

## Simplified Demat Account Opening Form based on existing Bank KYC

<p><b>PUNJAB NATIONAL BANK</b></p> <p>DP ID:                      IN <table border="1" style="display: inline-table; width: 150px; height: 30px; vertical-align: middle;"></table></p> <p>Branch Name/SOL ID:    <table border="1" style="display: inline-table; width: 180px; height: 30px; vertical-align: middle;"></table></p>	<p><b><u>To be filled by Depository Back Office</u></b></p> <p><b>NSDL Client –ID:</b></p> <table border="1" style="width: 100%; height: 40px;"></table> <p>Billing Category:</p>
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I/We request you to open a NSDL depository account in Punjab National Bank-DP, in my/our name relying on the KYC provided by me/us in my/our Savings Account /Current Account

[illegible]

The account will be linked with demat account for dividend purpose.

{ } The aforementioned Bank account will be used for Demat charges recovery or;

{ } Below mentioned Savings/Current/OD Bank Account will be used for Demat charges recovery

Account Number																													
IFSC Code												MICR Code																	

My/our key details for opening NSDL depository account are given below:

	First Holder		Second Holder		Third Holder	
<b>Customer ID</b>						
<b>Name</b>						
<b>Father's / Spouse Name</b>						
<b>PAN</b>						
<b>Date of Birth</b>						
<b>Email ID*</b>						
<b>Email Belongs to</b> (Tick wherever applicable)	Me	Family	Me	Family	Me	Family
<b>Mobile No*</b>						
<b>Mobile No. belongs to</b> (Tick wherever applicable)	Me	Family	Me	Family	Me	Family
<b>SMS Alert Facility</b>	{ } Yes { } No		{ } Yes { } No		{ } Yes { } No	

<b>Pan Seeded with Aadhaar</b>	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
<b>Type of Account</b>	Ordinary Resident		
<b>Occupation</b> (First holder)	<input type="checkbox"/> Service <input type="checkbox"/> Student <input type="checkbox"/> Housewife <input type="checkbox"/> Landlord <input type="checkbox"/> Business <input type="checkbox"/> Professional <input type="checkbox"/> Agriculture <input type="checkbox"/> Others		
<b>Gross Annual Income</b> (First holder)	<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>Please tick if applicable</b> (any of the holder/s)	<input type="checkbox"/> Politically Exposed Person (PEP) <input type="checkbox"/> Related to a Politically Exposed Person (PEP)		
<b>I wish to open:</b>	<input type="checkbox"/> Regular Demat Account <input type="checkbox"/> BSDA Account		
<b>Mode of receiving Statement of Account</b>	<input type="checkbox"/> Electronic <input type="checkbox"/> Physical		
I/We authorise you to receive credits automatically into my/our account. <input type="checkbox"/> Yes <input type="checkbox"/> No			
I/We authorise you to confirm the "Auto-pledge" confirmation <input type="checkbox"/> Yes <input type="checkbox"/> No			

**\*To be obtained if not available in Bank KYC records**

**Declaration:**

1. I/We hereby provide consent to link my/our Bank Account Number and capture my/our signature(s) available in the above stated Bank Account to my Demat account.
2. 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".
3. I/We confirm that the signature captured in my Bank account to be used for demat a/c opening and for the transactions, is my valid signature. The current signature as per Bank a/c and the signature on PAN card (difference, if any), belongs to me/us, and I/We take full responsibility of the same and undertake to indemnify the Bank against every and all claims by the reason of the mismatch.
4. The name mentioned in KYC documents & AOF (difference if any), pertains to me/us and therefore, I/We undertake to indemnify the Bank against every and all claims by the reason of the mismatch in my declared name.
5. I/We have read and understood the Schedule of Charges applicable for Demat account (Enclosed).
6. I/We have read and understood the Securities and Exchange Board of India's guidelines for facility for a BSDA. I/We hereby declare that I/we am/are eligible to open a depository account as a BSDA holder and undertake to comply with the requirements specified by Securities and Exchange Board of India (SEBI) or any such authority for such facility from time to time. I/We also understand that in case I/We at any point of time do not meet the eligibility as a BSDA holder, my / our aforesaid account is liable to be converted to regular account.

Nomination Details				
[ ] 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 <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 [ ] [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 – [ ] Photograph & Signature [ ] PAN [ ] Aadhaar [ ] Saving Bank A/c No [ ] POI [ ] Demat A/c No			
<b><u>Declaration Form for opting out of nomination</u></b> [ ] 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.				

