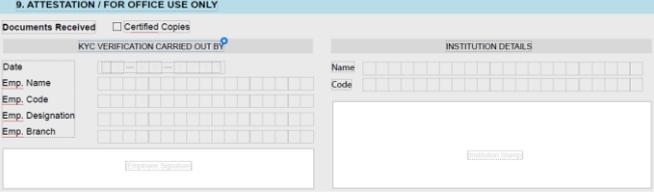


**DEMAT ACCOUNT OPENING  
OFFLINE MODE-CHECK LIST  
REGULATORY NSDL - MANDATORY REQUIREMENTS**

- Offline physical mode – Demat account opening (20-pages including checklist) application format. Please check whether the updated account opening form is downloaded from the website address - [https://online.iob.in/EN/Documents%202023/20page\\_format.pdf](https://online.iob.in/EN/Documents%202023/20page_format.pdf)
  - All the details to be mandatorily filled.
  - After scrutinizing with the below checklist, kindly send the original application form along with following self-attested copies of account holders:
    - a) Aadhaar Card
    - b) PAN Card
  - Branch official should check originals and attest in the photocopy of the OVD documents and send through post/courier to below address:
 

**To**  
**The Senior Manager**  
**Indian Overseas Bank**  
**Depository Services,**  
**Mezzanine floor, Cathedral Branch,**  
**#762, Anna Salai, Chennai – 600 002.**
  - Please keep the POD details for further follow-up with Depository Branch.
  
- As per SEBI/Depository (NSDL) regulatory,
  - The Aadhaar & the PAN must be linked. Hence, verify the same in the Income Tax Site. Refer the below link for checking the status. If not linked, advise the applicants to link the same. <https://eportal.incometax.gov.in/iec/foservices/#/pre-login/link-aadhaar-status>
  - Nominee option is mandatory. Either demat account holder(s) should opt for nomination and give nominee details along with Nominee's OVD proof (Aadhaar or PAN) or they should submit nominee opt-out consent. Signature of demat account holder(s) is/are mandatory in both the cases.

Pages	CHECK LIST POINTS	BRANCH CONFIRMATION	DP REMARKS
Page 1: <b>CKYC FORM</b>	<ul style="list-style-type: none"> <li>□ All the required fields to be duly filled by the applicant.</li> <li>□ Photo to be pasted and should be signed across by the demat account holder on the photo.</li> <li>□ Current or Permanent Address should be matching with the Aadhaar or any other OVD Proof.</li> <li>□ In Point 3, The Aadhaar NUMBER is mandatory.</li> </ul> <div style="border: 1px solid black; background-color: #e0f2f1; padding: 2px; margin-top: 5px;"> <input type="checkbox"/> 3. PROOF OF IDENTITY (PoI)* (Please refer instruction C at the end)         </div>	<input type="checkbox"/> <b>YES</b>  <input type="checkbox"/> <b>NO</b>	
Page 2: <b>CKYC FORM</b>	<ul style="list-style-type: none"> <li>□ All the required fields to be duly filled by the applicant.</li> <li>□ In Point 5) Mobile Number and Email address is mandatory for opening demat account.</li> </ul>	<input type="checkbox"/> <b>YES</b>  <input type="checkbox"/> <b>NO</b>	

	<p><input type="checkbox"/> In Point 8) <b>8. APPLICANT DECLARATION</b> The client signature is mandatory in the applicant signature box</p> <p><input type="checkbox"/> In Point 9)</p>  <p>Branch official should attest in CKYC form and also mention full details of branch official viz., Employee's Name, Roll No., Designation and Signature <i>(AS IT IS MANDATORY FOR DPs TO UPLOAD SUCH DETAILS IN CKYC &amp; KRA VIZ., CAMS/CVL/NDML)</i></p>		
<p><b><u>IF THE FILEDS ARE NOT DULY FILLED IN BY THE APPLICANT</u></b> <b>OR</b> <b><u>IF BRANCH HAS NOT CONFIRMED THE CHECKLIST PAGE</u></b> <b><u>THE APPLICATION WILL BE REJECTED WITHOUT ANY REMINDERS</u></b></p>			
<p>Page 3: ➤ <b>*DEMAT ACCOUNT OPENING FORM</b> <b>ALL THE FIELDS ARE TO BE FILLED IN MANDATORILY</b></p>	<p><input type="checkbox"/> All the required fields to be duly filled-in by the applicant.</p> <p><input type="checkbox"/> Occupation is mandatory.</p> <p><input type="checkbox"/> Gross annual income is mandatory</p> <p><input type="checkbox"/> Banking account type is mandatory (SB / CD)</p> <p><input type="checkbox"/> In Point (F) <b>Bank details</b> to be filled and matching with Bank proof (Name Printed Cancelled Cheque Leaf OR First <b>page of Bank Passbook photocopy, where Photo and Branch manager attestation with Seal</b> should be promptly visible.</p>	<p><input type="checkbox"/> <b>YES</b></p> <p><input type="checkbox"/> <b>NO</b></p>	
<p>Page 4: ➤ <b>*DEMAT ACCOUNT OPENING FORM</b> <b>ALL THE FIELDS ARE MANDATORY TO FILLED</b></p>	<p><input type="checkbox"/> All the required fields to be duly filled in by the applicant.</p> <p><input type="checkbox"/> The standing instruction field is mandatory.</p> <p><input type="checkbox"/> Passport size photo to pasted and signed across on the photo.</p> <p><input type="checkbox"/> Account holder(s) should sign in the bottom of the page which is mandatory.</p>	<p><input type="checkbox"/> <b>YES</b></p> <p><input type="checkbox"/> <b>NO</b></p>	
<p>Page 5 &amp; 6: <b>NOMINEE PAGE</b> ➤ OPT OUT  OR ➤ OPT IN SHOULD BE GIVEN</p>	<p><b>Form -10</b></p> <p><input type="checkbox"/> All the required fields to be duly filled in by the applicant (Except witness)</p> <p><input type="checkbox"/> Required fields viz., Name, Address, OVD proof details, % of share, Mobile &amp; Email id to be filled</p> <p><input type="checkbox"/> OVD proof of Nominee (<b>PAN/ Aadhaar/ Voter id</b>) to be attached.</p> <p><input type="checkbox"/> The account holder(s) should sign in the nomination page.</p>	<p><input type="checkbox"/> <b>YES</b></p> <p><input type="checkbox"/> <b>NO</b></p>	

