

To,
The South Indian Bank Ltd.
DEMAT Centre, Administrative Block II, Inforpark Expressway
Rajagiri Valley P O, Kakkanad, Ernakulam, Kerala-682039
Tel/ Fax: 0484-2933561, Email Id: demat@sib.co.in

DEMAT ACCOUNT APPLICATION FORM (Individual)

Check List

- ❖ **Separate KYC forms and FATCA** required for **each holders** in case of joint demat account.
- ❖ **Colour Photograph** (Recent passport size colour 3.5x3.5 cm) of all the applicants affixed on KYC form and **signed across the photograph.**
- ❖ **Name in AOF should be as per PAN website and Signature must be as per PAN**
- ❖ **KYC form** attached is duly filled and **signed by customer and branch official.**
- ❖ 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, **PAN should be linked with Aadhar or NRI status to be updated in Income Tax Site for NRE Clients**
- ❖ Verified **Address Proofs** supporting both correspondence & permanent address enclosed
 1. (Voter's ID card/Driving License/Passport, Latest Tel Bill/Electricity Bill within 2 months).
 2. For NRI Repatriable (Passport/International Driving license Mandatory) &
 3. For NRI Non Repatriable (Proof of Indian Address Mandatory)
- ❖ All **proofs** must be **Self-attested** and **Branch attested with Wet Signature.**
- ❖ **Attesting Officer's PPC & Name should be mentioned in the proofs & form**
- ❖ SB/CD A/C Statement of applicant with transaction or Cancelled Cheque Leaf attached
- ❖ Signatures are affixed by applicants in all the pages marked 'X' and Bank official marked 'Y' in Blue ink preferably and witnessed wherever necessary.(Witness in nomination form)
- ❖ A copy of Rights and Obligations to be provided to the customer for reference.
- ❖ All Columns in the application are filled in **Block letters**
- ❖ **Bank MICR code, IFSC code** and account number in **16 digit format** are entered properly in application Form.
- ❖ Mobile Number, Email ID, Occupation ,Income Range, Nominee ID proof number is to be mandatorily filled in the form
- ❖ In case if same mobile number /email ID is used for multiple demat account opening ,then Family Flag request also to be submitted for account opening

Account Canvassed by: (Mandatory)

Name & PPC	
Designation & Branch	
Signature of the Employee	

-----Please tear here-----

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

Know Your Client (KYC)**Application Form (For Individuals Only)**Please fill the form in English and in **BLOCK letters**

Field marked * are mandatory

Filed Marked + are pertaining to CKYC and mandatory only if processing CKYC also

**CDSL VENTURES LIMITED**

...Exploring New Horizons



Application Number :

Application Type: New KYC Modification KYC**KYC Mode***: Please Tick () Normal EKYC OTP EKYC Biometric Online KYC Offline EKYC Digilocker**1. Identity Details (Please refer guidelines overleaf)**

PAN * _____ Please enclose a duly attested copy of Your PAN card

Name* (Same as in ID proof) _____

Maiden Name * (If any) _____

Fathers/ Husband's Name* _____

Date Of Birth* _____ DD/MM/YYYY

Gender * Male Female TransgenderMarital Status * Single MarriedNationality * Indian OthersResidential Status Resident Individual Non Resident IndianPlease tick () Foreign national Person Of Indian Origin

Passport mandatory for NRIs, PIOs and Foreign Nationals

Proof of Identity (POI) submitted for PAN exempted cases (Please Tick)

 A- AADHAR Card XXXX XXXX _____ B- Passport number _____ (Expiry Date) _____ C- Voters ID Card _____ D- Driving License _____ (Expiry Date) _____ E- NREGA Job Card _____ F_ NPR _____ Z_ Others _____

Identification Number _____

Any Document notified by Central Government



Cross Signature across Photograph

2. Address Details * (please refer guidelines overleaf)**A. Correspondence/Local Address***

Line1* _____

Line2 _____

Line3 _____

City/Town/Village* _____ District* _____ Pin Code* _____

State* _____ Country* _____

Address Type* Residential/Business Residential Business Registered Office Unspecified**Applicant e-Sign**

