

Terms of Use

This page contains important information regarding the terms and conditions which apply to your trading and demat account with ISF. Please note the brand name MoneyIsle (Trademark application filed before the Registrar of Trademarks, Delhi, awaiting final registration approval) is owned by ISF Securities Ltd (hereinafter referred to as ISF). ISF, being a Trading Member of NSE and BSE, registered with Securities & Exchange Board of India ("SEBI") and having Registration No. INZ000211738 for Cash/ Derivatives/ Currency Derivatives segments of NSE & Cash segment of BSE and Depository Participant using CDSL as the Depository having SEBI Registration no.: IN-DP-320-2017. Access to your account and the usage of your account is subject to your compliance with all the terms and conditions set forth herein, read along with all documents, including but not limited to; applications forms and undertakings, signed by you during account opening. Please read this page carefully and retain it for future reference.

Please note that the information contained herein is subject to change without notice.

General terms and conditions

Before availing of online trading services, the Client shall complete the registration process as may be prescribed from time to time. The Client shall follow the instruction given in the website for registering himself as a client.

The Client agrees that all investment and disinvestment decisions are based on the Client's own evaluation of financial circumstances and investment objectives. This extends to any decisions made by the Client on the basis of any information that may be made available on the ISF website. The Client will not hold nor seek to hold ISF or any of its officers, directors, partners, employees, agents, subsidiaries, affiliates or business associates liable for any trading losses, cost of damage incurred by the Client consequent upon relying on investment information, research opinions or advice or any other material/information whatsoever on the web site, literature, brochure issued by ISF or any other agency appointed/authorised by ISF. The Client should seek independent professional advice regarding the suitability of any investment decisions. The Client also acknowledges that employees of ISF are not authorized to give any such advice and that the Client will not solicit or rely upon any such advice from ISF or any of its employees.

Security precaution and password

ISF will provide the client with a username and a trading password which will enable him to avail of the facilities of Online Trading through the ISF website, over the telephone or in any such other manner as may be permitted by ISF for availing of the services. ISF may also provide the client with the username and password for accessing its back-office for various reports, etc. All terms regarding the use, reset and modification of such password shall be governed by information on the website.

Our trading terminal system have a stringent Two-Factor authentication (2FA) secure system for every client to enter into their login ID using their Client ID and Password, along with a 6

digit PIN OR Authentication via apps such as Google Authenticator set by the Client himself/herself. This 2FA mechanism is set in place as per SEBI & Exchange guidelines with respect to Internet Based Trading Rules.

Each GraphUp (MoneyIsle mobile/ web trading application) Password has a 2FA system in place for a secure login experience by each client. After a client enters his/her Client Id, he/she is required to enter his/her (i) Password; and (ii) a 6 digit unique PIN set by the Client him/herself. A link to create Password & 2FA are sent to all clients along with the welcome email while opening an account. This Password and 2FA set by each client, is unique to him/her, and is not known to anybody else apart from the client him/herself. Passwords and 2FA credentials are privileged information, and must be kept in high secrecy by each client and not shared with anybody else.

As per instructions from SEBI & the Depositories, we are also required to obtain the above stated Two-Factor Authentication (2FA) for all such sell transactions where shares are debited from the demat account using the Online DIS route. Therefore, the same PIN set by You for Your GraphUp trading terminal login, will be required to be inputted by You each time during a debit/sell transaction from your holdings from Your demat account via GraphUp. This will be required only if You are using the Online DIS route and not if you have submitted the physical Power of Attorney, that can be found here.

For Call & trade, each and every client is required to mention the last 4 digits of his/her Client ID along with his/her trading client code which can only be seen inside his/her trading account, that can be entered into by the client him/herself only after entering the Client ID, Password, 2FA.

Any Password can be reset by the You at any point of time, by selecting the 'Forgot Password' link under the login area. As soon as You select the 'Forgot Password' link, a reset link is sent to Your registered email ID, where the same process of setting a unique password is followed.

The Client shall be responsible for keeping the Username and Password confidential and secure and shall be solely responsible for all orders entered and transactions done by any person whatsoever through ISF's Online Trading System using the Client's Username and/or Password whether or not such person was authorised to do so.

The Client shall immediately inform ISF of any unauthorised use of the Client's Username or Password with full details of such unauthorised use including the date of such unauthorised use, the manner in which it was unauthorisedly used, the transactions effected pursuant to such unauthorised use, etc.

