To, The South Indian Bank Ltd.,
HO Marketing Department, Demat Centre,
2nd Floor, Shanu Tower, No. IV/461A,
North Kalamassery, Ernakulam-683104, Tel/ Fax: 0484-2933561, Email Id: demat@sib.co.in

Demat Account Application Form (NON INDIVIDUAL)

Check List
1. Separate KYC forms (page 2&3) required for each holders in case of joint demat account.
2. Whether applicant is an SB/CD holder in SIB?
3. Photograph (passport size 3.5x3.5 cm) of all the applicants affixed on KYC form and signed across.
4. KYC form attached is duly filled and signed by customer and branch official.
5. Proof of Identity (PAN Card copy self attested and attested by Branch) of the applicant attached with the application and it is verified in person?
6. Address Proofs supporting both correspondence & permanent address enclosed (voter’s ID card/Driving License/Passport, Latest Tel Bill/Electricity Bill within 2 months).
   For NRI Repatriable (Passport/International Driving license Mandatory) & For NRI Non Repatriable (Proof of Indian Address Mandatory)
7. All documents (in A4 Size full scale paper) attached with the application are Self Attested verified and Stamped by Branch Official with seal as verified with original?
8. Signatures are affixed by applicants in all the pages marked ‘X’ and Bank Official marked ‘Y’ in black ink preferably and witnessed wherever necessary (2 Witnesses in nomination form)
9. A copy of Rights an Obligations (page 7,8) to be provided to the customer for reference.
10. All Columns in the application filled and the data entry done in system are in Block letters?
11. Bank MICR code, IFSC code and account number in 16 digit format are entered properly in application form and system.

Account Canvassed by: (Mandatory)

<table>
<thead>
<tr>
<th>Name &amp; PPC</th>
<th>Designation &amp; Branch</th>
<th>Signature of employee</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
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</tbody>
</table>

For The South Indian Bank

Name of the Verifying Officer: -

Signature: Authorised Signatory

Received nomination request from:

<table>
<thead>
<tr>
<th>DP ID</th>
<th>1</th>
<th>3</th>
<th>0</th>
<th>2</th>
<th>7</th>
<th>9</th>
<th>0</th>
<th>0</th>
<th>Client ID</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
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</tr>
</tbody>
</table>

Name
Address
Nomination in
Registration No.
Registered on

Application No.: Date:

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

<table>
<thead>
<tr>
<th>Name of the Sole / First Holder</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Name of Second joint Holder</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Name of Third joint Holder</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
</tr>
</tbody>
</table>

Depository Participant Seal and Signature
# Know Your Client (KYC)

**Application Form (For Non-Individuals Only)**

**Application No.**

Please fill in **ENGLISH** and in **BLOCK LETTERS**

## A. Identity Details (please see guidelines overleaf)

1. **Name of Applicant**
   - [Please write complete name as per Certificate of Incorporation / Registration; leaving one box blank between 2 words. Please do not abbreviate the Name].

2. **Date of Incorporation**
   - dd/mm/yyyy
   - **Place of Incorporation**

3. **Registration No.**
   - (e.g. CIN)

4. **Status**
   - [Please tick () ]
   - Private Ltd. Co.
   - Public Ltd. Co.
   - Body Corporate
   - Partnership
   - Trust / Charities / NGOs
   - FI
   - FII
   - HUF
   - AOP
   - Bank
   - Government Body
   - Non-Government Organisation
   - Defence Establishment
   - Body of Individuals
   - Society
   - LLP
   - Others (Please specify)

5. **Permanent Account Number (PAN) (MANDATORY)**
   - [Please enclose a duly attested copy of your PAN Card]

## B. Address Details (please see guidelines overleaf)

1. **Address for Correspondence**
   - **City / Town / Village**
   - **Postal Code**
   - **State**
   - **Country**

2. **Contact Details**
   - **Tel. (Off.)**
     - (ISD)
     - (STD)
   - **Tel. (Res.)**
     - (ISD)
     - (STD)
   - **Mobile**
     - (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.**
   - Latest Telephone Bill (only Land Line)
   - Latest Electricity Bill
   - Latest Bank Account Statement
   - Registered Lease / Sale Agreement of Office Premises
   - Any other proof of address document (as listed overleaf).
   - (Please specify)

