

Depository Participant-NSDL, DP Id : IN 303093
CMDA Towers, New No. 1, Gandhi Irwin Road,
Egmore, Chennai - 600 008
Tel : 044-2858 4337 - Fax : 044 - 2858 4336

Branch

VERIFIED IN PERSON		
Name of the Officer :-		
SR No.		
Signature :-		
Date :-	Place :-	
(1)	(2)	(3)
Signature of Applicant(s)		

APPLICATION FOR OPENING AN ACCOUNT

(For Individuals only)

Date	Client - Id (To be filled by Participant)
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I / We request you to open a depository account in my / our name as per the following details

(Please fill all the details in **CAPITAL LETTERS** only)

Type of Account

<input type="checkbox"/> Ordinary Resident	<input type="checkbox"/> NRI-Repatriable	<input type="checkbox"/> HUF
<input type="checkbox"/> NRI-Non Repatriable	<input type="checkbox"/> Others (Please Specify)	

Sole / First Holder's Details

Name (Mr. / Ms.)			
Name of Father / Husband			
Local / Permanent Address			
		Pin Code	
Correspondence Address			
		Pin Code	
Telephone No.	Mobile No.	SMS facility Yes <input type="checkbox"/> No <input type="checkbox"/>	
Fax Number	E-mail ID		
Occupation	MAPIN ID		

Other Holder Details

Second Holder			
Name (Mr. / Ms.)			
Name of Father / Husband			
Address			
		Pin Code	
Telephone No.	Mobile No.	SMS facility Yes <input type="checkbox"/> No <input type="checkbox"/>	
Fax Number	E-mail ID		
Occupation	MAPIN ID		

Third Holder			
Name (Mr. / Ms.)			
Name of Father / Husband			
Address			
		Pin Code	
Telephone No.	Mobile No.	SMS facility Yes <input type="checkbox"/> No <input type="checkbox"/>	
Fax Number	E-mail ID		
Occupation	MAPIN ID		

Address for communication / Corporate Benefits (Default Option is local Address)	Local / Permanent Address <input type="checkbox"/>
	Correspondence Address / Foreign Address <input type="checkbox"/>

Guardian Details (In case the Sole Holder is a minor)

Name (Mr./Ms.)			
Relationship (if any)			
Address			
		Pin Code	
Date of Birth (of minor)	D	D	M M Y Y Y Y

In Case of NRIs

Foreign Address											
RBI Reference No.	RBI Approval Date			D	D	M	M	Y	Y	Y	Y

Bank Details

Bank Sub-type	Savings Account <input type="checkbox"/>			Current Account <input type="checkbox"/>							
Bank Account No.											
Bank Name											
Branch Address											
	Pin Code										
9-Digit Code Number of the Bank and Branch appearing on the MICR cheque issued by the Bank											

Financial Details

	P.A.N.						IT Circle / Ward / District No.					
Sole / First Holder												
Second Holder												
Third Holder												
Guardian (In case of minor)												

Additional Financial Details

Financial Status (Annual Income)	<input type="checkbox"/> < Rs. 5 Lakh	<input type="checkbox"/> Rs. 5 - 10 Lakh	<input type="checkbox"/> Rs. 10 - 15 Lakh	<input type="checkbox"/> > Rs. 15 Lakh
Nature of Business				

Standing Instructions

I / We authorise you to receive credits automatically into my / our account.	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Account to be operated through Power of Attorney (PoA)	<input type="checkbox"/> Yes	<input type="checkbox"/> No

Please attach recent passport size photographs in the space provided below :

Sole / First Holder	Second Holder	Third Holder
Signature across Photograph	Signature across Photograph	Signature across Photograph

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 also declare that the particulars given by me / us are true to the best of my / our knowledge as on the date of making such application. I / We further agree that any false / misleading information given by me / us for suppression of any material fact will render my / our account liable for termination and further action.

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

NOMINATION

I / We wish to make a nomination and do hereby nominate that 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.

