

Sl. No:

DEMAT ACCOUNT OPENING FORM



Name of Client:	
Client Code	
Branch	

INSTRUCTIONS / CHECK LIST FOR FILLING KYC FORM

A. IMPORTANT POINTS:

1. Self attested copy of PAN card is mandatory for all clients.
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.

B. Proof of Identity (POI): List of documents admissible as Proof of Identity:

1. PAN card with photograph. This is a mandatory requirement for all applicants except those who are specifically exempt from obtaining PAN (listed in Section D).
2. Unique Identification Number (UID) (Aadhaar) / Passport / Voter ID card / Driving License.
3. 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; and Credit cards/Debit cards issued by Banks.

C. Proof of Address (POA): List of documents admissible as Proof of Address: (*Documents having an expiry date should be valid on the date of submission.)

1. Passport/Voters Identity Card/Ration Card/Registered Lease or Sale

Agreement of Residence/Driving License/Flat Maintenance bill/Insurance Copy.

2. Utility bills like Telephone Bill (only land line), Electricity bill or Gas bill - Not more than 3 months old.
3. Bank Account Statement/Passbook - Not more than 3 months old.
4. Self-declaration by High Court and Supreme Court judges, giving the new address in respect of their own accounts.
5. Proof of address issued by any of the following: 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.
6. 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.
7. 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.
8. The proof of address in the name of the spouse may be accepted.

D. Exemptions/clarifications to PAN

(*Sufficient documentary evidence in support of such claims to be collected.)

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, FVCI, 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.

E. List of people authorized to attest the documents:

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.

Additional KYC Form for Opening a Demat Account

For Individuals

MUTHOOTTU MINI FINANCIERS LTD
MUTHOOTTU ROYAL TOWER, KALOOR, COCHIN

(To be filled by the Depository Participant)

Application No./DP Internal Ref No:-	Date	D	D	M	M	Y	Y	Y	Y
DP ID	Client ID								

I/We request you to open a demat account in my/our name as per following details:-To be filled in block letter in English

Holders Details

Type of Account (Please tick whichever is applicable)

Status	Sub – Status
<input type="checkbox"/> Individual	<input type="checkbox"/> Individual Resident <input type="checkbox"/> Individual-Director <input type="checkbox"/> Individual Director's Relative <input type="checkbox"/> Minor <input type="checkbox"/> Individual HUF / AOP <input type="checkbox"/> Individual Promoter <input type="checkbox"/> Individual Margin Trading A/C (Mantra) <input type="checkbox"/> Others(specify)
<input type="checkbox"/> NRI	<input type="checkbox"/> NRI Repatriable <input type="checkbox"/> NRI Non-Repatriable <input type="checkbox"/> NRI Repatriable Promoter <input type="checkbox"/> NRI Non-Repatriable Promoter
<input type="checkbox"/> Foreign National :-	<input type="checkbox"/> NRI – Depository Receipts <input type="checkbox"/> Others (specify) _____ <input type="checkbox"/> Foreign National <input type="checkbox"/> Foreign National - Depository Receipts <input type="checkbox"/> Others (specify) _____

Holders Details

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

Name *	
*In case of Firms, Association of Persons (AOP), Partnership Firm, Unregistered Trust, etc., although the account is opened in the name of the natural persons, the name of the Firm, Association of Persons (AOP), Partnership Firm, Unregistered Trust, etc., should be mentioned above.	

Details of Guardian (in case the account holder is minor)

Guardian's Name	PAN
Relationship with the applicant	
I/ We request you to send Electronic Transaction-cum-Holding Statement at the email ID YES / NO	
Email Id : _____	

Bank Details [Dividend Bank Details]

IFS Code (11 character)	
Account number	
Account type	<input type="checkbox"/> Saving <input type="checkbox"/> Current <input type="checkbox"/> Others (specify) _____
Bank Code (9 digit MICR code)	
Bank Name and Branch Name	
Bank Branch Address	
City	State
Country	PIN code

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

SMS Alert Facility Refer to Terms & Conditions given as Annexure - 2.4	MOBILE NO +91 _____ [(Mandatory, if you are giving Power of Attorney (POA))] (If POA is not granted & you do not wish to avail of this facility, cancel this option).
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MODE OF OPERATION FOR EXECUTION OF TRANSACTIONS (Transfer, Pledge & Freeze)

<input type="checkbox"/> Jointly	<input type="checkbox"/> Anyone of the Holder
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Consent for Communication to be received by first account holder/ all Account holder: (Tick the applicable box. If not marked the default option would be first holder .)		
<input type="checkbox"/> first Holder	<input type="checkbox"/> All Holder	Email id
	<input type="checkbox"/> Second Holder	
	<input type="checkbox"/> Third Holder	

Nomination Details

I/We hereby confirm that I/We do not wish to appoint any nominee in my demat account and understand the issues involved in non-appointment of nominee(s) and further are aware that in case of death of all the account holder(s), my / our legal heirs would need to submit all the requisite documents / information for claiming of assets held in my / our demat account, which may also include documents issued by Court or other such competent authority, based on the value of assets held in the demat account.

