



UNION BANK OF INDIA DEPOSITORY SERVICES INDIVIDUAL ACCOUNT OPENING FORM



I. Ref Number: _____ Serial Number: _____ Indoc Number: _____

Branch Code and Name: _____

BO Name: _____

D P ID										CLIE NT ID									
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(TO BE FILLED BY UNION BANK)

Instruction for the Applicants/BOs for account opening:-

1. Signatures can be in English or Hindi or any of the other languages contained in the 8th schedule of the Constitution of India. Thumb impression and signatures other than the above mentioned languages must be attested by a Magistrate or a Notary Public or a Special Executive Magistrate under his/her official seal.
2. Signatures should be preferably in **BLUE INK.**
3. Details of Names, Address, and Tel Number(s) etc., of the Magistrate/Notary Public/Special Executive Magistrate are to be provided in case of attestation done by them.
4. In case of additional signatures (for accounts other than individuals), separate annexures should be attached to the application form.
5. In case of application under Power of Attorney, the relevant Power of Attorney or the certified copy thereof, must be lodged along with the application.
6. All correspondence/queries shall be addressed to the first/sole applicant.
7. Documents to be submitted with account Opening Form:
 - a. Passport size photograph of each account holder.
 - b. Proof of permanent address (any one)- Ration card / Passport /Driving license /Election card / Bank Pass Book/Statement.
 - c. Proof of Correspondence address (any one)- Electricity Bill (not more than 2 month old) / Leave & License Agreement/ Purchase Agreement / Office Address-Certificate from Employer.
8. Strike Off whichever is not applicable.

Union Bank of India

Individual Self Certification for the purposes of section 285BA of the Income-tax Act
(Separate form to be filled up for each customer)

Customer ID :

Section 1: Individual Identification

Identification of Accountholder

Name of the Accountholder :	
Date of Birth :	Place of Birth :
Country of Birth :	Nationality :
Father's Name:	Spouse Name if married:

Mailing address

Number, Building Name, Street, Locality	
City/Town	
State/Province/County	
Post Code	
Country	

Permanent Address:

Number, Building Name, Street, Locality	
City/Town	
State/Province/County	
Post Code	
Country	

Section 2: Declaration of Tax Residency

For the purposes of taxation, I am a resident in the following countries and my Tax Identification Number (TIN)/functional equivalent in each country is set out below or I have indicated that a TIN/functional equivalent is unavailable (kindly fill details of all countries of tax residence if more than one):

Country/ies of Tax Residency	Tax Identification number (TIN)/ Functional Equivalent number)	TIN/Functional Equivalent number Issuing Country	Documentary Evidence enclosed for country of tax residence and TIN

Documentary evidence to be provided:

- (1) In case of US Citizenship, US Nationality, and / or unambiguous place of birth in US **BUT** not resident in US for tax purposes, please provide-
 - (a) Copy of a non-U.S. passport or other government-issued identification evidencing your citizenship or nationality in a country other than the United States of America; **AND**
 - (b) Copy of Certificate of Loss of Nationality of the United States of America held by you or a reasonable explanation of:
 - The reason you do not have such a certificate despite relinquishing U.S. citizenship; or
 - The reason you did not obtain U.S. citizenship at birth.

- (2) If tax resident outside India other than US - A certificate of residence issued by an authorized government body, including a government agency or a municipality, of the country or territory in which the payee claims to be a resident; or certified copy of TIN card/statement or functional equivalent.

Section 3: Declaration and Undertakings

The Customer/account holder certifies that:

- a) the information provided above is in accordance with section 285BA of the Income Tax Act, 1961 read with Rules 114F to 114H of the Income tax Rules, 1962.
- b) the information provided by me/us above as well as in the documentary evidence provided by me/us are, to the best of my/our knowledge and belief, true, correct and complete and that I/we have not withheld any material information that may affect the assessment/categorization of the account as a Reportable account or otherwise.
- c) I/We permit/authorise the Bank to collect, store, communicate and process information relating to the Account and all transactions therein, by the Bank and any of its affiliates wherever situated including sharing, transfer and disclosure between them and to the authorities in and/or outside India of any confidential information for compliance with any law or regulation whether domestic or foreign.
- d) I / We undertake the responsibility to declare and disclose within 30 days from the date of change, any changes that may take place in the information provided above as well as in the documentary evidence provided by me/us or if any certification becomes incorrect and to provide fresh self certification alongwith documentary evidence.
- e) I / We also agree that my/our failure to disclose any material fact known to me/us, now or in future, may invalidate my/our application and the Bank would be within its right to put restrictions in the operations of my/our account or close it or report to any regulator and/or any authority designated by the Government of India (GOI) /RBI for the purpose or take any other action as may be deemed appropriate by the Bank if the deficiency is not remedied by me/us within the stipulated period.
- f) I / We hereby accept and acknowledge that the Bank shall have the right and authority to carry out investigations from the information available in public domain for confirming the information provided by me / us to the Bank.
- g) It shall be my / our responsibilities to educate myself / ourself and to comply at all times with all relevant laws relating to reporting under section 285BA of the Act read with the Rules thereunder.
- h) I/We also agree to furnish such information and/or documents as the Bank may require from time to time on account of any change in law either in India or abroad in the subject matter herein.
- i) I/We shall indemnify the Bank for any loss that may arise to the Bank on account of providing incorrect or incomplete information.

(Signature of the account holder)

Full Name: _____

Place: _____

Date: (DD/MM/YYYY) _____

Know Your Client (KYC)
Application Form (For Individuals Only)



Application No. :

Page 3

Please fill in ENGLISH and in BLOCK LETTERS with black ink

A. Identity Details (please see guidelines overleaf)

1. Name of Applicant (As appearing in supporting identification document)

Name

Father's/Spouse Name

2. Gender ☐ Male ☐ Female B. Marital status ☐ Single ☐ Married C. Date of Birth

3. Nationality ☐ Indian Other (Please specify)

4. Status Please tick (✓) ☐ Resident Individual ☐ Non Resident @ foreign National (Passport Copy Mandatory for NRIs & foreign Nationals)

5. PAN Please enclose a duly attested copy of your PAN Card

Unique Identification Number (UID)/Aadhaar, if any

6. Proof of Identity submitted for PAN exempt cases Please Tick (✓)

QUID (Aadhaar) ☐ Passport ☐ Voter ID ☐ Driving Licence ☐ Others

PHOTOGRAPH

Please affix the recent passport size photograph and sign across it

(Please see guideline 'D' overleaf)

B. Address Details (please see guidelines overleaf)

1. Address for Correspondence

City / Town / Village

State

Country

2. Contact Details

Tel. (Off.) (ISD) (STD)

Mobile (ISD) (STD)

E-Mail Id.

Tel. (Res.) (ISD) (STD)

Fax (ISD) (STD)

3. Proof of address to be provided by Applicant. Please submit ANY ONE of the following valid documents & tick (✓) against the document attached.

☐ Passport ☐ Ration Card ☐ Registered Lease/Sale Agreement of Residence ☐ Driving License ☐ Voter Identity Card ☐ Latest Bank A/c Statement/Passbook

☐ Latest Telephone Bill (only Land Line) ☐ Latest Electricity Bill ☐ Latest Gas Bill ☐ Others

*Not more than 3 Months old. Validity/Expiry date of proof of address submitted

4. Permanent Address of Resident Applicant if different from above B1 OR Overseas Address (Mandatory) for Non-Resident Applicant

5. Proof of address to be provided by Applicant. Please submit ANY ONE of the following valid documents & tick (✓) against the document attached.

