

# GUJARAT GRAMIN BANK \_\_\_\_\_ BRANCH

## CURRENT ACCOUNT OPENING FORM (Non Individual)

☐ NORMAL CURRENT A/C ☐ ESCROW CURRENT A/C  
☐ COLLECTION CURRENT A/C

### FOR OFFICE USE ONLY

CIF NO.   
A/C NO.   
KYC NUMBER (MANDATORY FOR KYC UPDATE REQUEST):   
ACCOUNT HOLDER TYPE\*: ☐ US REPORTABLE ☐ OTHER REPORTABLE (PLEASE REFER TO GENERAL INSTRUCTIONS POINT 'A' AT PAGE No. 9)  
☐ I/WE DO NOT HAVE ANY ACCOUNT WITH GGB OR ☐ I/WE HAVE AN ACCOUNT WITH GGB & THE ACCOUNT NUMBER IS

A. Fields marked with "\*" are mandatory fields.  
B. Tick ☒ wherever applicable.  
C. Please fill the date in DD-MM-YYYY format.  
D. Please fill the Form in English and In BLOCK Letters.  
E. Please read section wise detailed guidelines / Instructions  
F. List of two character ISO 3166 country codes and List of State / U.T Code as per Indian Motor Vehicle Act, 1988 is available in the General Instructions.  
G. For particular section update, please tick ( ) in the box available before the section number and strike for the sections not required to be updated.  
H. KYC number is Mandatory for Update Application  
I. Definition of Important Terms are at the End

### 1. ENTITY DETAILS\* (Please refer General Guidelines Point 'C' on Pg. No. 9)

NAME OF THE ENTITY   
(IN BLOCK LETTERS)  
PAN\*:  OR FORM 60 ☐ (FOR ENTITIES OTHER THAN COMPANIES AND PARTNERSHIPS) (FOR ENTITIES TAX RESIDENT OF INDIA ONLY, PAN IS EQUIVALENT TO TIN)  
DATE OF INCORPORATION/FORMATION\*:  DATE OF COMMENCEMENT OF BUSINESS\*:  (APPLICABLE IN CASE OF PUBLIC LIMITED COMPANIES)  
PLACE OF INCORPORATION/FORMATION\*:  COUNTRY OF INCORPORATION/FORMATION\* (CODE ISO 3166):  (REFER GENERAL INSTRUCTIONS)  
GSTN:  IDENTIFICATION TYPE\*:  (PLEASE REFER GENERAL INSTRUCTIONS C2), IF O-OTHERS (SPECIFY) \_\_\_\_\_  
ENTITY CONSTITUTION TYPE\*: ☐ (PLEASE REFER INSTRUCTION B IN GENERAL INSTRUCTIONS) CIN:  (ONLY APPLICABLE IN CASE OF A COMPANY)

### 2. PROOF OF IDENTITY (Pol)\* (Please refer 'D' in General Instructions)

☐ CERTIFICATE OF INCORPORATION/FORMATION ☐ REGISTRATION CERTIFICATE ☐ OTHER \_\_\_\_\_  
☐ OFFICIALLY VALID DOCUMENT (S) IN RESPECT OF PERSON AUTHORIZED TO TRANSACT ☐ RESOLUTION OF BOARD/ MANAGING COMMITTEE  
☐ MEMORANDUM AND ARTICLE OF ASSOCIATION / PARTNERSHIP DEED/ TRUST DOCUMENT ☐ ACTIVITY PROOF (FOR SOLE PROPRIETORSHIP ONLY)

### 3. DETAILS OF RELATED PERSON/ BENEFICIAL OWNER\* (An 'Annexure II' to be filled for each related person please refer point 'G' in General Instructions)

NUMBER OF RELATED PERSONS\*:  (A RELATED PERSON CAN BE DIRECTOR, PROMOTER, KARTA, TRUSTEE, PARTNER, AUTHORIZED SIGNATORY, BENEFICIARY BENEFICIAL OWNER, COURT APPOINTED OFFICIAL)  
NUMBER OF BENEFICIAL OWNERS\*:  (THOUGH A BENEFICIAL OWNER IS A RELATED PERSON, THE NUMBER OF BENEFICIAL OWNER SHOULD BE DETERMINED SEPARATELY OUT OF NUMBER OF RELATED PERSON. BENEFICIAL OWNER IS A PART/ SUBSET OF RELATED PERSON. (FOR DEFINITION SEE PAGE NO. 13))

### 4. PROOF OF ADDRESS (PoA)\* (Certified copies of the documents, as applicable, need to be submitted) (Please see instruction 'E' at the end)

