

CUSTOMER MASTER FORM / KNOW YOUR CUSTOMER (KYC) / CKYCR FORM FOR INDIVIDUALS

MUST BE TAKEN FROM	AL	L A	PPL	_IC	ΑN	TS	SE	PAF	RA ⁻	ΓEL	ΥI	N J	OIN	IT A	AC(col	TNL	s											
INSTRUCTIONS FOR FILLING THE FORM:																													
A) Fields marked with *** are mandatory fields. C) In case of joint to fill a separation of the											applicants or related party, each applicant																		
B) In case of 'Small Ac section -1, 5 and												D)									s s	hou	uld	be	ca	ıptu	red	as	per
self-certification of documents is required Aadhaar ca										ard.																			
APPLICANT TYPE:* NEW EXISTING																													
If Existing is ticked: CUSTOMER ID NO.																													
I give my consent that if found otherwise, bank reserves the right to consolidate the customer lds as it may decide, without any prior notice to me.																													
CUSTOMER ID (For NEW) For Office Use Only (To be filled by Bank/Branch)																													
KYC NUMBER (As per C	ER!	SAI)								T					Т		_				Ϊ		十		Ľ	Т		
(KYC NUMBER is manda				YC	up	dat	e re	que	est)	Со	nce	erne	ed d	leta	il b	e fil	led.												
□ 1. PERSONAL DETAILS (Please refer instruction 'A' at the end) □ Mr □ Mrs □ Ms First Name Middle Name Last Name																													
Name*				50.1	vaii.							IVIIG		INGI									ast	INGI					
(Same as Aadhar) Maiden Name *(If any)For	\vdash	Н	\vdash				Н	Н							\vdash			Н	Н	\dashv	\dashv			\vdash	\vdash	H	Н	$\vdash \vdash$	+
Married Women (Same as Aadhar)	H	Н	$\vdash\vdash$				H	\vdash							H					\dashv	\dashv			⊬	⊬	\vdash	$\vdash \vdash$	$\vdash \vdash$	+
Father Name*		Ц																						L	L		Ш	Ш	\bot
Spouse Name* (for married person)		Ш																							L		Ш	Ш	\perp
Mother Name*																													
Guardian name * (For Minor)																													
Relationship of Guardian with Minor																													
Date of Birth *(DDMMYYYY)									G	ende	er*	: [M-I	Mal	e,				F-F	em	ale,				TG	i-Tr	anse	gender
Marital status*		Ma	arrie	d,		Unr	marr	ied		oth	ners	(pl	Sp	ecit	fy)							
Nationality*	_] Inc	dian a <i>l o</i> f	mor	e tha	an o	ne c	ount	ry, p	_		,					ntry s <i>sep</i>		,	[yaa	□ omn	na)							
Residential Status*	F	=	eside					in] No	n R	esio	dent	Ind	lian		Fore	eign	Nat	iona	al					Pho	oto		
Occupation Type*		116	1501	1 01	ina	iaii	orig	1111														\dashv							
A. SALARIED		Cer	ntral					De	fenc	e]R	ailw	ay			s	tate	Go	vt.		Pri	vate	Se	ctor			Oth	ers
B. SELF EMPLOYED	Pri	ofess] siona	al		Coct] or		Arc	hite	ect		CA] VCS		IT C	Cons] ultai	nt	Er	gin	eer			awy	er		Oth	ners
C. BUSINESS			/lanı		turi	ng		7	rad						ture					Ple	_								
D. OTHERS		F	Retire	ed					Stu	dent	t [Но	use	wife	. [If	Not	Cat	tego	orize	ed F	า. S	рес	ify	_	_	
Annual Income (Rs.)*		<	< 60,	,000)		6	0,0	01 t	o 1	Lak	h		1	to 5	La	ıkh			5 t	o 15	5 La	akh			>	• 15	Lak	h
Annual Turnover/ Receipt *from business (in case of Business) (Rs in Lakh):																													
Category*] G	Gene	eral			ОВ	С				S	С				ST	-			Ν	∕linc	ority	,					
Customer Type*	┞] N	/lino	r			Sr.	Citi	zen			P	ens	ione	er		NF	RI			G	Sene	eral			Staff PF		-Staf	f)
]	litera	ate			Pa	rdar	nash	nin		B	lind				Ph	ysic	ally	Har	ndic	арр	ed] (Othe	ers(S		ify)
OPTIONAL INFORMATION: I Wish to share following information (YES / NO), if yes, Fill in the following information																													
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h Boligion	1		7						7.4							CILL					104						$\neg \land$	* a al *	_