☐ Passport ☐ Ration Card ☐ Registered Lease/Sale Agreement of Residence ☐ Driving License ☐ Voter Identity Card ☐ Latest Bank A/c Statement/Passbook

☐ Latest Telephone Bill (only Land Line) ☐ Latest Electricity Bill ☐ Latest Gas Bill ☐ Others

*Not more than 3 Months old. Validity/Expiry date of proof of address submitted

C. Other Details (please see guidelines overleaf)

1. Gross Annual Income Details (Please tick (✓)): ☐ Below 1 Lac ☐ 1-5 Lac ☐ 5-10 Lac ☐ 10-25 Lac ☐ > 25Lacs

OR

Net-worth in ₹. (*Net worth should not be older than 1 year) as on (date)

2. Occupation (Please tick (✓) any one and give brief details):

☐ Private Sector Service ☐ Public Sector ☐ Government Service ☐ Business ☐ Professional ☐ Agriculturist ☐ Retired

☐ Housewife ☐ Student ☐ Forex Dealer Others (Please specify)

3. Please tick, if applicable: ☐ Politically Exposed Person ☐ Related to a Politically Exposed Person

For definition of PEP, please refer guideline overleaf

4. Any other information:

DECLARATION

SIGNATURE OF APPLICANT

I hereby declare that the details furnished above are true and correct to the best of my/our knowledge and belief and I undertake to inform you of any changes therein, immediately. In case any of the above information is found to be false or untrue or misleading or misrepresenting, I am/we are aware that I/we may be held liable for it.

Place:

Date:

FOR OFFICE USE ONLY

IPV Done on

AMC/Intermediary name OR code

☐ (Originals Verified) Self Certified Document copies received

☐ (Attested) True copies of documents received

Main Intermediary

Seal/Stamp of the intermediary should contain

Staff Name

Designation

Name of the Organization

Signature

Date

Seal/Stamp of the intermediary should contain

Staff Name

Designation

Name of the Organization

Signature

Date

*Please note that the KYC Application Form and overleaf instructions should be printed on the same page (back to back). If printed separately then both the pages should be attached and signed by the applicant.

INSTRUCTIONS / CHECK LIST FOR FILLING KYC FORM

A. IMPORTANT POINTS:

1. Self attested copy of PAN card is mandatory for all clients.
2. Copies of all the documents submitted by the applicant should be self-attested and accompanied by originals for verification. In case the original of any document is not produced for verification, then the copies should be properly attested by entities authorized for attesting the documents, as per the below mentioned list.
3. If any proof of identity or address is in a foreign language, then translation into English is required.
4. Name & address of the applicant mentioned on the KYC form, should match with the documentary proof submitted.
5. If correspondence & permanent address are different, then proofs for both have to be submitted.
6. Sole proprietor must make the application in his individual name & capacity.
7. For non-residents and foreign nationals, (allowed to trade subject to RBI and FEMA guidelines), copy of passport/PIOCard/OCICard and overseas address proof is mandatory.
8. For foreign entities, CIN is optional; and in the absence of DIN no. for the directors, their passport copy should be given.
9. In case of Merchant Navy NRI's, Mariner's declaration or certified copy of CDC (Continuous Discharge Certificate) is to be submitted.
10. For opening an account with Depository participant or Mutual Fund, for a minor, photocopy of the School Leaving Certificate/Mark sheet issued by Higher Secondary Board/Passport of Minor/Birth Certificate must be provided.
11. Politically Exposed Persons (PEP) are defined as individuals who are or have been entrusted with prominent public functions in a foreign country, e.g., Heads of States or of Governments, senior politicians, senior Government/judicial/military officers, senior executives of state owned corporations, important political party officials, etc.

B. Proof of Identity(POI): List of documents admissible as Proof of Identity:

1. PAN card with photograph. This is a mandatory requirement for all applicants except those who are specifically exempt from obtaining PAN (listed in Section D).
2. Unique Identification Number (UID) (Aadhaar) / Passport / Voter ID card / Driving license.
3. Identity card/ document with applicant's Photo, issued by any of the following: Central/State Government and its Departments, Statutory/Regulatory Authorities, Public Sector Undertakings, Scheduled Commercial Banks, Public Financial Institutions, Colleges affiliated to Universities, Professional Bodies such as ICAI, ICWAI, ICSI, Bar Council etc., to their Members; and Credit cards/Debit cards issued by Banks.

C. Proof of Address (POA): List of documents admissible as Proof of Address: (*Documents having an expiry date should be valid on the date of submission.)

1. Passport/Voters Identity Card/Ration Card/Registered Lease or Sale

Agreement of Residence/Driving License/Flat Maintenance bill/Insurance Copy.

2. Utility bills like Telephone Bill (only land line), Electricity bill or Gas bill Not more than 3 months old.
3. Bank Account Statement/Passbook - Not more than 3 months old.
4. Self-declaration by High Court and Supreme Court judges, giving the new address in respect of their own accounts.
5. Proof of address issued by any of the following: Bank Managers of Scheduled Commercial Banks/Scheduled Co-Operative Bank/Multinational Foreign Banks/Gazetted Officer/Notary public/Elected representatives to the Legislative Assembly/Parliament/Documents issued by any Govt. or Statutory Authority.
6. Identity card/document with address, issued by any of the following: Central/State Government and its Departments, Statutory/Regulatory Authorities, Public Sector Undertakings, Scheduled Commercial Banks, Public Financial Institutions, Colleges affiliated to Universities and Professional Bodies such as ICAI, ICWAI, ICSI, Bar Council etc., to their Members.
7. For FII/sub account, Power of Attorney given by FII/sub-account to the Custodians (which are duly notarized and/or apostilled or consularised) that gives the registered address should be taken.
8. The proof of address in the name of the spouse may be accepted.

D. Exemptions/clarifications to PAN

(*Sufficient documentary evidence in support of such claims to be collected.)

1. In case of transactions undertaken on behalf of Central Government and/or State Government and by officials appointed by Courts e.g. Official liquidator, Court receiver etc.
2. Investors residing in the state of Sikkim.
3. UN entities/multilateral agencies exempt from paying taxes/filing tax returns in India.
4. SIP of Mutual Funds upto Rs 50,000/- p.a.
5. In case of institutional clients, namely, FIIs, Mfs, VCFs, FVCIs, Scheduled Commercial Banks, Multilateral and Bilateral Development Financial Institutions, State Industrial Development Corporations, Insurance Companies registered with IRDA and Public Financial Institution as defined under section 4A of the Companies Act, 1956, Custodians shall verify the PAN card details with the original PAN card and provide duly certified copies of such verified PAN details to the intermediary.

E. List of people authorized to attest the documents:

1. Notary Public, Gazetted Officer, Manager of a Scheduled Commercial/Co-operative Bank or Multinational Foreign Banks (Name, Designation & Seal should be affixed on the copy).
2. In case of NRIs, authorized officials of overseas branches of Scheduled Commercial Banks registered in India, Notary Public, Court Magistrate, Judge, Indian Embassy/Consulate General in the country where the client resides are permitted to attest the documents.

**Important Instructions:**

- A) Fields marked with "*" are mandatory fields.
 B) Please fill the form in English and in BLOCK letters.
 C) Please fill the date in DD-MM-YYYY format.
 D) Please read section wise detailed guidelines / instructions at the end.
 E) List of State / U.T code as per Indian Motor Vehicle Act, 1988 is available at the end.
 F) List of two character ISO 3166 country codes is available at the end.
 G) KYC number of applicant is mandatory for update application.
 H) For particular section update, please tick (✓) the box available before the section number and strike off the sections not required to be updated.

