



R.B.JAJU SECURITIES INDIA Pvt.Ltd.

#3-5-141/3/A/1, opp. Rukmini Apartments, Ramkoti, Eden Bagh, Hyderabad, Telangana 500001

ACCOUNT OPENING POLICY

To open a share market account in India, you generally need two accounts:

1. **Demat Account** – stores shares electronically
2. **Trading Account** – used to buy/sell shares on stock exchanges like NSE/BSE (investor.sebi.gov.in)

Basic account opening policy (India)

Eligibility

You can open a Demat/trading account if you are:

- An Indian resident aged 18+
 - A minor (through parent/guardian)
 - An NRI (with special NRI accounts)
 - HUF, company, LLP, trust, etc. ([India Infoline](#))
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Documents required

Usually required documents are:

- PAN Card (mandatory)
 - Aadhaar Card
 - Mobile number linked with Aadhaar
 - Bank account proof
 - Passport-size photo
 - Signature
 - Income proof (needed for Futures & Options trading) ([Myfolios](#))
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KYC policy

SEBI requires full KYC verification before account activation.

KYC includes:

- Identity verification
 - Address verification
 - PAN validation
 - IPV (In-Person Verification) through video/e-KYC
 - Bank verification (investor.sebi.gov.in)
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Important SEBI rules

Investor rights

According to Securities and Exchange Board of India:

- No minimum balance is required in a Demat account
 - You can open multiple Demat accounts
 - Power of Attorney (POA) is optional
 - You must receive account opening documents and KYC copy (investor.sebi.gov.in)
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Online account opening process

Typical steps:

1. Choose a SEBI-registered broker
 2. Fill online application
 3. Upload documents
 4. Complete Aadhaar OTP/video verification
 5. E-sign application
 6. Account gets activated in 24–48 hours in many cases ([Finnable](#))
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Types of accounts available

- Regular resident account
 - Joint Demat account
 - Minor account
 - NRI Demat account
 - BSDA (Basic Services Demat Account) for small investors ([India Infoline](#))
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Safety and compliance points

- Always open accounts only with SEBI-registered brokers
- Read brokerage charges and AMC (Annual Maintenance Charges)
- Avoid signing blank forms
- Check SMS/email alerts from NSDL/CDSL regularly
- Unauthorized account opening can be reported to SEBI/broker grievance systems ([Reddit](#))

For official investor guidance from SEBI:

[SEBI Investor Education Portal](#)