

**INSTRUCTIONS/CHECK LIST FOR FILLING KYC FORM****A. IMPORTANT POINTS:**

1. Self attested copy of PAN card is mandatory for all clients, including Promoters/Partners/Karta/Trustees and whole time directors and persons authorized to deal in securities on behalf of company/firm/others.
2. Copies of all the documents submitted by the applicant should be self-attested and accompanied by originals for verification. In case the original of any document is not produced for verification, then the copies should be properly attested by entities authorized for attesting the documents, as per the below mentioned list.
3. If any proof of identity or address is in a foreign language, then translation into English is required.
4. Name & address of the applicant mentioned on the KYC form, should match with the documentary proof submitted.
5. If correspondence & permanent address are different, then proofs for both have to be submitted.
6. Sole proprietor must make the application in his individual name & capacity.
7. For non-residents and foreign nationals, (allowed to trade subject to RBI and FEMA guidelines), copy of passport/PIO Card/OCI Card and overseas address proof is mandatory.
8. For foreign entities, CIN is optional; and in the absence of DIN no. for the directors, their passport copy should be given.
9. In case of Merchant Navy NRI's, Mariner's declaration or certified copy of CDC (Continuous Discharge Certificate) is to be submitted.
10. For opening an account with Depository participant or Mutual Fund, for a minor, photocopy of the School Leaving Certificate/Mark sheet issued by Higher Secondary Board/Passport of Minor/Birth Certificate must be provided.
11. Politically Exposed Persons (PEP) are defined as individuals who are or have been entrusted with prominent public functions in a foreign country, e.g., Heads of States or of Governments, senior politicians, senior Government/judicial/military officers, senior executives of state owned corporations, important political party officials, etc.
12. In case of Non-Individual accounts, the Form and documents need to be initialized by all the authorized signatories

**B. List of people authorized to attest the documents:**

In case the original documents are not produced for verification for opening of account, then the copies should be properly attested by any of the following entities.

1. Notary Public, Gazetted Officer, Manager of a Scheduled Commercial/ Co-operative Bank or Multinational Foreign Banks (Name, Designation & Seal should be affixed on the copy).
2. In case of NRIs, authorized officials of overseas branches of Scheduled Commercial Banks registered in India, Notary Public, Court Magistrate, Judge, Indian Embassy /Consulate General in the country where the client resides are permitted to attest the documents.

**C. Exemptions/clarifications to PAN**

PAN is mandatory for all investors. However, the following investors are exempted, subject to providing sufficient documentary evidence in support of their claims, from providing PAN details for investing in securities market.

1. In case of transactions undertaken on behalf of Central Government and/or State Government and by officials appointed by Courts e.g. Official liquidator, Court receiver etc.
2. Investors residing in the state of Sikkim.
3. UN entities/multilateral agencies exempt from paying taxes/filing tax returns in India.
4. SIP of Mutual Funds upto Rs 50, 000/- p.a.
5. In case of institutional clients, namely, FIIs, MFs, VCFs, FVCIs, Scheduled Commercial Banks, Multilateral and Bilateral Development Financial Institutions, State Industrial Development Corporations, Insurance Companies registered with IRDA and Public Financial Institution as defined under section 4A of the Companies Act, 1956, Custodians shall verify the PAN card details with the original PAN card and provide duly certified copies of such verified PAN details to the intermediary.

**D. In-Person Verification**

1. Stock broker has an option of doing 'in-person' verification through web camera at the branch office of the stock broker/sub-broker's office
2. In case of non-resident clients, employees at the stock broker's local office, overseas can do in-person' verification. Further, considering the infeasibility of carrying out 'In-person' verification of the non-resident clients by the stock broker's staff, attestation of KYC documents by Notary Public, Court, Magistrate, Judge, Local Banker, Indian Embassy / Consulate General in the country where the client resides may be permitted.

