

Account Opening Documents and Checklist

KYC means to 'know your customer' which is an effective way for an institution to confirm and thereby verify the authenticity of a customer. For this, the customer is required to submit all KYC documentation before investing in various instruments.

❖ **Physical (offline) account opening process**

1. Once filled up the form along with supporting document Submit your nearest branch and upload the Newgen for DEMAT account opening
2. Once upload the for DEMAT account opening status you can check with YBL DEMAT team
3. Once Open the DEMAT account Yes Securities will download the form from New gen
4. We will verify the account opening form along with supporting document if the all the document is correct and in Manners, we will process the Trading account opening.
5. Once open the trading account we will send the communication to all the sales team of account opening.
6. In case of found any rejection same has been send the communication to sales team through email.

❖ **Account Opening Checklist**

Sr. No	Type of Account	List of Document
1.	Resident Individual	<ul style="list-style-type: none"> ▪ Proof of Identity - Pan card copy (Mandatory) ▪ Proof of Address <ul style="list-style-type: none"> ○ Aadhar Card ○ Voter Id ○ Passport (With Validity) ○ Driving license (With Validity) ○ Any government issue Id card (with containing client address and validity) <p>(If Aadhaar is being submitted as proof, ensure that a masked Aadhaar is submitted)</p> <ul style="list-style-type: none"> ▪ Income Proof (if activate the FNO/Currency/Commodity Segment) <ul style="list-style-type: none"> ○ Copy of ITR Acknowledgement ○ Form 16 ○ Bank A/c statement (Latest 6 Month) ○ Salary Slip (Latest 3 month) ○ DP Holding Statement ○ Net worth Certificate issue by CA ▪ Bank Proof <ul style="list-style-type: none"> ○ Personalized cancelled cheque copy ○ Bank Statement/Passbook/Bank Letter – Latest 3 month (Bank A/c number, Bank Logo, Bank seal, MICR, IFSC code clearly visible.)
2.	HUF	<ul style="list-style-type: none"> ▪ Proof of Identity – Pan card copy (Mandatory) ▪ Proof of Address ▪ HUF Bank Statement/Passbook – Latest 3 month (with containing client address, Bank Logo, client Name, Bank seal)

Sr. No	Type of Account	List of Document
		<ul style="list-style-type: none"> ▪ Self-attested Karta pan card copy ▪ Self-attested Karta Address proof <ul style="list-style-type: none"> ○ Aadhar Card ○ Voter Id ○ Passport (With Validity) ○ Driving license (With Validity) ○ Any government issue Id card (with containing client address and validity) ▪ HUF Bank Proof <ul style="list-style-type: none"> ○ Personalized cancelled cheque copy ○ Bank Statement/Passbook/Bank Letter – Latest 3 month (Bank A/c number, Bank Logo, Bank seal, MICR, IFSC code clearly visible.) ▪ Deed of Declaration of HUF ▪ List of coparceners ▪ Income Proof (if activate the FNO/Currency/Commodity Segment) <ul style="list-style-type: none"> ○ Copy of ITR Acknowledgement ○ Bank A/c statement (Latest 6 Month) ○ DP Holding Statement ○ Net worth Certificate issue by CA ○ Latest year audited Profit and Loss statement
3.	NRI (NRO/NRE)	<ul style="list-style-type: none"> ▪ Proof of Identity – <ul style="list-style-type: none"> ○ Pan card copy (Mandatory) ○ Passport (Mandatory) ▪ Proof of Indian Address <ul style="list-style-type: none"> ○ Aadhar Card ○ Voter Id ○ Passport (With Validity) ○ Driving license (With Validity) ○ Any government issue Id card (with containing client address and validity) ▪ Proof of Foreign Address <ul style="list-style-type: none"> ○ Electricity Bill (Latest 3 Month) ○ Telephone Bill (latest 3 Month) ○ Foreign Passport copy ○ Lease agreement Copy ○ Utility Bill (Not more than 3 Months) ○ OCI/PIO Card ▪ Valid Work Permit /Visa (For CFSL employees) ▪ Bank Proof <ul style="list-style-type: none"> ○ Personalized cheque copy of NRE/NRO saving account ○ PIS letter ▪ Sea fear CDD required (client Embarrassment stamp should be 6 month or Latest contract letter required within 6 Month)
4.	Corporate	<ul style="list-style-type: none"> ▪ Proof of Identity – Pan card copy of Corporate Entity (Mandatory) ▪ Proof of Address

