



Important Instructions:

- A) Fields marked with "*" are MANDATORY
- B) Tick (✓) wherever applicable.
- C) Please fill the form in English and in BLOCK Letters
- D) Please fill the date in DD-MM-YYYY format
- E) For particular section update, please tick (✓) in the box available before the section number and strike off the sections not required to be updated.
- F) Self-attestation of documents is mandatory.

- G) Please read section wise detailed guidelines / instructions at the end.
- H) List of State / U.T code as per Indian Motor Vehicle Act, 1988 and List of two character ISO 3166 country codes is available with the Bank
- I) KYC number of applicant is mandatory for update an application.
- J) The 'OTP based E-KYC' check box is to be checked for accounts opened using OTP based E-KYC in non face to face mode.
- K) Please counter sign in full for any overwriting / alteration.

PHOTO

Signature / Thumb Impression

FOR OFFICE USE ONLY	Branch Code* <input style="width: 30px; height: 20px; border: 1px solid black;" type="text"/>	Customer ID* <input style="width: 100px; height: 20px; border: 1px solid black;" type="text"/>
	Application Type* <input type="checkbox"/> New <input type="checkbox"/> Update <input type="checkbox"/> Delete	
	KYC Number <input style="width: 100px; height: 20px; border: 1px solid black;" type="text"/>	Mandatory for KYC update request.
	Account Type* <input type="checkbox"/> Normal <input type="checkbox"/> Minor <input type="checkbox"/> Aadhaar OTP based E-KYC (in non face to face mode)	