The Client acknowledges that he is fully aware of and understands the risks associated with availing of online trading services through internet including the risk of misuse and unauthorised use of his Username and/or Password by a third party and the risk of a person hacking into the Client's account on ISF's Online Trading System and unauthorisedly routing orders on behalf of the Client through the System. The Client agrees that he shall be fully liable and responsible for any and all unauthorised use and misuse of his Password and/or Username and also for any and all acts done by any person through ISF's Online Trading System on the Client's Username in any manner whatsoever.

Without prejudice to the provisions mentioned herein above, the client shall immediately notify ISF in writing with full details if: he discovers or suspects unauthorised access through his Username, Password or Account, he notices discrepancies that might be attributable to

unauthorised access, he forgets his password or he discovers a security flaw in ISF's Online Trading System.

Orders

All orders for purchase, sale or other dealings in securities and other instructions routed through the ISF's Online Trading System via the Client's Username shall be deemed to have been given by the Client.

The client agrees to provide information relating to customer user identification number, and such other information as may be required while placing orders on the telephone to determine the identity of the client.

The orders and instructions and all contracts and transactions entered into pursuant thereto and the settlement thereof will be in accordance with the Exchange Provisions.

ISF may from time to time impose and vary limits on the orders which the Client can place through ISF's online trading System (including exposure limits, turnover limits, limits as to the number, value and/or kind of securities in respect of which orders can be placed, the companies in respect of whose securities orders can be placed, etc.). The Client is aware and agrees that ISF may need to vary or reduce the limits or impose new limits urgently on the basis of the ISF's risk perception and other factors considered relevant by ISF, and ISF may be unable to inform the Client of such variation, reduction or imposition in advance. The Client agrees that ISF shall not be responsible for such variation, reduction or imposition or the Client's inability to route any order through ISF's Online Trading System on account of any such variation, reduction or imposition of limits. The Client understands and agrees that ISF may at any time, at its sole discretion and without prior notice, prohibit or restrict the Client's ability to place orders or trade in securities through ISF.

Though orders will generally be routed to the Exchange's computer systems within a few seconds from the time the order is placed by the Client on ISF's Online Trading System, ISF shall not be liable for any delay in the execution of any order or for any resultant loss on account of the delay.

The client agrees ISF may impose scripwise surveillance or such other conditions as to scripwise limits, etc. The client also understands that ISF may impose various surveillances which may differ from client to client on the basis of the ISF's risk perception and other factors considered relevant by ISF.

In case of a market order, the Client agrees that he will receive the price at which his order is executed by the exchange's computer system; and such price may be different from the price at which the security is trading when his order is entered into ISF's Online Trading System.

Online account opening

Online account opening using AADHAAR is currently available only for residents of India opening accounts for an individual only (HUFs, corporate bodies, NRIs, etc., not eligible).

When opening an account online using AADHAAR, data will be fetched from the KYC database and cannot be edited.

Pick up of required documents related to the account opening procedure is subject to availability of our representatives, given at any particular time and location.

Trading, settlement and accounts

The client agrees that all orders placed through the website shall be forwarded by the system to the Exchange. All orders placed otherwise than through the website shall be forwarded by the system to Exchange terminals or any other order execution mechanism at the discretion of ISF. In the event that the order is placed during the trading hours, it shall be routed to and executed on the market system.

Online confirmation will be sent to the client by electronic mail or SMS after the execution of the order, trade and this shall be deemed to be valid delivery thereof by ISF. It shall be the responsibility of the client to review immediately upon receipt, whether delivered to him by electronic mail or any other electronic means all confirmations of order, transactions, or cancellations. It shall be the responsibility of the client to follow up with ISF for all such confirmations that are not received by him within a stipulated time.

The client shall bring any errors in any report, confirmation or contract note of executed trades (including execution prices, scripts or quantities) to ISF's notice in writing by an electronic mail or fax within twenty four hours of receipt of the concerned report, confirmation or contract note. Any other discrepancy in the confirmation or account shall be notified by the client to ISF in writing via electronic mail or fax within twenty four hours from the time of receipt of the first notice. In all cases, ISF shall have a right to accept or reject the client's objection.

There may be a delay in ISF receiving the reports of transaction, status, from the respective exchanges or other persons in respect of or in connection with which ISF has entered into contracts or transactions on behalf of the clients. Accordingly, ISF may forward to the client late reports in respect of such transactions that were previously unreported to him as been expired, cancelled or executed. The client shall not hold ISF responsible for any losses suffered by the client on account of any late reports, statements or any errors in the report / statements computed by or received from any exchange.