Sr. No	Type of Account	List of Document
		<ul style="list-style-type: none"> ○ Utility Bills (Latest 3 Months) ○ Bank Statement/Passbook – Latest 3 month (with containing client address, Bank Logo, client Name, Bank seal) ○ Landline telephone Bill (Latest 3 Month) ○ Electricity Bill (Latest 3 Month) ▪ Bank Proof <ul style="list-style-type: none"> ○ Personalized cancelled cheque copy ○ Bank Statement/Passbook/Bank Letter – Latest 3 month (Bank A/c number, Bank Logo, Bank seal, MICR, IFSC code clearly visible.) ▪ Board Resolution (on company Letter Head) ▪ List of Director (On company Letter Head) ▪ List of Authorized signatory (On Company Letter Head) ▪ Share Holding Pattern (on Company Letter Head) ▪ In case of any share holder more than 10% in Company, required Id and address proof of those share holder. ▪ UBO Declaration required (On company Letter Head). ▪ MOA & AOA ▪ Certificate of incorporation. ▪ Latest 2-year Balance sheet ▪ Director ID proof and Address Proof (Minimum 2 Director) ▪ All Authorized signatory Id and Address Proof ▪ Non-Individual CKYC required ▪ All the list of Director and authorized signatory CKYC required. ▪ Form no 32 in case of Director change
5.	Partnership Firm	<ul style="list-style-type: none"> ▪ Proof of Identity – Pan card copy of Partnership firm ▪ Proof of Address of Partnership Firm ▪ Utility Bills (Latest 3 Months) ▪ Bank Statement/Passbook – Latest 3 month (with containing client address, Bank Logo, client Name, Bank seal) ▪ Landline telephone Bill (Latest 3 Month) ▪ Electricity Bill (Latest 3 Month) ▪ Leave and license agreement/Sale agreement ▪ Bank Proof ▪ Personalized cancelled cheque copy ▪ Bank Statement/Passbook/Bank Letter – Latest 3 month (Bank A/c number, Bank Logo, Bank seal, MICR, IFSC code clearly visible.) ▪ Certificate of registration (Only for register partnership firm) ▪ Copy of Partnership Deed ▪ List of Partner (on Firm Letter head) ▪ List of Authorized partner with specimen signatures and photograph (on Company Letter head) ▪ Share Holding Pattern (on Company Letter Head) ▪ In case of any share holder more than 10% in Company, required Id and address proof of those share holder. ▪ UBO Declaration required (On company Letter Head).

Sr. No	Type of Account	List of Document
		<ul style="list-style-type: none"> ▪ Certified true copy of Board resolution for Partnership firm ▪ Partner Id proof and address proof (Minimum 2 Partner details required) ▪ All Authorized Partner Id and address Proof ▪ Non-Individual dully filled CKYC form required ▪ All Partner and Authorized Partner dully filled Individual CKYC form required.
6.	Trust (Register/Unregister)	<ul style="list-style-type: none"> ▪ Proof of Identify – Pan card copy of Trust ▪ Proof of address of Trust ▪ Utility Bills (Latest 3 Months) ▪ Bank Statement/Passbook – Latest 3 month (with containing client address, Bank Logo, client Name, Bank seal) ▪ Landline telephone Bill (Latest 3 Month) ▪ Electricity Bill (Latest 3 Month) ▪ Leave and license agreement/Sale agreement ▪ Bank Proof ▪ Personalized cancelled cheque copy ▪ Bank Statement/Passbook/Bank Letter – Latest 3 month (Bank A/c number, Bank Logo, Bank seal, MICR, IFSC code clearly visible.) ▪ Certificate of registration (Only for register trust) ▪ Copy of Trust Deed ▪ List of Trustee ▪ List of Authorized signatories with specimen signatures and photograph. (on Letter Head of Trust) ▪ Share Holding Pattern (on Company Letter Head) ▪ In case of any share holder more than 10% in Company, required Id and address proof of those share holder. ▪ UBO Declaration required (On company Letter Head). ▪ Certified true copy of Board resolution for trust ▪ Trustee Id proof and address proof (Minimum 2 trustee details required) ▪ All Authorized trustee Id and address Proof ▪ Non-Individual dully filled CKYC form required ▪ All trustee and Authorized Signatory dully filled Individual CKYC form required.
7.	Limited Liability Partnership	<ul style="list-style-type: none"> ▪ Proof of Identity – Pan card copy of LLP ▪ Proof of Address of LLP ▪ Utility Bills (Latest 3 Months) ▪ Bank Statement/Passbook – Latest 3 month (with containing client address, Bank Logo, client Name, Bank seal) ▪ Landline telephone Bill (Latest 3 Month) ▪ Electricity Bill (Latest 3 Month) ▪ Leave and license agreement/Sale agreement ▪ Bank Proof ▪ Personalized cancelled cheque copy