<input type="checkbox"/> 1. PERSONAL DETAILS	(Please refer instruction A at the end)
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<input type="checkbox"/> Name* (Same as ID proof)	Prefix <input style="width: 30px; height: 20px; border: 1px solid black;" type="text"/>	First Name <input style="width: 100px; height: 20px; border: 1px solid black;" type="text"/>	Middle Name <input style="width: 100px; height: 20px; border: 1px solid black;" type="text"/>	Last Name <input style="width: 100px; height: 20px; border: 1px solid black;" type="text"/>
Maiden Name (if any*)	<input style="width: 30px; height: 20px; border: 1px solid black;" type="text"/>	<input style="width: 100px; height: 20px; border: 1px solid black;" type="text"/>	<input style="width: 100px; height: 20px; border: 1px solid black;" type="text"/>	<input style="width: 100px; height: 20px; border: 1px solid black;" type="text"/>
Father / Spouse Name*	<input style="width: 30px; height: 20px; border: 1px solid black;" type="text"/>	<input style="width: 100px; height: 20px; border: 1px solid black;" type="text"/>	<input style="width: 100px; height: 20px; border: 1px solid black;" type="text"/>	<input style="width: 100px; height: 20px; border: 1px solid black;" type="text"/>
Mother Name*	<input style="width: 30px; height: 20px; border: 1px solid black;" type="text"/>	<input style="width: 100px; height: 20px; border: 1px solid black;" type="text"/>	<input style="width: 100px; height: 20px; border: 1px solid black;" type="text"/>	<input style="width: 100px; height: 20px; border: 1px solid black;" type="text"/>
Date of Birth*	<input style="width: 30px; height: 20px; border: 1px solid black;" type="text"/> <input style="width: 30px; height: 20px; border: 1px solid black;" type="text"/> - <input style="width: 30px; height: 20px; border: 1px solid black;" type="text"/> <input style="width: 30px; height: 20px; border: 1px solid black;" type="text"/> - <input style="width: 30px; height: 20px; border: 1px solid black;" type="text"/> <input style="width: 30px; height: 20px; border: 1px solid black;" type="text"/> <input style="width: 30px; height: 20px; border: 1px solid black;" type="text"/> <input style="width: 30px; height: 20px; border: 1px solid black;" type="text"/>	City of Birth* <input style="width: 100px; height: 20px; border: 1px solid black;" type="text"/>	Country of Birth* <input style="width: 30px; height: 20px; border: 1px solid black;" type="text"/> <input style="width: 30px; height: 20px; border: 1px solid black;" type="text"/> (ISO-3166)	
Citizenship*	<input type="checkbox"/> IN- Indian	<input type="checkbox"/> Others (ISO 3166 Country Code) <input style="width: 30px; height: 20px; border: 1px solid black;" type="text"/>		
Residential Status*	<input type="checkbox"/> Resident Individual	<input type="checkbox"/> Non Resident Indian	<input type="checkbox"/> Foreign National	<input type="checkbox"/> Person of Indian Origin
Gender*	<input type="checkbox"/> M- Male	<input type="checkbox"/> F- Female	<input type="checkbox"/> T-Transgender	
Marital Status*	<input type="checkbox"/> Married	<input type="checkbox"/> Unmarried	<input type="checkbox"/> Others	
Education*	<input type="checkbox"/> Under Graduate	<input type="checkbox"/> Graduate	<input type="checkbox"/> Post Graduate	<input type="checkbox"/> Professional
Occupation Type*	<input type="checkbox"/> S-Service	<input type="checkbox"/> Private Sector	<input type="checkbox"/> Public Sector	<input type="checkbox"/> Government Sector
	<input type="checkbox"/> O-Others	<input type="checkbox"/> Professional	<input type="checkbox"/> Self Employed	<input type="checkbox"/> Retired
		<input type="checkbox"/> Housewife	<input type="checkbox"/> Student	
	<input type="checkbox"/> B-Business	Specify Business Activity <input style="width: 100px; height: 20px; border: 1px solid black;" type="text"/>		
	<input type="checkbox"/> X- Not Categorized	<input style="width: 100px; height: 20px; border: 1px solid black;" type="text"/>		
Employer Name (if Employed)* / Firm's Name (if Business)*	<input style="width: 100%; height: 20px; border: 1px solid black;" type="text"/>			
Address Line 1*	<input style="width: 100%; height: 20px; border: 1px solid black;" type="text"/>			
Line 2	<input style="width: 100%; height: 20px; border: 1px solid black;" type="text"/>			City / Town / Village* <input style="width: 100px; height: 20px; border: 1px solid black;" type="text"/>
District*	<input style="width: 30px; height: 20px; border: 1px solid black;" type="text"/>	Pin / Post Code* <input style="width: 30px; height: 20px; border: 1px solid black;" type="text"/>	State / U.T Code* <input style="width: 30px; height: 20px; border: 1px solid black;" type="text"/>	Country Code* <input style="width: 30px; height: 20px; border: 1px solid black;" type="text"/>
Annual Income (₹)*	<input type="checkbox"/> Below 1 Lakh	<input type="checkbox"/> 1 Lakh to 5 Lakh	<input type="checkbox"/> 5 Lakh to 10 Lakh	Political Exposure <input type="checkbox"/> Y <input type="checkbox"/> N
	<input type="checkbox"/> 10 Lakh to 15 Lakh	<input type="checkbox"/> 15 Lakh to 20 Lakh	<input type="checkbox"/> 20 Lakh & Above	
Net Worth (₹)*	<input style="width: 30px; height: 20px; border: 1px solid black;" type="text"/>	As on <input style="width: 30px; height: 20px; border: 1px solid black;" type="text"/> <input style="width: 30px; height: 20px; border: 1px solid black;" type="text"/> - <input style="width: 30px; height: 20px; border: 1px solid black;" type="text"/> <input style="width: 30px; height: 20px; border: 1px solid black;" type="text"/> <input style="width: 30px; height: 20px; border: 1px solid black;" type="text"/> <input style="width: 30px; height: 20px; border: 1px solid black;" type="text"/>	If Yes, Specify Disability: <input style="width: 100%; height: 20px; border: 1px solid black;" type="text"/>	
PAN*	<input style="width: 100%; height: 20px; border: 1px solid black;" type="text"/>			<input type="checkbox"/> Form 60 furnished
Religion*	<input style="width: 30px; height: 20px; border: 1px solid black;" type="text"/>	Caste* <input type="checkbox"/> Open <input type="checkbox"/> OBC <input type="checkbox"/> SC/ST/VJ/NT/SBC <input type="checkbox"/> Other <input style="width: 30px; height: 20px; border: 1px solid black;" type="text"/>		

<input type="checkbox"/> 2. TICK IF APPLICABLE RESIDENCE FOR TAX PURPOSES IN JURISDICTION(S) OUTSIDE INDIA	(Please refer instruction B & I at the end)
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For the purpose of taxation, I am a resident in the following countries & my TIN in each country is listed below: **FATCA & CRS**