Name of the Nominee (Mr. / Ms.)							
Relationship with the Applicant (if any)							
Address of Nominee							Pin Code
Date of Birth (in case of minor)							
	D	D	M	M	Y	Y	Y
Name of Guardian (Mr. / Ms.) (in case of Nominee is a minor)							
Address of Guardian							Pin Code
Signature of the Guardian							

Photograph of Nominee
Signature of Nominee across Photograph

Photograph of Guardian (in case of minor)
Signature of Guardian across Photograph

Signature of Nominee

SIGNATURE OF TWO WITNESSES

Name	Address	Signature with date
1.		☞
2.		☞

To be signed by the applicant only in case of nomination)

(Sole / First Holder)

(Second Holder)

(Third Holder)

Notes :

1. All communications shall be sent to the address of the Sole / First holder only.
2. Thumb impressions and signatures other than in 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. As per NSDL Circular No.NSDL/P1/2004/1622 dated September 7, 2004 pursuant to SEBI Circular No. MRD/Dop/Dep/Cir-29/2004 dated August 24, 2004 a copy of any one of the following documents may be accepted as proof of identity / proof of address (local / correspondence/foreign address as the case may be):

Proof of Identity : Passport, Voter ID card, Driving License, PAN card with photograph, MAPIN Card, Identity card / document with applicant's Photo, issued by a) Central / State Government and its Departments, b) Statutory / Regulatory Authorities, c) Public Sector Undertakings, d) Scheduled Commercial Banks, e) Public Financial Institutions, f) Colleges affiliated to Universities, g) Professional Bodies such as ICAI, ICWAI, ICSI, Bar Council etc., to their Members; and h) Credit cards / Debit cards issued by Banks.

Proof of Address : Ration card, Passport, Voter ID Card, Driving license, Bank passbook, verified copies of Electricity bills (not more than two months old) / Residence Telephone bills (not more than two months old) / Leave and License agreement / Agreement for sale, Self-declaration by High court & Supreme Court Judges, giving the new address in respect of their own accounts, Identity card / document with address, issued by a) Central / State Government and its Departments, b) Statutory / Regulatory Authorities, c) Public Sector Undertaking, d) Scheduled Commercial Banks, e) Public Financial Institutions, f) Colleges affiliated to universities and g) Professional Bodies such as ICAI, ICWAI, Bar council etc., to their Members.

4. 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 firms, karta of Hindu Undivided Family, holder of power of attorney cannot nominate. If the account is held jointly all joint holders will sign the nomination form.
 - II. A minor can be nominated. In that event, the name and address of the Guardian of the 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 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.
5. Strike off whichever is not applicable.

SCHEDULE A

SERVICE CHARGES FOR DP OPERATION

Chargeable at	Type of Charges	Amount (Rs.)
Joining	Advance Deposit	Nil
	Kit Charges	Rs. 50/-
	Stamp Duty	Stamp duty for agreement payable by the account holder as per the respective State requirements
Transaction	Dematerialisation	Rs. 3/- per share certificate with a minimum of Rs. 30/- per request.
	Account Maintenance Charges (AMC)	Rs. 250/- at the time of opening the account For subsequent years, Rs.250/- per annum payable by 30th of April. Accounts opened on or after 1st October, the AMC payable will be 50% of the AMC
	Custody charges	Nil
	Transaction (Buy)	Nil
	Transaction (Sell)	i) 0.04% of the market value (MV) with minimum of Rs.20/- per transaction for equity shares. ii) 0.04% of the market value (MV) with minimum of Rs.20/- and maximum of Rs.300/- for debt securities / Government Securities
	Pledge Creation	Rs.50/- per transaction
	Pledge Creation Confirmation	Nil
	Pledge Closure	Nil
	Pledge Closure Confirmation	Nil
	Pledge Invocation	Nil
Others	Account closing	Nil
	Rematerialisation	Rs.30/- per company
	Securities lending / borrowing	Rs.50/- per borrowing instruction
	A/c freezing / defreezing Charges	Rs.20/- per instruction
	Failed instruction charges	Nil
	Other charges	- 1 Delivery Instruction Book of 10 leaves free at the time of opening of the account - Additional book of 10 leaves at Rs.15/- per book. - Extra statement of account - Rs.10/- per page with a minimum of Rs.25/-
	Note	1. The transaction charges billed for the month is payable by 10th of succeeding month 2. The above fee structure is subject to change at the sole discretion of the D.P. 3. Service tax extra at applicable rates.

