



**INDIAN OVERSEAS BANK**

**CDSL DP-13073800**



**INDIAN OVERSEAS BANK**

**CDSL DP ID - 130-73800**

Depository Services, Mezzanine Floor,

Cathedral Branch, 763, Anna Salai,

Chennai - 600 002.

**PH - 044 28513616/17/18**

**Email ID - [lobdp@lob.in](mailto:lobdp@lob.in)**

**CHECK LIST FOR FILLING UP OF DEMAT ACCOUNT OPENING FORM FOR  
INDIVIDUALS, NON-INDIVIDUALS, NRI**

1. CKYC Form must be duly filled & photo affixed in 1<sup>st</sup> page & signed across on the photo & another signature of client in the 2<sup>nd</sup> page of the CKYC Form.
2. In person verification has to be done in CKYC form (2<sup>nd</sup> page bottom), by the documents verifying IOB Officer at the branch level with their sign, name, designation, roll no etc., with the round seal stamp of the branch code clearly visible.
3. Copies of PAN & Aadhar Card must be self-attested by the client and original verified attestation by the bank official with the branch seal.
4. Demat Account opening Part-II form is to be filled in by the client & signature of applicant/holder must be made in all the corresponding pages and photo of the applicant must be pasted & signed across the photo.
5. Bank account details for linking the demat account must be filled in the appropriate column & proof of bank account by cancelled cheque leaf/bank passbook 1<sup>st</sup> page copy to be confirmation of name and account number of the client.
6. Nomination details, if nomination opted, must be filled in the nomination form page & signed by the applicant at the bottom & witness signature for nomination has to be the bottom of page in the account opening form. Nominee ID proof must be ticked in appropriately in the given option and copy of nominee's ID Proof must be provided. Photo (Optional)
7. In schedule of charges-tariff structure, client/applicant must sign at the bottom of page in duplicate (s).
8. Rights & obligations form must be signed by the client at the bottom of the page in duplicate(s).
9. Mobile No & Email id (contact details) must be filled in page no. & signed by the client in signature of holder column.
10. FATCA/CRS form duly filled form column to of page no. & signed in page no. must be submitted. If the client is tax resident of any country, other than India, then column no. to has also to be filled in addition to column to
11. If permanent address is different from the correspondence address given in the CKYC form, separate proof must be submitted for both addresses.



**Additional forms for NRE demat accounts:**

**For NRE**

1. Account Opening Form
2. Copy of PAN Card
3. Passport size photographs
4. Copy of Passport (along with VISA page & ADDRESS page)
5. Copy of OCI (Overseas Citizenship of India) Card / PIO (Person of Indian Origin) Card
6. Copy of FOREIGN ADDRESS Proof Overseas Address Proof
7. Copy of INDIAN ADDRESS Proof 1 Cancelled CHEQUE of the NRI (NRE/NRO) SAVINGS ACCOUNT
8. In case of Indian passport
  - a. Valid passport, Place of birth as India, Valid Visa - Work/Student/employment/resident permit etc.
9. In case of foreign passport: Valid passport and any of the following
  - a. Place of Birth as India in foreign passport
10. Copy of PIO (Person of Indian Origin) / OCI (Overseas Citizenship of India) Card
11. Copy of PIS (Portfolio Investment Scheme) LETTER issued by the BANK
12. CKYC Form must be duly filled & signed by the client & In person verification (attestation by bank official/Embassy/Consulate officials) must be submitted.
13. In addition to FATCA Form, FEMA declaration form & RBI permission letter (to be obtained from Nodal Branch- Fort-Mumbai branch through the NRI account holder branch) should be submitted by NRIs.

Branch officials must ensure that the above said points are duly complied before submission of the CDSL application Form to us.

|  |  |
|--|--|
| <b><u>Form Received By:</u></b><br>For<br>Indian Overseas Bank<br>_____ Branch<br><br>Signature:<br>Name:<br>Emp Code: | <b><u>Form Verified By:</u></b><br>For<br>Indian Overseas Bank<br>_____ Branch<br><br>Signature:<br>Name:<br>Emp Code: |
|--|--|





4.2 CORRESPONDENCE / LOCAL ADDRESS DETAILS \* (Please see instruction E at the end)

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

Line 1\*, Line 2, Line 3, District\*, Pin / Post Code\*, State / U.T Code\*, City / Town / Village\*, ISO 3166 Country Code\*

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

Same as Current / Permanent / Overseas Address details Same as Correspondence / Local Address details

Line 1\*, Line 2, Line 3, District\*, ZIP / Post Code\*, City / Town / Village\*, ISO 3166 Country Code\*

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

Tel. (Off), Fax, Tel. (Res), Mobile, Email ID

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

Addition of Related Person, Deletion of Related Person, Related Person Type\*, Name\* (Prefix, First Name, Middle Name, Last Name), KYC Number of Related Person