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

4. **Registered Address (If different from above)**
   - **City / Town / Village**
   - **Postal Code**
   - **State**
   - **Country**

5. **Proof of address to be provided by Applicant. Please submit ANY ONE of the following valid documents & tick () against the document attached.**
   - Latest Telephone Bill (only Land Line)
   - Latest Electricity Bill
   - Latest Bank Account Statement
   - Registered Lease / Sale Agreement of Office Premises
   - Any other proof of address document (as listed overleaf).
   - (Please specify)

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

## C. Other Details (please see guidelines overleaf)

1. **Name, PAN, DIN/Aadhaar Number, residential address and photographs of Promoters/Partners/Karta/Trustees/whole time directors**
   - (Please use the Annexure to fill in the details)

2. **Any other information:**

**DECLARATION**

I/We hereby declare that the details furnished above are true and correct to the best of my/our knowledge and belief and I/we 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:**

**NAME & SIGNATURE(S) OF AUTHORISED PERSON(S)**

---

**FOR OFFICE USE ONLY**

AMC/Intermediary name OR code

- [ ] (Originals Verified) Self Certified Document copies received
- [ ] (Attested) True copies of documents received

Seal/Stamp of the intermediary should contain
- Staff Name
- Designation
- Name of the Organization
- Signature
- Date
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/OICCard 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, Merchant’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 amin or, 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) (Adhaar)/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.)
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 FIIs/sub account, Power of Attorney given by FIIs/sub-account to the Custodians (which are duly notified 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 by officials appointed by Courts e.g. Official Liquidator, Court receiver etc.
2. Investors residing in the state of Sikkim.
3. NRE/NRO/NRO accounts of not-for-profit, charitable, educational, or cultural organisations that are exempted 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, MFIs, VFCs, FVCl, 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, Gazetteed 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.

F. In case of non-Individuals, additional documents to be obtained from Non-individuals, over & above the POI & POA, as mentioned below:

<table>
<thead>
<tr>
<th>Types of entity</th>
<th>Documentary requirements</th>
</tr>
</thead>
</table>
| Corporate       | - Copy of the balance sheets for the last 2 financial years (to be submitted every year)  
|                 | - Copy of latest share holding pattern including list of all those holding control, either directly or indirectly, in the company in terms of SEBI takeover Regulations, duly certified by the company secretary/Whole time director/MD(to be submitted every year)  
|                 | - Photograph, POI, POA, PAN and DIN numbers of whole time directors/two directors in charge of day to day operations  
|                 | - Photograph, POI, POA, PAN of individual promoters holding control – either directly or indirectly  
| Partnership firm| - Copy of the balance sheets for the last 2 financial years (to be submitted every year)  
|                 | - Certificate of registration (for registered partnership firms only)  
|                 | - Copy of partnership deed  
|                 | - Authorised signatories list with specimen signatures  
| Trust           | - Copy of the balance sheets for the last 2 financial years (to be submitted every year)  
|                 | - Certificate of registration (for registered trust only).Copy of Trust deed  
|                 | - List of trustees certified by managing trustees/CA  
|                 | - Photograph, POI, POA, PAN of Trustees  
| HUF             | - PAN of HUF  
|                 | - Deed of declaration of HUF/List of coparceners  
|                 | - Bank pass-book/bank statement in the name of HUF  
|                 | - Photograph, POI, POA, PAN of Karta  
| Unincorporated Association or a body of individuals | - Proof of Existence/Constitution document  
|                 | - Resolution of the managing body & Power of Attorney granted to transact business on its behalf  
|                 | - Authorized signatories list with specimen signatures  
| Banks/Institutional Investors | - Copy of the constitution/registration or annual report/balance sheet for the last 2 financial years  
|                 | - Authorized signatories list with specimen signatures  
| Foreign Institutional Investors (FII) | - Copy of SEBI registration certificate  
|                 | - Authorized signatories list with specimen signatures  
| Army/Government Bodies | - Self-certification on letterhead  
|                 | - Authorized signatories list with specimen signatures  
| Registered Society | - Copy of Registration Certificate under Societies Registration Act  
|                 | - List of Managing Committee members  
|                 | - Committee resolution for persons authorised to act as authorised signatories with specimen signatures  
|                 | - True copy of Society Rules and Bye Laws certified by the Chairman/Secretary  