For office use only (To be filled by financial institution)	Application Type*	☐ New	☐ Update
	KYC Number		
	Account Type*	☐ Normal	☐ Simplified (for low risk customers)
☐ 1. PERSONAL DETAILS (Please refer instruction A at the end)			

Prefix	First Name	Middle Name	Last Name
☐ Name* (Same as ID proof) Maiden Name (If any*) Father / Spouse Name* Mother Name* Date of Birth* Gender* Marital Status* Citizenship* Residential Status* Occupation Type*			PHOTO Signature / Thumb Impression
☐ M- Male ☐ F- Female ☐ T-Transgender ☐ Married ☐ Unmarried ☐ Others ☐ IN- Indian ☐ Others (ISO 3166 Country Code) ☐ Resident Individual ☐ Non Resident Indian ☐ Foreign National ☐ Person of Indian Origin ☐ S-Service (☐ Private Sector ☐ Public Sector ☐ Government Sector) ☐ O-Others (☐ Professional ☐ Self Employed ☐ Retired ☐ Housewife ☐ Student) ☐ B-Business ☐ X- Not Categorised			

☐ 2. TICK IF APPLICABLE	☐ RESIDENCE FOR TAX PURPOSES IN JURISDICTION(S) OUTSIDE INDIA (Please refer instruction B at the end)
ADDITIONAL DETAILS REQUIRED* (Mandatory only if section 2 is ticked)	
ISO 3166 Country Code of Jurisdiction of Residence*	
Tax Identification Number or equivalent (If issued by jurisdiction)*	
Place / City of Birth*	ISO 3166 Country Code of Birth*

☐ 3. PROOF OF IDENTITY (PoI)* (Please refer instruction C at the end)	
(Certified copy of any one of the following Proof of Identity [PoI] needs to be submitted)	
☐ A- Passport Number ☐ B- Voter ID Card ☐ C- PAN Card ☐ D- Driving Licence ☐ E- UID (Aadhaar) ☐ F- NREGA Job Card ☐ Z- Others (any document notified by the central government) ☐ S- Simplified Measures Account - Document Type code	Passport Expiry Date Driving Licence Expiry Date Identification Number Identification Number

☐ 4. PROOF OF ADDRESS (PoA)*	
☐ 4.1 CURRENT / PERMANENT / OVERSEAS ADDRESS DETAILS (Please see instruction D at the end)	
(Certified copy of any one of the following Proof of Address [PoA] needs to be submitted)	
Address Type* Proof of Address* Address Line 1* Line 2 Line 3 District*	☐ Residential / Business ☐ Residential ☐ Business ☐ Registered Office ☐ Unspecified ☐ Passport ☐ Driving Licence ☐ UID (Aadhaar) ☐ Voter Identity Card ☐ NREGA Job Card ☐ Others please specify ☐ Simplified Measures Account - Document Type code
Pin / Post Code*	State / U.T Code*
ISO 3166 CountryCode*	

☐ Same as Current / Permanent / Overseas Address details (In case of multiple correspondence / local addresses, please fill 'Annexure A1')

Line 1*																								
Line 2																								
Line 3																								
District*													Pin / Post Code*					State / U.T Code*			ISO 3166 Country Code*			

☐ 4.3 ADDRESS IN THE JURISDICTION DETAILS WHERE APPLICANT IS RESIDENT OUTSIDE INDIA FOR TAX PURPOSES* (Applicable if section 2 is ticked)

☐ Same as Current / Permanent / Overseas Address details

☐ Same as Correspondence / Local Address details

Line 1*																								
Line 2																								
Line 3																								
State*													ZIP / Post Code*					ISO 3166 Country Code*						

☐ 5. CONTACT DETAILS (All communications will be sent on provided Mobile no. / Email-ID) (Please refer instruction F at the end)

Tel. (Off)													Tel. (Res)													Mobile												
FAX													Email ID																									

☐ 6. DETAILS OF RELATED PERSON (In case of additional related persons, please fill 'Annexure B1') (please refer instruction G at the end)

☐ Addition of Related Person

☐ Deletion of Related Person

KYC Number of Related Person (if available*)

Related Person Type*

☐ Guardian of Minor

☐ Assignee

☐ Authorized Representative

Prefix					First Name													Middle Name													Last Name												
Name*																																											

(If KYC number and name are provided, below details of section 6 are optional)

PROOF OF IDENTITY [PoI] OF RELATED PERSON* (Please see instruction (H) at the end)

☐ A- Passport Number													Passport Expiry Date												
☐ B- Voter ID Card																									
☐ C- PAN Card																									
☐ D- Driving Licence													Driving Licence Expiry Date												
☐ E- UID (Aadhaar)																									
☐ F- NREGA Job Card																									
☐ Z- Others (any document notified by the central government)													Identification Number												
☐ S- Simplified Measures Account - Document Type code													Identification Number												

☐ 7. REMARKS (If any)

8. APPLICANT DECLARATION

- I hereby declare that the details furnished above are true and correct to the best of my knowledge and belief and I undertake to inform you of any changes therein, immediately. In case any of the above information is found to be false or untrue or misleading or misrepresenting, I am aware that I may be held liable for it.

- I hereby consent to receiving information from Central KYC Registry through SMS/Email on the above registered number/email address.

Date : DD - MM - YYYY

Place :

[Signature / Thumb Impression]

Signature / Thumb Impression of Applicant

9. ATTESTATION / FOR OFFICE USE ONLY

Documents Received ☐ Certified Copies

KYC VERIFICATION CARRIED OUT BY												INSTITUTION DETAILS													
Date													Name												
Emp. Name													Code												
Emp. Code																									
Emp. Designation																									
Emp. Branch																									
[Employee Signature]												[Institution Stamp]													



General Instructions:

- 1 Fields marked with '*' are mandatory fields.
- 2 Tick '✓' wherever applicable.
- 3 Self-Certification of documents is mandatory.
- 4 Please fill the form in English and in BLOCK Letters.
- 5 Please fill all dates in DD-MM-YYYY format.
- 6 Wherever state code and country code is to be furnished, the same should be the two-digit code as per Indian Motor Vehicle, 1988 and ISO 3166 country code respectively list of which is available at the end.
- 7 KYC number of applicant is mandatory for updation of KYC details.
- 8 For particular section update, please tick () in the box available before the section number and strike off the sections not required to be updated.
- 9 In case of 'Small Account type' only personal details at section number 1 and 2, photograph, signature and self-certification required.

A Clarification / Guidelines on filling 'Personal Details' section

- 1 **Name:** Please state the name with Prefix (Mr/Mrs/Ms/Dr/etc.). The name should match the name as mentioned in the Proof of Identity submitted failing which the application is liable to be rejected.
- 2 Either father's name or spouse's name is to be mandatorily furnished. In case PAN is not available father's name is mandatory

B Clarification / Guidelines on filling details if applicant residence for tax purposes in jurisdiction(s) outside India

- 1 **Tax identification Number (TIN):** TIN need not be reported if it has not been issued by the jurisdiction. However, if the said jurisdiction has issued a high integrity number with an equivalent level of identification (a "Functional equivalent"), the same may be reported. Examples of that type of number for individual include, a social security/insurance number, citizen/personal identification/services code/number, and resident registration number)

C Clarification / Guidelines on filling 'Proof of Identity [Pol]' section

- 1 If driving license number or passport is provided as proof of identity then expiry date is to be mandatorily furnished.
- 2 Mention identification / reference number if 'Z- Others (any document notified by the central government)' is ticked.-
- 3 In case of Simplified Measures Accounts for verifying the identity of the applicant, any one of the following documents can also be submitted and undernoted relevant code may be mentioned in point 3 (S).

Document Code	Description
01	Identity card with applicant's photograph issued by Central/ State Government Departments, Statutory/ Regulatory Authorities, Public Sector Undertakings, Scheduled Commercial Banks, and Public Financial Institutions.
02	Letter issued by a gazetted officer, with a duly attested photograph of the person.

D Clarification / Guidelines on filling 'Proof of Address [PoA] - Current / Permanent / Overseas Address details' section

- 1 PoA to be submitted only if the submitted Pol does not have an address or address as per Pol is invalid or not in force.
- 2 State / U.T Code and Pin / Post Code will not be mandatory for Overseas addresses.
- 3 In case of Simplified Measures Accounts for verifying the address of the applicant, any one of the following documents can also be submitted and undernoted relevant code may be mentioned in point 4.1.

