HOW TO OPEN ONLINE ACCOUNT IN SYSTEMATIX (STEP BY STEP GUIDE)?

- Visit https://www.systematixgroup.in/
- Click on the Demat Account Open button available at the right-hand side of the top menu
- Enter your Name, Mobile no, E-mail Id, City.
- Enter the OTP received on your mobile phone
- You will be required to enter your details, PAN No. & Date of birth
- Address (You can extract your address from your DIGI Locker)/KRA
- Allow Systematix to access your Aadhar details
- Enter & Verified your Bank details & background information
- Read all the instruction and tick all the checkboxes & Continue
- Enter Nominee details
- To complete the online In-person verification (IPV)
- Digitally sign your application with Aadhar OTP
- Review the account opening form and submit to complete the online account opening process.

How to Open Demat & Trading Account Offline?

1) Designated Sales person / Branch Person visits the customer personally for opening a Trading & D-Mat account.

2) Designated Sales person / Branch Person inform all Terms & Conditions / Details to Customer about various charges levied for different services provided such as brokerage, D-Mat etc.

3) Will need to fill out an application form for opening a new Trading & D-Mat account. Along with this, you will need to submit a list of documents such as Identity Proof, Address Proof, PAN card, Bank details, your personal details, Email, Mobile, Nomination with Nominee proof, KRA-CKYC application details etc.

4) A passport-size photograph to affix and sign across on the applications.

5) Self-attested copy of the PAN with the signature under Applicant signature.

6) Self-attested address proof. Any one of the following documents: Driving licence, voter ID, passport, Aadhaar card. If Aadhaar is being submitted as proof, ensure that a masked Aadhaar is submitted, i.e., black out the first 8 digits of the Aadhaar number. Only the last four digits should be visible

7) A bank account proof in the client's name. The bank proof can be one of the following: A personalised cancelled cheque with the name printed on it, bank statement, bank passbook copy with the bank account number, bank logo, seal, MICR, and IFSC code clearly visible

8) An income proof to trade in F&O. The income proof can be one of the following:

   a. Bank statement for the last six months with an average balance
   b. The latest salary slip with gross monthly income
   c. ITR acknowledgement with gross annual income latest Financial year
   d. Form 16 with gross annual income.
   e. Certificate of net worth
   f. Statement of demat holdings with current holdings value.

9) After All documents Verified & self attested by client IPV also done By Designated Sales person / Branch person.

10) Designated Sales person / Branch Person will submit the said application to Account Opening Department.

11) Account Opening Department will be check & verify all the Applications & Documents.

12) Account Opening Department also check Client name As per IT data base/Debarred Files/Watch out data base etc.

13) If it's a non-KRA compliant client or modifies the information fetched from KRA & CKYC, the client is asked to Provide all the required KYC information. (After KRA/CKYC account will be opened).

14) This process completes the customer on-boarding as after this, the entire data and documents will be Uploaded to Back-Office system. Final formalities are completed New Demat & Trading account will be opened. Will also be given the Unique Identification Number (UCC) for your account & Demat Number.

Instruction /Checklist for Account Opening Form of Trading and demat account.

Important Points:-

- Kindly ensure client has duly filled Account Opening Form [AOF]. All the documents to be self- attested. All supporting documents must be verified with originals and should have stamp affixed been "**VERIFIED WITH ORIGINAL**".
- PAN card is mandatory for all clients. Client's signature on AOF should be matched with PAN card, otherwise bank verification letter will be required.
- In case of proof of Identity or address is in a regional/foreign language, then certified copy of translation of said documents in English is required.
- If correspondence and/or permanent address are different, then proofs for both addresses need to be submitted.
- Mobile no. and Email Id are mandatory for all clients.
- Power of Attorney (POA) holder cannot sign AOF for opening of demat and Trading account.
- KRA and CKYC is mandatory for all individual clients, In case of Joint Holder, KRA & CKYC Form along with PAN & address proof to be obtained for all the holders.
- Signatures are to be done in **Black/ Blue INK** as it helps in scanning of signatures and given clear image.
- **Using Whitener on any correction is not allowed**. Correction(s) if any can be done by striking off and require all holders' signature on the correction.
- in case of Demat account is not opened with SSSIL , need any one of the following self-attested documents,:
    - Demat client master.
    - Last 6 months holding statement

THE FOLLOWING DOCUMENTS TO BE COLLECTED FOR THE OPENING OF TRADING & DP ACCOUNTS FOR BELOW MENTIONED CLIENTS CATERGORIES:-

I. INDIVIDUAL CLIENTS:

- Proof of Address (POA) * Incase correspondence and/or permanent address are different, and then proofs for both addresses need to be submitted.
- Proof of Identity (POI)* is required for all the account holders.
- PAN card is the compulsorily obtained from Client.
- Bank details* of Client.
- Passport size Photograph of all the holders has to be affixed in AOF.
- Individual KRA & CKYC is compulsorily filled in AOF. If the investor is already KRA compliant, the investor should disclose such details of KRA agency with whom he / she is registered.
- Third Party Address Proof will be acceptable only for correspondence address and need to collect the POI* and POA* of the third party also.

