



**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.

<b>For office use only</b> <i>(To be filled by financial institution)</i>	Application Type*	New	Update	
	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)				
Maiden Name (If any*)				
Father / Spouse Name*				
Mother Name*				
Date of Birth*	DD - MM - YYYY			
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 style="width: 20px;" 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"/> B-Business	<input type="checkbox"/> Student		
	<input type="checkbox"/> X- Not Categorized			

**PHOTO**

Signature / 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 style="width: 100px;" type="text"/>	Passport Expiry Date	DD - MM - YYYY
<input type="checkbox"/> B- Voter ID Card	<input style="width: 100px;" type="text"/>		
<input type="checkbox"/> C- PAN Card	<input style="width: 100px;" type="text"/>		
<input type="checkbox"/> D- Driving Licence	<input style="width: 100px;" type="text"/>	Driving Licence Expiry Date	DD - MM - YYYY
<input type="checkbox"/> E- UID (Aadhaar)	<input style="width: 100px;" type="text"/>		
<input type="checkbox"/> F- NREGA Job Card	<input style="width: 100px;" type="text"/>		
<input type="checkbox"/> Z- Others (any document notified by the central government)	<input style="width: 100px;" type="text"/>	Identification Number	<input style="width: 100px;" type="text"/>
<input type="checkbox"/> S- Simplified Measures Account - Document Type code	<input style="width: 100px;" type="text"/>	Identification Number	<input style="width: 100px;" 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

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

Name\*  Prefix  First Name  Middle Name  Last 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.

[Signature / Thumb Impression]

DATE: -- PLACE

Signature / Thumb Impression of Applica

9. ATTESTATION / FOR OFFICE USE ONLY

Documents Received

Certified Copies

KYC VERIFICATION CARRIED OUT BY

Date   
Emp. Name   
Emp. Code   
Emp. Designation   
Emp. Branch

[Employee Signature]

INSTITUTION DETAILS

Name   
Code

[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.iobnet.co.in

DPID - IN302437

## PART I - KNOW YOUR CLIENT(KYC) APPLICATION FORM (FOR INDIVIDUALS)

<b>Please fill this Form in ENGLISH in BLOCK LETTERS</b>		Photograph  Please affix your recent passport size Photograph  Signature Across Photograph
<b>A. IDENTITY DETAILS</b>		
1	Name of the Applicant	
2	Father's / Husband's Name	
3	a) Gender <input type="checkbox"/> Male <input type="checkbox"/> Female b) Marital Status <input type="checkbox"/> Single <input type="checkbox"/> Married c) Date of Birth	
4	a) Nationality <input type="checkbox"/> Indian <input type="checkbox"/> Other Please Specify..... b) Status <input type="checkbox"/> Resident Individual <input type="checkbox"/> Non Resident <input type="checkbox"/> Foreign National	
5	a) PAN	b) Aadhaar No. if any
6	Specify the proof of identity submitted <input type="checkbox"/> PAN Card <input type="checkbox"/> Any other (Please Specify.....)	
<b>B. ADDRESS DETAILS</b>		
<input type="checkbox"/> Correspondence Address <input type="checkbox"/> Residence Address		
1	Residence / Correspondence Address	
	City/Town/Village	Pin Code
	State	Country
2	Specify the proof of address submitted for correspondence address	
3	Contact Details	
	Tel. Office	Tel. Res.
	Fax Number	Mobile No.
	Email ID	
4	Permanent Address (If Different from above) Mandatory for Non Resident Applicant To specify overseas address	
	City/Town/Village	Pin Code
	State	Country
<b>C. DECLARATION</b> : 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. Incase 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 of the Applicant		Date
Sl.No.	Particulars	<b>FOR OFFICE USE ONLY</b>
1	Originals verified and self attested document copies received	
2	<b>IN PERSON VERIFICATION (IPV) DETAILS</b>	
	a) Name of the person doing IPV	
	b) Designation	
	c) Name of Organisation	
	d) Signature	e) Date :
Name & Signature of the Authorised Signatory		Seal/Signature of the intermediary
Date		

