

# ***Santosh Kumar Kejriwal Securities Pvt Ltd***

## **Customer Acceptance Policy**

1. Accept only those clients whose identity is established by conducting due diligence appropriate to the risk profile of the client.
2. Where the investor is a new investor, account must be opened only after ensuring that pre account opening KYC documentation and procedures are conducted. Documents as per standard norms to be collected , Identity verification of the client to be made through support desk.
3. Any transaction from a client may be accepted only after Customer acceptance procedure is completed. However, Customer acceptance procedure and Transaction acceptance procedure may be initiated simultaneously in case of low risk customers. If Customer acceptance procedure rejects a customer and customer does not respond to requests for additional information, the account opening will be rejected. A suitable condition may be incorporated in the account opening/transaction request form to this effect.

### **Know your client standards – identification of customer:**

4. Identity generally means a set of attributes which together uniquely identify a natural or legal person. An individual's identity comprises his/her name recent photograph, signature, date of birth, and the residential address at which he/she can be located. In case of non-individuals, identification is established with the help of registration number, copies of incorporation documents, location, address of head office / registered office and identity of authorized signatories.

### **Customer Identification Procedure**

Pre-account Opening: The submission of all documents required under this policy is a prerequisite for account opening for all customers. Incomplete application (including incomplete documentation) is to be rejected Skkspl will follow the industry standard for implementing customer identification procedure. However, proof of identity and address proof will be verified based on documentation provided. In case there is a deviation from the above then the approval of any senior person or management shall be taken and the process shall be completed.

### **Indicative list of suspicious activities**

- a. Cash Transactions: Skkspl does not accept cash for any investment nor does it pay cash towards any redemption or refunds. Therefore, instances of suspicion on the grounds of cash transaction are not expected.
- b. Pay orders / Demand Drafts incoming payments: All investments through pay orders/ demand drafts of Rs. 50,000 or more will require a declaration from the customer that the source of funds is legitimate or any other proof as specified under circulars issued by SEBI / Exchanges from time to time.