

NON-MANDATORY CLAUSES - ADDENDUM TO AGREEMENT

Additional terms and conditions for the purpose of mutual convenience and smooth conduct of business-relations

(As permitted under para # 3 of the SEBI Circular Ref. No. SEBI/MIRSD/DPS-1/Cir-31/2004 dated August 26, 2004)

This document outlines various clauses framed and followed by M/s. _____

_____ (Stock Broker) with respect to its dealing with its clients and as a stock broker on Bombay Stock Exchange Ltd. ("BSE"), National Stock Exchange of India Ltd. ("NSE"), MCX Stock Exchange Limited ("MCX-SX").

1. The Client agrees that, it shall not, acting alone or in concert with others, directly or indirectly, hold and control excess number of permitted Derivatives/F&O contracts as fixed/specified by the Stock Exchange from time to time.
2. The Stock Broker may appoint from time to time any person(s)/agency(ies) at its sole and absolute discretion to undertake the verification of the Client's identity and address for conducting the Client's due diligence, outsourcing of operational activities including but not limited to various statements/reports relating to Clients and/or for carrying out the acts mentioned in or in relation to this agreement. The Client hereby give his/her/its consent to the Stock Broker to undertake the verification of the Client's identity and address, outsourcing of operational activities and or to disclose all his/her/its information to such person(s)/agency(ies) appointed by the Stock Broker.
3. The Client hereby agrees to pay such interest free security deposits as may be decided by the Stock Broker from time to time. This deposit may be refunded only one year after the Client discontinues his/her/its dealing with the Stock Broker to safeguard against future liabilities.
4. The Stock Broker and/or its employees shall not be liable for the losses, if any, caused by the Client, either directly or indirectly, by Government restriction, Stock Exchanges or market rulings, suspension of trading, war, earthquake, flood, accident, power failure, equipment or software malfunction, strikes or any such unforeseen circumstances beyond the control of Stock Broker.
5. The Client hereby undertakes to indemnify and keep the Stock Broker, indemnified and harmless from and against all claims, demands, actions, proceedings, loss, damages, liabilities, charges and/or expenses that are occasioned or may be occasioned to the Stock Broker directly or indirectly, owing to bad delivery of shares/securities and/or as a result of fake/forged/stolen/transfer documents that are introduced or that may be introduced by or through the Client during the course of his/her/its dealing/operations on the Stock Exchange through the Stock Broker.
6. All monies, securities or other property, which the Stock Broker may hold on Client account, shall be held subject to a general lien for the discharge of Client's obligations to Stock Broker under this agreement.
7. The Client shall deliver the securities or make payment of funds promptly for the transaction of sale/purchase of securities in order to honour his/her/its obligation to the Stock Broker. The Stock Broker shall not be responsible for auction of securities due to non-delivery or erroneous delivery of shares. The Client shall reimburse to the Stock Broker, the difference in the price on auction, penalty and other charges, as applicable, in case of non-delivery of securities sold by the Client through the Stock Broker. The Client shall also reimburse to the Stock Broker, the charges levied by the bank in case of dishonour of cheque due to non-availability of sufficient funds in the Client's Account.
8. In the event of any short delivery from the Stock Exchanges, the Stock Broker upon the receipt of deliveries from the stock exchange shall deliver the securities to the Client. In case the Stock Broker is unable to give delivery of the securities to its Client on account of short delivery by its another Client, the settlement of the transaction shall take place as per the policy of the Stock Broker.
9. The Client agrees that he/she/it shall be solely responsible to calculate/ascertain the margin requirement, as specified by the Stock Exchanges or the Stock Broker, from time to time on his/her/its open/outstanding positions with the Stock Broker and accordingly furnish the same without any delay.
10. The Client hereby authorizes the Stock Broker to withhold the securities bought by him/her/it and or securities delivered by him/her/it as margin for non-receipt of payment due to the Stock Broker from the Client. The

M/s

Proprietor / Partner / Director / Authorised Signatory

Client's Sign _____

Client further authorizes the Stock Broker to liquidate/close out all or any of the Client's open/outstanding position and/or sell the securities retained by it for non-payment of dues/obligation by the Client at any time to recover its dues without giving any notice to the Client.