**B. Permanent residence Address of the Applicant, if different from above A/Overseas Address*(mandatory for NRI Applicant)
(For NRIs Overseas address to be filled)**

Line1* _____
 Line2 _____
 Line3 _____
 City/Town/Village* _____ District* _____ Pin Code* _____
 State* _____ Country* _____
 Address Type* Residential/Business Residential Business Registered Office Unspecified

Proof of Address * (Attested copy of any 1 POA for correspondence and permanent address each to be submitted)

A- AADHAR Card XXXX XXXX _____
 B- Passport number _____ (Expiry Date) _____
 C- Voters ID Card _____
 D- Driving License _____ (Expiry Date) _____
 E- NREGA Job Card _____
 F-NPR _____
 Z-Others _____
 Identification Number _____ Any Document notified by Central Government

3. Contact Details

Email ID _____
 Mobile No _____
 Tel (Off) _____ Tel(Res) _____

4. Applicant declaration

I hereby declare that the details furnished above are true and correct to the best of my/our knowledge and behalf and I undertake to inform you any changes therein, immediately. In case any of the any information is found to be false or untrue or misleading or misrepresenting , I am/Ee are aware that I/We may be held liable for it
 I/We hereby consent to receiving information form CVL KRA through SMS/Email on the above registered number/Email address
 DATE : _____ (DD/MM/YYYY)
 PLACE: _____

Applicant e-Sign	Applicant wet Signature

5. For Office Use Only

In-Person Verification (IPV) carried out by *	Intermediary details
IPV Date _____ Emp. Name _____ Emp. Code _____ Emp. Designation _____	<input type="checkbox"/> self-certified Document copy received (OVD) <input type="checkbox"/> True Copies of Documents received (Attested) AMC/Intermediary Name <div style="border: 1px solid black; height: 20px; width: 100%;"></div>
Employee Signature and Stamp	Institution Name and Stamp

Instructions/Guidelines for filling Individual KYC Application Form

A. General Instructions:

1. Self-attestation of documents is mandatory.
2. Copies of all documents that are submitted need to be compulsorily self-attested by the applicant 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 below list 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 addresses 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/OCI Card and overseas address proof is mandatory.
8. For foreign entities, CIN is optional; and in 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., Head of State or of Government, senior politician, senior government/judiciary/military officer, senior executive of state owned corporation, important political party official, etc.

B. Proof of Identity (POI):

1. PAN card with photograph is mandatory for all applicants except those who are specifically exempt from obtaining PAN (listed in Section D).
2. Original Verified Documents (OVD) are acceptable: Unique Identification Number (UID) (Aadhaar) / Passport / Voter ID card / Driving License / Letter issued by NPR / NREGA job card
3. If driving license number or passport is provided as proof of identity then expiry date is to be mandatorily furnished.
4. Mention identification / reference number if 'Z – Others (any document notified by the central government)' is ticked.
5. Others – Identity card with applicant's photograph issued by any of the following: Central/ State Government 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):

1. PoA to be submitted only if the submitted PoI does not have an address or address as per PoI is invalid or not in force.
2. Others includes – Utility bill which is not more than 3 months old of any service provider (electricity, landline telephone, piped gas, water bill); Bank account or Post Office savings bank account statement; Documents issued by Government departments of foreign jurisdictions and letter issued by Foreign Embassy or Mission in India
3. Identity card with applicant's photograph and address issued by any of the following: Central/ State Government 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.
4. Self declaration of High courts/Supreme court judges, giving the new address in respect of their own accounts.
5. For FII/Sub account, Power of attorney given by FII/Sub account to the custodians (which are duly notarized and/or apostilled or consularized) that gives registered address should be taken.
6. Proof of address in name of spouse may be accepted.
7. Registered lease or Sale agreement/ Flat maintenance bill / Insurance copy / Ration card / Latest Property tax
8. Original Verified Documents (OVD) are acceptable: Unique Identification Number (UID) (Aadhaar) / Passport / Voter ID card / Driving License / Letter issued by NPR / NREGA job card