2.	TDS DETAILS								_									_		_							
PAN* (lf PAN not available, fill form 60))																				\Box			\perp		
☐ 3.	AADHAAR AND E-KYC [DETAI	LS	*																							
AADH	AAR NUMBER																										
E-KY0	DONE		Yes No																				_				
	Reference No. e filled by Branch Official)																										
	AAR ENROLLMENT NO Aadhaar Number is not available	:)																				T		T			
**If	Aadhaar Enrollment Number is	s given	& F	PAN is	not	ava	ilabl	e, th	en a	also	pro	ovide	KY	C do	cur	nent	se	ıs p	er i	tem	4	belo	w:				
4.	PROOF OF IDENTITY AN	D/OR	PRO	OOF (OF A	ADD	RES	SS (Ple	ase	re	fer i	nstrı	uctio	on '	C' ir	n A	nne	эхι	ıre	Ek	(YC	R-	.1, ≀	at th	e e	end)
TICK	TYPE (Name of POI)		Document No.													Date of issue							Date	e of	ехр	iry	
	A-Passport No Mandatory For NRI																										
	B-Driving License																										
	E - Voter Id Card																										
	F- NREGA Job Card													<u> </u>													
	G-Letter issued by National Population Register or other documents as identified by Central Govt. containing details of name & address.																										
	H- Others (Any document notified by Central Govt.)#																										
	#Refer Annexure CKYCR-II, Point	No.8,9					•	-																			
	4000000																										
<u> </u>	ADDRESSES				_							_	- 1 -								_	_		Τ_			
A. AD	DRESS AS PER ADHAAR*: \	Wheth	er it	is:	L		PEF	RMA	NE	NT	_	<u> </u>	C	OR	RES	SPO	ND	EN	CE		_	$\stackrel{\perp}{=}$	_	BC	HTC	_	
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State/U	T			Ш			Ш			Щ		Ш	\perp	4	4	\perp	\downarrow	\perp			L	上	L	L	上		$oxed{igspace}$
State/U	T Code	Pi	n/P	ost Co	de*							Ш	\perp			\perp			IS	O 3	166	6 co	untr	у с	ode		
B. CO	RRESPONDENCE/LOCAL AD	DDRES	S*(Fill or	ıly it	diff	ferer	nt fr	om	Aad	ha	r ad	dres	s)													
Line 1																							L				
Line2																							L				
Line 3									С	ity/T	ow	n/Vil	lage														
State/U	Т																						L		\perp		
State/U	T Code	Pi	n/P	ost Co	de*														IS	O 3	166	6 со	untr	ту с	ode		
C. OF	FICE/BUSINESS ADDRESS (i	if avail	able	e)																							
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State/U	т			\sqcap	Τ		П							\top	\top	\top	\dagger	\dashv	\exists			Τ	Г	Т			
State/UT Code Pin/Post Code*																			IS	O 3	166	6 co	untr	у с	ode		
D. OV	ERSEAS ADDRESS (Applica	ble Ma	nda	atorilv	for	NRI	/PIO	etc	.):																		
	Overseas Office Address (Landmark is compulsory)								Overseas Residential Address																		
City/Town/Village									City	/Tow	/n/\	/illar	је														
Country Name:Code								- 1	•			•															
Phone No Fax No							I	Pho	ne N	lo								ا	Fax	No	o						
Email Address:								Ema	ail Ad	ddr	ess:																

6. CONTACT D	ETAILS	S (All	comn	nunic	atio	ns w	ill b	e s	ent o	n re	egister	ed N	/lobi	le N	o/E	≣ma	il ID)									
Mobile Number (to be registered)					T						l. Numbe	er						T								
Email ID (to be registered)																										
7. FATCA/CRS SELF CERTIFICATION / DECLARATION FOR INDIVIDUALS* Are you a tax resident of any country other than India? No Yes If yes, please fill the details on PNB 1227 B/2017																										
8. DECLARATIONS* 8.1 I declare that I do not enjoy any credit facilities with your/other bank's branches OR 8.2 I declare that I have following deposit accounts and/or credit facilities with your/other bank's branches:																										
Bank	Bank Branch					Т	уре (of A	ccour	nt/Fa	Facility Account N											case of credit acility)				
											=															
9. DETAILS OF RELATED PERSON (please refer Instructions 'E' in Annexure – EKYC-R-I at the end) (Separate customer master form to be obtained for each related person) Addition of Related Person Deletion of Related Person Related Person Type* Guardian of Minor Authorized Representative /Signatory																										
CUSTOMER ID															\Box			\perp			\Box					
CUSTOMER ID							\perp			\perp					4			\perp			\dashv					
CUSTOMER ID	-				_		+			+		\dashv			4			+			\dashv			_		
CUSTOMER ID																					丄					
I hereby declare and belief and information is for it. I agree to be be and by the rules My personal / K' I hereby give my registered numb Enabled Payme	that th I un und to ound b of FA YC inc y cons er/ema	e det derta be fa by the TCA/ ludin ent to ail ad	tails function to the terms (CRS, g Aad o recent terms (CRS, g Aad o recent terms)	rnish o info untro & co Pun haar haar eiving	orm ue o ondit jab N deta j info to u	you r mis ions Natio ails r orma se m	of a lead Insonal may tion	any ding tru Ba be fro adh	cha g or r ction nk a sha om C	nisr etc nd t red ent	es the represence as out the RB with C ral KY a for cl	rein enti dine di ar Cent C F	n, im ng, l ed in nd tral k Regis	med am the any (YC stry	diat aw Anı y : Re thr	tely. vare nexu subs egis	In c that ure C sequ try. h SM	ase I m KY ent	e a nay ′CR t an ′Em	ny be R-I a nen	of the land of the	the d lia CK' ent the	abo able YCF (s).	for R-II		
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	Risk Category: High risk Medium	risk 🗌 Low Risk		
		Name Designation	GBPA/ PF NO	Signature
1.	In person identity verification carried out by/Verification done by			
2.	Details furnished in the form duly checked, copies of documents (POI & POA and others) obtained & verified from original, Photo verified, Customers name checked with the barred list and Risk category verified & due diligence done by.			
3.	Information entered in the system by			
4.	Entered Information Verified by			

