

Periodicity for updation of all documents, data or information of all clients and beneficial owners collected under the Client Due Diligence process:

S. No	Particulars	Periodicity defined
1	Change in the status of customer	Fresh photographs shall be obtained from customer for whom account was opened when they were minor, on their becoming a major.
2.	In person verification	Physical presence of low risk customer at the time of periodic updation shall not be insisted upon.
3.	Change of Address	A certified copy of the proof of address forwarded by 'low risk' customers through mail/post, etc., in case of change of address shall be acceptable.
4.	Non-Individual clients	copy of balance sheet and latest share holding pattern, including list of all those holding control, either directly or indirectly, in terms of SEBI takeover Regulations, duly certified by the company secretary / Whole Time Director/ MD, every year?
5.	Risk Assessment	To carry risk assessment every year (once) to mitigate its money laundering and terrorist financing risk with respect to its clients, as required under PMLA?
6.	Classification of Clients	To carry on the classification of Clients, every year (once in a year) on the basis of risk assessment of the clients, for all the clients