D. Exemptions/Clarifications to PAN (*Sufficient documentary evidence in support of such claims to be collected)

1. Investments (including SIPs), in Mutual Fund schemes up to INR 50,000/- per investor per year per Mutual Fund.
2. Transactions undertaken on behalf of Central/State Government, by officials appointed by Courts, e.g., Official liquidator, Court receiver, etc.
3. Investors residing in the state of Sikkim.
4. UN entities/multilateral agencies exempt from paying taxes/filing tax returns in India.
5. In case of institutional clients, namely FIIs, MFs, VCFs, FVCIs, Scheduled commercial bank, Multilateral and Bilateral development financial institutions, State Industrial development corporations, insurance companies registered with IRDA and public financial institutions as defined under section 4A of the Company Act 1956, custodians shall verify the PAN card details with the original PANs and provide duly certified copies of such verified PAN details to the intermediary

E. List of people authorized to attest the documents:

1. Authorized officials of Asset Management Companies (AMCs).
2. Authorized officials of Registrar & Transfer Agent (RTA) acting on behalf of the AMC.
3. KYC compliant mutual fund distributors affiliated to Association of Mutual Funds (AMFI) and have undergone the process of 'Know Your Distributor (KYD)'.
4. Notary Public, Gazette Officer, Manager of a Scheduled Commercial/Co-operative Bank or Multinational Foreign Banks (Name, Designation & Seal should be affixed on the copy).
5. 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. Online Mode Processing of KYC:

1. EKYC BIOMETRIC

- Applicant may directly upload their documents (OVD) as scanned images on intermediary's portal.
- The documents should be e-signed.
- Applicant details are verified using UIDAI Biometric details.
- Original Seen Verification (OSV) of documents as well as IPV / VIPV is exempted.
- Intermediary attestation on documents is exempted.

2. EKYC OTP

- Applicant may directly upload their documents (OVD) as scanned images on intermediary's portal.
- The documents should be e-signed.
- Applicant details are verified using UIDAI details using OTP.
- Original Seen Verification (OSV) of documents as well as IPV / VIPV is exempted.
- Intermediary attestation on documents is exempted.

3. ONLINE KYC

- Applicant may directly upload their documents (OVD) as scanned images on intermediary's portal.
- The documents should be e-signed.
- Virtual In Person Verification (VIPV) is mandatory as per SEBI guidelines.
- Intermediary attestation on documents (OSV) is exempted.

4. OFFLINE EKYC

- Applicant may directly upload their document (PAN copy) as scanned images on intermediary's portal.
- The documents should be e-signed.
- Digital KYC performed through Offline Aadhaar e-KYC. OVD sourced from Offline Aadhaar e-KYC.
- Original Seen Verification (OSV) of documents as well as IPV / VIPV is exempted.

5. DIGILOCKER

- Digital KYC performed through the documents (OVD) sourced from Digilocker.
- Original Seen Verification (OSV) of documents as well as IPV / VIPV is exempted.
- Intermediary attestation on documents is exempted.

**Additional KYC Form for Opening a Demat Account
For Individuals**

THE SOUTH INDIAN BANK LTD

(To be filled by the Depository Participant)