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

A- Passport Number, B- Voter ID Card, C- PAN Card, D- Driving Licence, E- UID (Aadhaar), F- NREGA Job Card, Z- Others, S- Simplified Measures Account - Document Type code, Passport Expiry Date, Driving Licence Expiry Date, Identification Number

7. REMARKS (If any)

Grid for remarks

8. APPLICANT DECLARATION

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

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

Date: DD - MM - YYYY

Place: [Grid]

[Signature / Thumb Impression]

Signature / Thumb Impression of Applicant

9. ATTESTATION / FOR OFFICE USE ONLY

Documents Received Certified Copies

KYC VERIFICATION CARRIED OUT BY

Date, Emp. Name, Emp. Code, Emp. Designation, [Employee Signature]

INSTITUTION DETAILS

Name, Code, Emp. Branch, [Institution Stamp]

In-Person Verification (IPV) Carried Out by

Date, Emp. Name, Emp. Code, Emp. Designation, [Employee Signature]

Institution Details

Name, Code, Emp. Branch, [Institution Stamp]

**CENTRAL KYC REGISTRY | Instructions / Check list / Guidelines for filling Individual KYC Application Form****General Instructions:**

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

**A Clarification / Guidelines on filling 'Personal Details' section**

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

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

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

**C Clarification / Guidelines of filling "Proof of Identity [PoI]" section**

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

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

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

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

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

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

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

**F Clarification / Guidelines on filling 'Contact details' section**

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

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

- 1 Provide KYC number of related person if available.