# Country	% PAN / TIN*	TIN issuing Country*	Expiry Date	Documents Provided#
<input style="width: 30px; height: 20px; border: 1px solid black;" type="text"/>	<input style="width: 30px; height: 20px; border: 1px solid black;" type="text"/>	<input style="width: 30px; height: 20px; border: 1px solid black;" type="text"/>	<input style="width: 30px; height: 20px; border: 1px solid black;" type="text"/> <input style="width: 30px; height: 20px; border: 1px solid black;" type="text"/> - <input style="width: 30px; height: 20px; border: 1px solid black;" type="text"/> <input style="width: 30px; height: 20px; border: 1px solid black;" type="text"/> <input style="width: 30px; height: 20px; border: 1px solid black;" type="text"/> <input style="width: 30px; height: 20px; border: 1px solid black;" type="text"/>	<input style="width: 100%; height: 20px; border: 1px solid black;" type="text"/>
<input style="width: 30px; height: 20px; border: 1px solid black;" type="text"/>	<input style="width: 30px; height: 20px; border: 1px solid black;" type="text"/>	<input style="width: 30px; height: 20px; border: 1px solid black;" type="text"/>	<input style="width: 30px; height: 20px; border: 1px solid black;" type="text"/> <input style="width: 30px; height: 20px; border: 1px solid black;" type="text"/> - <input style="width: 30px; height: 20px; border: 1px solid black;" type="text"/> <input style="width: 30px; height: 20px; border: 1px solid black;" type="text"/> <input style="width: 30px; height: 20px; border: 1px solid black;" type="text"/> <input style="width: 30px; height: 20px; border: 1px solid black;" type="text"/>	<input style="width: 100%; height: 20px; border: 1px solid black;" type="text"/>

(1) # TIN issuing country. To also include USA, where the individual is a citizen/ green card holder of USA
(2) % TIN is used by the residence country of the account holder to identify the Individual Account Holder.
(3) % TIN is used by the residence country of the account holder to identify the Individual Account Holder.

3. PROOF OF IDENTITY AND ADDRESS*

I. Certified copy of OVD or equivalent e-document of OVD or OVD obtained through digital KYC process needs to be submitted (anyone of the following OVDs)

<input type="checkbox"/> A- Passport Number	<input type="text"/>
<input type="checkbox"/> B- Voter ID Card	<input type="text"/>
<input type="checkbox"/> C- Driving Licence	<input type="text"/>
<input type="checkbox"/> D- NREGA Job Card	<input type="text"/>
<input type="checkbox"/> E- National Population Register Letter	<input type="text"/>
<input type="checkbox"/> F- Proof of Possession of Aadhaar	<input type="text"/>
II. <input type="checkbox"/> E- KYC Authentication	<input type="text"/>
III. <input type="checkbox"/> Offline verification of Aadhaar	<input type="text"/>

Address Line 1*

Line 2

Line 3 City / Town / Village*

District* Pin / Post Code* State / U.T Code* Country Code*

4. CURRENT ADDRESS DETAILS*

(Please refer instruction C at the end)

Same as above mentioned address (In such cases address details as below need not be provided)

I. Certified copy of OVD or equivalent e-document of OVD or OVD obtained through digital KYC process needs to be submitted (anyone of the following OVDs)

<input type="checkbox"/> A- Passport Number	<input type="text"/>
<input type="checkbox"/> B- Voter ID Card	<input type="text"/>
<input type="checkbox"/> C- Driving Licence	<input type="text"/>
<input type="checkbox"/> D- NREGA Job Card	<input type="text"/>
<input type="checkbox"/> E- National Population Register Letter	<input type="text"/>
<input type="checkbox"/> F- Proof of Possession of Aadhaar	<input type="text"/>
II. <input type="checkbox"/> E- KYC Authentication	<input type="text"/>
III. <input type="checkbox"/> Offline verification of Aadhaar	<input type="text"/>
IV. <input type="checkbox"/> Deemed Proof of Address - Document Type Code	<input type="text"/>
V. <input type="checkbox"/> Self Declaration	

Address Line 1*

Line 2

Line 3 City / Town / Village*

District* Pin / Post Code* State / U.T Code* Country Code*

5. CONTACT DETAILS* (All communications will be sent on provided Mobile no. / Email-ID)

(Please refer instruction D at the end)

Tel.(Off) - Tel. (Res) -

Mobile - Email ID

6. RELATED PERSON (In case of additional related persons, please fill up separate form)

(Please refer instruction E at the end)

Type of Related Person*

DIN (Director Identification Number)

DIN is Mandatory if Related Person type is Director

- | | | | |
|---|---|--|---|
| <input type="checkbox"/> Authorised Signatory | <input type="checkbox"/> Assignee | <input type="checkbox"/> Authorized Representative | <input type="checkbox"/> Beneficiary |
| <input type="checkbox"/> Beneficial Owner | <input type="checkbox"/> Court Appointed Official | <input type="checkbox"/> Director | <input type="checkbox"/> Guardian of Minor |
| <input type="checkbox"/> Karta | <input type="checkbox"/> Partner | <input type="checkbox"/> Promoter | <input type="checkbox"/> Power of Attorney Holder |
| <input type="checkbox"/> Trustee | <input type="checkbox"/> Other (Please Specify) _____ | | |

