

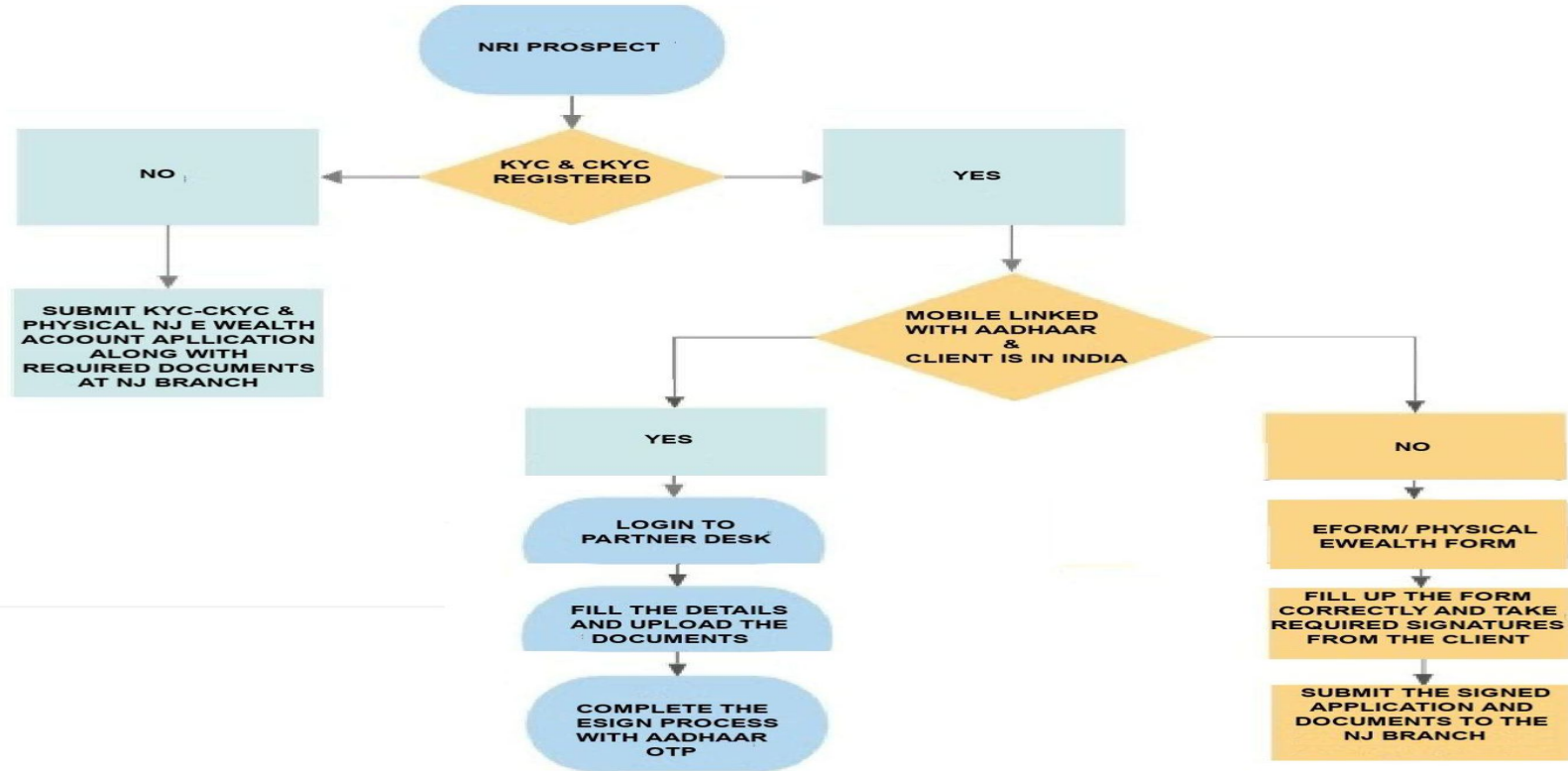


**FINANCIAL
PRODUCTS
DISTRIBUTORS
NETWORK**

NRI E-WEALTH

ACCOUNT OPENING AND DOCUMENTATION

NJ E-WEALTH A/C OPENING FLOWCHART (NRI)



NRI E-WEALTH OPENING SCENARIOS

SCENARIO	KYC-CKYC	PRESENCE OF CLIENT	PROCESS
1	YES	INDIA	ESIGN
2	NO	INDIA	EFORM/PHYSICAL FORM WITH KYC APPLICATION
3	YES	ABROAD	EFORM/PHYSICAL FORM
4	NO	ABROAD	EFORM/PHYSICAL FORM WITH KYC APPLICATION

DOCUMENT CHECKLISTS FOR NRI E-WEALTH A/C

SR NO.	DOCUMENT REQUIRED	TYPE
1	An NRE/NRO Bank Proof	Mandatory
2	Valid passport - Indian / Foreign(PIO or OCI)	Mandatory
3	FEMA Declaration(Address as per KYC)	Mandatory
4	NRI Declaration / PO Box Declaration	If PO Box Number mentioned in overseas address
5	CDC-Continuous Discharge Certificate	If the person is Seafarer (Marine/Shipping)

DOCUMENT CHECKLISTS FOR NRI KYC-CKYC APPLICATION

- KYC-CKYC Application Form duly signed.
- Recent Passport size photograph of the applicant.
- Pan Card Copy of the applicant.
- Valid Passport Copy of the applicant. In case of foreign passport - OCI/PIO card should be submitted.
- Foreign address proof- Utility Bill, Rent Agreement, Valid Foreign Passport/Driving Licence, Tax Invoice etc.
- Indian Address Proof -Voter Card / Valid Passport / Indian Driving License / NREGA Job Card
- IPV* Declaration - Need to be signed by NJ Partner

- All the documents should be self attested.
- At NJ NRI KYC should be submitted along with the Physical NRI E Wealth Account opening application at NJ Branch.
- The IPV* declaration should be completed by the distributor, who is certified by NISM/AMFI and has complied with the know your distributor (KYD) formalities.
- NRI clients who are sending their documents via courier from abroad, OSV (Original Seen Verified) should be attested by public notaries, court magistrate, judge, or the Indian embassy/consulate general in the country that they reside.
- Bank statement is only accepted as foreign address proof for KRA KYC not for CKYC
- Employer letter is only accepted as foreign address proof for CKYC not for KRA-KYC

AVAILABLE MUTUAL FUND TRANSACTIONS

TRANSACTION TYPES	NRE E WEALTH	NRO EWEALTH
PURCHASE	YES	YES
REDEMPTION	YES	YES
SIP	YES	YES
SWP	YES	YES
SWITCH or STP	NO	YES
MARS	NO	YES
PHYSICAL FOLIO REDEMPTION	NO	YES

Please note MARS is not available for USA and Canada based NRI clients.

Chapter 1 : Definitions & Basic Information



Chapter 2 : E-Wealth Account opening for NRI CLIENTS



Chapter 3 : E-Wealth Transaction



Chapter 4 : Change of Tax Status



Chapter 5 : Taxation for NRI



Chapter 6 : NRI Desk Support & Services





NRI DESK CONTACT DETAILS

eMail:

nridesk@njgroup.in

Mobile:

+91-9099029981

THANK YOU

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