Application No.		Date	D	D	M	M	Y	Y	Y	Y
DP Internal Reference No.		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																		
	UCC																		
	Exchange Name & ID																		
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	
<input type="checkbox"/> Individual	<input type="checkbox"/> Individual Resident <input type="checkbox"/> Individual Director's Relative <input type="checkbox"/> Individual Promoter <input type="checkbox"/> Individual Margin Trading A/C (MANTRA)	<input type="checkbox"/> Individual-Director <input type="checkbox"/> Individual HUF / AOP <input type="checkbox"/> Minor <input type="checkbox"/> Others(specify) _____
<input type="checkbox"/> NRI	<input type="checkbox"/> NRI Repatriable <input type="checkbox"/> NRI Repatriable Promoter <input type="checkbox"/> NRI – Depository Receipts	<input type="checkbox"/> NRI Non-Repatriable <input type="checkbox"/> NRI Non-Repatriable Promoter <input type="checkbox"/> Others (specify) _____
<input type="checkbox"/> Foreign National	<input type="checkbox"/> Foreign National <input type="checkbox"/> Foreign National - Depository Receipts <input type="checkbox"/> 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] <input type="checkbox"/> Yes <input type="checkbox"/> 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')	<input type="checkbox"/> Yes <input type="checkbox"/> No
Account Statement Requirement	<input type="checkbox"/> As per SEBI Regulation <input type="checkbox"/> Daily <input type="checkbox"/> Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly
I/ We request you to send Electronic Transaction-cum-Holding Statement at the email ID _____	<input type="checkbox"/> Yes <input type="checkbox"/> No
I/ We would like to share the email ID with the RTA	<input type="checkbox"/> Yes <input type="checkbox"/> No
I/ We would like to receive the Annual Report <input type="checkbox"/> Physical / <input type="checkbox"/> Electronic / <input type="checkbox"/> Both Physical and Electronic (Tick the applicable box. If not marked the default option would be in Physical)	
I/ 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]	<input type="checkbox"/> Yes <input type="checkbox"/> No

14	Guardian Identification details- [Please tick any one of following and provide details of same] <input type="checkbox"/> Photograph & Signature <input type="checkbox"/> PAN <input type="checkbox"/> AADHAR <input type="checkbox"/> Saving Bank Account no <input type="checkbox"/> Demat Account ID			
	Name of the Holder(s)		Signature of the Holder(s)	
	Sole/ First Holder(Mr./Ms)			
	Second Holder(Mr./Ms)			
Third Holder(Mr./Ms)				

*Signature of the witness along with name and address are required, if the account holder affixes thumb impression instead of Signature

Note:

This Nomination shall supersede any prior nomination made by the account holder(s), if any.

Signature of the Witness for Nomination (mandatory)		
Name of the Witness	Address	Signature

Declaration Form for Opting Out of Nomination														
To					Date		D	D	M	M	Y	Y	Y	Y
South Indian Bank Ltd Demat cell, Administrative Block II Infopark Express Way, Rajagiri Vallye P O Kakkanad, Ernakulam 682039 mail:demat@sib.co.in/bog.demat@sib.co.in														
UCC/DP ID														
Client ID(Only for Demat account)														
Sole/First Holder Name														
Second Holder Name														
Third Holder Name														
I/We hereby confirm that I/We do not wish to appoint any nominee(s) in my/our trading/demat account and understand the issues involved in non-appointment of Nominee(s) and further are aware that in case of Death of all the account holder(s), my/our/legal heirs would need to submit all the requisite documents/ information for claiming of assets held in my / our trading/demat account, which may also include documents issued by Court or other such competent authority, based on the values of assets held in the trading /demat account.														
Name and Signature of the holder(s)*														
1. _____				2. _____				3. _____						

*signature of the witness, along with name and address are required if the account holder affixes thumb impression instead of signature


Signature of the Witness for Nomination (mandatory)		
Name of the Witness	Address	Signature

For NRI's

Foreign Address						
City		State				
Country		PO Box				

I/We hereby declare that we have given the complete residential address as given above and we shall be informing the DP in case of any change in our address in future.

FEMA Declaration: I/We have complied with, and will continue to comply with FEMA Regulations and other applicable laws.


	First/Sole Holder or Guardian(in case of Minor)	Second holder	Third Holder
Name			
Signature  X			

Rates and Charges for Demat Account:

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


Demat opening Charges	NIL
AMC	Rs. 200/- plus GST for other than Corporates Accounts
	Rs. 1000/- plus GST for Corporate Accounts
Criteria for BSDA:1) If value of holdings in demat account is upto Rs.4 lakhs- NIL AMC 2) Rs.4 lakhs upto Rs.10 lakhs- Rs.100 + gst 3) For more than Rs.10 lakhs- Rs.200 + gst	
Dematerialisation	Rs. 75/- plus GST as minimum upto 2 certificates and additional Rs. 10/- plus GST for every other certificates
Rematerialisation	Rs. 10/- plus GST for every 100 securities (max. Rs.5,00Lakh) or Rs. 10/- plus GST per certificate whichever is higher
Transaction(Debit)	Rs. 25/- plus GST
Pledge/Unpledge	Rs. 100/- plus GST
Destatementisation	Rs. 50/- plus GST per SOA
MF Redemption	Rs. 25/- plus GST