Nomination Registration No.	Dated

Nomination Details					
<input type="checkbox"/> I/We wish to make a nomination and do hereby nominate the following person(s) who shall receive all the assets held in my / our account in the event of my / our death.					
Nomination can be made upto three nominees in the account.		Details of 1 st Nominee		Details of 2 nd Nominee	
1	Name of the nominee(s) (Mr./Ms.)				
2	Share of each Nominee	Equally [If not equally, please specify percentage]	%	%	%
<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)				
	City / Place: State & Country:				
		PIN Code			
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			
8	Date of Birth nominee(s)}			
9	Name of Guardian (Mr./Ms.) {in case of minor nominee(s) }			
10	Address of Guardian(s)			

	City / Place: State & Country:						
		PIN Code					
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 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 (Mr./Ms.)							
Second Holder (Mr./Ms.)							
Third Holder (Mr./Ms.)							

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

Note : Residual securities: in case of multiple nominees, please choose any one nominee who will be credited with residual securities remaining after distribution of securities as per percentage of allocation. If you fail to choose one such nominee, then the first nominee will be marked as nominee entitled for residual shares, if any.

This nomination shall supersede any prior nomination made by me / us and also any testamentary document executed by me / us.

* **Marked is Mandatory field**

Is your Tax Residency / Country of Birth /Citizenship/Nationality other than India? Yes / NO [Y/N] [Please tick]. If Yes, Please indicate all countries in which you are resident for tax purpose and the associated Tax ID number below

Category	1 st applicant/guardian	2 nd Applicant	3 rd Applicant
Country of Tax Residency 1			
Tax Payer Reference ID NO			
Country of Tax Residency 2			
Tax Payer Reference ID 2			

I / We have received and read the Rights and Obligations document and terms & conditions and agree to abide by and be bound by the same and by the Bye Laws as are in force from time to time. I / We declare that the particulars given by me/us above are true and to the best of my/our knowledge as on the date of making this application. I/We agree and undertake to intimate the DP any change(s) in the details / Particulars mentioned by me / us in this form. I/We further agree that any false / misleading information given by me / us or suppression of any material information will render my account liable for termination and suitable action.

I / We hereby agree to abide Foreign Account Tax Compliance Act [FATCA] and Common Reporting Standards [CRS]

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

Terms and Conditions-cum-Registration / Modification Form for receiving SMS Alerts from CDSL [SMS Alerts will be sent by CDSL to BOs for all debits] Definitions:

In these Terms and Conditions the terms shall have following meaning unless indicated otherwise:

- "Depository" means Central Depository Services (India) Limited a company incorporated in India under the Companies Act 1956 and having its registered office at 17th Floor, P.J. Towers, Dalal Street, Fort, Mumbai 400001 and all its branch offices and includes its successors and assigns.2. 'DP' means Depository Participant of CDSL. The term covers all types of DPs who are allowed to open demat accounts for investors.3. 'BO' means an entity that has opened a demat account with the depository. The term covers all types of demat accounts, which can be opened with a depository as specified by the depository from time to time. 4. SMS means "Short Messaging Service" .5. "Alerts" means a customized SMS sent to the BO over the said mobile phone number. 6. "Service Provider" means a cellular service provider(s) with whom the depository has entered / will be entering into an arrangement for providing the SMS alerts to the BO. 7. "Service" means the service of providing SMS alerts to the BO on best effort basis as per these terms and conditions.