Document Code	Description
01	Utility bill which is not more than two months old of any service provider (electricity, telephone, post-paid mobile phone, piped gas, water bill).
02	Property or Municipal Tax receipt.
03	Bank account or Post Office savings bank account statement.
04	Pension or family pension payment orders (PPOs) issued to retired employees by Government Departments or Public Sector Undertakings, if they contain the address.
05	Letter of allotment of accommodation from employer issued by State or Central Government departments, statutory or regulatory bodies, public sector undertakings, scheduled commercial banks, financial institutions and listed companies. Similarly, leave and license agreements with such employers allotting official accommodation.
06	Documents issued by Government departments of foreign jurisdictions and letter issued by Foreign Embassy or Mission in India.

E Clarification / Guidelines on filling 'Proof of Address [PoA] - Correspondence / Local Address details' section

- 1 To be filled only in case the PoA is not the local address or address where the customer is currently residing. No separate PoA is required to be submitted.
- 2 In case of multiple correspondence / local addresses, Please fill 'Annexure A1'

F Clarification / Guidelines on filling 'Contact details' section

- 1 Please mention two- digit country code and 10 digit mobile number (e.g. for Indian mobile number mention 91-9999999999).
- 2 Do not add '0' in the beginning of Mobile number.

G Clarification / Guidelines on filling 'Related Person details' section

- 1 Provide KYC number of related person if available.

H Clarification / Guidelines on filling 'Related Person details – Proof of Identity [Pol] of Related Person' section

- 1 Mention identification / reference number if 'Z- Others (any document notified by the central government)' is ticked.

State / U.T	Code	State / U.T	Code	State / U.T	Code
Andaman & Nicobar	AN	Himachal Pradesh	HP	Pondicherry	PY
Andhra Pradesh	AP	Jammu & Kashmir	JK	Punjab	PB
Arunachal Pradesh	AR	Jharkhand	JH	Rajasthan	RJ
Assam	AS	Karnataka	KA	Sikkim	SK
Bihar	BR	Kerala	KL	Tamil Nadu	TN
Chandigarh	CH	Lakshadweep	LD	Telangana	TS
Chattisgarh	CG	Madhya Pradesh	MP	Tripura	TR
Dadra and Nagar Haveli	DN	Maharashtra	MH	Uttar Pradesh	UP
Daman & Diu	DD	Manipur	MN	Uttarakhand	UA
Delhi	DL	Meghalaya	ML	West Bengal	WB
Goa	GA	Mizoram	MZ	Other	XX
Gujarat	GJ	Nagaland	NL		
Haryana	HR	Orissa	OR		

List of ISO 3166 two- digit Country Code

Country	Country Code	Country	Country Code	Country	Country Code	Country	Country Code
Albania	AL	Algeria	DZ	Angola	AO	Antigua and Barbuda	AG
Algeria	DZ	Andorra	AD	Angola	AO	Antigua and Barbuda	AG
American Samoa	AS	Angola	AO	Argentina	AR	Armenia	AM
Andorra	AD	Anguilla	AI	Aruba	AW	Australia	AU
Angola	AO	Antarctica	AQ	Austria	AT	Azerbaijan	AZ
Anguilla	AI	Antigua and Barbuda	AG	Bahamas	BS	Bahrain	BH
Argentina	AR	Argentina	AR	Bangladesh	BD	Barbados	BB
Armenia	AM	Armenia	AM	Barbados	BB	Belarus	BY
Aruba	AW	Australia	AU	Belarus	BY	Belgium	BE
Australia	AU	Austria	AT	Belgium	BE	Belize	BZ
Austria	AT	Azerbaijan	AZ	Belize	BZ	Benin	BJ
Azerbaijan	AZ	Bahamas	BS	Benin	BJ	Bermuda	BM
Bahamas	BS	Bahrain	BH	Bermuda	BM	Bhutan	BT
Bahrain	BH	Bangladesh	BD	Bhutan	BT	Bolivia, Plurinational State of	BO
Bangladesh	BD	Barbados	BB	Bolivia, Plurinational State of	BO	Bonaire, Sint Eustatius and Saba	BQ
Barbados	BB	Belarus	BY	Bonaire, Sint Eustatius and Saba	BQ	Bosnia and Herzegovina	BA
Belarus	BY	Belgium	BE	Bosnia and Herzegovina	BA	Botswana	BW
Belgium	BE	Belize	BZ	Botswana	BW	Bouvet Island	BV
Belize	BZ	Benin	BJ	Bouvet Island	BV	Brazil	BR
Benin	BJ	Bermuda	BM	Brazil	BR	British Indian Ocean Territory	IO
Bermuda	BM	Bhutan	BT	British Indian Ocean Territory	IO	Brunei Darussalam	BN
Bhutan	BT	Bolivia, Plurinational State of	BO	Brunei Darussalam	BN	Bulgaria	BG
Bolivia, Plurinational State of	BO	Bonaire, Sint Eustatius and Saba	BQ	Bulgaria	BG	Burkina Faso	BF
Bonaire, Sint Eustatius and Saba	BQ	Bosnia and Herzegovina	BA	Burkina Faso	BF	Burundi	BI
Bosnia and Herzegovina	BA	Botswana	BW	Burundi	BI	Cabo Verde	CV
Botswana	BW	Bouvet Island	BV	Cabo Verde	CV	Cambodia	KH
Bouvet Island	BV	Brazil	BR	Cambodia	KH	Cameroon	CM
Brazil	BR	British Indian Ocean Territory	IO	Cameroon	CM	Canada	CA
British Indian Ocean Territory	IO	Brunei Darussalam	BN	Canada	CA	Cayman Islands	KY
Brunei Darussalam	BN	Bulgaria	BG	Cayman Islands	KY	Central African Republic	CF
Bulgaria	BG	Burkina Faso	BF	Central African Republic	CF	Chad	TD
Burkina Faso	BF	Burundi	BI	Chad	TD	Chile	CL
Burundi	BI	Cabo Verde	CV	Chile	CL	China	CN
Cabo Verde	CV	Cambodia	KH	China	CN	Christmas Island	CX
Cambodia	KH	Cameroon	CM	Christmas Island	CX	Cocos (Keeling) Islands	CC
Cameroon	CM	Canada	CA	Cocos (Keeling) Islands	CC	Colombia	CO
Canada	CA	Cayman Islands	KY	Colombia	CO	Comoros	KM
Cayman Islands	KY	Central African Republic	CF	Comoros	KM	Congo	CG
Central African Republic	CF	Chad	TD	Congo	CG	Congo, the Democratic Republic of the	CD
Chad	TD	Chile	CL	Congo, the Democratic Republic of the	CD	Cook Islands	CK
Chile	CL	China	CN	Cook Islands	CK	Costa Rica	CR
China	CN	Christmas Island	CX	Costa Rica	CR	Cote d'Ivoire	CI
Christmas Island	CX	Cocos (Keeling) Islands	CC	Cote d'Ivoire	CI	Croatia	HR
Cocos (Keeling) Islands	CC	Colombia	CO	Croatia	HR	Cuba	CU
Colombia	CO	Comoros	KM	Cuba	CU	Curacao	CW
Comoros	KM	Congo	CG	Curacao	CW	Cyprus	CY
Congo	CG	Congo, the Democratic Republic of the	CD	Cyprus	CY	Czech Republic	CZ
Congo, the Democratic Republic of the	CD	Cook Islands	CK	Czech Republic	CZ	Denmark	DK
Cook Islands	CK	Costa Rica	CR	Denmark	DK	Djibouti	DJ
Costa Rica	CR	Cote d'Ivoire	CI	Djibouti	DJ	Dominica	DM
Cote d'Ivoire	CI	Croatia	HR	Dominica	DM		
Croatia	HR	Cuba	CU				
Cuba	CU	Curacao	CW				
Curacao	CW	Cyprus	CY				
Cyprus	CY	Czech Republic	CZ				
Czech Republic	CZ	Denmark	DK				
Denmark	DK	Djibouti	DJ				
Djibouti	DJ	Dominica	DM				
Dominica	DM						