7. REMARKS (If any)

CENTRAL KYC REGISTRY | Instructions / Check list / Guidelines for filling Individual KYC Application Form

General Instructions:

- Fields marked with (*) are mandatory fields.
- Tick (✓) wherever applicable.
- Self- Certification of documents is mandatory.
- Please fill the form in English and in BLOCK Letters.
- Please fill all dates in DD-MM-YYYY format.
- Wherever state code and country code is to be furnished, the same should be the two- digit code as per Indian Motor Vehicle Act, 1988 and ISO 3166 country code respectively list of which is available with the bank.
- KYC number of applicant is mandatory for updation of KYC details.
- For particular section update, please tick (✓) in the box available before the section number and strike off the sections not required to be updated.
- In case of 'Small Account type' only personal details at section number 1 and 2, photograph, signature and self-certification required.

A. Clarification / Guidelines on filling 'Personal Details' section

- Name: Please state the name with Prefix (Mr/Mrs/Ms/Dr/etc.)
The name should match the name as mentioned in the Proof of Identity submitted failing which the application is liable to be rejected.
- One of the following is mandatory : Mother's name, Spouse's name, Father's name.

B. Clarification / Guidelines on filling details if applicant residence for tax purposes in jurisdiction(s) outside India

- 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)
- Self attested copy of documentary evidence for TIN/Functional Equivalent and tax residency should be mandatorily provided.

C. Clarification / Guidelines on filling 'Current Address details' section

- In case of deemed POA such as utility bill, etc. or self declaration, the document need not be uploaded on CKYCR
- POA to be submitted only if the submitted Pol does not have current address or address as per Pol is invalid or not in force.
- State/UT Code and Pin/ Post Code will not be mandatory for Overseas addresses.
- In Section 2, one of I, II, and III is to be selected. In case of online E-KYC authentication, II is to be selected.
- In Section 3, one of I, II, III and IV is to be selected. In case of online E-KYC authentication, II is to be selected.
- List of documents for 'Deemed Proof of Address':

Document Code	Description
01	Utility bill which is not more than two months old of any service provider (electricity, telephone, post-paid mobile phone, piped gas, water bill).
02	Property or Municipal tax receipt.
03	Pension or family pension payment orders (PPOs) issued to retired employees by Government Departments or Public Sector Undertakings. if they contain the address.
04	Letter of allotment of accommodation from employer issued by State Government or Central Government Departments, statutory or regulatory bodies, public sector undertakings, scheduled commercial banks, financial institutions and listed companies and leave and licence agreements with such employers allotting official accommodation.

- Regulated Entity (RE) shall redact (first 8 digits) of the Aadhaar number from Aadhaar related data and documents such as proof of possession of Aadhaar, while uploading on CKYCR.
- "Equivalent e-document" means an electronic equivalent of a document, issued by the issuing authority of such document with its valid digital signature including documents issued to the digital locker account of the client as per rule 9 of the Information Technology (Preservation and Retention of Information by Intermediaries Providing Digital Locker Facilities) Rules, 2016.
- Digital KYC process' has to be carried out as stipulated in the PML Rules, 2005.
- REs may use the Self Declaration check box where Aadhaar authentication has been carried out successfully for a client and client wants to provide a current address, different from the address as per the identity information available in the Central Identities Data Repository

D. Clarification / Guidelines on filling 'Contact details' section

- Please mention two- digit country code and 10 digit mobile number (e.g. for Indian mobile number mention 91-9999999999).
- Do not add '0' in the beginning of Mobile number.

E. Clarification / Guidelines on filling 'Related Person details' section

- Provide KYC number of related person if available.
- In case of additional related persons, separate form needs to be submitted per person.

H. Clarification on Minor

- Guardian details are optional for minors above 10 years of age for opening of bank account only
- However, in case guardian details are available for minor above 10 years of age, the same (or CKYCR number of guardian) is to be uploaded.