11. The Client hereby agrees and undertakes to deliver the securities only from his/her/its own beneficiary account and not from any other beneficiary account.
12. In the event if the Client defaults in meeting its above said obligations towards Stock Broker, Stock Broker shall have absolute discretion to charge and recover from the Client's account, delayed payment charges at such rate/manner/interval as may be determined by Stock Broker from time to time for the delayed period.

The Client will not be entitled to any interest on the credit balance/surplus margin available/kept with Stock Broker.


 - Penalty and other charges levied by Exchanges pertaining to trading of the Client shall be recovered from the respective Client.
 - No interest or charges will be paid by Stock Broker to any Client in respect of retention of funds or securities towards meeting future settlement obligations and in respect of running account authorizations.
13. The Stock Broker reserves the right to refuse to execute any particular transaction, and it shall be at the discretion of the Stock Broker to amend or change from time to time, as the Stock Broker deems fit any of the terms and conditions recorded in his agreement.
14. The Client shall be required to pay brokerage on the trade executed at his behest at such rates as may be decided from time to time by the Stock Broker.
15. The Client authorizes the Stock Broker to recover any liability or expenses incurred for any transactions entered into by the Stock Broker on behalf of the Client.
16. The Client agrees that he/she/it shall pay the stamp duty required to be paid on the execution of this Agreement, Contract Notes and all instruments required to be executed by the Stock Broker and/or the Client for his/her/its transactions in pursuant of this Agreement. Further, without prejudice to the aforesaid, the Client agrees to pay any additional stamp duty, if required to be paid on any of the said instruments, by virtue of the said instrument being received in any State other than the State where the instrument is executed. Notwithstanding, the aforesaid the Stock Broker is entitled to pay the said stamp duties on behalf of the Client's and the Client hereby agrees to reimburse the same to the Stock Broker.
17. The onus of collecting the Contract Notes for the trades executed on behalf of the Client shall rest only with the Client and in case of non - collection, the Contract Notes will be dispatched through ordinary post or through courier and it shall be deemed to be effective delivery of the contract note to the Client.
18. The Client hereby authorises the Stock Broker to dispatch the Contract Notes, bills, confirmation memos and other papers by post or by courier or by hand delivery or by fax or by auto e-mail or by other mode including web access. Any discrepancy in any of the above documents shall be reported by the Client to the Stock Broker with in a period of two days from the date of the documents, otherwise the Stock Broker will presume that there is no discrepancy in the rate, quantity of the share/securities/contracts bought or sold and rate of the brokerage and other levies thereon and that all the documents thus sent to the Client are in order. The Client hereby agrees that in the absence of any communication from him/her/it regarding any discrepancy as stipulated above, the same shall be treated as deemed acknowledgement of the transaction.
19. All the notices or communication issued under this agreement shall be served in any one or more or all of the following ways and such notice or communication shall be served at the ordinary business address and /or ordinary place of residence and/or last known address of the Client in any or more of the following ways:
 - by post,
 - by registered post,
 - under certificate of posting,
 - by express delivery post,
 - by telegram,
 - by affixing it on the door at last known business or residential address,
 - by oral communication to the party or on the last known telephone number,
 - by sending a message through trading system,
 - by electronic mail or fax,
 - by hand delivery

M/s

Proprietor / Partner / Director / Authorised Signatory

Client's Sign 

20. Any communication sent by the Stock Broker to the Client shall be deemed to have been properly delivered or served, even if such communication is returned to the Stock Broker as unclaimed/ refused/ undelivered, if same is sent to the ordinary business address and/or ordinary place of residence and/or last known address of the Client, in any one or more of the ways as mentioned above.
21. The Client hereby agrees, confirms and declares that in the event of this failing to make payment of consideration to the Stock Broker in respect of any one or more securities purchased by him before the pay-in date notified by the Stock Exchanges from time to time, the Stock Broker may, at its sole and absolute discretion, sell his securities received in pay-out, in proportion to the amount not received from him, after taking into account any amount lying to the credit of the Client with the Stock Broker, by selling equivalent securities at any time on any Stock Exchange not later than the fifth trading day reckoned from the date of pay-in. The loss or profit, if any, on account of the above transaction shall be to the account of the Client.
22. The Client hereby agrees, confirms and declares that he will deliver the securities sold by him only from his own Depository Account and not from the Depository Account(s) of others. The Client's hereby further agrees and confirms that in case the securities sold by him are delivered from the Depository Account of others then the Stock Broker shall have a right to consider this delivery as non-delivery. In such an event the Client hereby authorizes the Stock Broker to buy the equivalent securities in his account at the prevailing market rate or either on the day on which it is identified by it that the securities have not been received from the Depository Account of the Client or on the following day and the resultant loss, if any, in this regard shall be to the account of the Client only.
23. The Client hereby agrees that he/she/it will not register as a Sub-Broker registered with SEBI without prior written approval of the Stock Broker. The Client further agrees and undertakes that he/she/it will not affect any third party transaction during the course of any of his/her/its dealing through the Stock Broker. The Client undertakes to indemnify the Stock Broker against any losses/damages suffered by the Stock Broker if the Client indulges in any third party transaction or sub-broking business without its prior written approval.

