

S. No.



Union Bank
of India
Depository Service
Account Opening Form

CENTRAL DEPOSITORY SERVICES (INDIA) LTD.

Internal Ref. No. _____

Branch Code and Name _____

DPID	1	3	0	2	5	9	0	0	CLIENT ID								
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(To be filled by Union Bank of India)

Instructions for the Applicants/BOs for account opening :

1. Signatures can be in English or Hindi or any of the other languages contained in the 8th Schedule of the Constitution of India. Thumb Impressions and signatures other than the above mentioned languages must be attested by a Magistrate or a Notary Public or a Special Executive Magistrate under his/her official seal.
2. Signatures should be preferably in **BLACK INK**.
3. Details of the Names, Address, and Tel Number(s) etc., of the Magistrate/Notary Public/Special Executive Magistrate are to be provided in case of attestation done by them.
4. In case of additional signatures (for accounts other than individuals), separate annexures should be attached to the application form.
5. In case of applications under a Power of Attorney, the relevant Power of Attorney or the certified copy thereof, must be lodged along with the application.
6. All Correspondence/queries shall be addressed to the first/sole applicant.
7. Documents to be submitted with account Opening Form.
 - a. Passport size Photograph of each account holder.
 - b. Proof of Permanent Address (any one)- Ration Card / Passport/Driving License/Election Card / Bank Pass book/Statement.
 - c. Proof of Correspondence Address (any one) - Electricity Bill (not more than 2 months old) / Leave & License Agreement/Purchase Agreement / Office Address-Certificate from Employer.
8. Strike off whichever is not applicable.

(Perforated Card)

DP ID	1	3	0	2	5	9	0	0	Client ID									
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	First/Sole Holder	Second Holder	Third Holder
Name			
Specimen Signatures			

(Please Tear Here)

(To be filled by the Depository Participant)

Acknowledgement Receipt

Application No.:

Date :

We hereby acknowledge the receipt of the Account Opening Application Form :

Name of the Sole / First Holder	
Name of Second Joint Holder	
Name of Third Joint Holder	

Depository Participant Seal and Signature

(Please Tear here)

Acknowledgment Receipt

Received nomination form from :

DP ID	1	3	0	2	5	9	0	0	Client ID									
Name																		
Address																		
Nomination in favor of																		
No Nomination	<input type="checkbox"/> Does not wish to nominate																	
Registration No.										Registered on	D	D	M	M	Y	Y	Y	Y

Depository Participant Seal and Signature

KNOW YOUR CLIENT (KYC)
APPLICATION FORM FOR INDIVIDUALS
(RESIDENT, NON-RESIDENT, FOREIGN NATIONALS
& UN-REGISTERED TRUST)

TO BE OBTAINED SEPARATELY FOR SOLE / ALL JOINT
HOLDERS AND GUARDIAN OF MINOR

KNOW YOUR CLIENT (KYC) APPLICATION FORM

For Individuals

PHOTOGRAPH

Please affix your recent
passport size
photograph and sign
across it

Please fill this form in ENGLISH and in BLOCK LETTERS.

A. IDENTITY DETAILS

Name of the applicant																				
Father / Husband Name																				
Gender	<input type="checkbox"/> Male						Marital Status						<input type="checkbox"/> Single							
	<input type="checkbox"/> Female												<input type="checkbox"/> Married							
Date of Birth	D	D	M	M	Y	Y	Y	Y	PAN											
Nationality							Status						<input type="checkbox"/> Resident Individual							
													<input type="checkbox"/> Non Resident							
														<input type="checkbox"/> Foreign National						
Unique Identification Number(UID)/Aadhar, if any																				
Specify the proof of Identity submitted																				

B. ADDRESS DETAILS

Correspondence Address													
City/Town/Village		State											
Country		PIN Code											
Telephone No. (R)		Fax No.											
Telephone No. (O)		Mobile No.											
E-mail ID													
Specify the proof of address submitted for Correspondence Address													
Permanent Address (if different from Correspondence Address)													
City/Town/Village		State											
Country		PIN Code											
Specify the proof of Address submitted for Permanent Address													

