



Accredited Investor – Eligibility, Process and Benefits

Disclaimer: Please refer to the Disclaimer slide (15) for important information and terms.

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The concept of Accredited Investors (AI) was introduced by SEBI to identify a class of investors who are :

- Knowledgeable and sophisticated,
- Have the capacity to understand the risk-return profiles of various investment products, and
- Capacity to bear the risk of these products.



Why become an Accredited Investor?



Lower* Ticket size

Accredited investors allowed to invest below standard minimum thresholds*.



Accredited investors get exclusive investment access.



Regulatory relaxation

Relaxed regulatory norms for audits, reporting, and filings.



Light regulations + risk insight = tailored solutions & diversified portfolios.

**** Accredited Investors can invest ₹50 lakhs or less in AIF (vs ₹1 crore) and ₹10 lakhs or more in PMS (vs ₹50 lakhs), subject to scheme terms.***

Eligibility Criteria of Accredited Investors

➤ Individuals / HUFs / Sole Proprietorships / Family Trusts

Net Worth	Annual Income	Annual Income
≥ ₹7.5 Cr. (with ≥ ₹3.75 Cr. in financial assets)	≥ ₹1 Cr. & Net worth ≥ ₹5 Cr. or (with ≥ half in financial assets)	≥ ₹2 Cr.

➤ Body Corporate

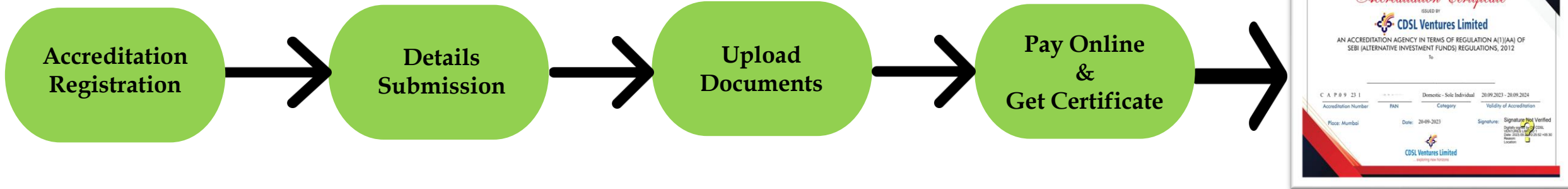
Net worth
≥ ₹50 Cr.

➤ Partnership Firms

Each partner
Must meet the individual criteria

Refer [Annexure D](#) for more information and information on joint holders.

How to Get Accredited



The **Accreditation Agency**, issues the Accreditation Certificate to the Applicant.

Accreditation Certificate includes:

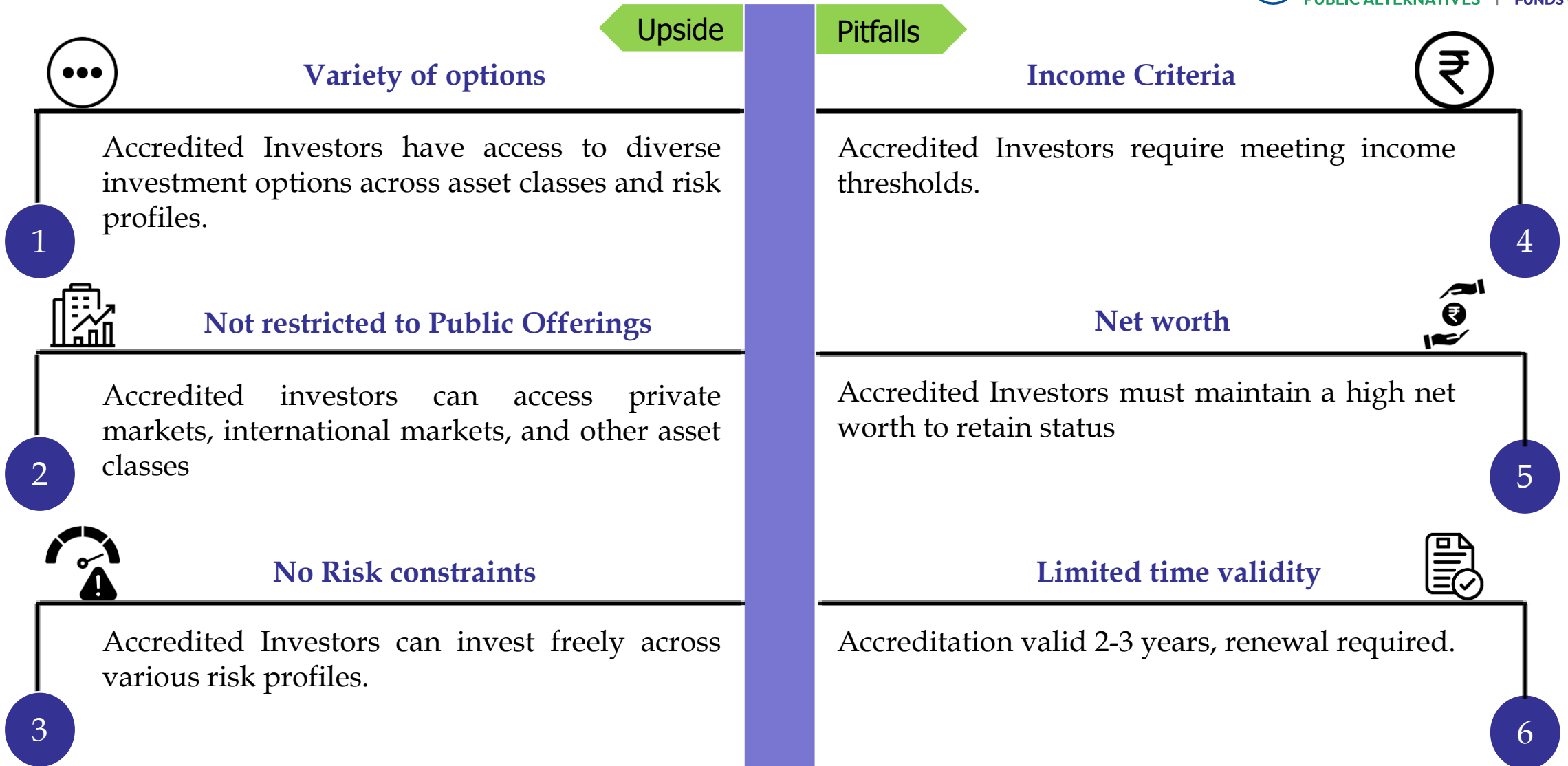
- I. Unique Accreditation Number
- II. Accreditation Agency name
- III. Applicant's PAN
- IV. Validity period

Refer [Annexure A](#) for documentation requirement.