**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.iobnet.co.in

**DPID - IN302437****PART II - ACCOUNT OPENING FORM (FOR INDIVIDUALS)**

<b>Date</b> (dd/mm/yyyy)														<b>Client - Id</b> (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 <b>CAPITAL LETTERS</b> only)																												
<b>Details of Account Holder(s)</b>																												
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)	<b>Type of Account</b>		<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)	<b>Gross Annual Income Details</b>		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)	<b>In case of NRIs/Foreign Nationals</b>		RBI Approval Reference Number																									
			RBI Approval Date																									
F)	<b>Bank Details</b>																											
	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																										
	4	Branch Address		_____																								
				City/Town/Village					Pincode					State					Country									
5	MICR Code																											
6	IFSC Code																											
G)	<b>Please tick, if applicable</b>		<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								
	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)
I)	Guardian Details (Where sole holder is a minor)		For account of a minor, two KYC application forms must be filled. ie. one for the guardian and another for the minor (to be signed by guardian)							
	Guardian Name									
	PAN									
	Relationship of guardian with minor									
<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>Nomination Details :</b>		I / We wish to make a nomination and do hereby nominate the following person in whom all rights and /or amount payable in respect of securities held in the Depository by me/us in the said beneficiary owner account shall vest in the event of my/our death								
J)	1	Name of the Nominee (Mr./Ms.)								
	2	Relationship with the applicant (if any)								
	3	Address of the nominee		<p>_____</p> <p>_____</p> <p>City/Town/Village <input type="text"/> Pincode <input type="text"/></p> <p>State <input type="text"/> Country <input type="text"/></p>						
	4	Contact details of nominee	Tel. (Off.) <input type="text"/>	Tel. (Res.) <input type="text"/>	Fax No. <input type="text"/>	Mobile No. <input type="text"/>	email ID <input type="text"/>			
5	<b>Nominee Identification details (Please tick any one from (a) to (f) and provide details of the same</b>									
a.	<input type="checkbox"/>	<div style="border: 1px solid black; padding: 10px; text-align: center;">           Photograph of nominee             (Signature of nominee Across photograph)         </div>		b. <input type="checkbox"/> PAN of Nominee						
				c. <input type="checkbox"/> Aadhar No. of Nominee						
				d. <input type="checkbox"/> Savings bank account No. of Nominee, if maintained with the same participant						
				e. <input type="checkbox"/> Copy of any proof of identity document (accompanied by original for verification or duly attested by any entity authorized for attesting the documents, as provided in Annexure JB)						
				f. <input type="checkbox"/> Demat account details of Nominee		DP ID				Client ID
X Signature of nominee										

<b>Sr. Nos. 6-11 should be filled only if nominee is a minor :</b>										
6	Date of birth (in case of minor nominee)									
7	Name of the Guardian (in case of minor nominee) (Mr./Ms.)									
8	Address of the Guardian			<hr/> <hr/> City/Town/Village <input type="text"/> Pincode <input type="text"/> State <input type="text"/> Country <input type="text"/>						
9	Contact details of Guardian	Tel. (Off.)		Tel. (Res.)		Fax No.				
		Mobile No.		email ID						
10	Relationship of the Guardian with nominee									
11	<b>Guardian Identification details (Please tick any one from (a) to (f) and provide details of the same)</b>									
a.	<input type="checkbox"/> <div style="border: 1px solid black; padding: 10px; width: fit-content; margin: 10px auto;"> Photograph of guardian   (Signature of guardian  Across photograph) </div>			b.	<input type="checkbox"/> PAN of guardian					
				c.	<input type="checkbox"/> Aadhar No. of guardian					
				d.	<input type="checkbox"/> Savings bank account No. of guardian, if maintained with the same participant					
				e.	<input type="checkbox"/> Copy of any proof of identity document (accompanied by original for verification or duly attested by any entity authorized for attesting the documents, as provided in Annexure JB)					
	<input checked="" type="checkbox"/> Signature of guardian			f.	<input type="checkbox"/> Demat account details of guardian			DP ID		
								Client ID		

**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. Incase any of the above information is found to be false or untrue or misleading or misrepresenting, Iam/we are aware that I/we may be held liable for it. Incase 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.)	

