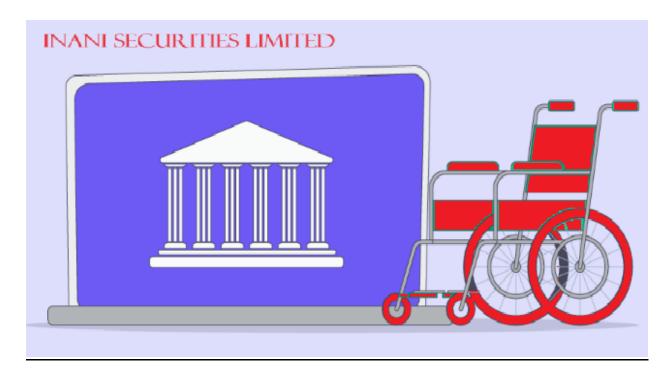
## **Demat Account and Trading Account Opening Process for Persons with Disabilities**



At Inani Securities Limited, we are dedicated to making financial services accessible to everyone, including individuals with visual impairments. We believe that everyone should have the opportunity to manage their finances independently and confidently. Our platform is designed to accommodate persons with disabilities, offering features and support tailored to their needs.

We provide comprehensive assistance throughout the onboarding process, ensuring that all necessary steps, including KYC norms, are easily navigable. With options for physical and onscreen signatures, as well as personalized customer support, Inani Securities Limited ensures a smooth and inclusive experience for all. Empowering persons with disabilities to open demat and trading accounts is part of our commitment to fostering financial inclusion for all.

FAQs on Opening Demat and Trading Accounts for Persons with Disabilities

- \*The following FAQs are in line with SEBI's circulars, guidelines, and FAQs\*
- 1. Can individuals with disabilities open demat and trading accounts with Inani Securities Limited?

Yes, Inani Securities Limited allows individuals with disabilities to open both demat and trading accounts.

2. Is a guardian required for individuals with disabilities to open a demat or trading account with Inani Securities Limited?

Adults (18 years and above) who are of sound mind and not legally disqualified from entering into contracts can open accounts independently. If a guardian is needed as per SEBI's FAQs, Inani Securities Limited accepts a Guardianship Certificate issued by the Local Level Committee, in line with the Mental Health Care Act, 2017, and the National Trust for the Welfare of Persons with Autism, Cerebral Palsy, Mental Retardation and Multiple Disabilities Act, 1999. Both the guardian and the individual with disabilities must comply with all applicable KYC norms.

3. How are persons with disabilities categorized as minors or majors?

Classification is based on age. Those 18 years and older are considered majors if they are of sound mind and not legally disqualified to contract. SEBI has separate guidelines on the opening of demat and trading accounts for minors available on their website.

4. What form is needed for persons with disabilities to open a demat or trading account with Inani Securities Limited?

As per SEBI's guidelines, uniform documentation is required for all trading account openings, including for persons with disabilities. This includes a Know Your Client (KYC) form which captures basic details of the client and an instruction/checklist for filling it out. You must also submit certification under the Rights of Persons with Disabilities Act, 2016.

5. What if an individual with disabilities cannot sign the forms themselves? Do both the guardian and the individual need to comply with KYC norms?

Inani Securities Limited provides multiple different avenues for individuals to sign the forms themselves including through physical and on-screen signatures. In the event that an individual is still unable to open the account, the account can be opened with the guardian's signature. Both the guardian and the individual with disabilities must comply with all applicable KYC norms.

Read more: How to Know Your Demat Account Number?

6. Does Inani Securities Limited offer online/digital KYC for persons with disabilities?

Yes, Inani Securities Limited provides online/digital KYC. Our team will assist clients in facilitating their KYC, if requested.

7. Can a thumb impression be used for online/digital KYC at Inani Securities Limited?

Yes, Inani Securities Limited accepts a thumb impression. For any online KYC process, documents with a wet/cropped signature or eSign, including thumb impressions, can be accepted.

8. How does a person with disabilities initiate the process of opening a demat and trading account with Inani Securities Limited?

To initiate the process of opening a demat and trading account with Inani Securities Limited, persons with disabilities would need to contact our customer support team. The first step is to write to our customer support team via email at <a href="mailto:investors@inanisec.in">investors@inanisec.in</a> or call our customer care number at **022-4348 6000 & 9866182926**, informing us of your intent to open an account. Our sensitized dedicated support team will then provide personalized assistance and guide you through each step of the process.

We are committed to ensuring a smooth and accessible onboarding experience, and our team is here to help address any questions or concerns you may have throughout the process.

9. How does Inani Securities Limited address difficulties faced by persons with disabilities during the onboarding process, specifically when required to sign on the screen?

Inani Securities Limited has implemented several solutions to assist clients with disabilities during the onboarding process, particularly for the screen signature requirement:

- (a). Clients may upload a picture of their specimen signature, which would be utilised for the esign.
- (b) Clients have the option to provide a physical signature on all documents, which can then be mailed to Inani Securities Limited.
- (c). An image of thumb impression is also accepted as an alternative.

In the event that you wish to open an account using any of the above methods, you must also submit certification under the Rights of Persons with Disabilities Act, 2016.