The client agrees that if, for any circumstance or for any reason, the markets close before the acceptance of the Order by the Exchange, the order may be rejected. The client agrees further, that ISF may reject Orders if the same are rejected by the Exchange for any reason. In case of rejection of an order due to rejection by the Exchange, the client agrees that the order shall remain declined and shall not be re-processed, in any event.

ISF may, at its sole discretion, reject any order placed on the website or in any other manner due to any reason, including but not limited to the non-availability of funds in the trading account of the client, non-availability of securities in the Demat account of the client with a designated depository participant, insufficiency of margin amount if the client opts for margin trading, suspension of scrip- specific trading activities by or on an Exchange and the applicability of circuit breaker to a scrip in which orders are placed.

The client agrees that, if the order is not accepted on the website for any reason, ISF shall have the right to treat the order as having lapsed.

The client is aware that the electronic trading systems either at the Exchange or in the office of ISF offices are vulnerable to temporary disruptions, breakdowns or failures. In the event of non- execution of trade orders or trade cancellation due to the happening of such events or vulnerabilities due to failure / disruption / breakdown of system or link, ISF shall be entitled to cancel relative request/(s) with the Client and shall not be liable to execute the desired transactions of the client's. In such event, ISF does not accept responsibility for any losses incurred / that may be incurred by the Client due to such eventualities which are beyond the control of ISF.

ISF may at its sole discretion permit execution of orders in respect of securities, irrespective of the amount in the balance of the account of the client.

The client agrees to abide with and be bound by all the rules, regulations and bye-laws of the Exchange as are in force pertaining to the transactions on his behalf carried out by ISF and the orders placed by him on the website or any other manner.

ISF shall not be responsible for any order, that is made by the Client by mistake and every order that is entered by the Client through the use of the allotted user name and the security code(s) shall be deemed to be a valid order for which the Client shall be fully responsible.

Cancellation or modification of an order pursuant to the client's request in that behalf is not guaranteed. The order will be cancelled or modified only if the client's request for cancellation and modification is received and the order is successfully cancelled or modified before it is executed. Market orders are subject to immediate execution wherever possible.

The client shall not be entitled to presume an order having been executed, cancelled or modified until a confirmation from ISF is received by the client. However, due to technical other factors the confirmation may not be immediately transmitted to or received by the client and such a delay shall not entitle the client to presume that the order has not been executed cancelled or modified unless and until ISF has so confirmed in writing.

The pending orders shall be governed as per the exchange systems, after the market is closed for the day.

ISF shall issue contract notes in terms of the SEBI (Brokers and Sub-Brokers) Rules and Regulations, 1992, within 24 hours of the execution of the trade. The client agrees that ISF to issue the contract note in digital form which shall be sent by way of electronic mail to the address provided by the client. Client is aware that it is his responsibility to review the trade confirmations, the contract notes, the bills or statements of account immediately upon their receipt. All such confirmations and statements shall be deemed to have been accepted as correct if the client does not object in writing to any of the contents of such trade confirmation/intimation within 24 hours to ISF.

ISF may allow/disallow client from trading in any security or class of securities, or derivatives contracts and impose such conditions including scrip-wise conditional trading for trading as it may deem fit from time to time.

Margin

The Client agrees and undertakes to immediately deposit with ISF such cash, securities or other acceptable security, which ISF may require as margin. The Client agrees that ISF shall be entitled to require the Client to deposit with ISF a higher margin than that prescribed by the Exchange. ISF shall also be entitled to require the Client to keep permanently with ISF a margin of a value specified by ISF so long as the Client desires to avail of the Online Trading Service of ISF.

The Margin will not be interest bearing. ISF shall have, at its sole discretion, the irrevocable right to set off a part or whole of the Margin i.e., by the way of appropriating of the relevant amount of cash or by sale or transfer of all or some of the Securities which form part of the Margin, against any dues of the Client or of a member of the group of the Client (for the purposes of these Terms, "Group" shall mean all the individuals, group companies, firms, entities and the persons as specified in the schedule to the Member Client Agreement) in the event of the failure of the Client or a member of the Group of the Client to meet any of their respective obligations under these Terms.

The client agrees and authorises ISF to determine the market value of securities placed as margin after applying a haircut that ISF may deem appropriate. The client undertakes to monitor the market value of such securities on a continuous basis. The client further undertakes to replenish any shortfall in the value of the margin consequents to a fall in the market value of such securities placed as margin immediately whether or not ISF intimates such shortfall.