II. MINOR ACCOUNT (Only DP account can be open) :

- Signatures should be done by Guardian on all places marked in the form.
- POA*, POI* and PAN of minor and guardian.
- Passport size Photograph of Guardian.
- Photocopy of School leaving Certificate/ Mark sheet issued by Higher Secondary Board/ Passport of Minor/Birth Certificate of minor.
- Bank Detail* of minor account.
- KRA and CKYC is compulsorily filled in AOF. If the investor is already KRA compliant, the investor should disclose such details of KRA agency with whom he / she is registered.
- The minor should be first / sole holder in the account i.e. there cannot be any joint account holder.
- According to the Hindu Guardians and Wards Act 1890, natural parent i.e. Father, and in his absence, Mother, only can be the guardians. In any other event, the guardian has to be appointed by the court.

III. PARTNERSHIP FIRM:

- Demat accounts cannot be opened in name of partnership firms. Such accounts should be opened in names of partner(s). However, trading the account to be opened in the name of partnership firms.
- Authority Letter to open Demat and trading account specifying the partners authorized to act as Authorised Signatory(ies) to operate the demat and trading account. It has to be signed by all the partners.
- List of partner's /authorized signatory (ies) with specimen signatures.
- Passport size Photograph of Partners.

- Copy of Partnership Deed.
- Certificate of Registration in case of registered partnership firm.
- POI*, POA*, PAN card of partner's & Partnership firm.
- Bank details* of Partnership Firm.
- Copy of the balance sheets for the last 2 financial year attested by the partners (to be submitted every year).
- Non Individual KRA along with annexure req. (on annexure, partners photograph across sign and stamp req. with all the detail's to be fill. If the investor is already KRA compliant, the investor should disclose such details of KRA agency with whom he / she is registered.

IV. HUF ACCOUNT:

- PAN card * and POA* of HUF
- Photograph, POI*, POA*, PAN of Karta.
- Deed of declaration of HUF/ List of Coparceners of the HUF with their names, sex (male/female), date of birth and relationship with the Karta.
- The Karta should sign the AOF with stamp of HUF.
- Bank details* of HUF.
- Non Individual KRA along with annexure to be submitted.(on annexure, Karta and co parceners photograph across sign and stamp req. with all the detail's to be filled) If the investor is already KRA compliant, the investor should disclose such details of KRA agency with whom he / she is registered.
- HUF Account can neither be a joint account nor this account can have a **nominee.**
- Power of Attorney shall be signed by the Karta and all the co-parceners.

V. NRI ACCOUNT – Allowed to trade subject to FEMA & RBI Guidelines

- POA* & POI* -PAN of Individual.
- Copy of passport/ PIO Card/ Overseas Citizen of India (OCI) Cardholder (OCI card) and overseas address proof is mandatory.
- Indian address for corresponding (if any).
- Bank details* of client.
- PIS Permission Letter from the respective designated bank.
- Power of Attorney if any.
- A declaration duly signed by the NRI that he/she has complied with, RBI, FEMA regulations and other applicable laws (allowed to trade),
- A declaration duly signed by the NRI for P.O box no. (In case of foreign address, the address containing Post Office Box Number (P.O. Box. No.) may be accepted as valid address provided such P.O. Box No. is mentioned in the valid proof of address documents.) Such client shall give an undertaking that whenever there is a change in the residential address, the client shall inform.
- Individual KRA & CKYC is mandatory in AOF. If the investor is already KRA compliant, investor should disclose such details of KRA agency with whom he / she is registered.
- In Case of Merchant Navy NRI's Mariner's Declaration or certified copy of CDC (Continuous Discharge Certificate) is to be submitted.

All documents should be self-attested & In Person Verification (IPV) by any one of the following entities:

• AOF, KRA & CKYC forms, Photocopies of all the documents/proofs and PAN card are attested by the Indian Embassy / Consulate General / Notary Public / Any Court / Magistrate / Judge / Local Banker in the country where the NRI resides.
• The attesting authority should affix a "**VERIFIED WITH ORIGINALS**" stamp on all the said documents. The photocopies of KYC documents and PAN card should also be sele attested by the NRI.
• If the NRI comes in person to open the account and same can be supported with a proof thereof, above attestation requirement may be waived.