Client Name : _____			M/S _____		
Client's Sign:  _____			Proprietor / Partner / Director / Authorised Signatory		
	Name & Address of Witness	Signature		Name & Address of Witness	Signature
1.			1.		
2.			2.		

Note:

- All references to the specific quantity/rate/fee mentioned in this agreement are subject to change from time to time, as so agreed to in writing between parties.
- In the event if the Client does not wish to opt for the Voluntary Clauses, in part or in whole, then the Client may delete such clauses(s) before executing the same.

(Please be informed and note that these additional clause(s)/ document(s) are voluntary. Executing or issuing them is your discretion. Simultaneously sight should not be lost of the fact that they are essential to ensure smooth functioning 'Member - Client' relationship. The client need not execute this document if he / she does not wish to. The client has right to terminate the document).

Dear Sir,

Re : Running Account Authorisation

We are aware that as per SEBI/ Exchange requirements, payout of funds or securities ought to be done within twenty-four hours of the payout. However, in light of my regular trading and non-availability in town at all times, we request you to treat and maintain my/our account as a running account. Consequently, you may retain my/ our securities and funds due to us after Exchange payout or release of margin with yourselves until sought by me/ us. The transfers will be effected within one working day of my/ our request. In accordance with SEBI stipulations, this authorization.

- 1 Is revocable at any point of time.
- 2 Is subject to the fact that I/We will receive your 'statement of accounts; showing financial and securities transactions with balances every monthly/ quarterly.
- 3 Disputes if any will be intimated to you within seven working days of receipt of statements to me/us.
- 4 In case of outstanding obligation on the settlement date, you may retain the requisite funds/ securities towards such obligation and may also retain the funds excepted to be required to meet margin obligations for next 5 trading days calculated in the manner specified by the exchange.
- 5 While settling my/ our account on a monthly/ quarterly basis, you are hereby authorized to retain balance of up to Rs.10,000/- subject to the condition that I/ We have actively traded once during that last one month/ quarter only otherwise you need to pay full amount of fund and value of securities to us as per the classification issued by the Exchanges.

I/We further agree and confirm that such periodic settlement of Running Account may not be necessary, either on a monthly or Quarterly basis, if I/we

- Are availing margin trading facility as per SEBI circulars.
- Have provided funds received towards collaterals/ Margin in the form of bank guarantee (BG) / Fix Deposit Receipt (FDR)

Please note that I/We would like the mandatory settlement of funds and securities (if applicable), as below to be made to me/ us on the basis indicated below, (tick against your preference).

☐ Quarterly

☐ Monthly

However I understand that despite my preference for a quarterly settlement, you may at your discretion make a settlement on monthly basis, in the first quarter of my relationship with you.

Client Signature :  _____

Client Name : _____

Client Code : _____

Note : The authorization shall be signed by the client only and not by any authorized person on his behalf or any holder of the Power of Attorney.

HUF DECLARATION FORM

DATE :
TO,

I Mr. _____ the Karta of
Hindu Undivided Family, hereby declare that the following are the co-parcener of my family.