EQ

Signature of
First / Sole Holder

EQ

Signature of
Second Holder

EQ

Signature of
Third Holder

**AGREEMENT BETWEEN THE DEPOSITORY PARTICIPANT AND THE PERSON SEEKING
TO OPEN AN ACCOUNT WITH THE DEPOSITORY PARTICIPANT**

This agreement made and entered into this _____ day of _____
between _____
situated at _____

(hereinafter called "the client") (Account No. _____) and **INDIAN BANK** having their Head Office at 66, Rajaji Salai, Chennai - 600 001, and DP Controlling Office at CMDA Towers, New No.1, (Old No.8) Gandhi Irwin Road, Egmore, Chennai - 600 008. (Hereinafter called the Depository Participant)

WITNESSETH

WHEREAS the client has furnished to the Depository Participant the duly filled in application form requesting therein to open an account with the Depository Participant.

NOW THEREFORE in consideration of the Depository Participant having agreed to open an account for the Client, both the parties to the agreement hereby covenant and agree as follows:-

1. The client shall pay the charges to the Depository Participant for the purpose of opening and maintaining of his account, for carrying out the instructions of the Client and for rendering such other services as may be agreed to from time to time between the Depository Participant and the Client as set out in Schedule A. The Depository Participant shall reserve the right to revise the charges by giving not less than thirty days notice in writing to the client.
2. The Client shall have the right to get the securities which have been admitted on the Depository dematerialised in the form and manner laid down under the Bye Laws and Business Rules. The Depository Participant further undertakes that it shall not create or permit to subsist any mortgage, charge or other encumbrance over all or any of such securities submitted for dematerialisation except on the instructions of the Client.
3. The Depository Participant hereby undertakes that it shall maintain a separate account of its own securities held in dematerialised form with the Depository and shall not commingle the same with the securities held in dematerialised form on behalf of the Client.
4. The Depository Participant undertakes that a transfer to and from the accounts of the Client shall be made only on the basis of an order, instruction, direction or mandate duly authorised by the Client and that the Depository Participant shall maintain adequate audit trail of such authorization.
5. The Depository Participant agrees that the Client may give standing instructions with regard to the crediting of securities in his account and the Depository Participant shall act according to such instructions.
6. The Depository Participant undertakes to provide a transaction statement including statement of accounts, if any, to the client at Monthly interval unless the Depository Participant and the Client have agreed for provision of such statement at shorter intervals. However, if there is no transaction in the account, then the Depository Participant shall provide such statement to the Client atleast once a quarter.
7. The Depository Participant shall have the right to terminate this agreement, for any reasons whatsoever, provided the Depository Participant has given a notice in writing of not less than thirty days to the Client as well as to the Depository. Similarly, the Client shall have the right to terminate this agreement and close his account held with the Depository Participant, provided no charges are payable by him to the Depository Participant. In such an event, the Client shall specify whether the balances in its account should be transferred to another account of the Client held with another Depository Participant or to rematerialise the security balances held. Based on the instructions of the Client, the Depository Participant shall initiate the procedure for transferring such security balances or rematerialise such security balance within the period of thirty days, as per the procedure laid down in the Bye laws and Business Rules. Provided further, termination of this agreement shall not affect the rights, liabilities and obligations of either party and shall continue to bind the parties to their satisfactory completion.