#### 4.1 CURRENT/ PERMANENT/ OVERSEAS ADDRESS DETAILS\*

☐ REGISTERED OFFICE ADDRESS IN INDIA (IF APPLICABLE) / PLACE OF BUSINESS\*  
ADDRESS TYPE\*: ☐ RESIDENTIAL ☐ BUSINESS ☐ REGISTERED OFFICE ☐ UNSPECIFIED  
PROOF OF ADDRESS\*: ☐ CERTIFICATE OF INCORPORATION/FORMATION ☐ REGISTRATION CERTIFICATE

LINE 1\*:   
LINE 2\*:   
DISTRICT\*:  STATE/UT NAME CODE\*:  COUNTRY CODE\*:  (ISO 3166) PIN/POST CODE\*:

#### 4.2 ADDRESS IN THE JURISDICTION WHERE ENTITY IS RESIDENT OUTSIDE INDIA FOR TAX PURPOSES\*

☐ SAME AS CURRENT/ PERMANENT/ OVERSEAS ADDRESS DETAILS ☐ SAME AS CORRESPONDENCE/ LOCAL ADDRESS DETAILS  
ADDRESS TYPE\*: ☐ RESIDENTIAL/ BUSINESS ☐ RESIDENTIAL ☐ BUSINESS ☐ REGISTERED OFFICE ☐ UNSPECIFIED  
PROOF OF ADDRESS (FOR ENTITIES REGISTERED OUTSIDE INDIA)\*: ☐ REGISTRATION CERTIFICATE OR EQUIVALENT ☐ CERTIFICATE OF INCORPORATION/FORMATION  
LINE 1\*:   
LINE 2\*:   
CITY/ TOWN/ VILLAGE\*:  STATE\*:  ZIP/ POST CODE\*:  COUNTRY CODE\*:  (ISO 3166)

### 5. CONTACT DETAILS (All communications will be sent on provided Mobile no./ Email- ID) (Please refer instruction 'F' at the end)

TEL. (OFF):  FAX:  TEL. (RES):   
MOBILE 1:  MOBILE 2:   
EMAIL ID 1:  EMAIL ID 2:

☐ MANUFACTURER    ☐ TRADER    ☐ RETAILER    ☐ SERVICE PROVIDER    ☐ EXPORT/IMPORT    ☐ OTHERS \_\_\_\_\_ INDUSTRY CODE:

(PLEASE REFER TO INDUSTRY CODES)

☐ 0-5 LAKH    ☐ 5-10 LAKH    ☐ 10-25 LAKH    ☐ 25 LAKH- 1CR.    ☐ 1-5 CR.    ☐ 5-50 CR.    ☐ 50-100 CR.    ☐ 100 CR <

☐ SINGLY ☐ JOINTLY ☐ SEVERALLY ☐ AS PER BOARD RESOLUTION ☐ OTHERS : ( PLEASE SPECIFY ) \_\_\_\_\_

CORPORATE/INTERNET BANKING: VIEWING RIGHTS ☐ TRANSACTION RIGHTS ☐ STATEMENT FREQUENCY: MONTHLY ☐ QUARTERLY ☐ HALF-YEARLY ☐  
 POS FACILITY (CARD SWIPING MACHINE) ☐ SMS ALERTS ☐ OTHER \_\_\_\_\_ ☐ BUSINESS DEBIT CARD ☐  
 E-STATEMENT TO BE SENT TO EMAIL ID: ☐ EMAIL ID 1 OR ☐ EMAIL ID 2  
 SMS ALERTS TO BE SENT ON: ☐ MOBILE 1 OR ☐ MOBILE 2 (PLEASE REFER TO THE MOBILE NUMBERS/EMAIL ID GIVEN IN CONTACT DETAILS IN AOF PART 1)

☐ I/WE AM/ARE NOT AVAILING ANY CREDIT FACILITY(IES)/ LOAN(S) FROM ANY OTHER BANK(S)/ FINANCIAL INSTITUTION (S) **OR** ☐ DATE

☐ I/WE AM/ ARE AVAILING CREDIT FACILITY(IES)/ LOAN(S) FROM OTHER BANKS/ FINANCIAL INSTITUTIONS AS DETAILED BELOW:

Care: NOCsto be obtained from all the Lending Banks before opening of the Account.

(1) Fields NOC Status and Type of Arrangements are mandatory if Credit facility is enjoyed by the customer

(2) If customer is availing credit facility with other bank under single/consortium/multiple arrangement, the customer is required to get an NOC from the lender bank. As per RBI guidelines the lender bank should be given 15 days to provide NOC. Till then the bank shall not process the account opening

(3) Bank will not open the account in case the lender bank refuses to provide NOC.