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

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



## List of two - digit state / U.T codes as per Indian Motor Vehicle Act, 1988

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

## List of ISO two - digit Country Code

| Country                               | Country Code | Country                                | Country Code | Country                                      | Country Code | Country                                      | Country Code |
|---------------------------------------|--------------|--|--------------|--|--------------|--|--------------|
| Alghanistan                           | AF           | Dominican Republic                     | DO           | Libya  | LY           | Saint Pierre and Miquelon                    | PM           |
| Aland Islands                         | AX           | Ecuador                                | EC           | Liechtenstein                                | LI           | Saint Vincent and the Grenadines             | VC           |
| Albania                               | AL           | Egypt                                  | EG           | Lithuania                                    | LT           | Samoa  | WS           |
| Algeria                               | DZ           | El Salvador                            | SV           | Luxembourg                                   | LU           | San Marino                                   | SM           |
| American Samoa                        | AS           | Equatorial Guinea                      | GQ           | Macao  | MO           | Sao Tome and Principe                        | ST           |
| Andorra                               | AD           | Eritrea                                | ER           | Macedonia, the former Yugoslav Republic of   | MK           | Saudi Arabia                                 | SA           |
| Angola                                | AO           | Estonia                                | EE           | Madagascar                                   | MG           | Senegal                                      | SN           |
| Anguilla                              | AI           | Ethiopia                               | ET           | Malawi                                       | MW           | Serbia                                       | RS           |
| Antarctica                            | AQ           | Falkland Islands (Malvinas)            | FK           | Malaysia                                     | MY           | Seychelles                                   | SC           |
| Antigua and Barbuda                   | AG           | Faroe Islands                          | FO           | Maldives                                     | MV           | Sierra Leone                                 | SL           |
| Argentina                             | AR           | Fiji                                   | FJ           | Mali   | ML           | Singapore                                    | SG           |
| Armenia                               | AM           | Finland                                | FI           | Malta  | MT           | Sint Maarten (Dutch part)                    | SX           |
| Aruba                                 | AW           | France                                 | FR           | Marshall Islands                             | MH           | Slovakia                                     | SK           |
| Australia                             | AU           | French Guiana                          | GF           | Martinique                                   | MQ           | Slovenia                                     | SI           |
| Austria                               | AT           | French Polynesia                       | PF           | Mauritania                                   | MR           | Solomon Islands                              | SB           |
| Azerbaijan                            | AZ           | French Southern Territories            | TF           | Mauritius                                    | MU           | Somalia                                      | SO           |
| Bahamas                               | BS           | Gabon                                  | GA           | Mayotte                                      | YT           | South Africa                                 | ZA           |
| Bahrain                               | BH           | Gambia                                 | GM           | Mexico                                       | MX           | South Georgia and the South Sandwich Islands | GS           |
| Bangladesh                            | BD           | Georgia                                | GE           | Micronesia, Federated States of              | FM           | South Sudan                                  | SS           |
| Barbados                              | BB           | Germany                                | DE           | Moldova, Republic of                         | MD           | Spain  | ES           |
| Belarus                               | BY           | Ghana                                  | GH           | Monaco                                       | MC           | Sri Lanka                                    | LK           |
| Belgium                               | BE           | Gibraltar                              | GI           | Mongolia                                     | MN           | Sudan  | SD           |
| Belize                                | BZ           | Greece                                 | GR           | Montenegro                                   | ME           | Suriname                                     | SR           |
| Benin                                 | BJ           | Greenland                              | GL           | Montserrat                                   | MS           | Svalbard and Jan Mayen                       | SJ           |
| Bermuda                               | BM           | Grenada                                | GD           | Morocco                                      | MA           | Swaziland                                    | SZ           |
| Bhutan                                | BT           | Guadeloupe                             | GP           | Mozambique                                   | MZ           | Sweden                                       | SE           |
| Bolivia, Plurinational State of       | BO           | Guam                                   | GU           | Myanmar                                      | MM           | Switzerland                                  | CH           |
| Bonaire, Sint Eustatius and Saba      | BQ           | Guatemala                              | GT           | Namibia                                      | NA           | Syrian Arab Republic                         | SY           |
| Bosnia and Herzegovina                | BA           | Guernsey                               | GG           | Nauru  | NR           | Taiwan, Province of China                    | TW           |
| Botswana                              | BW           | Guinea                                 | GN           | Nepal  | NP           | Tajikistan                                   | TJ           |
| Bouvet Island                         | BV           | Guinea-Bissau                          | GW           | Netherlands                                  | NL           | Tanzania, United Republic of                 | TZ           |
| Brazil                                | BR           | Guyana                                 | GY           | New Caledonia                                | NC           | Thailand                                     | TH           |
| British Indian Ocean Territory        | IO           | Haiti                                  | HT           | New Zealand                                  | NZ           | Timor-Leste                                  | TL           |
| Brunei Darussalam                     | BN           | Heard Island and McDonald Islands      | HM           | Nicaragua                                    | NI           | Togo   | TG           |
| Bulgaria                              | BG           | Holy See (Vatican City State)          | VA           | Niger  | NE           | Tokelau                                      | TK           |
| Burkina Faso                          | BF           | Honduras                               | HN           | Nigeria                                      | NG           | Tonga  | TO           |
| Burundi                               | BI           | Hong Kong                              | HK           | Niue   | NU           | Trinidad and Tobago                          | TT           |
| Cabo Verde                            | CV           | Hungary                                | HU           | Norfolk Island                               | NF           | Tunisia                                      | TN           |
| Cambodia                              | KH           | Iceland                                | IS           | Northern Mariana Islands                     | MP           | Turkey                                       | TR           |
| Cameroun                              | CM           | India                                  | IN           | Norway                                       | NO           | Turkmenistan                                 | TM           |
| Canada                                | CA           | Indonesia                              | ID           | Oman   | OM           | Turks and Caicos Islands                     | TC           |
| Cayman Islands                        | KY           | Iran, Islamic Republic of              | IR           | Pakistan                                     | PK           | Tuvalu                                       | TV           |
| Central African Republic              | CF           | Iraq                                   | IQ           | Palau  | PW           | Uganda                                       | UG           |
| Chad                                  | TD           | Ireland                                | IE           | Palestine, State of                          | PS           | Ukraine                                      | UA           |
| Chile                                 | CL           | Isle of Man                            | IM           | Panama                                       | PA           | United Arab Emirates                         | AE           |
| China                                 | CN           | Israel                                 | IL           | Papua New Guinea                             | PG           | United Kingdom                               | GB           |
| Christmas Island                      | CX           | Italy                                  | IT           | Paraguay                                     | PY           | United States                                | US           |
| Cocos (Keeling) Islands               | CC           | Jamaica                                | JM           | Peru   | PE           | United States Minor Outlying Islands         | UM           |
| Colombia                              | CO           | Japan                                  | JP           | Philippines                                  | PH           | Uruguay                                      | UY           |
| Comoros                               | KM           | Jersey                                 | JE           | Pitcairn                                     | PN           | Uzbekistan                                   | UZ           |
| Congo                                 | CG           | Jordan                                 | JO           | Poland                                       | PL           | Vanuatu                                      | VU           |
| Congo, the Democratic Republic of the | CD           | Kazakhstan                             | KZ           | Portugal                                     | PT           | Venezuela, Bolivarian Republic of            | VE           |
| Cook Islands                          | CK           | Kenya                                  | KE           | Puerto Rico                                  | PR           | Viet Nam                                     | VN           |
| Costa Rica                            | CR           | Kiribati                               | KI           | Qatar  | QA           | Virgin Islands, British                      | VG           |
| Cote d'Ivoire   Côte d'Ivoire         | CI           | Korea, Democratic People's Republic of | KP           | Reunion   Réunion                            | RE           | Virgin Islands, U.S.                         | VI           |
| Croatia                               | HR           | Korea, Republic of                     | KR           | Romania                                      | RO           | Wallis and Futuna                            | WF           |
| Cuba                                  | CU           | Kuwait                                 | KW           | Russian Federation                           | RU           | Western Sahara                               | EH           |
| Curacao   Curaçao                     | CW           | Kyrgyzstan                             | KG           | Rwanda                                       | RW           | Yemen  | YE           |
| Cyprus                                | CY           | Lao People's Democratic Republic       | LA           | Saint Barthelemy   Saint Barthélemy          | BL           | Zambia                                       | ZM           |
| Czech Republic                        | CZ           | Latvia                                 | LV           | Saint Helena, Ascension and Tristan da Cunha | SH           | Zimbabwe                                     | ZW           |
| Denmark                               | DK           | Lebanon                                | LB           | Saint Kitts and Nevis                        | KN           |  |              |
| Djibouti                              | DJ           | Lesotho                                | LS           | Saint Lucia                                  | LC           |  |              |
| Dominica                              | DM           | Liberia                                | LR           | Saint Martin (French part)                   | MF           |  |              |