Page 7 & 8: Rights & Obligations (DP Copy)	<input type="checkbox"/> All account holders should sign in the Rights & Obligations page.	<input type="checkbox"/> <b>YES</b>  <input type="checkbox"/> <b>NO</b>	
Page 9: New Tariff (DP Copy)	<input type="checkbox"/> All account holders should sign in the Tariff Structure page. (Client Copy)	<input type="checkbox"/> <b>YES</b>  <input type="checkbox"/> <b>NO</b>	
Page 10: <b>Update 6 - KYC Attributes In Your NSDL/CDSL Demat Account</b>	<input type="checkbox"/> All the required fields to be duly filled in by the applicant(s). <ul style="list-style-type: none"> <li><input type="checkbox"/> All account holders' name</li> <li><input type="checkbox"/> All account holders' Gross annual income range.</li> <li><input type="checkbox"/> (Optional) All the account holder's NETWORTH DETAIL is to be submitted or also, can be declared in the below given link.</li> <li><input type="checkbox"/> All the account holder's MOBILE, EMAIL ID, PAN</li> <li><input type="checkbox"/> MODE OF OPERATION, COMMUNICATION TO BE SENT &amp; FAMILY FLAG / OPTION TO RECEIVE THE DEMAT STATEMENT BY EMAIL OR PHYSICAL</li> <li><input type="checkbox"/> All the account holders' Signatures</li> <li><input type="checkbox"/> Every Financial Year beginning the account holders' must duly fill-in the 6-kyc attribute page and submit to the DP for keeping the demat account in active status.</li> </ul>	<input type="checkbox"/> <b>YES</b>  <input type="checkbox"/> <b>NO</b>	
Page 11 & 12: <b>INDIVIDUAL – FATCA DECLARATION</b>	<input type="checkbox"/> All the required fields to be duly filled in by the applicant. <input type="checkbox"/> In the next page the account holder(s) must sign the declaration.	<input type="checkbox"/> <b>YES</b>  <input type="checkbox"/> <b>NO</b>	
Page 13, 14 & 15: Client Copy	<input type="checkbox"/> This Rights & Obligations and Tarriff structure pages are for account holders' information. Should be handed over to account holder(s).	<input type="checkbox"/> <b>YES</b>  <input type="checkbox"/> <b>NO</b>	
<b><u>IF THE FIELDS ARE NOT DULY FILLED-IN BY THE APPLICANT OR IF BRANCH HAS NOT CONFIRMED THE CHECKLIST PAGE THE APPLICATION WILL BE REJECTED WITHOUT ANY REMINDERS</u></b>			

**IMPORTANT:**

- 1) FOR JOINT ACCOUNT HOLDERS – PLEASE ENSURE THAT ALL THE ACCOUNT HOLDERS SUBMIT THEIR **INDIVIDUAL CERSAI CKYC FORMS & FATCA ALONG** WITH THE ORIGINAL DEMAT ACCOUNT OPENING FORM. OVD PROOFS - REQUIRED FOR ENTERING IN THE NSDL /CDSL SYSTEMS.
- 2) All OVD and documents including CKYC form to be verified and attested (signature and seal) by branch official in appropriate places.
- 3) **FOR NRI Customers**, all branches must take up with our FORT branch (0014)/FORT depository desk (2928) for getting RBI permission to open demat account before going ahead with the demat account opening (Please note that only SB-NRO/NRE accounts can be used for opening of demat account of NRIs).

**Mandatory Documents for NRI (Foreign Address Proof viz., DL, OCI Card, Visa Copy, Passport, Work Permit)**

- 4) **For corporate account** - Additional documents to be taken as per NSDL guidelines viz., Last two (2) FYs' balance sheet, AOA, MOA, Board resolution, Authorized Signatories & their delegation powers are to be mentioned clearly in the Resolution for opening and operating instructions of demat account, List of all the authorized signatories along with their signatures, Latest shareholding pattern as in MCA website, DIN No. of directors as in MCA website, KYC (Cersai individual format only) of all directors, KYC (Cersai non-individual format) of the company. Branches to consult DP branch before sending any corporate accounts for opening.
- 5) Abridged Mode: Temporarily withdrawn by NSDL.

**The above checklist is applicable for individuals, joint account holders, corporate directors & also applicable for NRI clients.**

In addition to all the above things, branches to keep note of the below points for Demat account opening:

- a. *All formats related to Demat account opening, Dematerialisation of physical certificates and its operation are available in our Intranet-Other Links-Depository operation.*  
<https://online.iob.in/EN/Pages/Dep-Optn.aspx>
- b. *Branches to inform the customers that after Demat account Trading account also to be opened with our partner SMC Global and please inform the customer that they will get call from SMC officials to open trading account. In absence of trading account share sale or purchase cannot be done through market.*
- c. *We are in the process of making Demat and trading account opening online which will be communicated by Central Office to the branches once the facility is ready.*
- d. *Branches to get a confirmation from DP branch for corporate account opening before sending the hard copies of forms.*

For any queries related to demat account opening please mail to us at [iobdp@iob.in](mailto:iobdp@iob.in) or call to us at 044- 2851 3616/17/18.