Additional KYC Form for Opening a Demat Account

For Individuals 5

Depository Participant Name/Address

(To be filled by the Depository Participant)

Application No.		Date	D	D	M	M	Y	Y	Y	Y
DP Internal Reference No.										
DP ID										
Client ID										

(To be filled by the applicant in **BLOCK LETTERS** in English)

I/We request you to open a demat account in my/ our name as per following details:-

Holders Details

Sole / First Holder's Name		PAN																		
		UID																		
Second Holder's Name		PAN																		
		UID																		
Third Holder's Name		PAN																		
		UID																		

Name *	
*In case of Firms, Association of Persons (AOP), Partnership Firm, Unregistered Trust, etc., although the account is opened in the name of the natural persons, the name of the Firm, Association of Persons (AOP), Partnership Firm, Unregistered Trust, etc., should be mentioned above.	

Type of Account (Please tick whichever is applicable)

Status	Sub - Status
☐ Individual	☐ Individual Resident ☐ Individual Director's Relative ☐ Individual Promoter ☐ Individual Margin Trading A/C (MANTRA) ☐ Individual-Director ☐ Individual HUF / AOP ☐ Minor ☐ Others(specify)_____
☐ NRI	☐ NRI Repatriable ☐ NRI Repatriable Promoter ☐ NRI - Depository Receipts ☐ NRI Non-Repatriable ☐ NRI Non-Repatriable Promoter ☐ Others (specify) _____
☐ Foreign National	☐ Foreign National ☐ Foreign National - Depository Receipts ☐ Others (specify)_____

Details of Guardian (in case the account holder is minor)

Guardian's Name		PAN	
Relationship with the applicant			
I / We instruct the DP to receive each and every credit in my / our account (If not marked, the default option would be 'Yes')	[Automatic Credit] ☐ Yes ☐ No		
I / We would like to instruct the DP to accept all the pledge instructions in my /our account without any other further instruction from my/our end (If not marked, the default option would be 'No')	☐ Yes ☐ No		
Account Statement Requirement	☐ As per SEBI Regulation ☐ Daily ☐ Weekly ☐ Fortnightly ☐ Monthly		
I / We request you to send Electronic Transaction-cum-Holding Statement at the email ID	☐ Yes ☐ No		
I / We would like to share the email ID with the RTA	☐ Yes ☐ No		
I / We would like to receive the Annual Report	☐ Physical / ☐ Electronic / ☐ Both Physical and ☐ Electronic		
(Tick the applicable box. If not marked the default option would be in Physical)			

If We wish to receive dividend / interest directly in to my bank account as given below through ECS (If not marked, the default option would be 'Yes') [ECS is mandatory for locations notified by SEBI from time to time]	☐ Yes ☐ No
---	--

Bank Details [Dividend Bank Details]

Bank Code (9 digit MICR code)																				
IFS Code (11 character)																				
Account number																				
Account type	☐ Saving ☐ Current ☐ Others (specify)_____																			
Bank Name																				
Branch Name																				
Bank Branch Address																				
City		State		Country		PIN code														

BO(s) SIGNATURE _____

Classification:

- (i) Photocopy of the cancelled cheque having the name of the account holder where the cheque book is issued, (or)
(ii) Photocopy of the Bank Statement having name and address of the BO
(iii) Photocopy of the Passbook having name and address of the BO, (or)
(iv) Letter from the Bank.
➤ In case of options (ii), (iii) and (iv) above, MICR code of the branch should be present / mentioned on the document.

Other Details Gross Annual Income Details	Income Range per annum:	
	☐ Up to Rs. 1,00,000 ☐ Rs. 1,00,000 to Rs. 5,00,000 ☐ Rs. 5,00,000 to ₹10,00,000 ☐ Rs. 10,00,000 to Rs. 25,00,000 ☐ More than Rs. 25,00,000	
	Net worth as on (Date) D D M M Y Y Y Y Y Y Rs <i>[Net worth should not be older than 1 year]</i>	
Occupation	☐ Private / Public Sector ☐ Govt. Service ☐ Business ☐ Professional ☐ Agriculture ☐ Retired ☐ Housewife ☐ Student ☐ Others (Specify) _____	
Please tick, if applicable: ☐ Politically Exposed Person (PEP) ☐ Related to Politically Exposed Person (RPEP)		
Any other information:		

SMS Alert Facility Refer to Terms & Conditions given as Annexure - 2.4	MOBILE NO. +91 _____ [(Mandatory, if you are giving Power of Attorney (POA)] (if POA is not granted & you do not wish to avail of this facility, cancel this option).												
	I wish to avail the TRUST facility using the Mobile number registered for SMS Alert Facility. I have read and understood the Terms and Conditions prescribed by CDSL for the same. ☐ Yes ☐ No I/We wish to register the following clearing member IDs under my/our below mentioned BO ID registered for TRUST												
	<table border="1"> <thead> <tr> <th>Stock Exchange Name/ID</th> <th>Clearing Member Name</th> <th>Clearing Member ID (Optional)</th> </tr> </thead> <tbody> <tr><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td></tr> </tbody> </table>		Stock Exchange Name/ID	Clearing Member Name	Clearing Member ID (Optional)								
Stock Exchange Name/ID	Clearing Member Name	Clearing Member ID (Optional)											
Easi	To register for ^e Easi, please visit our website www.cdslindia.com . ^e Easi allows a BO to view his ISIN balances, transactions and value of the portfolio online.												

Nomination Details:

I / We the Sole Holder / Joint Holder / Guardian (in case of minor) hereby declare that:

I / We **do not wish to nominate any one for this DEMAT account.**

I / We **nominate** the following persons who is/are entitled to receive security balances lying in my / our account.

BO(s) SIGNATURE _____

Nomination Details	Nominee1	Nominee 2	Nominee 3
Nominee Name			
*First Name:	_____	_____	_____
Middle Name:	_____	_____	_____
*Last Name:	_____	_____	_____
Nomination Details	Nominee 1	Nominee 2	Nominee 3
*Address			
*City			
*State			
*Pin			
*Country			
Telephone No.			
Fax No.			
PAN No.			
UID			
Email ID			
*Relationship with the BO:			
Date of Birth (mandatory if Nominee is Minor) dd-mm-yyyy			
Name of the Guardian of Nominee(if Nominee is a minor)			
*First Name:	_____	_____	_____
Middle Name:	_____	_____	_____
*Last Name:	_____	_____	_____
Address of the Guardian of Nominee:			
*City			
*State			
*Country			
*Pin			
Age			
Telephone			
Email ID			
Fax No.			
*Relationship of Guardian with the nominee			
*Percentage of allocation of securities			
*Residual Securities			
[please tick any one nominee, if tick not marked the default will be first nominee]	☐	☐	☐

Note: Residual securities: incase of multiple nominees, please choose any one nominee who will be credited with residual securities remaining after distribution of securities as per percentage of allocation. If you fail to choose one such Nominee, then the first nominee will be marked as nominee entitled for residual shares, if any.

*** Marked is Mandatory field**

Classification:

BO(s) SIGNATURE _____

This nomination shall supersede any prior nomination made by me / us and also any testamentary document executed by me / us.

Note: One witness shall attest signature(s) / thumb impression(s).