Sr. No.	Particulars	Name	Male/ Female	Date of Birth	Relationship
1	Karta				
2	Co-Parcener 2				
3	Co-Parcener 3				
4	Co-Parcener 4				
5	Co-Parcener 5				
6	Co-Parcener 6				
7	Co-Parcener 7				
8	Co-Parcener 8				
9	Co-Parcener 9				
10	Co-Parcener 10				
11	Co-Parcener 11				

Signed with Stamped

Client's Sign  _____

Name _____

Consent to receive the Contract Note / Trade Confirmations by E-mail

To,

I hereby consent to receive the contract note/trade confirmations of the trades executed by me, bills & account statements thereof, notices, circulars, amendments and such other correspondence or documents in electronic form duly authenticated by means of a digital signature as specified in the Information Technology Act 2000 and the Rules made there under, to any of my self created Email Ids mentioned below –

Email Id – 1		X	_____
Email Id – 2		X	_____
Email Id – 3		X	_____

I further hereby consent to the following :

1. That the Member shall fulfill its legal obligation if the aforesaid documents are sent electronically to anyone of the said e-mail ids.
2. I shall communicate the change in e-mail id, if any, to you through a duly signed physical letter
3. I undertake to check contract notes, bills on regular basis and bring the discrepancies to your notice within 24 hours of the execution of the trade or on receipt of the said statements.
4. Non verification or not accessing the contract notes on regular basis from my part shall not be a reason for disputing the contract note at any time.
5. That Member will not be responsible for non receipt of documents sent via electronic delivery due to change in email address as mentioned above or for any other reason which inter alia include the malfunction of my and computer system / internet connection etc.
6. That the non- receipt of bounced mail notification by Member shall amount to delivery of the documents at my E-mail ID.
7. That the Member shall not take cognizance of out-of office / out of station auto replies and I/We shall be deemed to have received such electronic mails.

Yours faithfully,

Client Name : _____

Client Signature  _____

Client Code : _____

Date : _____

From

To,

Sub: Acknowledgement Copy of Client for Receipt of Complete Set of KYC Documents

I hereby confirm that, I have received below mentioned copy of complete set of KYC form – agreement and all other annexure/documents etc. mentioned/attached in this KYC form for my record purpose.

1. BSE/NSE Member Client Agreement (NSE-MCA)
 2. Combined Risk Disclosure Document (RDD)
 3. Know Your Client (KYC) Form - for Individual / Proprietor's /Karta
- OR**
3. Know Your Client (KYC) Form - For Non Individual
 4. Policies & Procedures
 5. Non-Mandatory Clauses - Addendum to agreement
 6. Running Account Letter
 7. Letter of Authority for Adjustment of Balance in Family Accounts
 8. Do's and Don'ts

Yours Truly,

Client's Name: _____

Client's Sign:  _____

Date: _____

Name of the Broker :-

Guidelines for Unauthenticated News Circulation

We at _____ restrict our employees from circulating any rumours or unverified information obtained from client, industry, and trade or other sources without verification.

Our employees will have to seek prior approval from the compliance officer/ Director before forwarding any market related news received by them either in their official mail/ personal mail/ blog or in any other manner. If our employee fails to do so, he/she shall be deemed to have violated the various provisions contained in SEBI Act/ Rules/ Registration etc., and shall be liable for disciplinary action.

Our employees are not allowed to access to blogs/ chat forums/ messenger sites (called by this or any other nomenclature) etc. However, the employees may be allowed to access these blogs/ chat forums messenger sites under strict supervision of the concerned Directors.

We are in the process of setting up the system for maintaining the Logs of any usage of Blogs/ Chat forums/ Messenger sites (even if called by any other nomenclature) for record purpose as specified by the respective Regulations, provided these are accessed from our offices.

Place : MUMBAI.

Dated :

Name of the Broker :-

Risk Management System

We are generating various types of daily Risk reports like daily Intra day loss reports, uncovered loss report, ageing reports and surveillance report. These reports are generated at the Head Office and are sent to Branches. The directors both at Head Office and Branches keeps a track of these reports and calls for the dues from the clients.

In case of risky client, we approach the person who has introduced the client and use his influence to get our money from the said risky client.

We also ask the clients to deposit some of his shares in our beneficiary a/c and if need arises we sell these shares and credit their a/c with the same, under information to them.

Where clients are introduced by remissiers and fund are to be recovered from them it is the policy and understanding between the remissiers and the management that the balance amount remaining unpaid by the client has to be made good by the remissiers, else the same shall be adjusted with the remissiers commission payable to them.