Sr. No	Type of Account	List of Document
		<ul style="list-style-type: none"> ▪ Bank Statement/Passbook/Bank Letter – Latest 3 month (Bank A/c number, Bank Logo, Bank seal, MICR, IFSC code clearly visible.) ▪ Certificate of registration/Incorporation ▪ Copy of Partnership Deed ▪ List of Partner (on Firm Letter head) ▪ List of Authorized partner with specimen signatures and photograph (on Company Letter head) ▪ Share Holding Pattern (on Company Letter Head) ▪ In case of any share holder more than 10% in Company, required Id and address proof of those share holder. ▪ UBO Declaration required (On company Letter Head). ▪ Certified true copy of Board resolution for Partnership firm ▪ Partner Id proof and address proof (Minimum 2 Partner details required) ▪ All Authorized Partner Id and address Proof ▪ Non-Individual dully filled CKYC form required ▪ All Partner and Authorized Partner dully filled Individual CKYC form required.
8.	Society	<ul style="list-style-type: none"> ▪ Proof of Identity – Pan card copy of Society ▪ Proof of Address of Society ▪ Utility Bills (Latest 3 Months) ▪ Bank Statement/Passbook – Latest 3 month (with containing client address, Bank Logo, client Name, Bank seal) ▪ Landline telephone Bill (Latest 3 Month) ▪ Electricity Bill (Latest 3 Month) ▪ Leave and license agreement/Sale agreement ▪ Bank Proof ▪ Personalized cancelled cheque copy ▪ Bank Statement/Passbook/Bank Letter – Latest 3 month (Bank A/c number, Bank Logo, Bank seal, MICR, IFSC code clearly visible.) ▪ Certificate of registration ▪ Society by Laws ▪ List of Member (on Firm Letter head) ▪ List of Authorized Member with specimen signatures and photograph (on Company Letter head) ▪ Share Holding Pattern (on Company Letter Head) ▪ In case of any share holder more than 10% in Company, required Id and address proof of those share holder. ▪ UBO Declaration required (On company Letter Head). ▪ Certified true copy of Board resolution for Partnership firm ▪ Member Id proof and address proof (Minimum 2 Partner details required) ▪ All Authorized Member Id and address Proof ▪ Non-Individual dully filled CKYC form required ▪ All Member and Authorized Partner dully filled Individual CKYC form required.

Additional Information & Notes:

- ❖ Download, print, and fill out the KYC form.
- ❖ Within the form, enter your updated information which should spell checked
- ❖ must avoid missing any box. You will also be asked for Aadhar and PAN details. Ensure the numbers for both are filled correctly.
- ❖ Once the form is filled, visit the nearest branch with all your documents so you can submit your application.
- ❖ You need to submit proof of your identity, proof of your address and additional document with your application form.
- ❖ Proof of identity should be in-person verification with mentioned all the details of employee (i.e. Company name, employee name, employee code, employee branch, and date)
- ❖ Employee should be verifying the photocopy of document submitted with their corresponding original All the document should be required verified with Original. Also affix the stamp of “verified with original” before processing the document.
- ❖ All the document should be self-attested in case of Individual and NRI
- ❖ In case of entity (other than individual and NRI) All the document should be sign by authorized signatory as per issue by Board resolution with company stamp required.
- ❖ All the document should be clear copy of scan image or photocopy.
- ❖ In case of in the application happen the correction then please take counter signature from the client.
- ❖ Non-Individual account should be submitting the Non individual CDD form
- ❖ For Non individual entity duly filled and signed by CKYC application from for Legal entity
- ❖ In case of any share holder more than 10% in Company account and other than Company account should be 10%, required Id and address proof of those share holder. Also filled details in account opening who have more 10% for corporate account and other than corporate account More than 10%. (i.e. Trust, Partnership, LLP)