VI. CORPORATE ACCOUNT:

- PAN of the Company.
- Proof of address of the Company- Utility bills like Telephone Bill (only land line), Electricity bill, Bank statement/ Passbook, - Not more than 3 months old, Leave and License agreement/Agreement for sale
- Certified True copy of Incorporation and the Memorandum of Association ("MOA") & Article of Association ("AOA").

- Certified true copy of Board Resolution passed by board of directors for investment in securities/commodites market, Opening of demat and trading account with Systematix Shares and Stocks (India) Limited, signing all documents and placement of order is required,.
- Board Resolution to be signed by Director. The name of same director should appear in Memorandum of Association, if not then DIR-12 with receipt should be obtained for appointment of the said directors.
- List of Authorized Signatories- Names of authorized signatory (ies), designation, photograph and their signatures.
- Photograph Of all Authorized Signatories.
- Self-attested copy of PAN, POI* and POA* of all the authorized signatories.
- List of Directors –Name of Directors & DIN no., latest Photograph with across signature on the letter head of the company.
- Latest share holding pattern including list of all those holding control, either directly or indirectly in the company in terms of SEBI takeover Regulations, duly signed by the secretary/ Whole time director/ MD (to be submitted every year) on the letter head of the company.
- Self-attested POI* and POA*, PAN, DIN numbers and Photograph of Whole time director / two directors in charge day to day operations.
- Declaration of Ultimate Beneficial Owner (UBO) either directly or indirectly.
- Bank details* of the company.
- Copy of balance sheets for last 2 financial years (to be submitted every year)
- Non Individual KRA along with annexure to be submitted. (on annexure, directors photograph across sign and stamp req. with all the detail's to be filled & duly IPV by branch official) If the investor is already KRA compliant, the investor should disclose such details of KRA agency with whom he / she is registered.
- All the documents should be attested by the Authorized Signatory with Stamp except directors and Authorized signatory documents as mentioned above.

In addition to information/document sought in point VI above, for **Foreign corporate** the following **additional** documents are required.

- To give a duly signed declaration that the corporate has been complied with and will continue to comply with, FEMA Regulations and other applicable laws and that as on date of opening the account not applied/allotted for QFI.
- Approval letters issued by RBI etc.
- For Foreign entities, CIN is optional and in absence of DIN. for directors, their passport copy should be given.
- 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.

VII. TRUST ACCOUNT

Registered Trust

- Account to be opened in name of the Trust.
- Certified copy of Trust Deed.
- List of Members on the Board of Trustees.
- Certificate of Registration of Trust under the Public Trust Act or Societies Registration Act.
- Certified true copy of Board Resolution passed by the board of Trustees for investment in securities market, Opening of demat and trading account with Systematix Shares & Stocks (India) Ltd, signing of all the required documents and placement of order.
- List of Authorised Signatory- Names, Designation, photograph (with their signatures across the face of the photograph) and their specimen signatures of Trustee, duly verified by the Managing Trustee.
- PAN card of the trust.
- Proof of address evidenced by the document registered with registering authority or bank statement or agreement for sale or leave and license agreement or acknowledged copy of the income tax return.
- Photograph, POI*, POA* and PAN of trustees.
- Bank details* of Trust.
- Non Individual KRA along with annexure to be submitted. **(**on annexure, trustees photograph across sign and stamp req. with all the detail's to be filled**)**.. If the investor is already KRA compliant, the investor should disclose such details of KRA agency with whom he / she is registered.

Unregistered Trust :

1. Account to be opened in names of trustees (maximum three), under "Individual" category.

2. Certified true copy of Resolution passed by the board of Trustees for investment in securities market, Opening of demat and trading account with Systematix Shares and Stocks (India) Limited, signing of all required documents and placement of order is required.
3. Photograph, POI*, POA*, and PAN of trustees
4. PAN, POA card of the trust.
5. Bank details* of the Trust.
6. Non Individual KRA along with annexure to be submitted. (on annexure, trustees photograph across sign and stamp req. with all the detail's to be filled) Individual If the investor is already KRA compliant, the investor should disclose such details of KRA agency with whom he / she is registered.

VII. UNINCORPORATED ASSOCIATION OR A BODY OF INDIVIDUAL ("AOP"):-

1. Account should be opened in the names of individuals (maximum three), under "Individual" category
2. PAN, POA card of the AOP
3. Photograph, POI*, POA*, and PAN of Authorized signatory
4. Proof of Existence/ Constitution document.
5. Resolution of managing body and Power of Attorney granted to transact business on its behalf.
6. Authorized signatories list with specimen signatures.
7. Bank details* of AOP.