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Signature of First Holder

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Signature of Second Holder



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Signature of Third Holder

8. On the failure of the Client to pay the charges as laid out in clause (1) of this agreement within a period of thirty days from the date of demand Depository Participant may terminate this agreement and close the account of the Client by requiring it to specify whether the balances in its account be transferred to the account of the Client held with another Participant or be rematerialised in the manner specified in the Bye Laws and Business Rules.
9. The Client further agrees that in the event of the Client committing a default in the payment of any of the amounts provided in clause (1) within a period of thirty days from the date of demand, without prejudice to the right of the Depository Participant to close the account of the Client, the Depository Participant may charge interest @ not more than 24% p.a. or such other rate as may be specified by the Executive Committee from time to time for the period of such default. In case the Client has failed to make the payment of any of the amounts as provided in Clause (1) of this agreement, the Depository Participant shall have the right to discontinue the Depository services till such time he makes the payment along with interest, if any, after giving two days notice to the Client.
10. The Depository Participant shall have a right to provide such information related to the Client's account as may be requested by the Depository from time to time.
11. The Client shall have the right to create a pledge of the securities held in the dematerialised form with the Depository Participant only in accordance with the procedure and subject to the restrictions laid down under the Bye Laws and Business Rules.
12. The Depository shall not be liable to the client in any manner towards losses, liabilities and expenses arising from the claims of third parties and from taxes and other governmental charges in respect of securities credited to the Client's account.
13. The Client may exercise the right to freeze his account maintained with the Depository Participant so as to lock the securities held with the Depository Participant in accordance with the procedures prescribed in the Bye Laws and Business Rules.
14. The Client may exercise the right to defreeze his account maintained with the Depository Participant in accordance with the procedure and subject to the restrictions laid down under the Bye Laws and Business Rules.
15. The Client shall notify the Depository participant, within seven days, of any change in the details set out in the application form submitted to the Depository Participant at the time of opening the account or furnished to the Depository Participant from time to time.
16. The Depository Participant undertakes to resolve all legitimate grievances of the Client against the Depository Participant within a period of thirty days.
17. The Depository Participant and the Client 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 Depository Participant and the Client.
18. The Depository Participant and the Client further agree that all claims, differences and disputes, arising out of or in relation to dealings on the Depository including any transactions made subject to the Bye Laws or Business Rules of the Depository or with reference to anything incidental thereto or in pursuance thereof or relating to their validity, construction, interpretation, fulfillment or the rights, obligations and liabilities of the parties thereto and including any question of whether such dealings, transaction have been entered into or not, shall be subject to the exclusive jurisdiction of the courts at Mumbai only.

IN WITNESS WHEREOF the client and the Depository Participant has caused these presents to be executed as of the date and year first above written.

SCHEDULE A

Signed and delivered by : Applicant (s)	1. A/c. Maintaining Charges	 <hr style="width: 100%;"/> Witness (Signature, Name & Address)
1.	2. Custody Charges	
2.	3. Transaction Charges	
3.	4. Rematerialisation Charges	 <hr style="width: 100%;"/> Witness (Signature, Name & Address)
	5. Other Charges	

Signed and delivered by
for **INDIAN BANK**
DP ID : IN 303093

Authorised Signatory
(for and on behalf of Depository participant)

INDIAN BANK
Depository Participant - NSDL
CMDA Towers,
New No.1 (Old No.8), Gandhi Irwin Road,
Egmore, Chennai - 600 008.
Tel : 044 - 2858 4337
Fax : 044 - 2858 4336

ANNEXURE

Date :

From :

To

The Manager
Indian Bank

_____ Branch

Dear Sir

I am opening a Demat Account with your Bank. I am also maintaining a Savings Bank / Current Account No with your Branch.

I authorize you to debit my SB Account / Current Account No with your Branch towards my dues to Indian Bank towards AMC / Transaction Charges. I agree to maintain sufficient balances in my account. In the event of such debit results in an Overdraft in the account, I undertake to pay interest at BPLR + 4% .

Yours faithfully,