Source: Sebi Circular - SEBI/HO/AFD/PoD1/CIR/2023/189

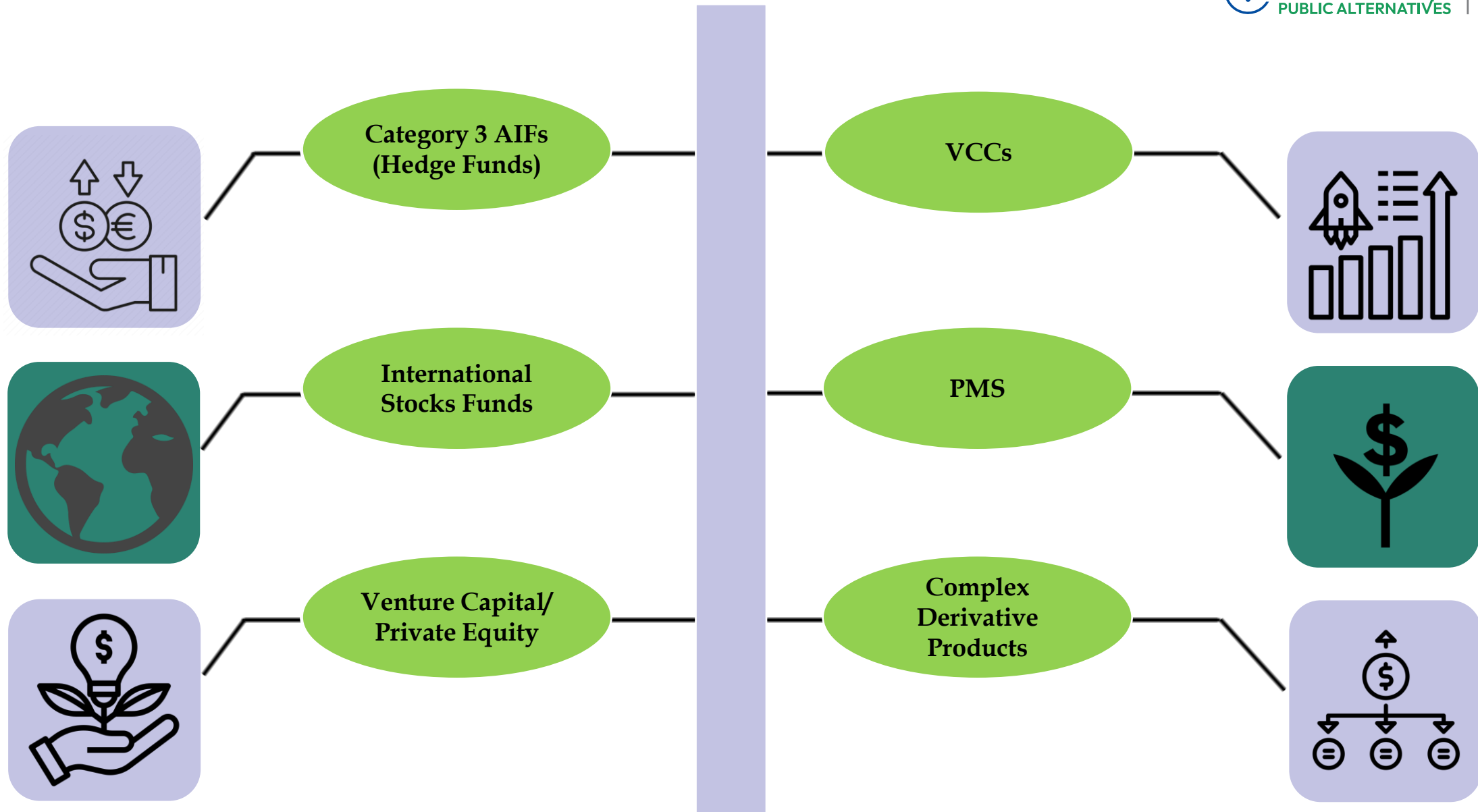


Accredited vs. Non-Accredited Investors



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Investment opportunities for Accredited Investors



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Accredited investors : an untapped market opportunity

THE ECONOMIC TIMES
wealth

Playground for the Privileged

Get accredited for fractionalised, relaxed access to unique financial product.

Who can be an Accredited Investor?

For individuals, HUFs and family trusts

Annual Income $\geq ₹2$ crore OR Net worth $\geq ₹7.5$ crore (with at least ₹3.75 cr in financial assets)

OR

Annual Income $\geq ₹1$ crore + Net worth $\geq ₹5$ crore (with at least ₹2.5 cr in financial assets)

Note: Income tax return or net worth certificate must be submitted as proof. Value of the primary residence is excluded while calculating net worth.

Why to become Accredited Investor?

Access to differentiated investment opportunities: Pre-IPO deals, private equity, private credit, GIFT City AIF, and more.

Regulatory concessions: greater flexibility in exposure limits, tailored exit options, relaxation in fee structures, and more.

Reduced entry thresholds.

Minimum entry threshold

	Regular investor	Accredited investor
PMS	₹50 lakh	₹10-25 lakh
AIF	₹1 crore	₹25-50 lakh
GIFT City AIF	\$1,50,000	\$25,000

**offered by select asset managers.

Evolving framework

Lack of awareness among HNIs and family offices about benefits.

Service providers averse to lowering ticket size and lose high value business.

Reluctance among investors to disclose financial details.


Tedious, restrictive process of accreditation.

Limited shelf life of accreditation.

Only 649 Accredited Investors in India, compared to 24 million in the US.