Annexure A1

**CENTRAL KYC REGISTRY | Know Your Customer (KYC) Application Form | Individual | Correspondence / Local Address**

**Important Instructions:**

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



**For office use only**      Application Type\*     New     Update  
 (To be filled by financial institution)    KYC Number     (Mandatory for KYC update request)

**1. CORRESPONDENCE / LOCAL ADDRESS DETAILS** (Please see instruction E at the end)

Same as Current / Permanent / Overseas Address details

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

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

Tel. (Off)     -     Tel. (Res)     -     Mobile     -   
 Fax     -     Email ID   

**3. APPLICANT DECLARATION**

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

[Signature / Thumb Impression]

Date :   -   -          Place :

Signature / Thumb Impression of Applicant



Annexure B1

CENTRAL KYC REGISTRY | Know Your Customer (KYC) Application Form | Individual | Related Person

Important Instructions:

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



For office use only

(To be filled by financial institution)

Application Type\*

New  Update

KYC Number

[Grid for KYC Number]

(Mandatory for KYC update request)

1. DETAILS OF RELATED PERSON (please refer instruction G at the end)

Addition of Related Person  Deletion of Related Person  KYC Number of Related Person (if available\*) [Grid]

Related Person Type\*  Guardian of MinorName\*  Assignee  Authorized Representative

Name\* Prefix [Grid] First Name [Grid] Middle Name [Grid] Last Name [Grid]

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

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

A- Passport Number [Grid] Passport Expiry Date [Grid] - [Grid] - [Grid]

B- Voter ID Card [Grid]

C- PAN Card [Grid]

D- Driving Licence [Grid] Driving Licence Expiry Date [Grid] - [Grid] - [Grid]

E- UID (Aadhaar) [Grid]

F- NREGA Job Card [Grid]

Z- Others (any document notified by the central government) [Grid] Identification Number [Grid]

S- Simplified Measures Account - Document Type code [Grid] Identification Number [Grid]

2. APPLICANT DECLARATION

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

[Signature / Thumb Impression]

Date : DD - MM - YYYY

Place : [Grid]

Signature / Thumb Impression of Applicant

9. ATTESTATION / FOR OFFICE USE ONLY

Documents Received  Certified Copies

KYC VERIFICATION CARRIED OUT BY

Date DD - MM - YYYY

Emp. Name [Grid]

Emp. Code [Grid]

Emp. Designation [Grid]

Emp. Branch [Grid]

INSTITUTION DETAILS

Name [Grid]

Code [Grid]

[Employee Signature]

[Institution Stamp]



**For Individuals**

**Depository Participant Name/Address**

(To be filled by the Depository Participant)

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

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

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

**Holders Details** Mode of operation:  Anyone or Survivor  Jointly by all  Individual

|                            |                    |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|----------------------------|--------------------|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|
| Sole / First Holder's Name | PAN                |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|                            | UID                |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|                            | UCC                |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Second Holder's Name       | Exchange Name & ID |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|                            | PAN                |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Third Holder's Name        | UID                |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|                            | PAN                |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Third Holder's Name        | UID                |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|                            | PAN                |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |

**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<br><input type="checkbox"/> Individual Director's Relative <input type="checkbox"/> Individual HUF / AOP<br><input type="checkbox"/> Individual Promoter <input type="checkbox"/> Minor<br><input type="checkbox"/> Individual Margin Trading A/C (MANTRA) <input type="checkbox"/> Others(specify) _____ |
| <input type="checkbox"/> NRI              | <input type="checkbox"/> NRI Repatriable <input type="checkbox"/> NRI Non-Repatriable<br><input type="checkbox"/> NRI Repatriable Promoter <input type="checkbox"/> NRI Non-Repatriable Promoter<br><input type="checkbox"/> NRI - Depository Receipts <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<br>(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<br>(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<br>(Tick the applicable box. If not marked the default option would be in Physical)  | <input type="checkbox"/> Physical / <input type="checkbox"/> Electronic / <input type="checkbox"/> Both Physical and Electronic  |  |  |