**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 DP officials.
- \* Copy of Address Proof duly self attested and verified with the Original by any of our DP 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.

**SCHEDULE - A**  
**CHARGES FOR DEPOSITORY SERVICES**

A) Account Opening Charges	NIL
B) Demat Charges	Rs. 2.50/- per certificate with minimum of Rs.10/- per demat request plus applicable courier charges (with a minimum of Rs.30/-) **
C) Remat Charges	Rs. 20/- per Company plus applicable courier charges (with a minimum of Rs.30/-) plus NSDL Charges (NSDL Charges – Rs.10/- for every hundred securities 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.
D) Transaction – Market / Off Market Sale	1. 0.04% of market value as arrived by NSDL subject to a minimum of Rs.20/- and maximum of Rs.1000/- per ISIN for <b>Shares</b> ** 2. 0.04% of market value as arrived by NSDL with a minimum of Rs.20/- and maximum of Rs.250/- per ISIN for <b>Debt Instruments</b> **
E) Annual Maintenance Charges	Rs.300/- per annum *
F) Pledge	
Creation	: 0.02% of the value with a minimum of Rs.100/- & a maximum of Rs.250/- per ISIN **
Closure	: A flat charge of Rs.100/- per ISIN **
Invocation	: 0.02% of the value with a minimum of Rs.100/- & a maximum of Rs.250/- per ISIN **
Confirmation where creation is done in other DPs	: A flat charge of Rs.100/- per ISIN **
G) Securities Lending and Borrowing	: 0.02% of the value with a minimum of Rs.100/- & a maximum of rs.250/-per ISIN **
<b>Other Charges :</b>	
H) Failed Transaction	Rs.25/- per ISIN **
I) Fee for tendering delivery instructions on the day of settlement (at Client's risk)	Rs.25/- per ISIN payable upfront
J) Sundries	(a) Actual postages ** 1) for correspondence with NRIs to their foreign address 2) Return of demat rejection  (b) Additional expenses incurred for sending reminders / Regd. notice etc. for recovery of charges for overdue accounts **
K) Issue of Duplicate statement	Rs.10/- per page with a maximum of Rs.50/- payable upfront
L) Fees for IDeAS	NIL

\* Payable in advance at the beginning of the financial year. Prorata quarterly charges will be levied for accounts opened during the Financial year.

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

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

Service Tax and Cess are payable on all charges, as per rates in force. The above charges are subject to revision by INDIAN OVERSEAS BANK

(X)  
CLIENT/s

DEPOSITORY PARTICIPANT



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

<p><b>General Clause</b></p> <p>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.</p> <p>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.</p> <p><b>Beneficial Owner information</b></p> <p>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.</p> <p>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.</p> <p><b>Fees/Charges/Tariff</b></p> <p>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"</p> <p>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.</p> <p>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.</p> <p><b>Dematerialization</b></p> <p>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.</p> <p><b>Separate Accounts</b></p> <p>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.</p> <p>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.</p> <p><b>Transfer of Securities</b></p> <p>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.</p> <p>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.</p> <p><b>Statement of account.</b></p> <p>13. 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.</p> <p>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.</p> <p>15. 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.</p> <p>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.</p>	<p><b>Manner of Closure of Demat account</b></p> <p>17. 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.</p> <p>18. 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.</p> <p><b>Default in payment of charges</b></p> <p>19. In event of Beneficial Owner committing a default in the payment of any amount provided in Clause 5 &amp; 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.</p> <p>20. In case the Beneficial Owner has failed to make the payment of any of the amounts as provided in Clause 5&amp;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.</p> <p><b>Liability of the Depository</b></p> <p>21. As per Section 16 of Depositories Act, 1996,</p> <p>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.</p> <p>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.</p> <p><b>Freezing/ Defreezing of accounts</b></p> <p>22. 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.</p> <p>23. 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.</p> <p><b>Redressal of Investor grievance</b></p> <p>24. 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.</p> <p><b>Authorized representative</b></p> <p>25. 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.</p> <p><b>Law and Jurisdiction</b></p> <p>26. 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.</p> <p>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 Beneficial Owner maintains his/ her account, that may be in force from time to time.</p> <p>28. 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.</p> <p>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.</p> <p>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.</p> <p>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 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.</p>
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Received the copy of Rights and Obligations of Beneficial Owner and Depository Participant

