

# Invexmart Financial Services Private Limited

## Opening a Trading or Demat Account for Persons with Disabilities: A Comprehensive Guide

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### Introduction

Opening a Trading or Demat account is an important step toward financial independence. For persons with disabilities, the process may seem complicated — but it becomes simple and smooth when the required documentation and procedures are clearly understood. This guide explains the process while aligning with SEBI (Securities and Exchange Board of India) guidelines.

### 1. What form is needed for persons with disabilities to open a Demat or Trading Account?

As per SEBI guidelines, uniform documentation is required for all trading or Demat account openings, including for persons with disabilities. This includes a Know Your Client (KYC) form, identity proof, address proof, and certification under the Rights of Persons with Disabilities Act, 2016.

### 2. Accessibility During the Onboarding Process

- Our trained support team assists clients with specific accessibility requirements.
- Medical certificates confirming disability may be requested wherever applicable.
- The DP verifies the applicant's photograph and documentation.
- For visually impaired clients, all terms, conditions, and rights/obligations are read aloud clearly.
- Thumb impressions can be authenticated in the presence of an authorised officer.

### 3. For Individuals with Autism, Cerebral Palsy, or Mental Conditions

- A parent, guardian, or authorised representative may assist in opening and operating the account.
- PAN and address proof of both the guardian and account holder are required.
- Guardians must submit their own identity proof and sign the application where applicable.

### 4. Documents Required

- PAN Card
- Proof of Address
- Bank Details (Cancelled Cheque / Passbook / Bank Statement)
- Passport-size Photographs
- Medical Certificate confirming disability (if applicable)
- Guardianship Certificate (where guardian support is required)

### 5. If the Individual Cannot Sign the Forms

Invexmart Financial Services Private Limited provides multiple options including physical signatures, digital signatures, thumb impressions attested by authorised officers, and guardian signatures as permitted under

SEBI regulations.

## 6. Operating the Demat Account

Once the Demat account is opened, it operates like any regular Demat account. Clients may receive a Delivery Instruction Slip (DIS) booklet and may also appoint authorised representatives or portfolio managers for smoother online transactions.

## 7. Is a Guardian Required?

Any individual aged 18 years or above who is legally competent may independently open an account. Where required, guardianship certificates issued under the Mental Healthcare Act, 2017 or National Trust Act, 1999 will be accepted as per SEBI norms.

## 8. Initiating the Account Opening Process

Clients may visit our nearest branch office for personalised assistance or contact our support team for complete guidance throughout the onboarding process.

## Key Pointers and Takeaways

Opening a Demat account helps individuals participate in investment opportunities such as shares and securities. While the process remains simple, additional precautions are taken for differently abled individuals to ensure safety, accessibility, and compliance.

Important precautions include ensuring all corrections are countersigned, avoiding white ink on forms, validating disability through medical certification, reading terms and conditions aloud for visually impaired individuals, and verifying guardian documentation wherever applicable.

By following the required procedures and providing the necessary documents, differently abled individuals can confidently open and operate Demat accounts, promoting financial independence and inclusion.

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## Contact Us

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