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')  Yes  No  
 [ECS is mandatory for locations notified by SEBI from time to time]

**Bank Details [Dividend Bank Details]**

|                               |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|-------------------------------|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|
| Bank Code (9 digit MICR code) |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| IFS Code (11 character)       |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Account number                |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |



|                     |  |       |       |         |          |       |       |
|---------------------|--|-------|-------|---------|----------|-------|-------|
| Account type        | <input type="checkbox"/> Saving <input type="checkbox"/> Current <input type="checkbox"/> Others (specify) _____ |       |       |         |          |       |       |
| Bank Name           | _____  |       |       |         |          |       |       |
| Branch Name         | _____  |       |       |         |          |       |       |
| Bank Branch Address | _____  |       |       |         |          |       |       |
| City                | _____  | State | _____ | Country | PIN code | _____ | _____ |

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

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

|  |   |
|--|---|
| SMS Alert Facility<br>Refer to Terms &<br>Conditions<br>given as <b>Annexure - 2.4</b> | MOBILE NO. +91 _____  |
|  | [(Mandatory, if you are giving Power of Attorney (POA))<br>(if POA is not granted & you do not wish to avail of this facility, cancel this option).   |
| <i>Easi</i>  | To register for <i>easi</i> , please visit our website <a href="http://www.cdslindia.com">www.cdslindia.com</a> .<br><i>Easi</i> allows a BO to view his ISIN balances, transactions and value of the portfolio online. |

**Nomination Details**

|                             |       |
|-----------------------------|-------|
| Nomination Registration No. | Dated |
|-----------------------------|-------|

I/We hereby confirm that I/We **do not wish to appoint any nominee in my 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 demat account, which may also include documents issued by Court or other such competent authority, based on the value of assets held in the demat account.

|            | First/Sole Holder or Guardian (in case of Minor) | Second Holder | Third Holder |
|------------|--|---------------|--------------|
| Name       | _____  | _____         | _____        |
| Signatures | _____  | _____         | _____        |

**Note:**

Signature of witness, along with name and address are required, if the account holder affixes thumb impression, instead of signature [in both the cases i.e. nomination / opt out nomination -

I/We **nominate** the following persons who is/are entitled to receive security balances lying in my/our account, particulars where of are given below, in the event of my / our death.



| Nomination Details  | Nominee 1               | Nominee 2               | Nominee 3               |
|---|-------------------------|-------------------------|-------------------------|
| Nominee Name :<br>*First Name:<br>Middle Name:<br>*Last Name  | .....<br>.....<br>..... | .....<br>.....<br>..... | .....<br>.....<br>..... |
| *Percentage of allocation of securities<br><br><input type="checkbox"/> Equally<br>[If not equally, please specify percentage]<br><br>Or<br><br><input type="checkbox"/> Share of each Nominee  | %                       | %                       | %                       |
| <i>Any odd lot after division shall be transferred to the first nominee mentioned in the form</i>   |                         |                         |                         |
| Nomination Identification Details – [Please tick any one of following and provide details of same]  | Nominee 1               | Nominee 2               | Nominee 3               |
| <input type="checkbox"/> Photograph & Signature<br><input type="checkbox"/> PAN<br><input type="checkbox"/> Aadhaar<br><input type="checkbox"/> Saving Bank account no.<br><input type="checkbox"/> Proof of Identity<br><input type="checkbox"/> Demat Account ID<br>[Optional Fields] |                         |                         |                         |
| *Address:   |                         |                         |                         |
| *City   |                         |                         |                         |
| *State  |                         |                         |                         |
| *Pin  |                         |                         |                         |
| *Country  |                         |                         |                         |
| Mobile no/Telephone No.<br>[Optional Fields]  |                         |                         |                         |
| Email ID:<br>[Optional Fields]  |                         |                         |                         |
| FAX No.<br>[Optional Fields]  |                         |                         |                         |
| *Relationship with the BO:  |                         |                         |                         |
| <b>To be filled only if nominee(s) is a minor:</b>  |                         |                         |                         |
| Date of birth (mandatory if Nominee is a minor)<br>dd-mm-yyyy   |                         |                         |                         |
| Name of the Guardian of Nominee (if nominee is a  |                         |                         |                         |



|   |                         |                         |                         |
|---|-------------------------|-------------------------|-------------------------|
| minor)<br>*First Name:<br>Middle Name:<br>*Last Name  | .....<br>.....<br>..... | .....<br>.....<br>..... | .....<br>.....<br>..... |
| *Address of the guardian of nominee:  |                         |                         |                         |
| *City   |                         |                         |                         |
| *State  |                         |                         |                         |
| *Country  |                         |                         |                         |
| *PIN  |                         |                         |                         |
| Age   |                         |                         |                         |
| Mobile /Telephone no<br>[Optional Fields]   |                         |                         |                         |
| Email ID:<br>[Optional Fields]  |                         |                         |                         |
| Fax No.<br>[Optional Fields]  |                         |                         |                         |
| *Relationship of the Guardian with the Nominee  |                         |                         |                         |
| Guardian Identification details – [Please tick any one of following and provide details of same]<br><input type="checkbox"/> Photograph & Signature<br><input type="checkbox"/> PAN Aadhaar Saving Bank account no. Proof of Identity<br><input type="checkbox"/> Demat Account ID<br>[Optional Fields] |                         |                         |                         |