Please note that DP ID for the bank is unique and for all new accounts DP id will be **IN302437** with NSDL and after opening of account client ID will be generated.

Note: All supportive proofs along with original demat account opening application should be stabled/stitched as one document and no loose sheets should be submitted.

**Branch Declaration:**

**We have gone through the above check list for demat account opening application of our existing bank customer and the forms are duly filled and submitted as per the checklist.**

**Branch Manager/Authorized Branch Officials**

**Seal & Signature**

**Date:**     /     / 20

**Place:**

**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)  
 Account Type\*  Normal  Simplified (for low risk customers)  Small

**1. PERSONAL DETAILS** (Please refer instruction A at the end)

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

**PHOTO**

Signature / Thumb Impression

APPLICANT'S SIGN / THUMB IMPRESSION

**2. TICK IF APPLICABLE**  RESIDENCE FOR TAX PURPOSES IN JURISDICTION(S) OUTSIDE INDIA (Please refer instruction B at the end)

ADDITIONAL DETAILS REQUIRED\* (Mandatory only if section 2 is ticked)

ISO 3166 Country Code of Jurisdiction of Residence\*

Tax Identification Number or equivalent (If issued by jurisdiction)\*

Place / City of Birth\*  ISO 3166 Country Code of Birth\*

**3. PROOF OF IDENTITY (PoI)\*** (Please refer instruction C at the end)

(Certified copy of any one of the following Proof of Identity [PoI] needs to be submitted)

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

**4. PROOF OF ADDRESS (PoA)\***

4.1 CURRENT / PERMANENT / OVERSEAS ADDRESS DETAILS (Please see instruction D at the end)

(Certified copy of any one of the following Proof of Address [PoA] needs to be submitted)

Address Type\*  Residential / Business  Residential  Business  Registered Office  Unspecified

Proof of Address\*  Passport  Driving Licence  UID (Aadhaar)

Voter Identity Card  NREGA Job Card  Others  please specify

Simplified Measures Account - Document Type code

**Address**

Line 1\*

Line 2

Line 3

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

District\*  Pin / Post Code\*  State / U.T Code\*  ISO 3166 Country Code\*

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

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

Line 1\*

Line 2

Line 3  City / Town / Village\*

State\*  ZIP / Post Code\*  ISO 3166 Country Code\*

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

Tel. (Off) - Tel. (Res) - Mobile -

FAX - Email ID

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

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

Related Person Type\*  Guardian of Minor  Assignee  Authorized Representative

Prefix  First Name  Middle Name  Last Name

Name\*

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

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

A- Passport Number  Passport Expiry Date

B- Voter ID Card

C- PAN Card

D- Driving Licence  Driving Licence Expiry Date

E- UID (Aadhaar)

F- NREGA Job Card

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

S- Simplified Measures Account - Document Type code  Identification Number

7. REMARKS (if any)

8. APPLICANT DECLARATION

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

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

Date : -- Place :

[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

Emp. Branch

INSTITUTION DETAILS

Name

Code

[Employee Signature]

[Institution Stamp]



# INDIAN OVERSEAS BANK

ANNEXURE - J

## Depository Services

Mezzanine Floor, Cathedral Branch, 762, Anna Salai, Chennai - 600 002

Tel : 044-2851 3616 / 3617 / 3618 Fax : 044-2851 3619  
email : deposit@chemsco.lobnet.co.in

DPID - IN302437

### PART II - ACCOUNT OPENING FORM (FOR INDIVIDUALS)

Date (dd/mm/yyyy)				Client - Id (To be filled by Participant)			
I / We request you to open a depository account in my / our name as per the following details : (Please fill all the details in CAPITAL LETTERS only)							
Details of Account Holder(s) Mode of Operation <input type="checkbox"/> Individual <input type="checkbox"/> Jointly by ALL Holders <input type="checkbox"/> Anyone or Survivor							
A)	Account Holder's	Sole/First Holder		Second Holder		Third Holder	
	Name (Mr./Ms.)						
	PAN						
	Occupation Please tick any one and give brief details	<input type="checkbox"/> Private sector	<input type="checkbox"/> Agriculturist	<input type="checkbox"/> Private sector	<input type="checkbox"/> Agriculturist	<input type="checkbox"/> Private sector	<input type="checkbox"/> Agriculturist
		<input type="checkbox"/> Public sector	<input type="checkbox"/> Retired	<input type="checkbox"/> Public sector	<input type="checkbox"/> Retired	<input type="checkbox"/> Public sector	<input type="checkbox"/> Retired
		<input type="checkbox"/> Govt. Service	<input type="checkbox"/> Housewife	<input type="checkbox"/> Govt. Service	<input type="checkbox"/> Housewife	<input type="checkbox"/> Govt. Service	<input type="checkbox"/> Housewife
		<input type="checkbox"/> Business	<input type="checkbox"/> Student	<input type="checkbox"/> Business	<input type="checkbox"/> Student	<input type="checkbox"/> Business	<input type="checkbox"/> Student
		<input type="checkbox"/> Professional	<input type="checkbox"/> Others (Please specify)	<input type="checkbox"/> Professional	<input type="checkbox"/> Others (Please specify)	<input type="checkbox"/> Professional	<input type="checkbox"/> Others (Please specify)
Brief details							
B)	For HUF, Association of Persons (AOP), Partnership Firm, Unregistered Trust etc. although the account is opened in the name of the natural persons, the name & PAN of the HUF, Association of Persons (AOP), Partnership Firm, Unregistered Trust etc. should be mentioned below :						
	a) Name				b) PAN		
C)	Type of Account	<input type="checkbox"/> Ordinary Resident	<input type="checkbox"/> NRI Repatriable	<input type="checkbox"/> Foreign National	<input type="checkbox"/> Promoter	<input type="checkbox"/> Margin	
		<input type="checkbox"/> Qualified Foreign Investor	<input type="checkbox"/> NRI Non Repatriable	<input type="checkbox"/> Others (Please specify) _____			
D)	Gross Annual Income Details	Income Range per Annum (Please tick any one)					
		Below	<input type="checkbox"/> 1 lac	<input type="checkbox"/> 1 - 5 lac	<input type="checkbox"/> 5 - 10 lac	<input type="checkbox"/> 10 - 25 lac	<input type="checkbox"/> More than 25 lac
E)	In case of NRIs/Foreign Nationals	RBI Approval Reference Number					
		RBI Approval Date					
Bank Details							
	1	Bank Account type <input type="checkbox"/> Savings Account <input type="checkbox"/> Current Account <input type="checkbox"/> Others (Please specify) _____					
	2	Bank Account Number					
	3	Bank Name					
F)	4	Branch Address					
		City/Town/Village		Pincode			
		State		Country			
	5	MICR Code					
	6	IFSC Code					
G)	Please tick, if applicable <input type="checkbox"/> Politically Exposed Person (PEP) <input type="checkbox"/> Related to a Politically Exposed Person (PEP)						