I. FATCA / CRS

- Towards compliance with tax information sharing laws, such as FATCA and CRS, we would be required to seek additional personal, tax and beneficial owner information and certain certifications and documentation from our account holders. Such information may be sought either at the time of account opening or any time subsequently. In certain circumstances (including if we do not receive a valid self-certification from you) we may be obliged to share information on your account with relevant tax authorities. If you have any questions about your tax residency, please contact your tax advisor. Should there be any change in any information provided by you, please ensure you advise us promptly, i.e., within 30 days. Towards compliance with such laws, we may also be required to provide information to any institutions such as withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto. As may be required by domestic or overseas regulators/ tax authorities, we may also be constrained to withhold and pay out any sums from your account or close or suspend your account(s).
- If you are a US citizen or resident or green card holder, please include United States in the foreign country information field along with your US Tax Identification Number. Foreign Account Tax Compliance provisions (commonly known as FATCA) are contained in the US Hire Act 2010.
- It is mandatory to supply a TIN or functional equivalent if the country in which you are tax resident issues such identifiers. If no TIN is yet available or has not yet been issued, please provide an explanation and attach this to the form. Please note that you may receive more than one request for information if you have multiple relationships with ABC or its group entities. Therefore, it is important that you respond to our request, even if you believe you have already supplied any previously requested information.

APPLICANT DECLARATION

1. I/We hereby declare that the details furnished are true and correct to the best of my/our knowledge and belief and I/we undertake to inform you of any changes therein, immediately. In case any of the above information is found to be false or untrue or misleading or misrepresenting, I/We are aware that I/We may be held liable for it.
2. I/We hereby confirm that my/our latest photograph has been affixed and I/we have submitted a self attested photocopy of KYC document in support of POI & POA. The information provided by us/me on this Form is true, correct, and complete. I/We also confirm that I/We are aware of the FATCA / CRS Terms and Conditions and hereby accept the same.
3. I/We certify that the information provided by me/us in the Form, its supporting Annexures as well as in the documentary evidence provided by me/us are, to the best my/our knowledge and belief, true, correct and complete and that I/we have not withheld any material information that may affect the assessment / categorization of the account as a Reportable Account or otherwise.
4. I/We permit/authorise the Bank and any of its affiliates wherever situated to collect, store, communicate and process information relating to the Account and all transactions therein, including sharing, transfer and disclosure to the authorities in and/or outside India, any confidential information for compliance with any law or regulation whether domestic or foreign.
5. I/We also agree that my/our failure to disclose any material fact known to me/us, now or in future, may invalidate my/our application and the Bank would be within its rights to put restrictions on the operations in my/our account or close it or report to any regulator and/or any authority designated by the Government of India (GOI) / RBI for the purpose or take any other action as may be deemed appropriate by the Bank if the deficiency is not remedied by me/us immediately.
6. I/We hereby accept and acknowledge that the Bank shall have the right and authority to carry out investigations from the information available in public domain for confirming the information provided by me to the Bank.
7. Should there be any change in information provided by me/us, I/we declare and undertake the responsibility to intimate the bank within 30 days from the date of change with supporting documentary evidence.
8. It shall be my/our responsibilities to educate myself/ourself and to comply at all times with all relevant laws relating to reporting under section 285BA of Income Tax Act, read with the rules thereunder.
9. I/We also agree to furnish such information and/or documents as the Bank may require from time to time on account of any change in law either in India or abroad in respect of subject matter herein.
10. I/We shall indemnify the Bank for any loss that may arise to the Bank on account of providing incorrect or incomplete information.
11. The details provided by me / us in the form are as per the notified rules 114G to 114H of the income tax act 1962.
12. I/We have read, understood and hereby accept & agree to the Terms & Conditions given for all the products & services I/We have requested/opted.
13. I/We hereby consent for receiving information from Central KYC Registry through SMS/Email on the above registered number/email address.
14. I/We have been explained about the nature of information that may be shared upon authentication. I/We have been given to understand that my information submitted to the bank, herewith, shall not be used for any other purpose than mentioned above, or as per requirements of law.
15. I/We hereby declare that all the above information voluntarily furnished by me/us is true, correct and complete.

Date : -

Place :

[Signature / Thumb Impression]

The CUST ID is mapped with Account Type Account No.

Branch :

I/We agree/understand that approval needs to be obtained if customer is politically exposed person.

I have verified that the CUST ID is unique and follows KYC UCIC guideline & data has been correctly entered in system as per form.

In person KYC verification carried out by :

Employee Name :

Employee Code : Date :

Designation :

|
Branch Seal

Signature of KYC scrutiny Official

Signature of Branch Manager

	Employee Name	Employee Code	Date
Data entered by	<input type="text"/>	<input type="text"/>	<input type="text"/>

Data Authorized by	<input type="text"/>	<input type="text"/>	<input type="text"/>
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Customer Risk Categorization Low Medium High

While authorizing Customer Information, I have verified AML UN match list / Negative list provided by RBI and no match was found.

Remark (if any) :

Signature of KYC scrutiny / CPC Official