

Shriram Insight (SISBL) provides account opening guidance for persons with disabilities (PwD), which requires an offline KYC process due to the inability to complete online forms. A branch person (as required) will assist the client in submitting documents, including the application kit, using thumb impressions for signatures, obtaining notary or doctor attestations on documents and proofs, and providing a disability certificate or guardianship certificate, if applicable.

## **1. Offline Account Opening**

### **In-person Visit:**

An SISBL branch representative will do IPV of the client and verify all necessary documents to complete the account opening process.

### **Required Forms:**

The following forms must be filled out and signed (or have thumb impressions) in the presence of the SISBL representative:

Account Opening Application Form along with supporting documents like copy of PAN, officially valid documents for Address Proof and Bank Proof.

## **2. Signatures and Attestations**

Clients must provide a wet signature on all documents.

### **Thumb Impressions:**

In case the client is unable to provide wet signature, use the left thumb impression for males and the right thumb impression for females. This must be notarized wherever a signature is required and done in the presence of a witness.

### **Attestation:**

Get a notary or doctor's attestation in the top right-hand corner of the KYC page and on the PAN and address proof documents.

## **3. Supporting Documents**

### **Disability Certificate:**

Provide a certificate from the Department of Empowerment of Persons with Disabilities that states the percentage of disability.

### **Guardianship Certificate:**

If applicable, provide a notarized and self-attested copy of the guardianship certificate.

### **Photographs:**

Submit passport-size photographs for both the client and the guardian (if applicable) to affix on the application forms.

**PAN Card:**

Provide self-attested copies of both the client's and guardian's PAN cards.

**4. Key Considerations****Guardian Involvement:**

For clients with mental challenges or multiple disorders, a guardian must sign the application form on the client's behalf.

**KYC Compliance:**

Both the individual with a disability and the guardian must comply with all KYC norms.

The branch person must explain the contents of the account opening form and the Rights and Obligations (R&O) document to the applicant with disabilities in their native language. The explanation and signing of the documents must take place in the presence of a witness.

The branch person (official of the Depository Participant) must also record a remark such as "Details explained to the BO" on the account opening form and authenticate it with their signature.