Standing Instructions	
1	I / We authorize you to receive credits automatically into my / our account <input type="checkbox"/> Yes <input type="checkbox"/> No
2	Account to be operated through Power of Attorney (PoA). <input type="checkbox"/> Yes <input type="checkbox"/> No
3	<b>SMS alert facility</b> : Mandatory if you are giving Power of Attorney (PoA). Ensure that the mobile number is provided in the KYC application form
H)	Sr. No. Holder <input type="checkbox"/> Yes <input type="checkbox"/> No
	1 Sole / First Holder <input type="checkbox"/> Yes <input type="checkbox"/> No
	2 Second Holder <input type="checkbox"/> Yes <input type="checkbox"/> No
	3 Third Holder <input type="checkbox"/> Yes <input type="checkbox"/> No
4	Mode of receiving statement of Account (Tick any one) <input type="checkbox"/> Physical form <input type="checkbox"/> Electronic form (Read Note 4 and ensure that email ID is provided in KYC application form)
5	Mode of receiving Rights & Obligations [Tick any one] <input type="checkbox"/> Physical Form <input type="checkbox"/> Electronic Form
6	Option to receive Annual Reports, AGM notice and other communication from issuer [Tick any one] <input type="checkbox"/> Physical Form <input type="checkbox"/> Electronic Form

**DECLARATION**

The rules and regulations of the Depository and Depository Participants pertaining to an account which are in force now have been read by me/us and I/we have understood the same and I/we agree to abide by and to be bound by the rules as are in force from time to time for such accounts. I/We hereby declare that the details furnished above are true and correct to the best of my/our knowledge and belief and I/we undertake to inform you of any changes therein, immediately. In case any of the above information is found to be false or untrue or misleading or misrepresenting, I am/we are aware that I/we may be held liable for it. In case non resident account, I/we also declare that I/we have complied and will continue to comply with FEMA regulations. I/we acknowledge the receipt of copy of the document. "Rights and Obligations of the Beneficial Owner and Depository Participant."

Photograph of Sole / First Holder
Signature of Sole / First Holder Across Photograph

Photograph of Second Holder
Signature of Second Holder Across Photograph

Photograph of Third Holder
Signature of Third Holder Across Photograph

Name(s) of holder(s)	Signature(s) of holder
Sole / First Holder / Guardian (Mr./Ms.) (incase sole holder is minor)	✕
Second Holder (Mr./Ms.)	
Third Holder (Mr./Ms.)	

<b>Nomination Option</b>	<input type="checkbox"/> I/ We wish to make a nomination (As per details below)	<input type="checkbox"/> I/ We do not wish to make a nomination (Strike off the nomination details below)
<b>INDIAN OVERSEAS BANK</b>	<b>FORM10 FORM FOR NOMINATION</b>	
DATE	OPID 1 N 3 0 2 4 3 7	CLIENTID

**Nomination Details**

I/We wish to make a nomination and do hereby nominate the following person(s) who shall receive all securities held in the Depository by me/us in the said beneficiary owner account in the event of my / our death.

Nomination can be made upto three nominees in the account.		Details of 1 <sup>st</sup> Nominee	Details of 2 <sup>nd</sup> Nominee	Details of 3 <sup>rd</sup> Nominee
1	Name of the nominee(s) (Mr./Ms.)			
2	Share of each Nominee Equally <input type="checkbox"/> <small>(If not equally, please specify percentage)</small>	%	%	%
<i>Any odd lot after division shall be transferred to the first nominee mentioned in the form.</i>				
3	Relationship With the Applicant ( If Any)			
4	Address of Nominee(s)  <div style="text-align: right; border: 1px solid black; padding: 2px;">PIN Code</div>			
5	Mobile/Telephone No. of nominee(s)			
6	Email ID of nominee(s)			
7	Nominee 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"/> Aadhaar <input type="checkbox"/> Saving Bank account no. <input type="checkbox"/> Proof of Identity <input type="checkbox"/> Demat Account ID			

Sr. Nos. 8-14 should be filled only if nominee(s) is a minor:

8	Date of Birth {in case of minor nominee(s)}			
9	Name of Guardian (Mr./Ms.) (in case of minor nominee(s) )			
10	Address of Guardian(s)  <div style="text-align: right; border: 1px solid black; padding: 2px;">PIN Code</div>			
11	Mobile/Telephone no. of Guardian			
12	Email ID of Guardian			
13	Relationship of Guardian with nominee			
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"/> Aadhaar <input type="checkbox"/> Saving Bank account no. <input type="checkbox"/> Proof of Identity <input type="checkbox"/> Demat Account ID			