**Note :** Residual securities: in case of multiple nominees remaining after distribution of securities as per percentage of allocation shall be transferred to the first nominee . -

**\* Marked is Mandatory field**

**Note:**

Signature of witness, along with name and address are required, if the account holder affixes thumb impression, instead of signature [in both the cases i.e. nomination /negative nomination

| Details of the Witness |                 |
|------------------------|-----------------|
|                        | Witness Details |
| Name of witness        |                 |
| Address of witness     |                 |
| Signature of witness   |                 |

The Depository Participant shall provide acknowledgement of the nomination form to the account holder(s)



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       |  |               |              |
| Signatures |  |               |              |

*(Signatures should be preferably in blue ink).*

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

Application No.:

Acknowledgement Receipt

Date:

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

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

Depository Participant Seal and Signature





## 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 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.
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 Bye-laws 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.



CLIENT COPY

## Indian Overseas Bank

TARIFF STRUCTURE FOR DEPOSITORY SERVICES W.E.F 1<sup>st</sup> APRIL 2023

| No  | Description   | Charges*  |
|---|---|---|
| 1.  | A/c Opening charges   | Nil   |
| 2.  | Demat Charges   | Rs.5/- per certificate with minimum of Rs. 20/- per demat request plus applicable courier charges (with a minimum of Rs. 50/-) **<br>For rejection: Actual postage subject to minimum of Rs. 50/-   |
| 3.  | Remat Charges   | Rs. 30/- per Company plus applicable courier charges (with a minimum of Rs. 60/-) plus NSDL (National Securities Depository Limited) Charges (NSDL Charges - Rs. 10/- per every hundred shares or part thereof subject to a maximum fee of Rs. 5,00,000/- or a flat fee of Rs.10/- per Certificate whichever is higher) payable upfront   |
| 4.  | Transaction – Market / Off-Market Sale  | ✓ 0.04 % of market value as arrived by NSDL subject to a minimum of Rs. 25/- and maximum of Rs. 1000/- per ISIN (International Security Identification Number) for Shares**<br>✓ 0.04 % of market value as arrived by NSDL with a minimum of Rs. 25/- and Maximum of Rs. 250/- per ISIN for DEBT INSTRUMENTS**<br>✓ Flat Rs.20/- per ISIN (For online trading registered clients) |
| <b>Annual Maintenance Charges (Inclusive of NSDL Charges)</b> |   |   |
| 4.  | For Individuals   | Rs. 300/- p.a.*   |
| 5.  | For Corporates  | Rs. 1200/- p.a.*  |
| <b>Pledge</b>   |   |   |
| 6.  | Creation  | 0.02 % of the value with a minimum of Rs. 200/- & a maximum of Rs. 500/- per ISIN**   |
| 7.  | Closure   | A flat charge of Rs. 200/- per ISIN**   |
| 8.  | Invocation  | 0.02 % of the value with a minimum of Rs. 200/- & a maximum of Rs. 500/- per ISIN**   |
| 9.  | Confirmation where creation is done in other DPs  | A flat charge of Rs. 200/- per ISIN**   |
| 10.   | Securities Lending & Borrowing / Margin pledge  | 0.02 % of the value with a minimum of Rs. 200/- & a maximum of Rs. 500/- per ISIN**   |
| <b>Other Charges</b>  |   |   |
| 11.   | Failed Transaction  | Rs. 25/- per ISIN**   |
| 12.   | Fee for tendering delivery Instructions on the day of Settlement (at Client's risk)     | Rs. 50/- per ISIN payable upfront   |
| 13.   | Transaction statement   | Monthly - Free  |
| 14.   | Holding statement   | Quarterly - Free  |
| 15.   | Issue of Duplicate Statement  | Rs. 10/- per page with a maximum of Rs. 50/- payable upfront  |
| 16.   | Fees for IDeAS (Internet based demat a/c statement)                                     | NIL   |
| 17.   | NDU - (NON DISPOSABLE UNDERTAKING)  | 0.03% of the value of securities upon creation of hold subject to a minimum of Rs.75/-  |
| 18.   | Modification in the account   | Rs.25 per instruction   |
| 19.   | Online modification of accounts through NSDL site (Income Range/Email/Nomination etc.,) | Rs.50 per instruction (including NSDL charges)  |
| 20.   | DIS book issuance   | Rs.25/- from 3 <sup>rd</sup> request onwards in a FY.   |
| 21.   | MF Redemption   | Rs.50/- per ISIN  |
| <b>Sundries</b>   |   |   |
| 22.   | Actual Postages**   | I. for correspondence with NRIs to their foreign address<br>II. (a) Return of demat rejection<br>(b) Additional expenses incurred for sending reminder / Registered notice etc. for recovery of charges for overdue accounts**  |

- AMC Payable in advance at the beginning of the financial year. Pro-rata quarterly charges will be levied for accounts opened during the Financial Year. Pro rata refund for accounts closed during Financial Year.