ISF may at its sole discretion prescribe the payment of Margin in the form of cash instead of or in addition to margin in form of securities. The Client accepts to comply with the requirement of ISF with regards to payment of Margin in the form of cash immediately. Without prejudice to the stock broker's other rights (including the right to refer a matter to arbitration), the stock broker shall be entitled to liquidate / close out all or any of the client's positions for non- payment of margins or other amount, outstanding debts, etc., and adjust the proceeds of such liquidation / close out, if any, against the client's liabilities / obligations. Any and all losses and financial charges on account of such liquidation / closing-out shall be charged to and borne by the client.

The client agrees to abide by the exposure limits, if any, set by the stock broker or by the Exchange or Clearing Corporation or SEBI from time to time.

The client is also aware that ISF is required to deposit sufficient margin with the Exchange to enable all its eligible clients to trade subject to such limits as may be imposed by ISF on the basis of ISF s' Risk perception and other factors considered relevant by ISF. However, there may be circumstances when the deposits made by ISF with the Exchange may not be sufficient in times of extreme volatility and trading terminals of ISF may get temporarily suspended because of the cumulative effect of non-meeting of obligation by various clients as per this agreement. In these circumstances, no client shall have the right to claim any damages from ISF for any loss that they might incur on account of such suspension of trading.

The Client agrees that any securities/cash placed by him/her/it as margin may in turn be placed as margin by ISF with the Exchanges or banks or such other institution as ISF may deem fit. The Client authorises ISF to do all such acts, deeds and things as may be necessary and expedient for placing such securities/cash with the Exchanges/Banks/Institutions as margin.

Any reference in these terms to sales or transfer of Securities by ISF shall be deemed to include sale of the Securities which form part of the Margin maintained by the Client with ISF. In exercise of ISF 's right to sell securities under the Agreement, the Client agrees that the choice of specific securities to be sold shall be solely at the discretion of ISF.

Maintenance of trading account

Money pay-in to ISF - The Client agrees that all payments due to ISF will be made within the specified time and in the event of any delay, ISF may refuse, at their discretion, to carry out transactions or closeout the position and the costs/losses if any, thereof shall be borne solely and completely by the client. All payments made to ISF shall be from the account of the client and shall not to be from any third party.

Money payout to ISF - Notwithstanding anything contained in any other agreement or arrangement, if any, between the parties hereto, the client hereby authorizes ISF to release all payments due to him from the trading account maintain with ISF, against specific request in this behalf.

Securities pay-in to ISF - All delivery to be effected to ISF for a trade, must be made within 24 hours from the execution of the sale order or one day before the pay-in date, whichever is earlier. Losses, if any, that may accrue in the event of a default in completing the delivery on the exchange by ISF as a result of any delay in the delivery by the client, shall be borne solely and completely by the client. Losses for the purposes of this clause shall include auction debits/ penalty charges, if any incurred as a result of non-delivery of securities on the settlement date on the exchange. No third party shares will be sold through ISF or third party payment should be made to ISF and client will be solely responsible for any violation. If the client has sold any securities from the exchange against purchase in previous settlements, such sale shall be at the sole risk as to costs and consequences thereof of the client.

Securities pay-out by ISF - ISF may directly credit the demat account of the client with the depository participant or maintain the securities account with ISF on a running account basis.

Provided that if the order placed by the client through the website or otherwise is for securities which are in the no-delivery period, such securities shall be credited to the trading account of the client only at the time of settlement of trades, as per the schedule of the Exchange. However, if any sum due from the client, ISF may withhold the credit of securities to the demat account of the client. However, the client authorizes ISF to withhold the securities to meet liabilities of client to ISF under this agreement.

ISF is entitled to consider any sum or money or security lying to the credit of the client as margin received.

Representations and warranties

The Client hereby warrants that he is capable of executing the present agreement and that the terms of the present are not in contravention of any rights of any party with whom such client has any agreements, at any time prior to the execution of this agreement.

He agrees to provide and continue to provide all details about themselves as may be required by ISF, including but not restricted to PAN Number or Unique Identification Number (issued by SEBI) , and states all details and facts represented to ISF are true.

The Client is aware and acknowledges that trading over the internet involves many uncertain factors and complex hardware, software, systems, communication lines, peripherals, etc., which are susceptible to interruptions and dislocations; and the Online Trading Service of ISF may at any time be unavailable without further notice. ISF and the Exchange do not make any representation or warranty that the Online Trading Service of ISF will be available to the Client at all times without any interruption. The Client agrees that he shall not have any claim against the Exchange or ISF on account of any suspension, interruption, non-availability or malfunctioning of the Online Trading System or Service of ISF or the Exchange's service or systems for any reason whatsoever.