Details of Witness	
	First Witness
Name of witness	
Address of witness	
Signature of witness	

I / We have received and read the Rights and Obligations document and terms & conditions and agree to abide by and be bound by the same and by the Bye Laws as are in force from time to time. I / We declare that the particulars given by me/us above are true and to the best of my/our knowledge as on the date of making this application. I/We agree and undertake to intimate the DP any change(s) in the details / Particulars mentioned by me / us in this form. I/We further agree that any false / misleading information given by me / us or suppression of any material information will render my account liable for termination and suitable action.

	First/Sole Holder or Guardian (in case of Minor)	Second Holder	Third Holder
Name			
Signature			
(Signatures should be preferably in blue ink).			

Branch Seal and Signature

BO(s) SIGNATURE _____

Terms And Conditions-cum-Registration / Modification Form for receiving SMS Alerts from CDSL

[SMS Alerts will be sent by CDSL to BOs for all debits]

Definitions:

In these Terms and Conditions the terms shall have following meaning unless indicated otherwise:

1. "Depository" means Central Depository Services (India) Limited a company incorporated in India under the Companies Act 1956 and having its registered office at 17th Floor, P.J. Towers, Dalal Street, Fort, Mumbai 400001 and all its branch offices and includes its successors and assigns.
2. 'DP' means Depository Participant of CDSL. The term covers all types of DPs who are allowed to open demat accounts for investors.
3. 'BO' means an entity that has opened a demat account with the depository. The term covers all types of demat accounts, which can be opened with a depository as specified by the depository from time to time.
4. SMS means "Short Messaging Service"
5. "Alerts" means a customized SMS sent to the BO over the said mobile phone number.
6. "Service Provider" means a cellular service provider(s) with whom the depository has entered / will be entering into an arrangement for providing the SMS alerts to the BO.
7. "Service" means the service of providing SMS alerts to the BO on best effort basis as per these terms and conditions.

Availability:

1. The service will be provided to the BO at his / her request and at the discretion of the depository. The service will be available to those accountholders who have provided their mobile numbers to the depository through their DP. The services may be discontinued for a specific period / indefinite period, with or without issuing any prior notice for the purpose of security reasons or system maintenance or for such other reasons as may be warranted. The depository may also discontinue the service at any time without giving prior notice for any reason whatsoever.
2. The service is currently available to the BOs who are residing in India.
3. The alerts will be provided to the BOs only if they remain within the range of the service provider's service area or within the range forming part of the roaming network of the service provider.
4. In case of joint accounts and non-individual accounts the service will be available, only to one mobile number i.e. to the mobile number as submitted at the time of registration / modification.
5. The BO is responsible for promptly intimating to the depository in the prescribed manner any change in mobile number, or loss of handset, on which the BO wants to receive the alerts from the depository. In case of change in mobile number not intimated to the depository, the SMS alerts will continue to be sent to the last registered mobile phone number. The BO agrees to indemnify the depository for any loss or damage suffered by it on account of SMS alerts sent on such mobile number.

Receiving Alerts:

1. The depository shall send the alerts to the mobile phone number provided by the BO while registering for the service or to any such number replaced and informed by the BO from time to time. Upon such registration / change, the depository shall make every effort to update the change in mobile number within a reasonable period of time. The depository shall not be responsible for any event of delay or loss of message in this regard.
2. The BO acknowledges that the alerts will be received only if the mobile phone is in 'ON' and in a mode to receive the SMS. If the mobile phone is in 'Off' mode i.e. unable to receive the alerts then the BO may not get / get after delay any alerts sent during such period.
3. The BO also acknowledges that the readability, accuracy and timeliness of providing the service depend on many factors including the infrastructure, connectivity of the service provider. The depository shall not be responsible for any non-delivery, delayed delivery or distortion of the alert in any way whatsoever.
4. The BO further acknowledges that the service provided to him is an additional facility provided for his convenience and is susceptible to error, omission and/ or inaccuracy. In case the BO observes any error in the information provided in the alert, the BO shall inform the depository and/ or the DP immediately in writing and the depository will make best possible efforts to rectify the error as early as possible. The BO shall not hold the depository liable for any loss, damages, etc. that may be incurred/ suffered by the BO on account of opting to avail SMS alerts facility.
5. The BO authorizes the depository to send any message such as promotional, greeting or any other message that the depository may consider appropriate, to the BO. The BO agrees to an ongoing confirmation for use of name, email address and mobile number for marketing offers between CDSL and any other entity.
6. **The BO agrees to inform the depository and DP in writing of any unauthorized debit to his BO account/ unauthorized transfer of securities from his BO account, immediately, which may come to his knowledge on receiving SMS alerts. The BO may send an email to CDSL at complaints@cdslindia.com. The BO is advised not to inform the service provider about any such unauthorized debit to/ transfer of securities from his BO account by sending a SMS back to the service provider as there is no reverse communication between the service provider and the depository.**
7. The information sent as an alert on the mobile phone number shall be deemed to have been received by the BO and the depository shall not be under any obligation to confirm the authenticity of the person(s) receiving the alert.
8. The depository will make best efforts to provide the service. The BO cannot hold the depository liable for non-availability of the service in any manner whatsoever.
9. If the BO finds that the information such as mobile number etc., has been changed with out proper authorization, the BO should immediately inform the DP in writing.

BO(s) SIGNATURE _____

Classification:

Fees:

Depository reserves the right to charge such fees from time to time as it deems fit for providing this service to the BO.

Disclaimer:

The depository shall make reasonable efforts to ensure that the BO's personal information is kept confidential. The depository does not warranty the confidentiality or security of the SMS alerts transmitted through a service provider. Further, the depository makes no warranty or representation of any kind in relation to the system and the network or their function or their performance or for any loss or damage whenever and howsoever suffered or incurred by the BO or by any person resulting from or in connection with availing of SMS alerts facility. The Depository gives no warranty with respect to the quality of the service provided by the service provider. The Depository will not be liable for any unauthorized use or access to the information and/ or SMS alert sent on the mobile phone number of the BO or for fraudulent, duplicate or erroneous use/ misuse of such information by any third person.

Liability and Indemnity:

The Depository shall not be liable for any breach of confidentiality by the service provider or by any third person due to unauthorized access to the information meant for the BO. In consideration of the depository providing the service, the BO agrees to indemnify and keep safe, harmless and indemnified the depository and its officials from any damages, claims, demands, proceedings, loss, cost, charges and expenses whatsoever which a depository may at any time incur, sustain, suffer or be put to as a consequence of or arising out of interference with or misuse, improper or fraudulent use of the service by the BO.

Amendments:

The depository may amend the terms and conditions at any time with or without giving any prior notice to the BOs. Any such amendments shall be binding on the BOs who are already registered as user of this service.

Governing Law and Jurisdiction:

Providing the Service as outlined above shall be governed by the laws of India and will be subject to the exclusive jurisdiction of the courts in Mumbai.

I/We wish to avail the SMS Alerts facility provided by the depository on my/our mobile number provided in the registration form subject to the terms and conditions mentioned below. **I/ We consent to CDSL providing to the service provider such information pertaining to account/transactions in my/our account as is necessary for the purposes of generating SMS Alerts by service provider, to be sent to the said mobile number.**

I/We have read and understood the terms and conditions mentioned above and agree to abide by them and any amendments thereto made by the depository from time to time. I/ we further undertake to pay fee/ charges as may be levied by the depository from time to time.

I / We further understand that the SMS alerts would be sent for a maximum four ISINs at a time. If more than four debits take place, the BOs would be required to take up the matter with their DP.

I/We am/ are aware that mere acceptance of the registration form does not imply in any way that the request has been accepted by the depository for providing the service.