NAME OF THE ESCROW MANAGINGBANKS/FIS	ACCOUNTNUMBER	IFS CODE	FREQUENCYOF FUND TRANSFER	TOTALEXPOSUREWITH SUCHBANK/FI

DETERMINE\*WHETHERTHE ENTITYIS 'FI' OR 'NFI'(AN ENTITYCAN BE EITHERAN 'FI' OR 'NFI'. IT CAN NOT BE BOTH)

☐ **FINANCIAL INSTITUTION (FI)** (IF FINANCIAL INSTITUTION (FI) IS TICKED, PLEASE ALSO FILL ANNEXURE I & ANNEXURE II FOR ALL THE RELATED PERSON)  
(BANKS INSURANCE AGENCIES NBFC SETC.) **OR**

☐ **NONFINANCIALENTITY(NFE):** IF ENTITYISNFE, WETHERITIS\*: ☐ **ACTIVE**NFE OR ☐ **PASSIVE**NFE

(AN ENTITY CAN BE EITHER AN 'ACTIVE' OR A 'PASSIVE'. IT CANNOT BE BOTH - SEE INSTRUCTIONS' IN GENERAL GUIDELINES FOR ACTIVE & PASSIVE)

NUMBER OF CONTROLLING PERSON(S):		(APPLICABLE ONLY IN CASE OF PASSIVE NFE. FILL ANNEXURE II FOR EACH CONTROLLING PERSON)
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DIRECT REPORTING NON FINANCIAL FOREIGN ENTITY (NFFE):	YES	NO
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[illegible]

LEGAL ENTITY IDENTIFIER (L.E.I. CODE. NO.):  
(AS & WHEN APPLICABLE)

TAX RESIDENT OF INDIA ONLY AND NOT OF ANY OTHER COUNTRY OUTSIDE INDIA YES ☐ NO ☐ (if "NO", Please fill FATCA and CRS Form on Pg. no.14)

1. Whenever the customer does not use alternate channels for opening the Current Account, payments to credit of an account with the Bank should ordinarily be accompanied by a pay-in slip duly signed by the constituent. Slips with counterfoils will be supplied in book form and the entry of the transactions made in the counterfoil will be authenticated by the initials of an authorised employee of the Bank. The depositor should satisfy himself that the transaction is so certified.
2. Cheques must be drawn on the Bank's printed forms. The Bank reserves its right to refuse payment of any cheque drawn otherwise. The bank reserves the right to refuse payment of cheques that have been altered in any way unless the alteration is authenticated by the drawer under full signature. Cheques should be drawn in such a way as to prevent alteration after issue, and the signature should be uniform with that on record at the Bank.
3. Constituents should not overdraw their accounts, even for small amounts without having made previous arrangements. Overdraft are granted in current accounts on terms as per extant instructions. Interest will be charged at the rates stipulated by the Bank and calculated upon the daily balances.
4. The Bank will register instructions from the drawer regarding cheques lost, stolen, etc. but cannot guarantee depositors against loss in such cases in the event of such a cheque being paid.
5. The Bank collects bills, drafts, cheques, pay and pension bills, etc. on behalf of constituents. In personal accounts, the Bank offers up to a specified limit immediate credit in respect of cheques, drafts, dividend warrants, etc., payable at out station branches.
6. Local cheques, etc. will be cleared under CTS Clearing
7. Cheques, bills, etc. sent in for collection and credit of an account must not be drawn against until they have been realised.
8. Bills, notes, etc. not payable on demand intended for realisation by the Bank, should be sent at least one clear day before due date.
9. The Bank accepts standing instructions on accounts for making periodic remittances, etc.
10. Statements of accounts will be sent to constituents periodically and can be obtained at any time on application. The entries of accounts should be carefully examined by the constituent, and, if any errors or omissions are discovered, the attention of the Bank must be drawn to them immediately. The Bank will not be responsible for any loss arising from neglect of this precaution.
11. Any change in the address of the constituent must be promptly advised to the Bank. In all their correspondence with the Bank and on pay-in slips etc. constituents should clearly mention the account number allotted at the time of opening of the account
12. Accounts may be transferred at the request of the constituents to any other office of the Bank.
13. The Bank accepts securities and shares for safe custody and realisation of interest, dividends, etc. on terms which may be had on application.
14. The Bank reserves the right to alter/add to/delete any of these rules at any time.