# All charges are excluding GST whereas inclusive of NSDL/CDSL Fees except specifically mentioned.

\* In case of closure of account, all charges payable as per above rates should be paid up front.

\*\* To be levied at the end of the quarter

The above charges are subject to revision by India Overseas Bank

Received the copy of tariff structure for IOB depository services

1<sup>st</sup> Holder

2<sup>nd</sup> Holder

3<sup>rd</sup> Holder



## **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 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.
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 Bye-laws 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.

**TARIFF STRUCTURE FOR DEPOSITORY SERVICES W.E.F 1<sup>st</sup> APRIL 2023**

| No  | Description   | Charges <sup>a</sup>  |
|---|---|---|
| 1.  | A/c Opening charges   | Nil   |
| 2.  | Demat Charges   | Rs.5/- per certificate with minimum of Rs. 20/- per demat request plus applicable courier charges (with a minimum of Rs. 50/-) **<br>For rejection: Actual postage subject to minimum of Rs. 50/-   |
| 3.  | Remat Charges   | Rs. 30/- per Company plus applicable courier charges (with a minimum of Rs. 60/-) plus CDSL (National Securities Depository Limited) Charges (CDSL Charges - Rs. 10/- per every hundred shares or part thereof subject to a maximum fee of Rs. 5,00,000/- or a flat fee of Rs.10/- per Certificate whichever is higher) payable upfront |
| 4.  | Transaction – Market / Off-Market Sale  | ✓ 0.04 % of market value as arrived by CDSL subject to a minimum of Rs. 25/- and maximum of Rs. 1000/- per ISIN for Shares**<br>✓ 0.04 % of market value as arrived by CDSL with a minimum of Rs. 25/- and Maximum of Rs. 250/- per ISIN for DEBT INSTRUMENTS**<br>✓ Flat Rs.20/- per ISIN (For online trading registered clients)      |
| <b>Annual Maintenance Charges (Inclusive of CDSL Charges)</b> |   |   |
| 4.  | For Individuals   | Rs. 300/- p.a.*   |
| 5.  | For Corporates  | Rs. 1200/- p.a.*  |
| <b>Pledge</b>   |   |   |
| 6.  | Creation  | 0.02 % of the value with a minimum of Rs. 200/- & a maximum of Rs. 500/- per ISIN**   |
| 7.  | Closure   | A flat charge of Rs. 200/- per ISIN**   |
| 8.  | Invocation  | 0.02 % of the value with a minimum of Rs. 200/- & a maximum of Rs. 500/- per ISIN**   |
| 9.  | Confirmation where creation is done in other DPs                                    | A flat charge of Rs. 200/- per ISIN**   |
| 10.   | Securities Lending & Borrowing / Margin pledge                                      | 0.02 % of the value with a minimum of Rs. 200/- & a maximum of Rs. 500/- per ISIN**   |
| <b>Other Charges</b>  |   |   |
| 11.   | Failed Transaction  | Rs. 25/- per ISIN**   |
| 12.   | Fee for tendering delivery instructions on the day of Settlement (at Client's risk) | Rs. 50/- per ISIN payable upfront   |
| 13.   | Transaction statement   | Monthly - Free  |
| 14.   | Holding statement   | Quarterly - Free  |
| 15.   | Issue of Duplicate Statement  | Rs. 10/- per page with a maximum of Rs. 50/- payable upfront  |
| 16.   | Fees for IDeAS (Internet based demat a/c statement)                                 | NIL   |
| 17.   | NDU – (NON DISPOSABLE UNDERTAKING)  | 0.03% of the value of securities upon creation of hold subject to a minimum of Rs.75/-  |
| 18.   | Modification in the account   | Rs.25 per instruction   |
| 19.   | Online modification (Income/Email/Nomination etc..)                                 | Rs.50 per instruction including CDSL charges (Modification of accounts through CDSL site)   |
| 20.   | DIS book issuance   | Rs.25/- from 3 <sup>rd</sup> request onwards in a FY.   |
| 21.   | MF Redemption   | Rs.50/- per ISIN  |
| <b>Sundries</b>   |   |   |
| 22.   | Actual Postages**   | I. for correspondence with NRIs to their foreign address<br>II. (a) Return of demat rejection<br>(b) Additional expenses incurred for sending reminder / Registered notice etc. for recovery of charges for overdue accounts**  |

AMC Payable in advance at the beginning of the financial year. Pro-rata quarterly charges will be levied for accounts opened during the Financial Year. Pro rata refund for accounts closed during Financial Year.