ANNEXURE - CKYC R-1 - DETAILED GUIDELINES / INSTRUCTIONS:

- 1. KYC number of applicant is mandatory for updation of KYC details.
- 2. For particular section update, please tick (______) in the box available before the section number and strike off the sections not required to be updated.
- 3. In case of 'Small Account type' only personal details in section 1 and 6, photograph, signature and self-certification of documents is required.
- A. Clarification / Guidelines on filling 'Personal Details' section

ATTECTATION (FOR OFFICE LICE ONLY)

- 1. Name: The name should match the name as mentioned in the Aadhar/Proof of Identity submitted failing which the application is liable to be rejected.
- 2. Either father's name or spouse's name is to be mandatorily furnished. In case PAN is not available father's name is mandatory.
- B. Clarification / Guidelines on filling details if applicant residence for tax purposes in jurisdiction(s) outside India
- 1. Jurisdiction(s) of Residence: Since US taxes the global income of its citizen, every US citizen of whatever nationality, is also a resident for tax purpose in USA.
- 2. Tax identification Number (TIN): TIN need not be reported if it has not been issued by the jurisdiction. However, if the said jurisdiction has issued a high integrity number with an equivalent level of identification (a "Functional equivalent"), the same may be reported. Examples of that type of number for individual include, a social security/insurance number, citizen/personal identification/services code/number and resident registration number)
- C. Clarification / Guidelines on filling 'Proof of Identity [Pol]' / Proof of address (POA)
- 1. If driving license number or passport is provided as proof of identity then expiry date is to be mandatorily furnished.
- 2. Mention identification / reference number if 'Z- Others (any document notified by the central government)' is ticked.
- D. Clarification / Guidelines on filling 'Contact details' section
- 1. Please mention two-digit country code and 10 digit mobile number (e.g. for Indian mobile number mention 91-999999999).
- Do not add '0' in the beginning of Mobile number.
- E. Clarification / Guidelines on filling 'Details of Related Person' section
- 1. Provide KYC number of related person if available.

ANNEXURE - CKYC R-II - KYC DOCUMENTS (As per RBI/Bank's KYC Policy subject to changes from time to time)

Proof of Identity and/or Address:

- 1 Aadhar (If Aadhar is not available, Enrolment Number of Aadhar)
- 2. Permanent Account Number (PAN) Card
- 3. Passport
- 4. Voter's Identity Card issued by the Election Commission of India
- 5. Driving license
- Job card issued by NREGA duly signed by an officer of the State Government.
- 7. Letter issued by National Population Register containing details of name & address or any other documents notified by Central Government.
- 8. Where 'simplified measures' are applied for verifying the identity of customers (low risk categorized customers) the following documents shall be deemed to be 'officially valid documents:
 - (i) Identity Card with applicant's photograph issued by Central / State Government. Departments, Statutary / Regulatory Authorities, Public Sector Undertakings, Scheduled Commercial Banks, and Public Financial Institutions.
 - (ii) Letter issued by a gazetted officer, with a duly attested photograph of the person.
- Where 'simplified measures' are applied for verifying for the limited purpose of proof of address the following additional documents are deemed to be 'officially valid documents' (OVDs):
 - (i) Utility bill which is <u>not more than two months old</u> of any service provider (electricity, telephone, postpaid mobile phone, piped gas, water bill);
 - (ii) Property or Municipal Tax receipt;
 - (iii) Bank account or Post Office savings bank account statement;
 - (iv) Pension or family pension payment orders (PPOs) issued to retired employees by Government Departments or Public Sector Undertakings, if they contain the address;
 - (v) Letter of allotment of accommodation from employer issued by State or Central Government departments, statutory or regulatory bodies, public sector undertakings, scheduled commercial banks, financial institutions and listed companies. Similarly, lease and license agreements with such employers allotting official accommodation; and
 - (vi) Documents issued by Government departments of foreign jurisdictions and letter issued by Foreign Embassy or Mission in India.

Note: For opening of account, documents mentioned at serial no.1 & 2 are mandatory. If PAN is not available, FORM-60 is required. Any other documents as required in KYC Policy also to be submitted.