



SOP For Incapacitated Clients

Objective:

This SOP outlines the procedure followed by Bonanza Portfolio Ltd when dealing with investors who are incapacitated, elderly, or have special needs. It ensures that such investors are provided with secure access to their accounts, while protecting their financial interests.

Nomination Guidelines:

Mandatory Nominee Details

Investors are required to provide the following details for each nominee:

- a) One valid personal identifier of the nominee, which can be either: •
 - PAN,
 - Driving License number, or
 - The last four digits of their Aadhaar number (only the number is to be shared; no document submission is required).
- b) Complete contact information of the nominee, including: •
 - Residential address,
 - Email address, and
 - Mobile or telephone number.
- c) The relationship between the nominee and the investor.
- d) Date of birth of the nominee, if the nominee is a minor.

Number of Nominees Allowed: An investor may register up to 10 nominees for a single account or folio.

Limitation for Power of Attorney Holders: Holders of a Power of Attorney (PoA) on behalf of the investor are not permitted to make nominations.

Transmission in Joint Accounts:

- In case of the demise of the account holder(s) in a joint holding, nominees have the choice to: •
- Either continue as joint holders with the remaining nominees, or
 - Open individual accounts or folios for their respective share of the holding.

An investor holding a single account or folio may, at any time, authorize one of the registered nominees (excluding a minor) to operate the account in situations where the investor is physically incapacitated but retains the legal capacity to enter into contracts. This authorization can be modified or reassigned any number of times without restriction.

Guidelines for Operating Accounts of Physically Incapacitated Investors:



In cases where an investor is physically incapacitated but retains the capacity to contract, we follow the below procedure to ensure secure and compliant operation of the investor's account:

- a) Upon receiving a request on behalf of the incapacitated investor, we arrange for a responsible officer from our organization to personally visit the investor. This request must be supported by a valid medical certificate specifying the cause and duration of the investor's inability to provide a signature.
- b) During the visit, our officer independently verifies that the investor is mentally capable of making decisions—i.e., the investor is not unconscious, in a coma, or on a ventilator.
- c) Depending on the nature and extent of the incapacity, we obtain the investor's thumb impression, toe impression, or personal mark (as applicable) on the written transaction request. This process is conducted in the presence of an independent witness.
- d) Our officer records their name and signature on the document, along with the remark: *"Thumb impression / toe impression / mark affixed in my presence on the written request of the client."*
- e) We do not allow the nominee to place any service requests related to changes in the investor's registered bank account, email address, mobile number, or any other personal details.