Please Submit the KYC Documents on A4 Size Paper Only.
### Details of Promoters/ Partners/ Karta / Trustees and whole time directors forming a part of Know Your Client (KYC) Application Form for Non-Individuals

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>PAN</th>
<th>Name</th>
<th>DIN (For Directors) / Aadhaar Number (For Others)</th>
<th>Residential / Registered Address</th>
<th>Relationship with Applicant (i.e. promoters, whole time directors etc.)</th>
<th>Photograph</th>
</tr>
</thead>
<tbody>
<tr>
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</table>

Name & Signature of the Authorised Signatory(ies)  

Date  

Intermediary Logo
**For Non-individuals**

**Depository Participant Name / Address / DP ID**

<table>
<thead>
<tr>
<th>Application No.</th>
<th>Date</th>
<th>D</th>
<th>D</th>
<th>M</th>
<th>M</th>
<th>Y</th>
<th>Y</th>
<th>Y</th>
<th>Y</th>
</tr>
</thead>
<tbody>
<tr>
<td>DP Internal Reference No.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>DP ID</td>
<td>1</td>
<td>3</td>
<td>0</td>
<td>2</td>
<td>7</td>
<td>9</td>
<td>0</td>
<td>0</td>
<td></td>
</tr>
</tbody>
</table>

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

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

**Holders Details**

<table>
<thead>
<tr>
<th>Sole / First Holder’s Name</th>
<th>Search Name</th>
<th>PAN</th>
</tr>
</thead>
<tbody>
<tr>
<td>Second Holder’s Name</td>
<td></td>
<td>PAN</td>
</tr>
<tr>
<td>Third Holder’s Name</td>
<td></td>
<td>PAN</td>
</tr>
</tbody>
</table>

**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)*

<table>
<thead>
<tr>
<th>Status</th>
<th>Sub – Status</th>
</tr>
</thead>
<tbody>
<tr>
<td>☐ Body Corporate ☐ Bank ☐ Trust ☐ Mutual Fund ☐ OCB ☐ FI ☐ CM ☐ FI ☐ Clearing House ☐ Other (Specify)</td>
<td>To be filled by the DP</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>SEBI Registration No. (If Applicable)</th>
<th>SEBI Registration date</th>
<th>D</th>
<th>D</th>
<th>M</th>
<th>M</th>
<th>Y</th>
<th>Y</th>
<th>Y</th>
<th>Y</th>
</tr>
</thead>
<tbody>
<tr>
<td>RBI Registration No. (If Applicable)</td>
<td>RBI Approval date</td>
<td>D</td>
<td>D</td>
<td>M</td>
<td>M</td>
<td>Y</td>
<td>Y</td>
<td>Y</td>
<td>Y</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Nationality</th>
<th>☐ Indian ☐ Others (specify)</th>
</tr>
</thead>
</table>

**I / We instruct the DP to receive each and every credit in my / our account [Automatic Credit]**

<table>
<thead>
<tr>
<th>Account Statement Requirement</th>
<th>☐ As per SEBI Regulation ☐ Daily ☐ Weekly ☐ Fortnightly ☐ Monthly</th>
</tr>
</thead>
</table>

| I / We request you to send Electronic Transaction-cum-Holding Statement at the email ID | ☐ Yes ☐ No |

Do you wish to receive dividend / interest directly in to your bank account given below through ECS? *(If not marked, the default option would be ‘Yes’)* ☐ Yes ☐ No

**Clearing Member Details** *(To be filled by CMs only)*

<table>
<thead>
<tr>
<th>Name of Stock Exchange</th>
<th>Name of CC / CH</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Clearing Member Id</th>
<th>Trading member ID</th>
</tr>
</thead>
</table>