C. OTHER DETAILS

Gross Annual Income (please specify) OR		Income Range per annum: <input type="checkbox"/> Below ₹1,00,000 <input type="checkbox"/> ₹ 1,00,001 to ₹ 5,00,000 <input type="checkbox"/> ₹ 5,00,001 to ₹10,00,000 <input type="checkbox"/> ₹10,00,001 to ₹ 25,00,000 <input type="checkbox"/> More than ₹ 25,00,000	
Net-Worth as on (date) should not be older than 1 year		Net Worth (Amount)	
Occupation		<input type="checkbox"/> Private Sector <input type="checkbox"/> Public Sector <input type="checkbox"/> Government Service <input type="checkbox"/> Business <input type="checkbox"/> Professional <input type="checkbox"/> Agriculturist <input type="checkbox"/> Retired <input type="checkbox"/> Housewife <input type="checkbox"/> Student <input type="checkbox"/> Others (Specify) -----	
Please tick if applicable		<input type="checkbox"/> Politically Exposed Person (PEP) <input type="checkbox"/> Related to Politically Exposed Person	
Any other information			

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.

	Signature of the Applicant
Name	
Signature	

(Signatures should be preferably in black ink).

Date: _____ (dd/mm/yyyy)

FOR OFFICE USE ONLY

- (Originals verified) True copies of documents received
- (Self-Attested) Self Certified Document copies received

(.....)
Signature of the Authorised Signatory

Date

Seal/Stamp of the intermediary

KNOW YOUR CLIENT (KYC)

APPLICATION FORM FOR NON-INDIVIDUALS

- HUF
- TRUSTS (REGISTERED)
- COMPANIES (PVT. LTD & PUBLIC LTD)
- BODY CORPORATE
- PARTNERSHIP
- CHARITIES, NGOs
- FI, FII
- AOP, BANK, GOVERNMENT BODY
- NON-GOVERNMENT ORGANISATIONS,
- DEFENCE ESTABLISHMENT
- BOI
- SOCIETY, LLP,
- OTHERS (PLEASE SPECIFY)

C. OTHER DETAILS

Gross Annual Income Details (please specify)		Income Range per annum: <input type="checkbox"/> Below ₹1,00,000 <input type="checkbox"/> ₹1,00,001 to ₹5,00,000 <input type="checkbox"/> ₹5,00,001 to ₹10,00,000 <input type="checkbox"/> ₹10,00,001 to ₹25,00,000 <input type="checkbox"/> ₹25,00,001 to ₹1,00,00,000 <input type="checkbox"/> More than ₹ 1,00,00,000	
Net-Worth as on (date) should not be older than 1 year		Net Worth (Amount)	
Name, PAN, Residential Address and photographs of Promoters / Partners / Karta/Trustees and whole time Directors			
DIN/UID of Promoters/Partners/Karta and whole time directors			
Please tick ,if applicable, for any of your authorized signatories/Promoters/Partners/Karta/Trustees/Whole Time Directors		<input type="checkbox"/> Politically Exposed Person (PEP) <input type="checkbox"/> Related to Politically Exposed Person	
Any other information			

DECLARATION

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.

Name & Signature of the Authorised Signatory(ies)

Date: _____ (dd/mm/yyyy)

FOR OFFICE USE ONLY

- (Originals verified) True copies of documents received
- (Self-Attested) Self Certified Document copies received

(.....)
Signature of the Authorised Signatory

Date

Seal/Stamp of the intermediary

**ADDITIONAL KYC FORM
FOR OPENING DEMAT ACCOUNT OF**

- RESIDENT INDIVIDUAL
- NON-RESIDENT INDIVIDUAL
- FOREIGN NATIONAL
- HUF
- TRUSTS (UN-REGISTERED)

Bank Details [Dividend Bank Details]

Bank Code (9 digit MICR code)										
IFS Code (11 character)										
Account number										
Account type	<input type="checkbox"/> Saving <input type="checkbox"/> Current <input type="checkbox"/> Others (specify) _____									
Bank Name										
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).	
	<i>Easi</i> To register for <i>easi</i> , please visit our website www.cdslindia.com . <i>Easi</i> allows a BO to view his ISIN balances, transactions and value of the portfolio online.	

Nomination Details

Nomination Registration No.	Dated

I/We the sole holder / Joint holders / Guardian (in case of minor) hereby declare that:

- I/We do not wish to nominate any one for this demat account.**
- I/We **nominate** the following person who is entitled to receive security balances lying in my/our account, particulars whereof are given below, in the event of my / our death.