I/We provide the following information for the purpose of **REGISTRATION / MODIFICATION** (Please cancel out what is not applicable). BOID

	(Please write your 5 digit DPID)					(Please write your 8 digit Client ID)				
--	----------------------------------	--	--	--	--	---------------------------------------	--	--	--	--

Sole / First Holder's Name : _____

Second Holder's Name : _____

Third Holder's Name : _____

	+91									
--	------------	--	--	--	--	--	--	--	--	--

(Please write only the mobile number without prefixing country code or zero)

The mobile number is registered in the name of: _____

Email ID: _____
(Please write only ONE valid email ID on which communication; if any, is to be sent)

Signatures _____
Place: _____

Second holder

Third Holder
Date: _____

Classification:

Declaration for availing of Basic Services Demat Account (BSDA) facility

To,

Depository Participant Name
AddressDate:

--	--	--	--	--	--	--	--

Dear Sir / Madam,

☐ I / We wish to avail the BSDA facility for the new account for which we have submitted my / our account opening form☐ I / We wish to avail the BSDA facility for my / our below mentioned demat account number

DP ID										Client ID									
--------------	--	--	--	--	--	--	--	--	--	------------------	--	--	--	--	--	--	--	--	--

	Name	PAN									
Sole/First Holder											
Second Holder											
Third Holder											

I/We have read and understood the regulatory (SEBI) guidelines for opening a Basic Services Demat Account and undertake to comply with the aforesaid guidelines from time to time. I/we also undertake to comply with the guidelines issued by any such authority for BSDA facility from time to time. I/We also agree that in case our demat account opened under BSDA facility does not meet the eligibility for BSDA facility as per guideline issued by SEBI or any such authority at any point of time, my / our BSDA account will be converted to regular demat account without further reference to me/us and will be levied charges as applicable to regular accounts as informed by the DP.

I, the first / Sole holder also hereby declare that I do not have / propose to have any other demat account across depositories as a first / sole holder.

	Signature
Sole/First Holder	
Second Holder	
Third Holder	

===== (Please Tear here) =====

Acknowledgement Receipt

Received BSDA declaration form from:

DP ID						Client ID					
Name											
Address											

Date :

Depository Participant Seal and Signature

(Perforated Card)

DP ID	1	3	0	2	5	9	0	0	Client ID							
First/Sole Holder									Second Holder				Third Holder			
Name																
Specimen Signature																

Branch Seal and Signature

Rights and Obligations of the Beneficial Owner and Depository Participant

General Clause

1. The Beneficial Owner and the Depository participant (DP) shall be bound by the provisions of the Depositories Act, 1996, SEBI (Depositories and Participants) Regulations, 1996, Rules and Regulations of Securities and Exchange Board of India (SEBI), Circulars/Notifications/Guidelines issued there under, Bye Laws and Business Rules/Operating Instructions issued by the Depositories and relevant notifications of Government Authorities as may be in force from time to time.
2. The DP shall open/activate demat account of a beneficial owner in the depository system only after receipt of complete Account opening form, KYC and supporting documents as specified by SEBI from time to time.

Beneficial Owner information

3. The DP shall maintain all the details of the beneficial owner(s) as mentioned in the account opening form, supporting documents submitted by them and/or any other information pertaining to the beneficial owner confidentially and shall not disclose the same to any person except as required by any statutory, legal or regulatory authority in this regard.
4. The Beneficial Owner shall immediately notify the DP in writing, if there is any change in details provided in the account opening form as submitted to the DP at the time of opening the demat account or furnished to the DP from time to time.

Fees/Charges/Tariff

5. The Beneficial Owner shall pay such charges to the DP for the purpose of holding and transfer of securities in dematerialized form and for availing depository services as may be agreed to from time to time between the DP and the Beneficial Owner as set out in the Tariff Sheet provided by the DP. It may be informed to the Beneficial Owner that *"no charges are payable for opening of demat accounts"*
6. In case of Basic Services Demat Accounts, the DP shall adhere to the charge structure as laid down under the relevant SEBI and/or Depository circulars/directions/notifications issued from time to time.
7. The DP shall not increase any charges/tariff agreed upon unless it has given a notice in writing of not less than thirty days to the Beneficial Owner regarding the same.

Dematerialization

8. The Beneficial Owner shall have the right to get the securities, which have been admitted on the Depositories, dematerialized in the form and manner laid down under the Bye Laws, Business Rules and Operating Instructions of the depositories.

Separate Accounts

9. The DP shall open separate accounts in the name of each of the beneficial owners and securities of each beneficial owner shall be segregated and shall not be mixed up with the securities of other beneficial owners and/or DP's own securities held in dematerialized form.
10. The DP shall not facilitate the Beneficial Owner to create or permit any pledge and /or hypothecation or any other interest or encumbrance over all or any of such securities submitted for dematerialization and/or held in demat account except in the form and manner prescribed in the Depositories Act, 1996, SEBI (Depositories and Participants) Regulations, 1996 and Bye- Laws/Operating Instructions/Business Rules of the Depositories.

Transfer of Securities

11. The DP shall effect transfer to and from the demat accounts of the Beneficial Owner only on the basis of an order, instruction, direction or mandate duly authorized by the Beneficial Owner and the DP shall maintain the original documents and the audit trail of such authorizations.
12. The Beneficial Owner reserves the right to give standing instructions with regard to the crediting of securities in his demat account and the DP shall act according to such instructions.

Statement of account

13. The DP shall provide statements of accounts to the beneficial owner in such form and manner and at such time as agreed with the Beneficial Owner and as specified by SEBI/depository in this regard.
14. However, if there is no transaction in the demat account, or if the balance has become Nil during the year, the DP shall send one physical statement of holding annually to such BOs and shall resume sending the transaction statement as and when there is a transaction in the account.
15. The DP may provide the services of issuing the statement of demat accounts in an electronic mode if the Beneficial Owner so desires. The DP will furnish to the Beneficial Owner the statement of demat accounts under its digital signature, as governed under the Information Technology Act, 2000. However if the DP does not have the facility of providing the statement of demat account in the electronic mode, then the Participant shall be obliged to forward the statement of demat accounts in physical form.
16. In case of Basic Services Demat Accounts, the DP shall send the transaction statements as mandated by SEBI and/or Depository from time to time.

BO SIGNATURE			
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Manner of Closure of Demat account

17. The DP shall have the right to close the demat account of the Beneficial Owner, for any reasons whatsoever, provided the DP has given a notice in writing of not less than thirty days to the Beneficial Owner as well as to the Depository. Similarly, the Beneficial Owner shall have the right to close his/her demat account held with the DP provided no charges are payable by him/her to the DP. In such an event, the Beneficial Owner shall specify whether the balances in their demat account should be transferred to another demat account of the Beneficial Owner held with another DP or to rematerialize the security balances held.
18. Based on the instructions of the Beneficial Owner, the DP shall initiate the procedure for transferring such security balances or rematerialize such security balances within a period of thirty days as per procedure specified from time to time by the depository. Provided further, closure of demat account shall not affect the rights, liabilities and obligations of either the Beneficial Owner or the DP and shall continue to bind the parties to their satisfactory completion.

Default in payment of charges

19. In event of Beneficial Owner committing a default in the payment of any amount provided in Clause 5 & 6 within a period of thirty days from the date of demand, without prejudice to the right of the DP to close the demat account of the Beneficial Owner, the DP may charge interest at a rate as specified by the Depository from time to time for the period of such default.
20. In case the Beneficial Owner has failed to make the payment of any of the amounts as provided in Clause 5&6 specified above, the DP after giving two days notice to the Beneficial Owner shall have the right to stop processing of instructions of the Beneficial Owner till such time he makes the payment along with interest, if any.

Liability of the Depository

21. As per Section 16 of Depositories Act, 1996,
 1. Without prejudice to the provisions of any other law for the time being in force, any loss caused to the beneficial owner due to the negligence of the depository or the participant, the depository shall indemnify such beneficial owner.
 2. Where the loss due to the negligence of the participant under Clause (1) above, is indemnified by the depository, the depository shall have the right to recover the same from such participant.