Name of the Broker :-

Risk Management System For Cash Market

Clients Default Risk :

Clients are introduced by Remisiers, or are direct clients through a reference known to the Directors. The Company has strict internal controls for receiving orders, validating the same before keying in the same for execution. The transactions executed are then confirmed to the clients during trading hours thereby mitigating the risk of vandha transaction. The trades executed during the day are once again confirmed in the evening after the contracts are generated. In case of clients whose e-mail addresses are available, the trades executed are also confirmed through e-mail. In this manner there can be no mis-match of trades executed. Contracts are generated and sent to the clients so as to reach them within 24 hours. The debits on account of purchase of shares by clients are also informed to them at the time of confirming the trades and strict follow-up is maintained for collections. The Company has also obtained consent letter from clients for adjusting any credit in the account against debit of associate concerns, family concerns intra/ inter segment and inter Exchange as well. In this way the risk on account of clients default is reduced to minimal.

Securities and Funds Pay Out :

The Company follows 'auto pay-out' of securities in respect of some old clients. The pay-out is done to the DP Id registered with the Company. In respect of some clients the shares are first taken in Pool account and then the shares are delivered to the clients.

In respect of funds pay-out that is, credit in the financial accounts; the payments are released on request as the Company has obtained a consent letter to retain the credits. The funds pay-out is only to the account of the client. Further, as mentioned above, a consent letter is also obtained by the Company for adjustment of credit balances. By this, the risk of default of the client or his group concerns is reduced to the minimal.

Securities and Funds Pay In:

For any purchase transaction payment is called for on the same day or latest before the pay-in to the Exchange. It is verified that the payment cheque is from the account registered with the Company. Funds pay-out in is first adjusted against clients existing credit lying with the Company, and the balance payment is only called for. The securities pay-in vigorously followed-up by the back office to avoid auctions. The securities pay-in should also be done by the client from the DP Id registered with the Company. In case of mis-match, credit to the client shall not be released unless the same is reversed to the satisfaction of the Company..

ACKNOWLEDGEMENT COPY OF THE CLIENT

To,

Client Name: _____

Address

Date:

Dear Sir / Ma'am,

Subject: Securities Trading Account Opening

We welcome you to _____ and thank you for opening / maintaining your account with us for the purpose of dealing in securities.

Please quote the following Trading code while placing orders & any other future correspondence with us.

Your Trading Code is:

Please acknowledge the enclosed copy of the documents executed by us, as confirmation of the same.

Assuring you of our best attention and services at all times,

Thanking you,

Yours Truly,

For

Director / Authorised Signatory

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intentionally left blank

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



Place for
Intermediary Logo

Application No. :

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 dd / mm / yyyy

3. Nationality ☐ Indian ☐ Other

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 (✓)

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

(Please see guideline 'D' overleaf)

PHOTOGRAPH

Please affix
the recent passport
size photograph and
sign across it

B. Address Details (please see guidelines overleaf)

1. Address for Correspondence

City / Town / Village

State

Country

Pin Code

2. Contact Details

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

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

Mobile (STD) (STD)

Fax (STD) (STD)

E-Mail Id.

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 dd / mm / yyyy

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

City / Town / Village

State

Country

Pin Code

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 dd / mm / yyyy

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 ☐ > 25 Lacs
OR

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

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

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:

SIGNATURE OF APPLICANT

FOR OFFICE USE ONLY

IPV Done ☐ on dd / mm / yyyy

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

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/PIO Card/OCI Card 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 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) (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 FI/sub account, Power of Attorney given by FI/sub-account to the Custodian (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 in 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:

Types of entity	Documentary requirements
Corporate	<ul style="list-style-type: none"> • 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 • Copies of the Memorandum and Articles of Association and certificate of Incorporation • Copy of the Board Resolution for Investment in securities market • Authorised signatories list with specimen signatures
Partnership firm	<ul style="list-style-type: none"> • 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 • Photograph, POI, POA, PAN of Partners
Trust	<ul style="list-style-type: none"> • 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	<ul style="list-style-type: none"> • 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	<ul style="list-style-type: none"> • Proof of Existence/Constitution document • Resolution of the managing body & Power of Attorney granted to transact business on its behalf • Authorised signatories list with specimen signatures
Banks/Institutional Investors	<ul style="list-style-type: none"> • Copy of the constitution/registration or annual report/balance sheet for the last 2 financial years • Authorised signatories list with specimen signatures
Foreign Institutional Investors (FII)	<ul style="list-style-type: none"> • Copy of SEBI registration certificate • Authorised signatories list with specimen signatures
Army/Government Bodies	<ul style="list-style-type: none"> • Self-certification on letterhead • Authorised signatories list with specimen signatures
Registered Society	<ul style="list-style-type: none"> • 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