Full Name of the Nominee										
Address										
City		State		Country		PIN code				
Telephone No.		Fax No.								
E-mail ID										
Relationship with BO (If any)										
Date of birth (mandatory If nominee is a minor)										

As the nominee is a minor as on date, to receive the securities in this account on behalf of the nominee in the event of the death of the Sole holder / all Joint holders, I/We appoint following person to act as **Guardian**:

Full name of Guardian of Nominee							
Address							
City		State					
Country		PIN					
Telephone No.		Fax No.					
E-mail ID							
Relationship of Guardian with Nominee							

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

Note : Two witnesses shall attest signature(s) / thumb impression(s)

Details of the Witness		
	First Witness	Second Witness
Name of witness		
Address of witness		
Signature of witness		

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.

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

(Signatures should be preferably in black ink).

Acknowledgement Receipt

Application No.:

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

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

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 and for all credits as well.]****Definitions:**

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

1. "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.

Availability:

1. The service will be provided to the BO at his / her request and at the discretion of the depository. The service will be available to those accountholders who have provided their mobile numbers to the depository through their DP. The services may be discontinued for a specific period / indefinite period, with or without issuing any prior notice for the purpose of security reasons or system maintenance or for such other reasons as may be warranted. The depository may also discontinue the service at any time without giving prior notice for any reason whatsoever.
2. The service is currently available to the BOs who are residing in India.
3. The alerts will be provided to the BOs only if they remain within the range of the service provider's service area or within the range forming part of the roaming network of the service provider.
4. In case of joint accounts and non-individual accounts the service will be available, only to one mobile number i.e. to the mobile number as submitted at the time of registration / modification.
5. The BO is responsible for promptly intimating to the depository in the prescribed manner any change in mobile number, or loss of handset, on which the BO wants to receive the alerts from the depository. In case of change in mobile number not intimated to the depository, the SMS alerts will continue to be sent to the last registered mobile phone number. The BO agrees to indemnify the depository for any loss or damage suffered by it on account of SMS alerts sent on such mobile number.

Receiving Alerts:

1. 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.
3. The 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 the depository 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 about any 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 with out 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 warranty 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 service provider. 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 than four 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).

BOID

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

(Please write your 8 digit DPID)

(Please write your 8 digit Client ID)

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: _____

Email ID: _____

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

Signatures

Sole / First Holder

Second holder

Third Holder

Place: _____

Date: _____

**ADDITIONAL KYC FORM
FOR OPENING DEMAT ACCOUNT OF
OTHER THAN INDIVIDUALS
WHICH INCLUDES TRUSTS (REGISTERED)**

**Additional KYC Form for Opening a Demat Account
(For entities other than Individuals)**

Annexure 4

Depository Participant Name / Address / DP ID

(To be filled by the Depository Participant)

Application No.		Date	D	D	M	M	Y	Y	Y	Y
DP Internal Reference No.										
DP ID		Client ID								

(To be filled by the applicant in **BLOCK LETTERS** in English)

I/We request you to open a demat account in my/ our name as per following details :-

Holders Details

Sole / First Holder's Name		Search Name		PAN														
Second Holder's Name				PAN														
Third Holder's Name				PAN														

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 made applicable.	

Type of Account (Please tick whichever is applicable)	
Status	Sub - Status
<input type="checkbox"/> Body Corporate <input type="checkbox"/> Banks <input type="checkbox"/> Trust <input type="checkbox"/> Mutual Fund <input type="checkbox"/> OCB <input type="checkbox"/> FII <input type="checkbox"/> CM <input type="checkbox"/> FI <input type="checkbox"/> Clearing House <input type="checkbox"/> Other (Specify)	To be filled by the DP
SEBI Registration No. (If Applicable)	SEBI Registration date
RBI Registration No. (If Applicable)	RBI Approval date
Nationality	<input type="checkbox"/> Indian <input type="checkbox"/> Others (specify) _____