IX. BANKS/ INSTITUTIONAL INVESTORS:-
1. Copy of the constitution/ registration or annual report/ balance sheet for the last 2 financial years.
2. Certified true copy of Board Resolution, or Letter on the letterhead of the bank, signed by the Chairman/MD authorizing opening of account and authority given to authorized signatories to open and operate the account.
3. Authorized signatories list with specimen signatures.
4. PAN, POA* card of the Society
5. PAN, POA* & POI* of authorized person

X. FOREIGN INSTITUTIONAL INVESTORS (FII):-
1. Copy of SEBI registration certificate.
2. Authorized signatories list with specimen signatures and photographs.
3. Certified true copy of Board Resolution
4. PAN, POA* card of the FII
5. PAN, POA* & POI* of authorized person

XI. ARMY/ GOVERNMENT BODIES:-
1.Self- Certification on letterhead.
2.Certified true copy of Board Resolution
3. Authorized signatories list with specimen signatures
4. PAN, POA* card of the **Army/ Government Bodies**
5. PAN, POA* & POI* of authorized person

XII. REGISTERED SOCIETY:-
1. The account shall be opened in the name of the society
1. Copy of Registration Certificate under Societies Registration Act.
2. List of Managing Committee members.
3. Committee resolution for person authorized to act as authorized signatories with specimen signatures.
4. True copy of Society Rules and Bye Laws certified by the Chairman/ Secretary.
5. PAN, POA* card of the Society
6. PAN, POA* & POI* of authorized person

***Proof of Identity (POI):-** The applicant may submit any one of the following .
1. PAN card with photograph (Compulsory) (**)
2. Valid Passport - (not expired)
3. Voter ID card
4. Valid Driving license – (not expired)
5. Unique Identification Number (UID) (Aadhaar)

6. 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. Professional Bodies such as ICAI, ICWAI, ICSI, Bar Council etc., to their Members;

***Proof of Address (POA):-** The applicant may submit any one of the following

1. Ration card
2. Valid Passport (not expired)
3. Voter ID Card.
4. Valid Driving license (not expired)
5. Unique Identification Number (UID) (Aadhaar)
6. Bank Statement*/Passbook **(not more than 3 months old)**, attested by the Bank, even original statement to be verified/attested by bank.
7. Electricity bills **(bill date not more than three months old)**,
5. Residence Telephone bills **(bill date not more than three months old)**
9. The proof of address in the name of spouse may be accepted.
10. 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.
11. Leave and License agreement / Registered Lease or Sale, Agreement for Residence/ Flat Maintenance Bill/ Insurance Copy.
12. 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 Undertakings,
d. Scheduled Commercial Banks,
e. Public Financial Institutions,
f. Professional Bodies such as ICAI, ICWAI, Bar Council etc., to their Members.

13. For FII/sub account, Power of Attorney given by FII/sub-account to the Custodians (which are duly notarized and/or apostle or consularised) that gives the registered address should be taken.

***Bank details:** the following documents in the name of the account holder needs to be collected for all the types of accounts **:**

Any **ONE** of the following documents may be collected:-
(i) Copy of cancelled cheque having name of account holder where the cheque book is issued.
(ii) Copy of Bank Statement having name and address of the BO and not more than 3 months old.
(iii) Copy of the Passbook having name and address of the BO.
(iv) Letter from the Bank.

In case of option (ii), (iii) and (iv) above MICR & IFCI code of the branch should be present/mentioned on the document & it should be self-attested by the client**.**

MICR code which starting with 000 will not be eligible for ECS.

Bank Statement as Proof of Address:

A computer-generated statement without signature/stamp of the bank (showing the name and address of the BO and bank transactions during a period, printed on the Bank stationery) can be accepted as a valid proof of address only if duly attested by the concerned Bank under the stamp and signature of the bank official.

OR

Original bank statement (showing the name of the BO, address of the BO and bank transactions during a period, printed on the bank stationery) self-attested by the BO along with cancelled cheque (in original) pertaining to the said bank account, without bank attestation as mentioned above can be accepted as valid proof of address provided that such original bank statement is not more than one quarter old.

OR

A copy of the Bank Statement along with a copy of cheque can be accepted as valid proof of address provided that:

a**.** Branch official verifies the photocopies of the bank statement and cheque submitted, with their corresponding originals and ensures that both pertain to the same bank account and, thereafter, place his signature, name and date on them, with the remark: **“VERIFIED WITH ORIGINAL”**

b. The copy of bank statement shall clearly display the logo and name of the Bank, the BO’s name, address, account number and transactions/balance. The date on the bank statement should not be more than one quarter old, based on the date of receipt of the Account Opening Form.

C. In addition to above requirements, in the case of e-statements, same can be accepted as valid proof of address only if same is accompanied with copy of cheque with name of BO pre-printed on it is submitted.

d. The bank details (including account number) mentioned on the bank statement should be identical to the details mentioned on the cheque.