"It's an acknowledgement from regulators that you've earned the right to invest like a sophisticated professional"

SANDEEP JETHWANI
Co-Founder, Dezerv



- According to *The Economic Times*, there are **only 649 Accredited Investors in India**, compared to **24 million** in the US.
- This stark under-penetration highlights a **significant growth opportunity** for the Indian wealth management and asset management industry.
- **AMCs and Wealth Managers** can play a pivotal role in driving the accreditation process, fostering a **more mature and sophisticated investing ecosystem**

Annexure A – List of Documents to be submitted (Self-certified)

Information	Document to be submitted
Proof of Identity and Address In case of Individual/ HUF/Sole Proprietorship	(a) Copy of PAN Card (b) Copy of any 'Officially Valid Document'
In case of Body Corporates	(a) Copy of PAN card (b) Document of Incorporation
In case of Trusts	(a) Copy of PAN Card. (b) Copy of registered trust deed
Authorization to seek accreditationIn case of body corporates/trusts	Letter from authorized signatory to apply for accreditation.
Proof of financial information In case of Individual / HUF/Sole Proprietorship/ Body Corporates/Trusts	(a) Copies of Income Tax Return(s) or ITR Acknowledgement (Only in case of individuals/HUF/Family Trust/Sole Proprietorship), or; (b) Copies of audited Financial Statements, or; (c) Copies of Audited Financial Statements prepared by the statutory auditor for the current financial Year (Only in case the entity is incorporated in the same financial Year), or; (d) Net worth Certificate from practicing chartered accountant. The latest net-worth certificate shall not be older than 6 months. (Calculation of Net worth to be given as an Annexure to the certificate.)
Undertaking In case of Individual / HUF/ Sole Proprietorship / Body Corporates/Trusts	Declaration from Applicant that: The submissions made to the Accreditation Agency are true and correct and if found incorrect, the application may be rejected.

Annexure B - Accreditation Agency Registration Links

Accreditation agency	Link to register
CDSL Ventures Limited(CVL)	Registration link (www.aia.cvlindia.com)
BSE Administration and Supervision Limited(BASL)	Registration Link

Registration Steps:

1. Select investor type and category on the accreditation agency portal.
2. Enter PAN, name, email, and phone number.
3. Create a password (or sign in if you're an existing user)

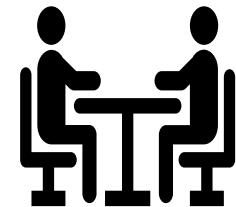
For queries, contact:- 022-61216964 (CVL), 022-22721233 (BASL)



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Annexure C – Documents Required for Onboarding Post-Accreditation

Sr. No.	Name of document
1	Accreditation Certificate
2	Subscription booklet
3	Cancel Cheque Copy
4	Investment Cheque or fund transfer
5	CKYC No.
6	KYC Docs: Pan
7	KYC Docs: Address proof
8	KRA Registered Copy
9	Client Master List



Source: Onboarding Checklist for Accredited Investors (Edelweiss Public Alternatives)

➤ **Individuals/HUFs/Sole Proprietorships/Family Trusts:**

Must meet at least one of the following:

- Income \geq ₹1 crore and net worth \geq ₹5 crore (with \geq half in financial assets), or
- Annual income \geq ₹2 crore, or
- Net worth \geq ₹7.5 crore (with \geq ₹3.75 crore in financial assets).

Note: Primary residence value is excluded.

➤ **Partnership Firms:** Each partner must meet the individual criteria.

➤ **Trusts & Corporates (other than family trusts):** Net worth \geq ₹50 crore.

➤ **Joint Holders:**

- Parent-child: One must independently qualify.
- Spouses: Combined income/net worth may be considered.

➤ **Deemed Accredited Investors (no certification needed):**

Includes governments, government-set-up funds/agencies, QIBs, Cat-I FPIs, sovereign wealth funds, and multilaterals.

➤ **Foreign investors' eligibility is based on rupee-equivalent income/net worth**

- Applicants meeting eligibility criteria for the preceding financial year will receive an accreditation certificate valid for 2 years from the date of issuance.
- Applicants meeting eligibility criteria for two consecutive financial years will be issued an accreditation certificate valid for 3 years.
- For new entities without preceding year's financials, accreditation certificate is valid for 2 years if net worth criteria are met.

Accreditation queries ? Reach out to your Relationship Manager.

Thank You

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