I / We instruct the DP to receive each and every credit in my / our account (If not marked, the default option would be `Yes')	[Automatic Credit] <input type="checkbox"/> Yes <input type="checkbox"/> No
Account Statement Requirement	<input type="checkbox"/> As per SEBI Regulation <input type="checkbox"/> Daily <input type="checkbox"/> Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly
I / We request you to send Electronic Transaction-cum-Holding Statement at the email ID _____	<input type="checkbox"/> Yes <input type="checkbox"/> No

Do you wish to receive dividend / interest directly in to your bank account given below through ECS? (If not marked, the default option would be `Yes')	<input type="checkbox"/> Yes <input type="checkbox"/> No
---	--

Clearing Member Details (To be filled by CMs only)

Name of Stock Exchange			
Name of CC / CH			
Clearing Member Id		Trading member ID	

Do you wish to receive dividend / interest directly in to your bank account given below through ECS? (if not marked, the default option would be `Yes') [ECS is mandatory for locations notified by SEBI from time to time]	<input type="checkbox"/> Yes <input type="checkbox"/> No
--	--

Bank Details [Dividend Bank Details]

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

- (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 option (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).	
Easi	To register for <i>easi</i> , please visit our website www.cdslindia.com . <i>Easi</i> allows a BO to view his ISIN balances, transactions and value of the portfolio online.	

I/We have read the DP-BO agreement (DP-CM agreement for BSE Clearing Member Accounts) including the schedules thereto and the 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 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.

	Sole / First Authorised Signatory	Second Authorised Signatory	Third Authorised Signatory
Name			
Designation			
Signature			

(In case of more authorised signatories, please add annexure)

(Signatures should be preferably in black ink).

Acknowledgement Receipt

Application No.:

Date:

We hereby acknowledge the receipt of the Account Opening Application Form from: -

Name of the Sole / First Holder	
Name of the Second Holder	
Name of the Third Holder	

Depository Participant Seal and Signature

**Agreement Between A Participant And A Person Seeking
To Open A Beneficial Owner's Account**

This agreement made and entered into at _____ this _____ day of _____ Between Union Bank of India (Description of The Legal Entity) having his/its office/registered office at * _____ hereinafter called "the Participant" of the one part, AND _____ (Description of the Legal Entity) having his/its office/ registered office at _____ hereinafter called Beneficial Owner of the other part.

WHEREAS the Beneficial Owner is desirous of opening a Beneficial Owner's account with the Participant and the Participant has agreed to open an account in the name of the Beneficial Owner and render services to the Beneficial Owner as a Participant, on the terms and conditions recorded herein below:

NOW THIS AGREEMENT WITNESSETH AND IT IS HEREBY AGREED BY AND BETWEEN THE PARTIES HERE TO AS FOLLOWS:

General Clause

1. The parties hereto agree to abide by the provisions of the Depositories Act 1996, SEBI (Depositories And Participants) Regulations, 1996, Bye Laws and Operating instruction issued by CDSL from time to time in the same manner and to the same extent as if the same were set out herein and formed part of this Agreement:

Fees, Charges and deposits

2. The Participant shall be entitled to change or revise the fees, charges or deposits from time to time provided however that no increase therein shall be effected by the Participant unless the Participant shall have given at least one month's notice in writing to the Beneficial Owner in that behalf. In case the Beneficial Owner committing a default in the payment of any such amount payable to Participant on their respective due dates or within fifteen days of the same being demanded (where no such due date is specified) the Participant shall be entitled to charge interest on the amount remaining outstanding or unpaid (not exceeding 18% annum) or part thereof .On such continued default , the Participant after giving two days notice to the Beneficial Owner shall have right to stop processing of instructions of Beneficial Owners till such time he makes the payment along with interest if any.

Statement of Account

- 3.1 The Participant shall furnish to the Beneficial Owner a statement of his/its account at the end of every month if there has been even single entry or transaction during that month, and in any event once at end of each quarter. The statement of accounts to be provided to the Beneficial Owner under this Agreement shall be in the form specified in Operating Instructions or as communicated by CDSL from time to time. The Participant shall furnish such statements at such shorter periods as may be required by the Beneficial Owner on payment of such charges by the Beneficial Owner as may be specified by the Participant.