ISF states that it has complied with and will continuously comply and if not proposes to comply with all statutory and regulatory directions to offer the Internet Trading services through our website, <https://www.moneyisle.in> and for dealing in cash and derivatives segment of the exchange.

The Client warrants that all or any of the securities deposited by him with ISF in respect of margin requirements or otherwise, are owned by him and the title thereof is clear and free of encumbrances.

The Client/s agree to indemnify and hold ISF harmless against any loss that may be suffered by it, its customers or a third party or any claim or action that may be initiated by a third party which is in any way the result of improper use of user ID and password by the Client/s.

The Client hereby confirms and warrants that the Client authorises ISF to take all such steps on the Client's behalf as may be required for provisions or to complete or settle any transactions entered into through or with ISF or executed by ISF on behalf of the Client. However, nothing herein shall oblige ISF to take such steps.

Fees and brokerage

The Client agrees to pay ISF any brokerage, commission, fees, service tax and other taxes and transaction charges as agreed upon and due from time to time, as applied to such Client's account, transactions, and trading ledger by ISF, for the services that the Client receives from ISF.

All fees, brokerage, and charges on ISF 's platform are subject to change from time to time, subject to complying with rules prescribed by the Exchanges and SEBI, at ISF 's discretion, with due notification to the Client. Each time there is any change with respect to fees, charges, and brokerage, ISF would notify all Clients by an email and/or SMS to their registered email ID and contact number with all details, along with the date of such changes being effective.

An updated schedule of charges, brokerage, fees, towards applicable services provided by ISF along with taxes and other mandatory transaction charges is made available here.

Equity

Charges	Equity delivery	Equity intraday	Equity futures	Equity options
Brokerage	0.20%	0.02%	0.02%	Flat Rs. 50 per executed order
STT	0.1% on buy & sell	0.025% on the sell side	0.01% on sell side	0.05% on sell side (on premium); 0.125% (on premium in case of In the Money (ITM) Closeout
Transaction charges	NSE: 0.00275%	NSE: 0.00275%	NSE: 0.002%	NSE: 0.053% (on premium)
	BSE: 0.00275%	BSE: 0.00275%		
GST	18% on (brokerage + transaction charges)			
SEBI Turnover charges	₹10 / crore	₹10 / crore	₹10 / crore	₹10 / crore
Stamp Duty charges	0.015% or ₹1500 / crore on buy side	0.003% or ₹300 / crore on buy side	0.002% or ₹200 / crore on buy side	0.003% or ₹300 / crore on buy side

Currency

Currency futures	Currency options
0.0002	Flat Rs. 50 per executed order

0.01% on sell side	0.05% on sell side (on premium)
NSE: 0.002%	NSE: 0.053% (on premium)
18% on (brokerage + transaction charges)	18% on (brokerage + transaction charges)
₹10 / crore	₹10 / crore
0.002% or ₹200 / crore on buy side	0.003% or ₹300 / crore on buy side

Investment or any other advice

The Client agrees that none of the services available on the website shall amount to investment advice on the part of ISF.

The Client agrees that in the event of ISF or any employee or official of ISF, providing any information, recommendation or advice to the client, the client may act upon the same at the sole risk and cost of the client, and ISF shall not be liable or responsible for the same.

ISF, and its officers, directors, partners, employees, agents and affiliates will have no liability with respect to any investment decisions or transactions of the client.

CapitPlan - Mutual funds and other assets

CapitPlan is only an order collection platform that collects orders on behalf of clients and places them on BSE StarMF for execution. The Client expressly agrees that ISF is not liable or responsible and does not represent or warrant for any damages regarding non-execution of orders or any incorrect execution of orders with regard to the funds chosen by the Client due to, but not being limited to, any link/system failure, sufficient/insufficient funds in the trading account which may occur at the end of the client, ISF or the exchange platform.

- Funds required for mutual fund purchases on CapitPlan are not blocked on a real-time basis, they are debited at an end of day basis. After having placed any fund order through CapitPlan, if you have used the same funds to trade in the secondary markets, your account may go into a debit balance and you would be liable for all subsequent charges including any interest and margin penalty.