Receiving Alerts:

- The depository shall send the alerts to the mobile phone number provided by the BO while registering for the service or to any such number replaced and informed by the BO from time to time. Upon such registration / change, the depository shall make every effort to update the change in mobile number within a reasonable period of time. The depository shall not be responsible for any event of delay or loss of message in this regard.2.The BO acknowledges that the alerts will be received only if the mobile phone is in 'ON' and in a mode to receive the SMS. If the mobile phone is in 'Off' mode i.e. unable to receive the alerts then the BO may not get / get after delay any alerts sent during such period. 3The BO also acknowledges that the readability, accuracy and timeliness of providing the service depend on many factors including the infrastructure, connectivity of the service provider. The depository shall not be responsible for any non-delivery, delayed delivery or distortion of the alert in any way whatsoever.4.The BO further acknowledges that the service provided to him is an additional facility provided for his convenience and is susceptible to error, omission and/ or inaccuracy. In case the BO observes any error in the information provided in the alert, the BO shall inform the depository and/ or the DP immediately in writing and the depository will make best possible efforts to rectify the error as early as possible. The BO shall not hold thedepository liable for any loss, damages, etc. that may be incurred/ suffered by the BO on account of opting to avail SMS alerts facility.5. The BO authorizes the depository to send any message such as promotional, greeting or any other message that the depository may consider appropriate, to the BO. The BO agrees to an ongoing confirmation for use of name, email address and mobile number for marketing offers between CDSL and any other entity.6.The BO agrees to inform the depository and DP in writing of any unauthorized debit to his BO account/ unauthorized transfer of securities from his BO account, immediately, which may come to his knowledge on receiving SMS alerts. The BO may send an email to CDSL at complaints@cdslindia.com. The BO is advised not to inform the service provider aboutany such unauthorized debit to/ transfer of securities from his BO account by sending a SMS back to the service provider as there is no reverse communication between the service provider and the depository.7.The information sent as an alert on the mobile phone number shall be deemed to have been received by the BO and the depository shall not be under any obligation to confirm the authenticity of the person(s)

receiving the alert. 8. The depository will make best efforts to provide the service. The BO cannot hold the depository liable for non-availability of the service in any manner whatsoever. 9. If the BO finds that the information such as mobile number etc., has been changed without proper authorization, the BO should immediately inform the DP in writing.

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

Disclaimer:

The depository shall make reasonable efforts to ensure that the BO's personal information is kept confidential. The depository does not warrant the confidentiality or security of the SMS alerts transmitted through a service provider. Further, the depository makes no warranty or representation of any kind in relation to the system and the network or their function or their performance or for any loss or damage whenever and howsoever suffered or incurred by the BO or by any person resulting from or in connection with availing of SMS alerts facility. The Depository gives no warranty with respect to the quality of the service provided by the serviceprovider. The Depository will not be liable for any unauthorized use or access to the information and/ or SMS alert sent on the mobile phone number of the BO or for fraudulent, duplicate or erroneous use/ misuse of such information by any third person.

Liability and Indemnity:

The Depository shall not be liable for any breach of confidentiality by the service provider or by any third person due to unauthorized access to the information meant for the BO. In consideration of the depository providing the service, the BO agrees to indemnify and keep safe, harmless and indemnified the depository and its officials from any damages, claims, demands, proceedings, loss, cost, charges and expenses whatsoever which a depository may at any time incur, sustain, suffer or be put to as a consequence of or arising out of interference with or misuse, improper or fraudulent use of the service by the BO.

Amendments:

The depository may amend the terms and conditions at any time with or without giving any prior notice to the BOs. Any such amendments shall be binding on the BOs who are already registered as user of this service.

Governing Law and Jurisdiction:

Providing the Service as outlined above shall be governed by the laws of India and will be subject to the exclusive jurisdiction of the courts in Mumbai.

I/We wish to avail the SMS Alerts facility provided by the depository on my/our mobile number provided in the registration form subject to the terms and conditions mentioned below. I/ We consent to CDSL providing to the service provider such information pertaining to account/transactions in my/our account as is necessary for the purposes of generating SMS Alerts by service provider, to be sent to the said mobile number.I/We have read and understood the terms and conditions mentioned above and agree to abide by them and any amendments thereto made by the depository from time to time. I/ we further undertake to pay fee/ charges as may be levied by the depository from time to time.I/ we further understand that the SMS alerts would be sent for a maximum four ISINs at a time. If more thanfour debits take place, the BOs would be required to take up the matter with their DP.I/We am/ are aware that mere acceptance of the registration form does not imply in any way that the request has been accepted by the depository for providing the service.

I/We provide the following information for the purpose of **REGISTRATION / MODIFICATION**
(Please cancel out what is not applicable).