I/we agreed for the periodic revision also

	First/Sole Holder or Guardian(in case of Minor)	Second holder	Third Holder
Name			
Signature  X			

Declaration:

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  X			

Rights and Obligations of Beneficial Owner and Depository Participant as prescribed by SEBI and Depositories

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 the demat account"
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.
13. The stock broker / stock broker and depository participant shall not directly / indirectly compel the clients to execute Power of Attorney (PoA) or Demat Debit and Pledge Instruction (DDPI) or deny services to the client if the client refuses to execute PoA or DDPI.

Statement of account

14. 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.
15. 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.
16. 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.
17. 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

18. 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.
19. 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

20. 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.
21. 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

22. 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

23. 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.
24. 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

25. 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

26. 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

27. 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.
28. 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 Byelaws of the relevant Depository, where the Beneficial Owner maintains his/ her account, that may be in force from time to time.
29. 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.
30. 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
31. 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.
32. 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

	First/Sole Holder or Guardian(in case of Minor)	Second holder	Third Holder
Name			
Signature  X			

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 Tower, 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 cover all types of DPs who are allowed to open Demat accounts for investor
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 Services".
5. "Alerts" means a customized SMS sent to the BO over the said mobile phone number.
6. "Service provider " means a cellular services provider(s) with whom the depository has entered /will be entering into an arrangement for providing the SMS alerts to the BO
7. "Services" means the services 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 provide to the BO 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 acknowledge 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 'OFF' mode i.e. unable to receive the alerts then the BO may not get/get after delay in 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 without proper authorization, the BO should immediately inform the DP in writing.

Fees:

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

									Date	D	D	M	M	Y	Y	Y	Y
DP ID	1	3	0	2	7	9	0	0	Client ID								
First Holder Name																	
Second Holder Name																	
Third Holder Name																	

To,
The South Indian Bank Ltd
Demat Cell, Administrative Block II, Infopark Express Way
Rajagiri Valley P O, Kakkanad. Ernakulam, 682039


Dear Sir / Madam,

I / We hereby state that: [Select one of the options given below]

OPTION 1:

I / We require you to issue Delivery Instruction Slip (DIS) booklet to me / us immediately on opening of my / our CDSL account though I / we have issued a Power of Attorney (POA) / registered for eDIS / executed PMS agreement in favour of / with _____ (name of the attorney / Clearing Member / PMS manager) for executing delivery instructions for settling stock exchange trades [settlement related transactions] effected through such ^SPower of Attorney holder -Clearing Member / by PMS manager/ for executing delivery instructions through eDIS.


Yours Faithfully

	First/Sole Holder or Guardian(in case of Minor)	Second holder	Third Holder
Name			
Signature  X			

OPTION 2:

I / We do not require the Delivery Instruction Slip (DIS) booklet for the time being, since I / We have issued a POA/ registered for eDIS / executed PMS agreement in favour of / with _____ (name of the attorney / Clearing Member / PMS manager) for executing delivery instructions for settling stock exchange trades [settlement related transactions] effected through such Power of Attorney Holder - Clearing Member / by PMS manager or for executing delivery instructions through eDIS. However, the Delivery Instruction Slip (DIS) booklet should be issued to me / us immediately on my / our request at any later date.

Yours faithfully

	First/Sole Holder or Guardian(in case of Minor)	Second holder	Third Holder
Name			
Signature  X			



Branch

Br. Code Customer ID

Account No.

FATCA/CRS - Self Declaration Form for Non-Resident Clients - Individual

(Mandatory for each Account/Joint Holder including POA, Guardian, Mandate holder, Beneficial Owner)

Note - The information in this section is being collected in order to fully comply with Foreign Account Tax Compliance Act (FATCA) / Common Reporting Standard (CRS) under Income Tax (11th Amendment) Rules, 2015 requirements. If you have any doubt/question about your tax residency, please contact your tax advisor

Details Of Account Holder (All fields are Mandatory)

1. Please fill in BLOCK letters only. 2. Please leave one box blank between words. 3. Tick (✓) the appropriate boxes.

Title Code Mr. Mrs. Miss.