Do you wish to receive dividend / interest directly in to your bank account given below through ECS? *(if not marked, the default option would be ‘Yes’)* ☐ Yes ☐ No

[ECS is mandatory for locations notified by SEBI from time to time]
**Bank Details [Dividend Bank Details]**

<table>
<thead>
<tr>
<th>Bank Code (9 digit MICR code)</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>IFS Code (11 character)</td>
<td></td>
</tr>
<tr>
<td>Account number</td>
<td></td>
</tr>
<tr>
<td>Account type</td>
<td>□ Saving □ Current □ Others (specify)__________</td>
</tr>
<tr>
<td>Bank Name</td>
<td></td>
</tr>
<tr>
<td>Branch</td>
<td></td>
</tr>
<tr>
<td>Bank Address</td>
<td></td>
</tr>
<tr>
<td>City</td>
<td>State</td>
</tr>
</tbody>
</table>

(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 option (ii), (iii) and (iv) above, MICR code of the branch should be present / mentioned on the document.

**SMS Alert Facility**

Refer to Terms & Conditions given as Annexure - 2.4

**Easi**

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).

To register for easi, please visit our website www.cdslindia.com. Easi allows a BO to view his ISIN balances, transactions and value of the portfolio online.

I/We have received and have also read the rights and obligations mentioned, including the schedules thereto and the 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 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.

<table>
<thead>
<tr>
<th>Sole / First Authorised Signatory</th>
<th>Second Authorised Signatory</th>
<th>Third Authorised Signatory</th>
</tr>
</thead>
<tbody>
<tr>
<td>Name</td>
<td>Signature</td>
<td>Signature</td>
</tr>
<tr>
<td>Designation</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

(In case of more authorised signatories, please add annexure)

(Signatures should be preferably in black ink).
Rates and Charges for Demat Account:

I/We agree to the following Charges to be collected from my/our operative SB/CD A/c.

1. Annual maintenance Rs 1000 plus service tax (Charge is collected upfront)
2. Dematerialisation - Rs 75 plus service tax per company up to two share certificates. For every additional certificate Rs 10 should be collected.
3. Destatementisation – Rs 50 plus service tax.
4. Inter Depo/ Off market transactions – Rs 25 plus tax per transaction.
5. Unpledge / Pledge request - Rs 100 plus tax per transaction.
6. Redemption / Rematerialisation - Rs 75 plus service tax per transaction.
7. Debit Transactions Rs 25 each.

I/we agree for the periodic revisions also.

<table>
<thead>
<tr>
<th></th>
<th>First/Sole Holder or Guardian (in case of Minor)</th>
<th>Second Holder</th>
<th>Third Holder</th>
</tr>
</thead>
<tbody>
<tr>
<td>Name</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Signatures</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>X</td>
<td></td>
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</table>
Rights and Obligations of Beneficial Owner and Depository Participant as prescribed by SEBI and Depositories

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.

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.

I/We have received and read the copy of Rights and Obligations document

<table>
<thead>
<tr>
<th>Signature of BO 1ˢᵗ Holder</th>
<th>Signature of BO 2ⁿᵈ Holder</th>
<th>Signature of BO 3ʳᵈ Holder</th>
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ANNEXURE TO OPENING FORM FOR FATCA/CRS COMPLIANCE - INDIVIDUAL

(Name with address)

i) Father Name:

First          Middle          Last

ii) Spouse Name (if married):

3. PAN:

4. Occupation (specify occupation of Individual):

v) Country of residence as per tax laws:

(2 digit code as per ISO3166 List)

vi) Tax Identification Number/s (TIN)

i) allotted by tax resident country and

ii)

iii)

vii) TIN issuing country

(2 digit code as per ISO3166 List):

viii) Place of birth:

ix) Country of birth:

(2 digit code as per ISO3166 List)

6. Telephone No and mobile No. with code:

The above given details are true to best of my knowledge. I also undertake that any change in the above data will be informed to the Bank in due time.

(Signature with date)