- 3.2 It is agreed that if a Participant is providing the services of issuing the statement of accounts in an electronic mode and if the Beneficial Owner is desirous of availing such services from the Participant, then the Participant will furnish to the Beneficial Owner the statement of accounts under its digital signature, as governed under the Information Technology Act, 2000 provided however that in the event of the Beneficial Owner requiring a physical copy of the statement of accounts, despite receiving the same in the electronic mode, then irrespective of having forwarded the same via electronic mode, the Participant shall be obliged to provide a physical copy thereof to the BO.
- 3.3 It is agreed and understood between the parties that if the Participant does not have the facility of providing the statement of account in the electronic mode, then the Participant shall be obliged to forward the statement of account only in physical form.

Beneficial Owner shall intimate change of particulars

4. The Participant shall not be liable or responsible for any loss that may be caused to the Beneficial Owner by reason of his / its failure to intimate change in the particulars furnished to the Participant from time to time, unless notified by the Beneficial Owner.

Depository not liable for claims against Beneficial Owner

5. CDSL shall not be liable to the Beneficial Owner in any manner towards losses, liabilities and / or expenses arising from the claims of third parties or for any fees, charges, taxes, duties, levies or penalties levied, imposed or demanded by any Central, State, statutory or revenue authority in respect of securities credited to the Beneficial Owner's Account.

Authorized Representative

6. Where the Beneficial Owner is a body corporate or a legal entity, it shall simultaneously with the execution of the Agreement furnish to the Participant, 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 forth with communicated to the Participant.

Closure of Account

7. The Beneficial Owner may, at any time terminate this Agreement by calling upon the Participant to close his/its account with the Participant in the manner and on the terms and conditions set out in the Bye Laws and the procedure laid down in the Operating instructions. In the event of termination of this Agreement the Beneficial Owner shall either get the securities transferred to some other account or get the same rematerialized.

Stamp Duty

8. Any stamp duty (including interest or penalty levied thereon) payable on the Agreement and / or on any deed, document or writing executed in pursuance hereof between the parties hereto shall be borne and paid by the Beneficial Owner.

Force Majeure

9. Notwithstanding anything contained herein or in the Bye Laws, neither party hereto shall be liable to indemnify or compensate the other for any breach, non-performance or delay in performance of any obligations under the Agreement or for any harm, loss, damage or injury caused to the other due to causes reasonably beyond its control including but not limited to tide, storm, cyclone, flood, lightning, earth quake, fire, blast, explosion or any other act of God, war, rebellion, revolution, insurrection, embargo or sanction, blockade, riot, civil commotion, labour action or unrest including strike, lock-out or boycott, interruption or failure of any utility service, enemy action, criminal conspiracy, act of terrorism or vandalism, sabotage, or intrusion, or any other irresistible force or compulsion.

Service of Notice

10. Any notice or communication required to be given under, the Agreement shall not be binding unless the same is in writing and shall have been served by delivering the same at the address set out hereinabove against a written acknowledgment of receipt thereof or by sending the same by pre-paid registered post at the aforesaid address or transmitting the same by facsimile transmission, electronic mail or electronic data transfer at number or address that shall have been previously specified by the party to be notified. Notice given by personal delivery shall be deemed to be given at the time of delivery. Notice given by post in accordance with this clause shall be deemed to be given at the commencement of business of the recipient of the notice on the third working day next following its posting. Notice sent by facsimile transmission, electronic mail or electronic data transfer shall be deemed to be given at the time of its actual transmission.

Arbitration

11. The parties hereto shall, in respect of all disputes and differences that may arise between them abide by the provisions relating to arbitration and conciliation specified under the bye Laws.

Jurisdiction

12. The parties hereto agree to submit to the exclusive jurisdiction of the courts in _____.

Governing Law

13. The Agreement shall be governed by and construed in accordance with the laws in force in India.

IN WITNESS WHEREOF the parties hereto have hereunto set and subscribed their respective hands/seals to this Agreement in duplicate on the day, month, year and place first hereinabove mentioned.