## DOCUMENTARY REQUIREMENTS

<b>A</b>	<b>Proof of Identity (POI)</b> - List of documents admissible as Proof of Identity	
	<ul style="list-style-type: none"> <li>Unique Identification Number (UID) (Aadhaar)</li> <li>Voter ID Card</li> <li>PAN Card with photograph</li> </ul>	<ul style="list-style-type: none"> <li>Passport</li> <li>Driving License</li> <li>Credit cards / Debit Cards with photographs issued by Banks</li> </ul>
	<ul style="list-style-type: none"> <li>Identity card/ document with applicant's Photo, issued by any of the following: Central/State Government and its Departments, Statutory/Regulatory Authorities, Public Sector Undertakings, Scheduled Commercial Banks, Public Financial Institutions, Colleges affiliated to Universities, Professional Bodies such as ICAI, ICWAI, ICSI, Bar Council etc., to their Members;</li> </ul>	
<b>B</b>	<b>Proof of Address (POA)</b> - List of documents admissible as Proof of address (*Documents having an expiry date should be valid on the date of submission.)	
	<ul style="list-style-type: none"> <li>Passport</li> <li>Voter ID Card</li> <li>Flat Maintenance Bill</li> <li>Insurance Copy</li> </ul>	<ul style="list-style-type: none"> <li>Ration Card</li> <li>Driving License</li> <li>Registered Leave or Sale Agreement of Residence</li> <li>Utility bills like Telephone Bill (only land line), Electricity bill or Gas bill - Not more than 3 months old.</li> </ul>
	<ul style="list-style-type: none"> <li>Bank Account Statement/Passbook -- Not more than 3 months old</li> </ul>	<ul style="list-style-type: none"> <li>Self-declaration by High Court and Supreme Court judges, giving the new address in respect of their own accounts</li> </ul>
	<ul style="list-style-type: none"> <li>For FII/sub account, Power of Attorney given by FII/sub-account to the Custodians (which are duly notarized and/or apostilled or consularised) that gives the registered address should be taken</li> </ul>	
	<ul style="list-style-type: none"> <li>Proof of address issued by Bank Managers of Scheduled Commercial Banks/Scheduled Co-Operative Bank /Multinational Foreign Banks /Gazetted Officer /Notary public/ Elected representatives to the Legislative Assembly/Parliament/Documents issued by any Govt. or Statutory Authority.</li> </ul>	
	<ul style="list-style-type: none"> <li>Identity card/document with address, issued by any of the following: Central/State Government and its Departments, Statutory/Regulatory Authorities, Public Sector Undertakings, Scheduled Commercial Banks, Public Financial Institutions, Colleges affiliated to Universities and Professional Bodies such as ICAI, ICWAI, ICSI, Bar Council etc., to their Members.</li> </ul>	
	<ul style="list-style-type: none"> <li>The proof of address in the name of the spouse may be accepted</li> </ul>	
<b>C</b>	<b>Proof for Bank Account</b> - List of documents admissible as Proof for Bank Account	
	<ul style="list-style-type: none"> <li>Copy of cancelled Cheque bearing pre-printed name of the client, MICR and / or IFSC Code</li> </ul>	
	<ul style="list-style-type: none"> <li>Bank Passbook / Bank Statement bearing name of the client, MICR and / or IFSC Code (not more than three months old and bearing name and address of client)</li> </ul>	
<b>D</b>	<b>Proof for Demat Account</b> – List of documents admissible as Proof for Demat Account	
	<ul style="list-style-type: none"> <li>Client Master</li> </ul>	<ul style="list-style-type: none"> <li>Demat Account Statement (not more than three months old)</li> </ul>
<b>E</b>	<b>Proof of Income for Trading in Derivatives (F&amp;O / Currency Derivatives)</b> – Indicative list of documents	
	<ul style="list-style-type: none"> <li>Copy of ITR Acknowledgement</li> <li>Net worth certificate</li> <li>Bank account statement for last 6 months</li> </ul>	<ul style="list-style-type: none"> <li>Copy of Annual Accounts</li> <li>In case of salary income - Salary Slip, Copy of Form 16</li> <li>Copy of demat account holding statement.</li> </ul>
	<ul style="list-style-type: none"> <li>Self declaration with relevant supporting documents</li> </ul>	<ul style="list-style-type: none"> <li>Any other relevant documents substantiating ownership of assets</li> </ul>
<b>F</b>	<b>Additional Documents for NRI</b>	
	<ul style="list-style-type: none"> <li>Proof of both Foreign and Indian addresses</li> </ul>	
	<ul style="list-style-type: none"> <li>Bank Details for NRE / NRO accounts</li> </ul>	
	<ul style="list-style-type: none"> <li>Declaration for compliances with FEMA</li> </ul>	

