

Policy for Prefunded Instruments

- The firm will primarily accept funds from the clients by account payee cheque only.
- If the client wants to pay any fund by demand draft/pay order, then he must give a duly signed declaration form that the demand draft/pay order has been made out of his own funds.
- If the client wants to pay any fund by demand draft/pay order for Rs. 50000 or more, then he shall get a declaration/certificate from the bank that the demand draft/pay order has been made by the respective bank.
- In case of electronic funds transfers like RTGS/NEFT, the clients may also submit the screenshot from the bank's website clearly indicating the bank details to identify the source from where the funds are transferred.
- The payment of fund through demand draft/pay order will only be considered when the demand draft/pay order will be realized.
- Documentary Evidence in support of issuance of pre funded instrument from the bank account of the client which may include:
 - Certificate from the issuing bank on its letterhead or on a plain paper with the seal of the issuing bank.
 - Certified copy of the requisition slip (portion which is retained by the bank) to issue the instrument.
 - Certified copy of the passbook/bank statement for the account debited to issue the instrument.

Authentication of the bank account-number debited and name of the account holder by the issuing bank on the reverse of the instrument