Miscellaneous

ISF does not warrant that the service will be uninterrupted or error-free. The service is provided in an "as is" and "as available" basis without warranties of any kind, either express or implied, including, without limitation, those of merchantability and fitness for a particular purpose. The client agrees that ISF shall not be held responsible for delays in transmission of orders due to breakdown of the system or failure of communication facilities either due to the fault of the systems of ISF or of the Exchanges or otherwise or for any other delay beyond the reasonable control of ISF due to a breakdown or failure of communication facilities or for any other delay beyond the reasonable control of ISF.

All modification to this Agreement shall be made solely at the discretion of ISF and shall be intimated to the client by a suitable modification to the terms and conditions or other applicable section on the website or in any other manner.

Indemnity

In the event of death or insolvency of the client, winding up or liquidation, or their otherwise becoming incapable of receiving and paying for or delivering or transferring securities which the client has ordered to be bought or sold, ISF may close out the transaction of the client and the client or his legal representative shall be liable for any losses, costs and be entitled to any surplus which may result therefrom.

The client is aware that authentication technologies and strict securities measures are required for internet trading through order routed system and undertake to ensure that the password of the client and /or their authorized representatives are not revealed to any third party. The client also agrees to indemnify ISF from any loss, injury, claim or any action instituted against ISF arising from the misuse of the password by any party.

Force majeure

ISF shall not be responsible for delay or default in the performance of their obligations due to contingencies beyond their control, such as (including but not limited to) losses caused directly or indirectly by exchange or market rulings, suspension of trading, fire, flood, civil commotion, earthquake, war, strikes, failure of the systems, failure of the internet links or government / regulatory action.

Severance

In the event of any one or more of the provisions contained in this Agreement becoming invalid, illegal or unenforceable in any respect under any law for the time being in force, the validity, legality and enforceability of the remaining provisions contained herein shall not in any way be prejudiced or affected thereto.

Refund & cancellation policy

The Refund & Cancellation policy for all payments made towards demat account maintenance or any other services using any mode of payment shall stand as under:

- The Fees paid towards account maintenance charges for maintaining your demat account, or any other services is non-refundable.
- Pick up of required documents related to the account opening procedure is subject to availability of our representatives, given at any particular time and location.

Note: The completion of the refund procedure is subject to agencies such as banks, payment gateways.

Investor Redressal Mechanism

Investor Satisfaction being of utmost importance, for which necessary mechanism and systems are in place. All the investor grievances are monitored and redressed by the Compliance Officer of the Company who reports directly to the Board of Directors and this essentially takes care of the necessary escalation in case of any long pending and serious complaint, otherwise the same are taken care of by the Compliance Officer with the support of the Compliance team. The clients can email their grievances on the email id complaints@moneyisle.in, which is displayed on our website and the same also mentioned on the contract notes and other correspondence if any sent to the client from time to time. All the mails received are duly monitored and redressed by the Compliance Officer. The register of grievances is centrally maintained for better control and monitoring, Thus the grievances received in writing, mail, verbally, etc. are centrally monitored and redressed and recorded with all the necessary steps taken for redressal of the same. Proper analysis is undertaken to analyse the nature of complaints received, pattern of complaints and concentration if any at a particular location, so that every effort is taken to remove the root cause of grievance by the client. Periodic visits and inspections are undertaken for the branches and authorised partners to get the feedback of clients on the issues. Depending on the feedback received necessary corrective steps are introduced into the system. For ensuring that the funds received from the particular clients are properly accounted for, no cheques and cash are collected, at various locations or at the Head Office where centralized accounting is maintained, by which it is ensured that the funds are credited to the account of the correct client and also from the particular accounts mentioned in the client account master in the Back office software maintained centrally. No other separate software is maintained for maintaining client account details. Thus every attempt is made to redress the grievance/problems of the clients and introduce systematic changes into the processes so that such instances are avoided.

Notice

All notices, correspondences or communications issued under this agreement shall be served in any one or more of the following modes of communications and such notice or communication shall be served at the ordinary place of residence and/or last known web address / residing address and / or at the ordinary business address of the party to this agreement such as -

- By hand
- Delivery by post
- By registered post
- By email or fax
- By affixing it on the door at the last known business or residential address.
- By oral communication to the party or on the last known telephone number or on the recording machine of such number.
- By advertising in at least one prominent daily newspaper having circulation in the area where the last known business or residential address of the party is situated.

Any communication sent by ISF to the Client shall be deemed to have been properly delivered or served, if such communication is returned on ISF as unclaimed / refused / undelivered, if the same was sent in any one more of the above modes of communication to the ordinary place of residence and / or last known web address /residing address and / or at the ordinary business address of the party to this agreement.