purchase, subscribe or otherwise acquire in any manner from the market or under public or rights issues or otherwise and accept the transfers of any stocks, funds, shares, debentures, Government and other promissory notes, securities, bonds, debentures, annuities or other mercantile negotiable instruments which shall or may at any time belong to me or which hereafter be transferred to me, whether solely or jointly and whether in my own right or having any other interest of whatsoever nature and however arising and in any capacity whatsoever including those belonging to others with my name and for such purposes to sign, execute or endorse all instruments of transfer and other documents for any purpose what so ever by the virtue of these present. AND get all these securities debited /credited to my depository accounts by getting all these securities dematerialised, where ever necessary, from the respective companies through the concerned depository participant.

Whereas INL is authorised on my behalf to complete all necessary formalities and sign all relevant documents including dematerialisation request form, delivery instruction form etc, for getting all/any of the above mentioned jobs done.

And generally to do all other acts deeds and things as may be incidental, ancillary and necessary to be done to giving effect to all or any of the aforesaid purposes.

And I do hereby for myself, my heirs, executors and administrators agree to ratify and confirm whatever my said attorney shall do or lawfully cause to be done in the premises by virtue of the premises aforesaid.

And I hereby agree that all acts, deeds and things lawfully done by my said attorney shall be construed as acts, deeds and things done by me/us and I undertake to ratify and confirm all and whatsoever that my said attorney shall lawfully do or cause to be done for me/us by virtue of the Power hereby given.

And I do hereby for myself, my heirs and administrators agree that the aforesaid Power of Attorney shall be revocable by me only after submitting the no objection letter from the INL.

WITNESS WHEREOF, I the above mentioned do hereby set my hands hereon at on this day of the month of in the year vide resolution of Board of Directors of the Company held on in the presence of the following witness.

① WITNESS FROM CLIENT

WITNESS (Client)

NAME: ANKIT GUPTA
ADDRESS: 801, JUDHAGAR, M.G. ROAD
MALAD (W), MUMBAI - 64

(I-44)
(C-37)



EXECUTANT (Client)

WITNESS

NAME: _____
ADDRESS: _____

IndiaNivesh Limited
ACCEPTED