	First Holder	Second Holder	Third Holder
<b>Signature of Client</b>			

**Notes.**

- All communication shall be sent at the address of the Sole/First holder only.
- Thumb impressions and signatures other than English or Hindi or any of the other language not contained in the 8<sup>th</sup> Schedule of the Constitution of India must be attested by a Magistrate or a Notary Public or a Special Executive Magistrate.
- For receiving Statement of Account in electronic form:
  - Client must ensure the confidentiality of the password of the email account.
  - Client must promptly inform the Participant if the email address has changed.
  - 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.
- The pattern of holding in the Demat account shall be as per the Bank Account.
- This nomination shall supersede any prior nomination made by the account holder(s), if any
- If Clients wants to appoint a minor as a nominee, then a separate Nomination form may be obtained.
- If client wish to receive Annual Reports, AGM notices in physical form, please inform your DP.

## Branch Declaration

We hereby certify that the customer is KYC complied as per Bank guidelines, it is verified by us as per Bank record. Based on this the account may be opened.

Entry user	Verification user
<p>(Signature)</p> <p>Name: Designation: PF Number: Date:</p>	<p>(Signature)</p> <p>Name: PF Number: Branch Seal: Date:</p>
<p align="center"><b>Approving user (Depository Back Office)</b></p> <p>(Signature)</p> <p>Name: Designation: PF Number: Branch Seal: Date:</p>	

**Tariff Sheet (Depository Services) w.e.f 01.04.2020**

Services		Individual & others		Staff and Senior citizen	Pool A/c	Corporate A/c		CM / Sub broker Beneficiary A/c	Stock Broker-Collateral (New category for NSDL Only for acceptance of Securities as collateral)
Account opening		Nil		Nil	Nil	Nil		Nil	Nil
Advance/Deposit		Clients not maintaining SB/ CA A/c Rs. 10,000/-							
Account Maintenance Charges (AMC)		Email ID Registered for E-CAS	Email ID not Registered for E-CAS	NSDL/CDSL  Sr citizen 115 Staff - Nil		Email ID Registered for E-CAS	Email ID not Registered for E-CAS		
Clients Maintaining SB/CA a/c with PNB	NSDL	300	350		300	800	900	800	300
	CDSL	300	350		750	800	900	800	300
Clients Not Maintaining SB/CA a/c with PNB	NSDL	600	700		600	1600	1800	1300	600
	CDSL	600	700		1250	1600	1800	1300	750
Speed-e Password Based (Incl AMC)		500		Sr Citizen - 500 Staff - Nil		500		500	
Speed-e Token Based (Incl AMC)		2000		Sr Citizen -2000 Staff - Nil	2000	2000		2000 (Incl DSC Charges)	2000
Demataterilization (NSDL & CDSL)		Rs 2 per certificate with minimum of Rs 35/- plus postage as applicable		Rs 2 per certificate with minimum of Rs 35/- plus postage as applicable	NA	Rs 2 per certificate with minimum of Rs 35/- plus postage as applicable		Rs 2 per certificate with minimum of Rs 35/- plus postage as applicable	NA
Remat (NSDL & CDSL)		A fee of Rs. 10 for every hundred securities or part thereof or a flat fee of Rs 10 per certificate (Whichever is higher)		A fee of Rs. 10 for every hundred securities or part thereof or a flat fee of Rs 10 per certificate (Whichever is higher)	NA	A fee of Rs. 10 for every hundred securities or part thereof or a flat fee of Rs 10 per certificate (Whichever is higher)		A fee of Rs. 10 for every hundred securities or part thereof or a flat fee of Rs 10 per certificate (Whichever is higher)	NA
Transaction (Debt-Market, Off-Market & Interdepository) & redemption of Mutual fund units		0.03%. Minimum amount Rs. 25/-, Max Rs. 5000 Online trading/Speede Rs. 10/-per txn where AMC is Annual		0.03%. Minimum amount Rs. 25/-, Max Rs. 5000 *Online trading/Speede Rs. 10/- per txn where AMC is Annual	NSDL: Rs. 10/- CDSL: *Off Market/ Inter Depository Sell- *Rs.10/-  Off Market/ Interdepository CM Delivery: 0.01% of Value; Minimum of Rs.18/*On Market Buy: 0.01% of Value; Minimum Rs. 5 and Maximum Rs. 12.	0.03%. Minimum amount Rs. 25/- Max Rs. 5000 *Online trading/Speede Rs. 10/-per txn where AMC is Annual		Rs. 13/- per transaction.	NSDL Only: Rs. 10/-
Transaction (Commercial paper)		*Commercial Paper 0.033% of market value with minimum of Rs 30/- per instruction and Max. of Rs 300/- per instruction.		*Commercial Paper 0.033% of market value with minimum of Rs 30/- per instruction and Max. of Rs 300/- per instruction.  For Staff :- Rs. 20/- per instruction	NA	*Commercial Paper 0.033% of market value with minimum of Rs 30/- per instruction and Max. of Rs 300/- per instruction.		*Commercial Paper 0.033% of market value with minimum of Rs 30/- per instruction and Max. of Rs 300/- per instruction.	NA
Pledge Creation (NSDL & CDSL)		0.02% of value with minimum Rs. 100		0.02% of value with minimum Rs. 100	NA	0.02% of value with minimum Rs. 100		0.02% of value with minimum Rs. 100	100 +* NSDLs actual charges, if any. Rs. 100 will be charged for cancellation of Pledge, as pledge cancellation charges.
Pledge Creation confirmation (NSDL & CDSL)		of pledge creation charges		50% of pledge creation charges	NA	50% of pledge creation charges		50% of pledge creation charges	50% of pledge creation charges