Name(s) of holder(s)	Signature(s) of holder
Sole/ First Holder/ Guardian (in case sole holder is minor) (Mr./Ms.)	X
Second Holder (Mr./Ms.)	X
Third Holder (Mr./Ms.)	X

Signature of Witness for Nomination										
Name of the Witness	Address	Signature of witness								
		Date <table border="1" style="display: inline-table; border-collapse: collapse;"> <tr> <td style="width: 20px;">D</td> <td style="width: 20px;">D</td> <td style="width: 20px;">M</td> <td style="width: 20px;">M</td> <td style="width: 20px;">Y</td> <td style="width: 20px;">Y</td> <td style="width: 20px;">Y</td> <td style="width: 20px;">Y</td> </tr> </table>	D	D	M	M	Y	Y	Y	Y
D	D	M	M	Y	Y	Y	Y			

**Notes :**

1. All communications shall be sent at the address of the sole / first holder only.
2. Thumb impressions and signatures other than English or Hindi or any of the other language not contained in the 8th schedule of the Constitution of India must be attested by a Magistrate or a Notary Public or a special Executive Magistrate.
3. **Instructions related to nomination are as below :**
  - I. The nomination can be made only by individuals holding beneficiary owner accounts on their own behalf singly or jointly. Non individuals including society, trust, body corporate, partnership firm, karta of Hindu Undivided Family, holder of power of attorney cannot nominate. If the account is held jointly all the joint holders will sign the nomination form.
  - II. A minor can be nominated. In that event, the name & address of the Guardian of minor nominee shall be provided by the beneficial owner.
  - III. The nominee shall not be a trust, society, body corporate, partnership firm, karta of Hindu Undivided Family, or a power of attorney holder. A non-resident Indian can be a Nominee, subject to the exchange controls in force, from time to time.
  - IV. Nomination in respect of the beneficiary owner account stands rescinded upon closure of the beneficiary owner account. Similarly the nomination in respect of the securities shall stand terminated upon transfer of the securities.
  - V. Transfer of securities in favour of a Nominee shall be valid discharge by the depository and the participant against the legal heir.
  - VI. The cancellation of nomination can be made by individuals only holding beneficiary owner accounts on their own behalf singly or jointly by the same persons who made the original nomination. Non-individuals including society, trust, body corporate, partnership firm, karta of Hindu Undivided Family, holder of power of attorney cannot cancel the nomination. If the beneficiary owner account is held jointly, all joint holders will sign the cancellation form.
  - VII. On cancellation of the nomination, the nomination shall stand rescinded and the depository shall not be under any obligation to transfer the securities in favour of the Nominee.
4. **For receiving Statement of Account in electronic form :**
  - I. Client must ensure the confidentiality of the password of the email account.
  - II. Client must promptly inform the participant if the email address has changed.
  - III. Client may opt to terminate this facility by giving 10 days prior notice. Similarly, Participant may also terminate this facility by giving 10 days prior notice.
5. **Strike off whichever is not applicable**

**DOCUMENTS REQUIRED**

- \* Copy of PAN CARD duly self attested and verified with the Original by any of our ~~BP~~ <sup>Branch</sup> officials.
- \* Copy of Address Proof duly self attested and verified with the Original by any of our ~~BP~~ <sup>Branch</sup> officials. (If permanent and correspondence address are different, Proof should be submitted for both as above)
- \* Cancelled Bank Cheque leaf with name pre-printed. If name is not pre-printed on the cheque leaf, copy of bank pass book/statement of account to be submitted along with the cancelled cheque leaf.
- \* If Nomination is opted, Documentary Proof to be submitted for Nominee identification details.

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

### General Clause

1. The Beneficial Owner (BO) and the Depository participant (DP) shall be bound by the provisions of the Depositories Act, 1996, Securities and Exchange Board of India (Depositories and Participants) Regulations, 2018 (DP Regulations), 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 BO 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 BO 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 BO as set out in the Tariff Sheet provided by the DP. It may be informed to the BO 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 BO regarding the same.

### Dematerialization

8. The BO 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 BOs and securities of each BO shall be segregated and shall not be mixed up with the securities of other BOs and/or DP's own securities held in dematerialized form.
10. The DP shall not facilitate the BO 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, DP Regulations 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 BO only on the basis of an order, instruction, direction or mandate duly authorized by the BO and the DP shall maintain the original documents and the audit trail of such authorizations.
12. The BO reserves the right to give standing instructions with regard to the crediting of securities in his demat account and the DP shall act according to such instructions.

### Statement of account

13. The DP shall provide statements of accounts to the BO in such form and manner and at such time as agreed with the BO and as specified by SEBI/depository in this regard.
14. However, if there is no transaction in the demat account, or if the balance has become Nil during the year, the DP shall send one physical statement of holding annually to such BOs and shall resume sending the transaction statement as and when there is a transaction in the account.
15. The DP may provide the services of issuing the statement of demat accounts in an electronic mode if the BO so desires. The DP will furnish to the BO 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 DP shall be obliged to forward the statement of demat accounts in physical form.
16. In case of Basic Services Demat Accounts, the DP shall send the transaction statements as mandated by SEBI and/or Depository from time to time.