Name of Account

Holder

Father's Name

Mother's Name

Spouse's Name

Place of Birth

Country of Birth ISO code

PAN

Aadhaar No

Identification Type

Document submitted as proof of identity of the individual. Permissible values are:

A - Passport B - Election ID Card C - PAN Card D - ID Card E - Driving Licence
G - UIDAI Letter H - NREGA job card Z - Others X - Not Categorised

Identification Number

Number mentioned in the identification document. This information is mandatory if PAN or Aadhaar number is not reported

Occupation Type

Permissible values are: S - Service B - Business O - Others X - Not Categorized

Occupation

Please specify occupation of the Individual

Nationality ISO code

2 character Country Code (ISO 3166)

x

Signature

FATCA/CRS - Self Declaration Form for Non-Resident Clients - Individual

Country of Residence as per tax laws:	<input type="text"/>	ISO code	<input type="text"/>
	<input type="text"/>	ISO code	<input type="text"/>
Foreign Tax Identification Number (TIN) allotted by tax resident country	<input type="text"/>		
	<input type="text"/>		
TIN Issuing Country	<input type="text"/>	ISO code	<input type="text"/>
	<input type="text"/>	ISO code	<input type="text"/>

This attribute identifies the jurisdiction that issued the TIN. The Country Code as per ISO 3166 has to be mentioned. If Country Code is not available, use XX.

(If the country does not issue TIN or if a TIN cannot be obtained please provide an explanation in the box below)

Address Type

*Indicates the type of the address. Permissible values are: 1- Residential Or Business 2 – Residential
3 – Business 4 – Registered Office 5 – Unspecified*

Part B - Declaration

- I hereby certify that I am not tax resident in, or citizen of, any other country besides those listed above.
- I declare that all statements made in this Declaration are, to the best of my knowledge and belief, correct and complete.
- I undertake to advise the bank promptly of any change in circumstances, which causes the information contained herein to become incorrect and to provide the bank with a suitably updated Declaration within 30 days of such change in circumstances.
- I authorize the bank to provide, directly or indirectly, to any relevant tax authorities/government authorities and/or other regulatory authorities locally/internationally or any party authorized to audit or conduct a similar control of the bank for tax purposes, the information contained in this Form and to disclose to such tax authorities or such party any additional information that the bank may have in its possession.
- I certify that I am authorized (POA holder) to sign for the individual who is the beneficial owner of all the income to which this form relates and/or am using this form to document myself as an individual who is the Account Holder. In the event if the bank is put to any hardships or claims from any authorities due to any false, untrue or misleading representation/ information furnished by me as contained herein, I shall be solely liable and responsible for the same and I undertake to indemnify Bank against any loss or damage suffered by the Bank.

Signature of Customer

X

Date:

Seal & Signature of Branch Official

Y

Details under FATCA / Foreign tax laws(see instructions)

Instructions

Details under FATCA/Foreign Tax Laws: Towards compliance with tax information sharing laws, such as FATCA, we would be required to seek additional personal, tax and beneficial owner information and certain certifications and documentation from our account holders. Such information may be sought either at the time of account opening or any time subsequently. In certain circumstances (including if we do not receive a valid self-certification from you) we may be obliged to share information on your account with relevant tax authorities. If you have any questions about your tax residency, please contact your tax advisor. Should there be any **change in any information provided by you, please ensure you advise us promptly, i.e., within 30 days.** Towards compliance with such laws, we may also be required to provide information to any institutions such as withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto. As may be required by domestic or overseas regulators/ tax authorities, we may also be constrained to withhold and pay out any sums from your account or close or suspend your account(s).

If you are a US citizen or resident or green card holder, please include United States in the foreign country information field along with your US Tax Identification Number. Foreign Account Tax Compliance provisions (commonly known as FATCA) are contained in the US Hire Act 2010.