Services	Individual & others	Staff and Senior citizen	Pool A/c	Corporate A/c	CM / Sub broker Beneficiary A/c	Stock Broker-Collateral (New category for NSDL Only for acceptance of Securities as collateral)
Pledge Closure (NSDL & CDSL)	Rs. 50/-	Rs. 50/-	NA	Rs. 50/-	Rs. 50/-	100 + * NSDLs actual charges, if any
Pledge Closure confirmation (NSDL & CDSL)	Rs. 50/-	Rs. 50/-	NA	Rs. 50/-	Rs. 50/-	100 + * NSDLs actual charges, if any
Pledge Invocation per ISIN (NSDL & CDSL)	Rs. 50/-	Rs. 50/-	NA	Rs. 50/-	Rs. 50/-	100 + * NSDLs actual charges, if any
Failed instruction charges (NSDL & CDSL)	Rs. 10/-	Rs. 10/-	Rs. 10/-	Rs. 10/-	Rs. 10/-	Rs. 10/-
Adhoc Account Statement	Rs. 50/-	Sr Citizen- 50/- Staff - Nil	Rs. 50/-	Rs. 50/-	Rs. 50/-	Rs. 50/-
Freezing/De Freezing Charges	Rs.25/-	Rs.25/-	Rs.25/-	Rs.25/-	Rs.25/-	Rs.25/-
Late Fee	Rs. 50 Per instruction	Rs. 50 Per instruction	Rs. 50 Per instruction	Rs. 50 Per instruction	Rs. 50 Per instruction	Rs. 50 Per instruction
DIS booklet Postage Charges	Rs. 75/- each DIS Booklet	Rs. 75/- each DIS Booklet	Rs. 75/- each DIS Booklet	Rs. 75/- each DIS Booklet	Rs. 75/- each DIS Booklet	Rs. 75/- each DIS Booklet

#### Notes:

- AMC will be levied on pro-rata for the first year of opening the account. Annual AMC shall be levied up-front during the month of April.
- Advance fees of ₹ 10,000/- to be deposited upfront which will be adjusted against the future dues. In case the balance falls below ₹ 2000/- it shall be the responsibility of Client to replenish the upfront amount so as to continue the service.
- NSDL/CDSL Charges for Receipt-In/Pay-out and penalty charges levied by SEBI for securities lying in pool A/c beyond stipulated period or any other charges will be charged on actual basis.
- All the reference prices will be based on NSE price (NSDL formula) BSE Price (CDSL formula) and all charges payable monthly.
- Punjab National Bank reserves right to revise the rate structure from time to time by giving 30 days' notice.
- AMC for Basic Services Demat Account (BSDA) applicable as per SEBI guidelines.
- KRA Charges ₹ 100/- per PAN for modification.
- Sub Broker/CM Beneficiary clients will be charged at the flat rate of ₹ 300/- per month to the account.
- NSDL/CDSL fixed charges of ₹ 500/- per annum will be charged for each corporate account.
- Charges for listed Demat services shall be raised at monthly intervals. Demat services not listed above will be charged separately as per Bank's policy in the line with NSDL & CDSL Depositories.
- For Pool A/Cs -Inter settlement & CM Pool to pool per debit transaction- 0.01%+NSDL/CDSL charges (Per ISIN). Pool A/c will be charged freeze charge of ₹ 125/-. As per CDSL, additional charge of ₹ 500/- per month will be charged in pool accounts.
- All the above mentioned charges are exclusive of GST. Additional GST will be applicable as per the prevailing rates.

	First Holder	Second Holder	Third Holder
<b>Signature of Client</b>			