First Holder \_\_\_\_\_ Second Holder \_\_\_\_\_ Third Holder \_\_\_\_\_

Indian Overseas Bank, Depository Services, 762 Anna Salai, Chennai - 600002

(Depository Participant)

## SCHEDULE - A CHARGES FOR DEPOSITORY SERVICES

A) Account Opening Charges	NIL
B) Demat Charges	Rs. 2.50/- per certificate with minimum of Rs.10/- per demat request plus applicable courier charges (with a minimum of Rs.30/-) **
C) Remat Charges	Rs. 20/- per Company plus applicable courier charges (with a minimum of Rs.30/-) plus NSDL Charges (NSDL Charges – Rs.10/- for every hundred securities 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.
D) Transaction – Market / Off Market Sale	1. 0.04% of market value as arrived by NSDL subject to a minimum of Rs.20/- and maximum of Rs.1000/- per ISIN for <b>Shares</b> ** 2. 0.04% of market value as arrived by NSDL with a minimum of Rs.20/- and maximum of Rs.250/- per ISIN for <b>Debt Instruments</b> **
E) Annual Maintenance Charges	Rs.300/- per annum *
F) Pledge	
Creation	: 0.02% of the value with a minimum of Rs.100/- & a maximum of Rs.250/- per ISIN **
Closure	: A flat charge of Rs.100/- per ISIN **
Invocation	: 0.02% of the value with a minimum of Rs.100/- & a maximum of Rs.250/- per ISIN **
Confirmation where creation is done in other DPs	: A flat charge of Rs.100/- per ISIN **
G) Securities Lending and Borrowing	: 0.02% of the value with a minimum of Rs.100/- & a maximum of rs.250/-per ISIN **
<b>Other Charges :</b>	
H) Failed Transaction	Rs.25/- per ISIN **
I) Fee for tendering delivery instructions on the day of settlement (at Client's risk)	Rs.25/- per ISIN payable upfront
J) Sundries	(a) Actual postages ** 1) for correspondence with NRIs to their foreign address 2) Return of demat rejection  (b) Additional expenses incurred for sending reminders / Regd. notice etc. for recovery of charges for overdue accounts **
K) Issue of Duplicate statement	Rs.10/- per page with a maximum of Rs.50/- payable upfront
L) Fees for IDeAS	NIL

\* Payable in advance at the beginning of the financial year. Prorata quarterly charges will be levied for accounts opened during the Financial year.

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

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

Service Tax and Cess are payable on all charges, as per rates in force. The above charges are subject to revision by INDIAN OVERSEAS BANK

(X)

CLIENT/s

DEPOSITORY PARTICIPANT

## 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.

### Statement of account.

13. 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.

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 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.

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.

### Manner of Closure of Demat account

17. 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.

18. 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

19. 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.

20. 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

21. 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

22. 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.

23. 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

24. 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

25. 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

26. 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.

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 Beneficial Owner maintains his/ her account, that may be in force from time to time.

28. 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.

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 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.

FROM

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TO

The Senior Manager,  
IOB Depository Services,  
Chennai.600002.

Dear Sir,

DP ID		Client ID		Date	
Name of account holder					
<input type="checkbox"/> Mobile Number					
<input type="checkbox"/> Email ID					
I hereby declare that the aforesaid mobile number or E-mail ID belongs to <input type="checkbox"/> Me or <input type="checkbox"/> My family ( <i>spouse, dependent children and dependent parents</i> ).					
Signature of account holder					
Name of account holder					