Freezing/ Defreezing of accounts

22. The Beneficial Owner may exercise the right to freeze/defreeze his/her demat account maintained with the DP in accordance with the procedure and subject to the restrictions laid down under the Bye Laws and Business Rules/Operating Instructions.
23. The DP or the Depository shall have the right to freeze/defreeze the accounts of the Beneficial Owners on receipt of instructions received from any regulator or court or any statutory authority.

Redressal of Investor grievance

24. The DP shall redress all grievances of the Beneficial Owner against the DP within a period of thirty days from the date of receipt of the complaint.

Authorized representative

25. If the Beneficial Owner is a body corporate or a legal entity, it shall, along with the account opening form, furnish to the DP, a list of officials authorized by it, who shall represent and interact on its behalf with the Participant. Any change in such list including additions, deletions or alterations thereto shall be forthwith communicated to the Participant.

Law and Jurisdiction

26. In addition to the specific rights set out in this document, the DP and the Beneficial owner shall be entitled to exercise any other rights which the DP or the Beneficial Owner may have under the Rules, Bye Laws and Regulations of the respective Depository in which the demat account is opened and circulars/notices issued there under or Rules and Regulations of SEBI.
27. The provisions of this document shall always be subject to Government notification, any rules, regulations, guidelines and circulars/ notices issued by SEBI and Rules, Regulations and Bye-laws of the relevant Depository, where the Beneficial Owner maintains his/ her account, that may be in force from time to time.
28. The Beneficial Owner and the DP shall abide by the arbitration and conciliation procedure prescribed under the Bye-laws of the depository and that such procedure shall be applicable to any disputes between the DP and the Beneficial Owner.
29. Words and expressions which are used in this document but which are not defined herein shall unless the context otherwise requires, have the same meanings as assigned thereto in the Rules, Bye-laws and Regulations and circulars/notices issued there under by the depository and /or SEBI.
30. Any changes in the rights and obligations which are specified by SEBI/Depositories shall also be brought to the notice of the clients at once.
31. If the rights and obligations of the parties hereto are altered by virtue of change in Rules and regulations of SEBI or Bye-laws, Rules and Regulations of the relevant Depository, where the Beneficial Owner maintains his/her account, such changes shall be deemed to have been incorporated herein in modification of the rights and obligations of the parties mentioned in this document.

BO SIGNATURE			
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Schedule Of Charges

Sr No	Charges		Revised Charges No Trading A/c	Revised Charges with trading A/c
1	Demat Account opening charges		Free	Free
2	Demat Closure Charges		Free	Free
3	Account Manitenance Charges	Individual	Free for the first year	Free for the first year
			300+ GST from 2nd year onwards	250 + GST from 2nd year onwards
		Non-Individual	Free for the first year	Free for the first year
			1000+GST from 2nd year onwards for HUF	1000+GST from 2nd year onwards for HUF
			1500+GST from 2nd year onwards for Corporates	1500+GST from 2nd year onwards for Corporates
4	Custody Charges		Nil	Nil
5	Transaction Charges	Buy Charges	Nil	Nil
		Sell Charges	Individual and HUF: 0.04% of the transaction value Subject to Minimum of Rs. 30/- and Maximum of Rs.1200/- per ISIN debit instruction (Charges of Rs.10/- per ISIN for late submission). 0.02% in case of Speed-e/ easiest with minimum of Rs. 30 and maximum of Rs. 1200/-. Corporate: 0.04% of the transaction value Subject to Minimum of Rs. 30/- and Maximum of Rs.1500/- per ISIN debit instruction (Charges of Rs.10/- per ISIN for late submission). 0.02% in case of Speed-e/ easiest with minimum of Rs. 50/- and maximum of Rs. 1500/-.	Individual and HUF: 0.04% of the transaction value Subject to Minimum of Rs. 30/- and Maximum of Rs.1200/- per ISIN debit instruction (Charges of Rs.10/- per ISIN for late submission). 0.02% in case of Speed-e/ easiest with minimum of Rs. 30 and maximum of Rs. 1200/-. Corporate: 0.04% of the transaction value Subject to Minimum of Rs. 30/- and Maximum of Rs.1500/- per ISIN debit instruction (Charges of Rs.10/- per ISIN for late submission). 0.02% in case of Speed-e/ easiest with minimum of Rs. 50/- and maximum of Rs. 1500/-.
6	Commercial Paper /CD/MIBOR linked paper Purchase/Sale		Rs.500 per transaction	Rs.500 per transaction
7	Debt Instrument Sale		Rs.500 per transaction	Rs.500 per transaction

Signature of Client	First Holder	Second Holder	Third Holder

8	Dematerialization		Rs.5/- per certificate (Minimum Rs.100/- per DRF)including postage charges & other out of pocket expenses.	Rs.5/- per certificate (Minimum Rs.100/- per DRF)including postage charges & other out of pocket expenses.
9	Rematerialization		Rs.25.00 per 100 shares or part thereof. Min Rs.100.00 per request per ISIN including postage charges & other out of pocket expenses	Rs.25.00 per 100 shares or part thereof. Min Rs.100.00 per request per ISIN including postage charges & other out of pocket expenses
10	Pledging	Creation/Create Confirmation of pledge/Invocation of pledge	0.02% of transaction value or Min Rs 100/- and Max Rs.2000.	0.02% of transaction value or Min Rs 100/- and Max Rs.2000. Monthly Rs. 25000/ Month with unlimited pledging.
		Closure of Pledge	0.01% of value. Min of Rs.100/- per transaction per ISIN Max of Rs.1000 to pledgee	0.01% of transaction value or Min Rs 100/- and Max Rs.2000. Monthly Rs. 12500/ Month with unlimited pledging.
		Margin Pledge	0.01% of transaction value or Min Rs 100/- and Max Rs.2000.	0.01% of transaction value or Min Rs 100/- and Max Rs.2000. Monthly Rs. 12500/ Month with unlimited pledging.
11	Transaction Statement		Monthly free, if transaction is there	Monthly free, if transaction is there
12	Holding Statement		Half yearly Free	Half yearly Free
13	Additional Statement		By Post -Min. Rs.50/- per instance up to 2 pages and additional Rs.10 per pages including postal charges. By Email - Nil	By Post -Min. Rs.50/- per instance up to 2 pages and additional Rs.10 per pages including postal charges. By Email - Nil
14	Freezing/Unfreezing		Rs.25 per transaction	Rs.25 per transaction
15	Failed Debit Transaction		Rs.50 per transaction	Rs.50 per transaction
16	Deliver Instruction Slip		Rs.100 per DIS book including postal charges ;First DIS book will be provided free	Rs.100 per DIS book including postal charges ;First DIS book will be provided free
17	Other Chrges		Demat request rejection Rs.50/- per rejection + postal charges	Demat request rejection Rs.50/- per rejection + postal charges
18	NDU Charges		a. 0.01% of transaction value or Min Rs 25/- whichever is higher plus NSDL charges as applicable	a. 0.01% of transaction value or Min Rs 25/- whichever is higher plus NSDL charges as applicable

Signature of Client	First Holder	Second Holder	Third Holder

===== (Please Tear Here) =====

(To be filled by Depository Participant)

Acknowledgement Receipt

Application No.:

Date:

We hereby acknowledge the receipt of the Account Opening Application Form:

Name of the Sole / First Holder	
Name of the Second Holder	
Name of the Third Holder	

Depository Participant Seal and Signature

===== (Please Tear Here) =====

Acknowledgement Receipt

Received nomination form from:

DP ID	1	3	0	2	5	9	0	0	Client ID								
Name																	
Address																	
Nomination in favor of		1. ☐ 2. 3.															
<u>No Nomination</u>		<u>Does not wish to nominate</u>															
<u>Registration No. (For Nominee 1)</u>										Registered on							
<u>Registration No. (For Nominee 2)</u>										Registered on							
<u>Registration No. (For Nominee 3)</u>										Registered on							

Depository Participant Seal and Signature