SIGNED AND DELIVERED)
by the within named the)
Participant)
_____)

by the hand of its authorized)
representative Shri _____)
in the presence of _____)

SIGNED AND DELIVERED)
by the within named the)
Beneficial Owner)
_____)
in the presence of _____)

क्र. /Sr.No.	प्रभार / Charges	01.02.2010 से प्रभावी प्रभार /Charges w.e.f. 01.02.2010
1	खाता खोलने का प्रभार(रु.) A/c. Opening Charges (Rs.)	निशुल्क Free
2	खाता बंद करने का प्रभार (रु.) A/c. Closing Charges (Rs.)	निशुल्क Free
3	वार्षिक रखरखाव प्रभार (रु.) Annual Maintenance Charges(Rs.)	-व्यक्तिगत हेतु - रु. 350/- -गैर व्यक्तिगत रु.1500/- For Individuals - Rs.350- For Non Individuals Rs.1500/-
4	अभिरक्षा प्रभार Custody Charges	शून्य Nil
5	संचालन प्रभार Transaction Charges :	
	- क्रय प्रभार - Buy Charges	शून्य Nil
	-विक्रय प्रभार (बाजार / बाजार से विलग) -Sell Charges (Market/Off-Market)	बाजार मूल्य का 0.04% - न्यूनतम रु.20/- एवं - अधिकतम रु.200/- 0.04% of Market Value - Minimum Rs. 20/- & Maximum Rs. 200/-
6	वाणिज्यिक कागजात / सीडीज/एमआइबीओआर(मिबोर) संबंधित कागजात / क्रय / विक्रय Commercial Papers/ CDs/MIBOR linked Paper/Purchase/ Sales	रु. 250/- प्रति संव्यवहार Rs.250/- per transaction
7	अमूर्तिकरण Dematerialization	रु.2/-प्रति प्रमाणपत्र न्यूनतम रु.35/- प्रति अनुरोध + कुरियर प्रभार Rs.2/- per certificate Min Rs.35/- per Request + Courier Charges
8	पुनर्मूर्तिकरण प्रत्येक अनुरोध फार्म के लिए Rematerialization for each request form	रु. 20/- प्रति प्रमाणपत्र - न्यूनतम रु.20/- प्रति आरआरएफ + कुरियर प्रभार Rs.20/- per certificate - Minimum Rs.20/- per RRF + Courier Charges
9	गिरवी / गैर गिरवी / गारंटी लागू करना Pledging / Unpledging / Invocation	
	गिरवी का सृजन / पुष्टिकरण Creation/Confirmation of Pledge	बाजार मूल्य का 0.03% - न्यूनतम रु.30/- प्रति संव्यवहार अधिकतम रु. 100/-गिरवीकर्ता को 0.03% of Market Value Min. of Rs.30/- per transaction Max. Rs. 100/- to pledger
	गिरवी समाप्त करना Closure of Pledge	बाजार मूल्य का 0.03% - न्यूनतम रु.30/- प्रति संव्यवहार अधिकतम रु. 100/-गिरवीकर्ता को 0.03% of Market Value - Min. of Rs.30/- per transaction Max. Rs.100/- to pledger
	गिरवी की गारंटी करना Invocation of Pledge	बाजार मूल्य का 0.03% न्यूनतम रु.30/- प्रति संव्यवहार - अधिकतम रु. 100/-गिरवीदार को 0.03% of Market Value - Min. of Rs.30/- per transaction - Max. Rs.100/- to pledgee
10	संव्यवहार विवरण Transaction Statement	मासिक रूप से निशुल्क, यदि संव्यवहार हुआ हो Monthly free, if transaction is there
11	धारित विवरण Holding Statement	त्रैमासिक निशुल्क Quarterly free
12	अतिरिक्त विवरण Additional Statements	रु.10/- प्रति विवरण प्रभार - न्यूनतम रु. 25/-+ कुरियर Rs.10/- per statement charges, Minimum Rs.25/- + Courier
13	रोक लगाने / विमुक्तिकरण प्रभार Freezing / Defreezing charges	रु. 25/- प्रति संव्यवहार Rs.25/- per transaction
14	विफल नामे संव्यवहार Failed Debit Transaction	रु.25/- प्रति संव्यवहार Rs.25/- per transaction
15	सुपुर्दगी निर्देश पर्ची Delivery Instruction Slip	निशुल्क Free

नोट्स Notes: 1) न्यूनतम रु.25/- सहित वास्तविक डाक/कुरियर
2) लागू दर पर सेवा कर लिया जाएगा.

1) Postage / Courier at actual with Min. Rs. 25/-
2) Service Tax will be charged at applicable rate.

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