## ADDITIONAL DOCUMENTS FOR NON-INDIVIDUAL CLIENTS (in addition to the above mentioned POI and POA)

Type of Entity	Documentary Requirement
Corporate	<ul style="list-style-type: none"> <li>• Copy of the balance sheets for the last 2 financial years (to be submitted every year).</li> <li>• Copy of latest share holding pattern including list of all those holding control, either directly or indirectly, in the company in terms of SEBI takeover Regulations, duly certified by the company secretary/Whole time director/MD (to be submitted every year).</li> <li>• Photograph, POI, POA, PAN and DIN numbers of whole time directors/two directors in charge of day to day operations.</li> <li>• Photograph, POI, POA, PAN of individual promoters holding control - either directly or indirectly.</li> <li>• Copies of the Memorandum and Articles of Association and certificate of incorporation.</li> <li>• Copy of the Board Resolution for investment in securities market and naming the persons authorized to deal in securities on behalf of company/firm/others and their specimen signatures</li> <li>• Authorised signatories list with specimen signatures</li> </ul>
Partnership Firm	<ul style="list-style-type: none"> <li>• Copy of the balance sheets for the last 2 financial years (to be submitted every year).</li> <li>• Certificate of registration (for registered partnership firms only).</li> <li>• Copy of partnership deed.</li> <li>• Declaration naming the persons authorized to deal in securities on behalf of the firm and the list of Authorized Signatories with specimen signatures.</li> <li>• Photograph, POI, POA, PAN of Partners.</li> </ul>
Trust	<ul style="list-style-type: none"> <li>• Copy of the balance sheets for the last 2 financial years (to be submitted every year).</li> <li>• Certificate of registration (for registered trust only).</li> <li>• Copy of Trust deed.</li> <li>• List of trustees certified by managing trustees/CA.</li> <li>• Photograph, POI, POA, PAN of Trustees.</li> <li>• Declaration naming the persons authorized to deal in securities on behalf of the trust and the list of Authorized Signatories with specimen signatures.</li> </ul>
HUF	<ul style="list-style-type: none"> <li>• PAN of HUF.</li> <li>• Deed of declaration of HUF/ List of coparceners.</li> <li>• Bank pass-book/bank statement in the name of HUF.</li> <li>• Photograph, POI, POA, PAN of Karta.</li> </ul>
Unincorporated association or a body of individuals	<ul style="list-style-type: none"> <li>• Proof of Existence/Constitution document.</li> <li>• Resolution of the managing body &amp; Power of Attorney granted to transact business on its behalf.</li> <li>• Declaration naming the persons authorized to deal in securities on behalf of the firm and the list of Authorized Signatories with specimen signatures.</li> </ul>
Banks / Institutional Investors	<ul style="list-style-type: none"> <li>• Copy of the constitution/registration or annual report/balance sheet for the last 2 financial years.</li> <li>• Declaration naming the persons authorized to deal in securities on behalf of the Bank / Institution and the list of Authorized Signatories with specimen signatures.</li> </ul>
FII	<ul style="list-style-type: none"> <li>• Copy of SEBI registration certificate.</li> <li>• Resolution / Declaration naming the persons authorized to deal in securities on behalf of the FII and the list of Authorized Signatories with specimen signatures.</li> </ul>
Army / Government Bodies	<ul style="list-style-type: none"> <li>• Self-certification on letterhead.</li> <li>• Declaration naming the persons authorized to deal in securities and the list of Authorized Signatories with specimen signatures.</li> </ul>
Registered Society	<ul style="list-style-type: none"> <li>• Copy of Registration Certificate under Societies Registration Act.</li> <li>• List of Managing Committee members.</li> <li>• Committee resolution for persons authorised to act as authorised signatories with specimen signatures.</li> <li>• True copy of Society Rules and Bye Laws certified by the Chairman/Secretary</li> </ul>