BO ID _____ Email id:- _____

Please write only ONE valid email ID on which communication; if any, is to be sent)

Sole / First Holder's Name:-

Second Holder's Name :-

Third Holder's Name :-

Mobile Number on which messages are to be sent: - +91 _____(Please write only the mobile number without prefixing country code or zero.The mobile number is registered in the name of: _____

Signatures _____

Sole / First Holder

Second holder

Third Holder

Place:

Date:

For NRIs

Foreign Address							
City		State					
Country		P.O BOX					

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

FEMA Declaration:

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

DECLARATION

I/We have read the terms & conditions DP-BO agreement and agree to abide by and be bound by the same and by the Bye Laws as are in force from time to time. I / We declare that the particulars given by me/us above are true and to the best of my/our knowledge as on the date of making this application. I/We agree and undertake to intimate the DP any change(s) in the details / Particulars mentioned by me / us in this form. I/We further agree that any false / misleading information given by me / us or suppression of any material information will render my account liable for termination and suitable action

Fee Structure for Depository Services – Securities

1. Account opening charges : Nil
2. Dematerialization charges : Nil+ Courier charges @Rs. 60/-
3. Rematerialization charges : Rs 10 for every hundred securities or part these of, or Rs 10 per certificate, whichever is higher + Courier charges @Rs. 35/-
4. Custody Charges : Nil
5. Transaction Charges

A-Market trades

1. For transaction through Muthoottu Mini Debit (Sale):

Rs 30/-per transaction if the delivery through DIS or POA without DCN

Credit (purchase) : Nil

Late Delivery of Slips (received on the pay in day) will be charged @ Rs 25/-per transaction

2. For transaction through other brokers Debit sale

Rs 50/- per transaction

Credit sale : Nil

B-Off Market Trades

Debit (Sale)

Rs 30/- per transaction, if the receiving demat account with Muthoottu Mini Financiers Ltd

6. Duplicate DIS issuing Charge : Nil+ Courier charges @Rs. 50/-

If the receiving demat account is outside Muthoottu Mini, then Rs 50/- per transaction

Credit : nil

Pledge Charges

Pledge creation : Rs 50 per transaction

Pledge closure : Nil

Pledge invocation : Rs 100/- per transaction

Annual Maintenance Charges

Resident Account : Rs 150 for DCN and Rs 200 for Non-DCN Clients (Not applicable in first FY for new clients)

New Clients : Rs 200/- upfront of Rs 200/- payable equally in 4 quarterly instalments of Rs 50/- each)

NRI Account : Rs. 1000/-

NRI account using electronic communication: Rs 500/-

Additional printout of statement will be charged @ Rs.25/- per statement peraccount

All charges are inclusive of taxes, levies and other statutory charges and shall be charged at actual rate

Charges are collected upfront by cash/Local Cheque/DD

Interest of 18% per annum would be charged on the dues amount from due date.

	First/Sole Holder	Second Joint Holder	Third Joint Holder
Name			
Signature			

OPTION FORM FOR ISSUE OF DIS BOOKLET

Date	D	D	M	M	Y	Y	Y	Y
------	---	---	---	---	---	---	---	---

DP ID										Client ID								
First Holder Name																		
Second Holder Name																		
Third Holder Name																		

Dear Sir / Madam,

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

• OPTION 1:

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

	First/Sole Holder	Second Joint Holder	Third Joint Holder
Name			
Signatures			

☐ OPTION 2:

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

Yours faithfully

	First/Sole Holder	Second Joint Holder	Third Joint Holder
Name			
Signatures			

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

Acknowledgement Receipt. Application Number and date:- _____

We hereby acknowledge the receipt of the Account Opening Application Form:
 Name of the Sole / First Holder
 Name of Second Holder
 Name of Third Holder

Depository Participant Seal and Signature

Declaration Form for opting out of nomination

	Date	D	D	M	M	Y	Y	Y	Y
To, Muthoottu Mini Financiers Ltd. Muthoottu Royal Tower, Kaloor, Cochin, Kerala – 682 017 Phone: 0484-2912149, 2912127 E-mail: dpac@muthoottumini.com DP ID – 13074600 – Central Depository Services (India) Ltd.									
UCC/DP ID									
Client ID (only for Demat account)									
Sole/First Holder Name									
Second Holder Name									
Third Holder Name									
I / We hereby confirm that I / We do not wish to appoint any nominee(s) in my / our trading / demat account and understand the issues involved in non-appointment of nominee(s) and further are aware that in case of death of all the account holder(s), my / our legal heirs would need to submit all the requisite documents / information for claiming of assets held in my / our trading / demat account, which may also include documents issued by Court or other such competent authority, based on the value of assets held in the trading / demat account.									
Name and Signature of Holder(s)*									
1. _____ 2. _____ 3. _____									

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