Received the copy of Rights and Obligations of Beneficial Owner and Depository Participant

**Clients 's  
Signature(s)**

**Account Holder (1)**

**Account Holder (2)**

**Account Holder (3)**

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

### Manner of Closure of Demat account

17. The DP shall have the right to close the demat account of the BO, for any reasons whatsoever, provided the DP has given a notice in writing of not less than thirty days to the BO as well as to the Depository. Similarly, the BO 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 BO shall specify whether the balances in their demat account should be transferred to another demat account of the BO held with another DP or to rematerialize the security balances held.
18. Based on the instructions of the BO, 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 BO or the DP and shall continue to bind the parties to their satisfactory completion.

### Default in payment of charges

19. In event of BO 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 BO, the DP may charge interest at a rate as specified by the depository from time to time for the period of such default.
20. In case the BO 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 BO shall have the right to stop processing of instructions of the BO till such time he makes the payment along with interest, if any.

### Liability of the Depository

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

### Freezing/ Defreezing of accounts

22. The BO may exercise the right to freeze/defreeze his/her demat account maintained with the DP in accordance with the procedure and subject to the restrictions laid down under the bye laws and business rules/operating instructions.
23. The DP or the depository shall have the right to freeze/defreeze the accounts of the BOs on receipt of instructions received from any regulator or court or any statutory authority.

### Redressal of Investor grievance

24. The DP shall redress all grievances of the BO against the DP within a period of twenty-one days from the date of receipt of the complaint.

### Authorized representative

25. If the BO 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 DP. Any change in such list including additions, deletions or alterations thereto shall be forthwith communicated to the DP.

### Law and Jurisdiction

26. In addition to the specific rights set out in this document, the DP and the BO shall be entitled to exercise any other rights which the DP or the BO may have under the Rules, bye laws and regulations of the respective depository in which the demat account is opened and circulars/notices issued there under or rules and regulations of SEBI.
27. The provisions of this document shall always be subject to Government notification, any rules, regulations, guidelines and circulars/ notices issued by SEBI and Rules,

Regulations and Bye-laws of the relevant Depository, where the BO maintains his/her Account, that may be in force from time to time.

28. The BO 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 BO.
29. Words and expressions which are used in this document but which are not defined herein shall unless the context otherwise requires, have the same meanings as assigned thereto in the rules, bye-laws and regulations and circulars/notices issued there under by the depository and/or SEBI.
30. Any changes in the rights and obligations which are specified by SEBI/depositories shall also be brought to the notice of the clients at once.
31. If the rights and obligations of the parties hereto are altered by virtue of change in Rules and regulations of SEBI or bye-laws, rules and regulations of the relevant depository, where the BO 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.

Received the copy of Rights and Obligations of Beneficial Owner and Depository Participant

Clients 's  
Signature(s)

Account Holder (1)

Account Holder (2)

Account Holder (3)



## 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/-) ** 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** ✓ 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** ✓ Flat Rs.20/- per ISIN (For online trading registered clients)
<b>Annual Maintenance Charges (Inclusive of NSDL Charges)</b>		
5.	For Individuals	Rs. 300/- p.a.*
6.	For Corporates	Rs. 1200/- p.a.*
<b>Pledge</b>		
7.	Creation	0.02 % of the value with a minimum of Rs. 200/- & a maximum of Rs. 500/- per ISIN**
8.	Closure	A flat charge of Rs. 200/- per ISIN**
9.	Invocation	0.02 % of the value with a minimum of Rs. 200/- & a maximum of Rs. 500/- per ISIN**
10.	Confirmation where creation is done in other DPs	A flat charge of Rs. 200/- per ISIN**
11.	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>		
12.	Failed Transaction	Rs. 25/- per ISIN**
13.	Fee for tendering delivery Instructions on the day of Settlement (at Client's risk)	Rs. 50/- per ISIN payable upfront
14.	Transaction statement	Monthly - Free
15.	Holding statement	Quarterly - Free
16.	Issue of Duplicate Statement	Rs. 10/- per page with a maximum of Rs. 50/- payable upfront
17.	Fees for IDeAS (Internet based demat a/c statement)	NIL
18.	NDU – (NON DISPOSABLE UNDERTAKING)	0.03% of the value of securities upon creation of hold subject to a minimum of Rs.75/-
19.	Modification in the account	Rs.25 per instruction
20.	Online modification of accounts through NSDL site (Income Range/Email/Nomination etc.,)	Rs.50 per instruction (including NSDL charges)
21.	DIS book issuance	Rs.25/- from 3 <sup>rd</sup> request onwards in a FY.
22.	MF Redemption	Rs.50/- per ISIN
<b>Sundries</b>		
23.	Actual Postages**	I. for correspondence with NRIs to their foreign address II. (a) Return of demat rejection (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

<b>UPDATE FORMAT FOR EMAIL / MOBILE NO / INCOME RANGE (TO BE UPDATED EVERY FINANCIAL YEAR)</b>
--

**From**

Name :

Address :

**To**

The Senior Manager,  
IOB - Depository Services,  
Cathedral Branch, Mezzanine Floor,  
762, Anna Salai, Chennai - 600002.

Dear Sir/Madam,

I/We request you to incorporate the following changes in my/our demat account:

<b>DP ID</b>		<b>Client ID</b>		<b>Date</b>	
<b>Name of 1<sup>st</sup> account holder</b>		<b>Name of 2<sup>nd</sup> account holder</b>		<b>Name of 3<sup>rd</sup> account holder</b>	
<b>Gross Annual Income of all holders (in Rs.)</b>		Income Range per Annum (Please tick anyone)			
		<input type="checkbox"/> Below 1 lac <input type="checkbox"/> 1-5 lac <input type="checkbox"/> 5-10 lac <input type="checkbox"/> 10-25 lac <input type="checkbox"/> More than 25 lac			
<b>Net worth of all holders as on date (in Rs.)</b>					
<b>1<sup>st</sup> holder's Mobile Number</b>		<b>2<sup>nd</sup> holder's Mobile Number</b>		<b>3<sup>rd</sup> holder's Mobile Number</b>	
<b>1<sup>st</sup> holder's Email ID</b>		<b>2<sup>nd</sup> holder's Email ID</b>		<b>3<sup>rd</sup> holder's Email ID</b>	
<b>1<sup>st</sup> holder's PAN</b>		<b>2<sup>nd</sup> holder's PAN</b>		<b>3<sup>rd</sup> holder's PAN</b>	
<b>Mode of operation</b>	<b>For Single holder</b>			<b>For Joint account holders</b>	
	<input type="checkbox"/> Individual			<input type="checkbox"/> Jointly by all holders <input type="checkbox"/> Anyone or survivor	
<b>Communication to be sent to</b>	<input type="checkbox"/> First Holder <input type="checkbox"/> All joint account holders				
I/We hereby declare that the aforesaid mobile number(s) or E-mail ID(s) belongs to <input type="checkbox"/> Me or <input type="checkbox"/> My family (spouse, dependent children, and dependent parents).					
<b>Option to receive e statement</b>	<input type="checkbox"/> Email ID <input type="checkbox"/> Physical				
<b>1<sup>st</sup> holder's signature</b>	<b>2<sup>nd</sup> holder's signature</b>		<b>3<sup>rd</sup> holder's signature</b>		



## FATCA-CRS Annexure for Individual Accounts (including Sole Proprietor)

### Details under FATCA and CRS

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

Name of the account holder: (Fill in Capital Letter)	First Name	Middle Name	Last Name
Maiden Name :		Customer ID.:	
Father's Name :		Nationality (Country name) :	
Marital Status : <input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Others		Spouse's name :	
Gender: <input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Others	PAN No.:	Aadhaar No.:	
<b>Identification type and identification no.</b> (Documents submitted as proof of identity of the individual)			
Name of the document submitted :			
Identification number (mandatory if no PAN / Aadhaar provided) :			
Occupation Type: <input type="checkbox"/> Service <input type="checkbox"/> Business <input type="checkbox"/> Others <input type="checkbox"/> Not -Categorized Service ( <b>Service:</b> Public Sector, Private Sector, Government Sector) ( <b>Others:</b> Professional, Self-employed, Retired, Housewife, Student)			
Date of Birth (DD/MM/YY) :	Country of Birth :	City of Birth :	
Residential Status : <input type="checkbox"/> Resident <input type="checkbox"/> Individual <input type="checkbox"/> Foreign National <input type="checkbox"/> Non Resident Indian <input type="checkbox"/> Person of Indian Origin			
<b>Residence Address for tax purposes</b> (include City, State, Country and Pin Code)			
Address :			City :
State :	Country :	Pin Code :	
Address Type : <input type="checkbox"/> Residential or Business <input type="checkbox"/> Residential <input type="checkbox"/> Business <input type="checkbox"/> Registered Office			
Permissible documents are (Please tick) : <input type="checkbox"/> Election card <input type="checkbox"/> PAN Card <input type="checkbox"/> ID Card <input type="checkbox"/> UIDAI Letter <input type="checkbox"/> NREGA Job Card <input type="checkbox"/> Passport (Expiry DD/MM/YY _____ ) <input type="checkbox"/> Driving License (Expiry DD/MM/YY _____ )			
Tax residence declaration ( Please tick any one, as applicable to you)			
<input type="checkbox"/> I am tax resident of India and not resident of any other country <input type="checkbox"/> I am tax resident of the Countries mentioned in the table below			
Country Name #	TIN No. %	Identification Type (TIN or Others %, please specify)	

# To also include USA, where the individual is a citizen/ green card holder of USA

% In case TIN is not available, kindly provide functional equivalents \$

#### Certification:

Under penalty of perjury, I certify that:

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

Name:

Place:

Date:

Signature

### 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 IOB 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 greencard 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 other than in the case of US citizen or resident or green card holder.
- In case customer has the following indica pertaining to a foreign currency and yet declares self to be non tax resident in the respective country, customer to provide relevant curing documents as mentioned below:

#### Curing Documents as mentioned below:

FATCA/ CRS Indicia observed (ticked)	Documentation required for Cure of FATCA/ CRS indicia
	If customer does not agree to be Specified U.S. person/ reportable person status
U.S. place of birth	<ol style="list-style-type: none"> <li>1. Self-certification (in attached format) that the account holder is neither a citizen of United States of America nor a resident for tax purposes;</li> <li>2. Non-US passport or any non-US government issued document <b>evidencing nationality or citizenship</b> (refer list below); <b>AND</b></li> <li>3. <b>Any one</b> of the following documents:               <ol style="list-style-type: none"> <li>a. Certified Copy of "Certificate of Loss of Nationality or</li> <li>b. Reasonable explanation of why the customer does not have such a certificate despite renouncing US citizenship; or Reason the customer did not obtain U.S. citizenship at birth</li> </ol> </li> </ol>
Residence/ mailing address in a country other than India	<ol style="list-style-type: none"> <li>1. Self-certification (in attached format) that the account holder is not resident for tax purposes in that country; <b>and</b></li> <li>2. Documentary evidence (refer list below)</li> </ol>
Telephone number in a country other than India (and no telephone number in India provided)	<ol style="list-style-type: none"> <li>1. Self-certification (in attached format) that the account holder is not resident for tax purposes in that country; <b>and</b></li> <li>2. Documentary evidence (refer list below)</li> </ol>
Standing instructions to transfer funds to an account maintained in a country other than India	<ol style="list-style-type: none"> <li>1. Self-certification (in attached format) that the account holder is not resident for tax purposes in that country; <b>and</b></li> <li>2. Documentary evidence (refer list below)</li> </ol>

List of acceptable documentary evidence needed to establish the residence(s) for tax purposes:

1. Certificate of residence issued by an authorized government body
  2. Valid identification issued by an authorized government body\*(e.g. Passport, National Identity card, etc.)
- \*Government or agency thereof or a municipality of the country or territory in which the applicant claims to be a resident.

