

ROSHAN DIGITAL ACCOUNT

Roshan Digital Account provides the initiative to the overseas Pakistanis to invest in the Pakistan Stock Exchange.

Invest with MMK and make your investment trouble-free and utterly convenient.



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Investment and trust, together!

**624-627, Pakistan Stock Exchange
Building, Karachi**

Office : 021-36490034

Email : info@munirkhanani.com

URL : www.munirkhanani.com

Eligible Customers:

- * Non Resident Pakistani (NRP)
- * Employee or officials of the Federal Government or Provincial Government posted



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How to Open Roshan Digital Account (RDA)

1. Select a Bank

Select any of the eight eligible banks to open an account.
Permitted banks are listed below:

Meezan Bank Limited

United Bank Limited

Habib Bank Limited

Standard Chartered Bank Limited

Bank Alfalah Limited

Samba Bank Limited

MCB Bank Limited

Faysal Bank Limited

2. Fill Account Opening Form

Proceed to the designated bank's website to fill out the account opening form digitally.



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How to Open Roshan Digital Account

3. Choose Digital Account Type

Choose the type of Digital Account - Pak Rupee Account (Securities Investment Only)

4. Upload Documents

Mandatory to upload scanned copies of the following documents to open an account.

- a) CNIC/ NICOP/ POC.
- b) Passport (Pakistani and/or foreign country).
- c) Proof of non-resident status.
- d) Proof of profession and source of income/ funds.

For example, one of the following documents:

For salaried individuals: , salary slip, employment letter or bank account statement.

For business persons: business letter head, business registration document or bank account statement.

How to Open Roshan Digital Account (RDA)

5. Add Picture

A digital photo will be taken during the opening account form to upload it live.

6. Receive Confirmation

You will get confirmation of account opening within 48 hours.

7. Transfer Funds

Funds can be transferred to the account through banking channels from the country of your residence, once an account is opened.



After the initiation of the RDA, the bank will offer the client the option to invest in the following asset classes:

- Naya Pakistan Certificates
- Stocks (equities, debt, others)

(Stocks) If NRP selects “**Stocks/CDC**” for the mode of investment, the bank will:

1. Take authorization from the client to share personal information and soft copies of documents with **CDC** and other Stock market entities.
2. Ask NRP to select CDC DSS for Custodial and Settlement Service (**CDC will open the IAS account**).



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3. Take consent of the NRP on terms and conditions of Custody and Trading.

NRP will select a brokerage house eligible for the service. e.g **Muhammad Munir Muhammad Ahmed Khanani Securities LTD.**

CDC will share the client's information and documents with the preferred brokerage house to allow it to perform its inspection of the client. The house will then confirm the opening of the account with the NRP and the **CDC**.



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How to Trade With MMK through CDC

Buy transaction

NRP will transfer the amount online to CDC from the client's RDA account if the client commences the first purchase request. Similarly, it may also instruct the bank to do so the following transaction. The process will be immediately mirrored on the MMK's app/portal.

The client may then purchase the securities through MMK's app/portal.

CDC will receive a notification from the NCCPL (IDS) to accept the trade after a purchase transaction is executed by the client.

CDC will transfer the amount to NCCPL at the settlement date (T+2) to acquire the purchased securities in the IAS account of the NRP.



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How to Trade With MMK through CDC

The client will be notified regarding the completion of the settlement process.

CDC will provide the details of the settlement to the respective bank of the NRP so the bank can have complete reconciliation available for the funds usage of the RDA.

*(CDC DSS will only be responsible for the clearing & settlement of trades performed through MMK Securities Limited.)



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How to Trade With MMK through CDC

Sell transaction

Securities will be immediately available on the application after its purchasing process concludes.

The client may sell its securities through MMK's app/portal.

If the client executes a sale, trade details will be transferred to the CDC through IDS. CDC will accept the settlement obligation after pre-matching.

At T+2, CDC will transfer the securities to the NCCPL and obtain the cash in return.



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How to Trade With MMK through CDC

Cash will be transferred to the designated client's RDA account with a complete set of details regarding the trade. This may include price, no. of shares, reconciliation of earlier purchase transactions, etc.

All other trades will follow the identical process.

Exemption of cash dividend, all other corporate measures will be credited in the IAS account of NRP with CDC. The cash dividend will be transferred to the checking account of the CDC and later, CDC will credit the amount to the NRP's respective RDA account.

All other charges- payments relating to broker commission and CGT to NCCPL will be made by the CDC.



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How to Trade With MMK through CDC

Repatriation

1. NRP holds the authorization to request CDC (through CDC portal/app or email) at any given moment to transfer the funds back to its RDA.
2. NRP may also request its bank to repatriate the funds overseas.

Post Trading Activity performed by MMK Private Limited

1. Notification for Daily trade confirmation to NRP Account Holder through email.
2. Access to online portal for trading activity for the NRP account holder.



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For Further Information and Contact

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