# All charges are excluding GST whereas inclusive of CDSL/NSDL Fees except specifically mentioned.

• In case of closure of account, all charges payable as per above rates should be paid up front.

\*\* To be levied at the end of the quarter

The above charges are subject to revision by India Overseas Bank

| Signature of Client(s) | First Holder | Second Holder | Third Holder |
|------------------------|--------------|---------------|--------------|
|                        |              |               |              |



INDIAN OVERSEAS BANK  
DEPOSITORY SERVICES  
MEZZANINE FLOOR, CATHEDRAL BRANCH, 762 ANNA SALAI CHENNAI-600002

Details under FATCA / CRS

(Please consult your professional tax advisor for further guidance on your tax residency, if required)

| S.No | Please fill the information below as requested   |  |
|------|--|--|
| 1.   | Name of the Account Holder   |  |
| 2.   | Customer ID  |  |
| 3.   | Date of Birth (DD-MM-YYYY)   |  |
| 4.   | Country of Birth   |  |
| 5.   | Nationality (Please specify Indian or Others)<br><br>(If national of more than one country, please mention all the countries separated by a comma) |  |
| 6.   | PAN  |  |
| 7.   | Mobile/ Telephone Number (Including ISD and STD code)  |  |

8. Are you a tax resident of any country other than India?  Yes  No

If No, please sign the declaration on Page 2

If yes, please provide details below:  
(Please indicate all countries in which you are resident for tax purposes and associated details)

| Country/(ies) of Tax residency # | Tax Identification Number (TIN)* | Identification Type (TIN or Other*, please specify) | Residence Address for Tax purpose (including City, State, Country and Pin code) | Address Type:<br>1- Residential or Business,<br>2- Residential,<br>3-Business,<br>4-Registered Office |
|----------------------------------|----------------------------------|---|---|---|
|                                  |                                  |   |   |   |
|                                  |                                  |   |   |   |

\*To also include USA, where the individual is a citizen/ green card holder of USA. Identification Number is not available, kindly provide functional equivalent\*

| No. | Further details required if account holder is tax resident outside India |  |
|-----|--|--|
| 9.  | City of Birth  |  |
| 10. | Gender (Male, Female, Others)  |  |



|     |  |  |
|-----|--|--|
| 11. | Father's Name (mandatory if PAN not provided)  |  |
| 12. | Aadhaar Number (optional)  |  |
| 13. | Proof of Identity - Documents submitted<br>(A-Passport*, B-Election Id Card, C-PAN Card, D-ID Card, E-Driving License*, G- UIDAI Letter, H-NREGA job card) |  |
| 14. | Identification No. - for the identification type mentioned above (mandatory if no PAN/ Aadhaar provided)   |  |
| 15. | Occupation Type:<br>• Service /Others /Business  |  |

**Certification**

Under penalty of perjury, I/we certify that:

- > I understand that Indian overseas bank is relying on this information for the purpose of determining the status of the account holder named above compliance with FATCA/CRS. Indian overseas bank is not able to offer any tax advice on FATCA or CRS or its impact on the account holder. I shall seek advice from professional tax advisor or for any tax questions.
- > I agree to submit a new form within 30 days if any information or certification on this form becomes incorrect.
- > I agree that as may be required by domestic regulators/tax authorities, Indian Overseas Bank may also be required to reportable details to CBDT or other authorities/agencies or close or suspend my account, as appropriate.
- > I have understood the information requirements of this form (read along with FATCA/CRS instruction) and hereby confirm that the information provided by me on this form including the taxpayer identification number is true, correct and complete. I also confirm that I have read and understood the FATCA/CRS Terms and conditions below and hereby accept the same.

x

Date:

Name & Signature of account holder

Place:

**FATCA/CRS Terms and Conditions**

The Central Board of Direct Taxes has notified Rules 114F to 114H, as part of the Income-tax Rules, 1962, which Rules require Indian financial institutions such as the Bank to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all our account holders. Towards compliance, we may 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.

Please note that you may receive more than one request for information if you have multiple relationships with the Bank or its group entities. Therefore, it is important that you respond to our request, even if you believe you have already supplied any previously requested information.

**FATCA/CRS Instructions**

If you have any questions about your tax residency, please contact your tax advisor. 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.

\*It is mandatory to supply a TIN or functional equivalent if the country in which you are tax resident issues such identifiers. If no TIN is yet available or has not yet been issued, please provide an explanation and attach this to the form.

In case customer has the following indicia pertaining to a foreign country and yet declares self to be non-tax resident in the respective country, customer to provide relevant Curing Documents