**FOLLOWING PAGES (PAGE NO. 13, 14 & 15)  
TO BE HANDED OVER TO ACCOUNT HOLDERS**

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### General Clause

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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 BO 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 BO 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 BO as set out in the Tariff Sheet provided by the DP. It may be informed to the BO 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.
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10. The DP shall not facilitate the BO 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, DP Regulations and bye laws/operating instructions/business rules of the depositories.

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11. The DP shall effect transfer to and from the demat accounts of the BO only on the basis of an order, instruction, direction or mandate duly authorized by the BO and the DP shall maintain the original documents and the audit trail of such authorizations.
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Received the copy of Rights and Obligations of Beneficial Owner and Depository Participant

**Clients 's  
Signature(s)**

**Account Holder (1)**

**Account Holder (2)**

**Account Holder (3)**

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- 18. Based on the instructions of the BO, 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 BO or the DP and shall continue to bind the parties to their satisfactory completion.

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- 19. In event of BO 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 BO, the DP may charge interest at a rate as specified by the depository from time to time for the period of such default.
- 20. In case the BO 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 BO shall have the right to stop processing of instructions of the BO till such time he makes the payment along with interest, if any.

## Liability of the Depository

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

## Freezing/ Defreezing of accounts

- 22. The BO may exercise the right to freeze/defreeze his/her demat account maintained with the DP in accordance with the procedure and subject to the restrictions laid down under the bye laws and business rules/operating instructions.
- 23. The DP or the depository shall have the right to freeze/defreeze the accounts of the BOs on receipt of instructions received from any regulator or court or any statutory authority.

## Redressal of Investor grievance

- 24. The DP shall redress all grievances of the BO against the DP within a period of twenty-one days from the date of receipt of the complaint.

## Authorized representative

- 25. If the BO 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 DP. Any change in such list including additions, deletions or alterations thereto shall be forthwith communicated to the DP.

## Law and Jurisdiction

- 26. In addition to the specific rights set out in this document, the DP and the BO shall be entitled to exercise any other rights which the DP or the BO may have under the Rules, bye laws and regulations of the respective depository in which the demat account is opened and circulars/notices issued there under or rules and regulations of SEBI.
- 27. The provisions of this document shall always be subject to Government notification, any rules, regulations, guidelines and circulars/ notices issued by SEBI and Rules, Regulations and Bye-laws of the relevant Depository, where the BO maintains his/her Account, that may be in force from time to time.

- 28. The BO 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 BO.
- 29. Words and expressions which are used in this document but which are not defined herein shall unless the context otherwise requires, have the same meanings as assigned thereto in the rules, bye-laws and regulations and circulars/notices issued there under by the depository and/or SEBI.
- 30. Any changes in the rights and obligations which are specified by SEBI/depositories shall also be brought to the notice of the clients at once.
- 31. If the rights and obligations of the parties hereto are altered by virtue of change in Rules and regulations of SEBI or bye-laws, rules and regulations of the relevant depository, where the BO 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.

Received the copy of Rights and Obligations of Beneficial Owner and Depository Participant

Clients 's  
Signature(s)

Account Holder (1)

Account Holder (2)

Account Holder (3)



## Indian Overseas Bank

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

No	Description	Charges <sup>#</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/-) ** 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	<ul style="list-style-type: none"> <li>✓ 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**</li> <li>✓ 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**</li> <li>✓ Flat Rs.20/- per ISIN (For online trading registered clients)</li> </ul>
<b>Annual Maintenance Charges (Inclusive of NSDL Charges)</b>		
5.	For Individuals	Rs. 300/- p.a.*
6.	For Corporates	Rs. 1200/- p.a.*
<b>Pledge</b>		
7.	Creation	0.02 % of the value with a minimum of Rs. 200/- & a maximum of Rs. 500/- per ISIN**
8.	Closure	A flat charge of Rs. 200/- per ISIN**
9.	Invocation	0.02 % of the value with a minimum of Rs. 200/- & a maximum of Rs. 500/- per ISIN**
10.	Confirmation where creation is done in other DPs	A flat charge of Rs. 200/- per ISIN**
11.	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>		
12.	Failed Transaction	Rs. 25/- per ISIN**
13.	Fee for tendering delivery Instructions on the day of Settlement (at Client's risk)	Rs. 50/- per ISIN payable upfront
14.	Transaction statement	Monthly - Free
15.	Holding statement	Quarterly - Free
16.	Issue of Duplicate Statement	Rs. 10/- per page with a maximum of Rs. 50/- payable upfront
17.	Fees for IDeAS (Internet based demat a/c statement)	Nil
18.	NDU – (NON DISPOSABLE UNDERTAKING)	0.03% of the value of securities upon creation of hold subject to a minimum of Rs.75/-
19.	Modification in the account	Rs.25 per instruction
20.	Online modification of accounts through NSDL site (Income Range/Email/Nomination etc.,)	Rs.50 per instruction (including NSDL charges)
21.	DIS book issuance	Rs.25/- from 3 <sup>rd</sup> request onwards in a FY.
22.	MF Redemption	Rs.50/- per ISIN
<b>Sundries</b>		
23.	Actual Postages**	<ul style="list-style-type: none"> <li>I. for correspondence with NRIs to their foreign address</li> <li>II. (a) Return of demat rejection (b) Additional expenses incurred for sending reminder / Registered notice etc. for recovery of charges for overdue accounts**</li> </ul>

- 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