## APPLICANT DECLARATION

- I/We hereby declare that the details furnished above 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 information is found to be false or untrue or misleading or misrepresenting, I/We am/are aware that I/We may be held liable for it.
- I/We certify that I/We have the capacity to sign for the entity as per the CBDT rules/RBI guidelines.
- I/We certify and declare that The Company does belong to the class of companies specified in sub-rule (2) of the Companies Rules 2017 (Restrictions on number of Layers) and it (Company) does not have more than two layers of subsidiaries. (As per the details given in Ministry of Corporate Affairs, Gazette notification No. 793 dated 21 st Sept 2017).
- I/We affirm and declare that I/We have read over and understood the rules and regulations of the Gujarat Gramin Bank ("Bank") and those relating to various services offered by the Bank including but not limiting to debit card/internet banking/SMS banking/ Tele-banking/Mobile Banking/ Virtual Banking and any other facilities. I/We agree to abide by the same as amended/modified from time to time by the Bank/ Regulator/ Government published through circulars, notifications, notice board/ websites/ newspaper publications, etc. I/We waive the rights, if any, to have personal notice in respect of such amendments/modifications. I/We agree that the transactions and requests executed in my/our account(s) by me/authorized person through internet, mobile, tele-banking or virtual banking under my/our User ID and password/PIN/OTP will be legally binding on me/us & I/We am/are responsible for the maintenance of secrecy and confidentiality of the authentication credentials and any other information / details/OTP/PIN, etc., in such matters. I/We agree that Bank has got all the rights to debit my/our account for any service charge, expenses or other dues which the Bank is entitled / liable to recover from me. I/We also authorize the Bank and agree to close/ discontinue my account without any notice to me in case of any violation of laws/rules/ regulations or terms and conditions of maintaining the account . I/We hereby undertake to inform the Bank on any change in my communication address or constitution , and I/We shall submit the address proof in case of transfer of my account from one branch to another branch.
- In respect of accounts opened on the basis of Aadhaar details, I hereby declare that I have submitted the Aadhaar Card issued by I-JIDAI for identification and / or address proof towards the compliance of KYC norms under the PMLA, 2002 and I hereby agree that the Bank may verify the same with I-JIDAI and authorize the I-JIDAI expressly to release the identity and address through biometric authentication to the Bank.
- I/We confirm and declare that I/We am/are not prevented/prohibited/restricted by any applicable legal/regulatory/contractual or other provisions from opening and/or maintaining the accounts or to transact with the Bank in any other way.
- I/We agree that my/our personal KYC details may be shared with Central KYC registry or any other competent authority. I/We hereby consent to receive information from the Bank/Central KYC Registry/Gol/RBI or any other authority through SMS/e-mail on my registered mobile number/ e-mail address. I/We also agree that the non-receipt of any such SMS/e-mail shall not make the Bank liable for any loss or damage whatsoever in nature.
- I/We hereby certify that I/We have declared my status as per the rules applicable under section 285BA of the Income Tax Act, 1961 as notified by Central Board of Direct Taxes (CBDT) vide Notification No. S.O. 2155(E) dated 7 August 2015 and RBI Circular Ref No. DBR.AML.BC.NO.36/ 14.01.001/2015-16 dated 28 August 2015 in the matter including any subsequent modification / amendment there of.
- I/We understand, acknowledge and authorize that as per the provisions of Income Tax Act, Rules made thereunder and the guidelines issued by the Government/RBI in the matter, depending upon the residential status and/or other criteria stipulated therein, the Bank may have to report the details in respect of my/our account(s) as per the prescribed format to the Central Board of Direct Taxes (CBDT) or other Government Agencies to comply with the obligations as per the Inter- Governmental Agreements (IGA) in respect of Foreign Accounts Tax Compliance Act (FATCA) and Common Reporting Standards (CRS) and / or any other similar arrangements
- I/We certify & declare that the information provided by me/us for opening account and availing other services herein or through website /electronically as applicable to me/us and signed/authenticated by me/us as well as in the documentary evidence provided by me /us for opening account and availing other services are , to the best of my four knowledge and belief, true, correct and complete and that I/We have not withheld any material information that may affect the assessment/categorization of my/our account as a U.S. Reportable Account or Other Reportable Account or otherwise . In case any of the information or details provided by me/us is found to be false or untrue or misleading or misrepresenting, I/We am/are aware that I/We may be held liable for it.
- I/We undertake the responsibility to declare and disclose immediately and in no case beyond 30 days from the date of change , any changes that may take place in the information provided herein /or otherwise , as well as in the documentary evidence provided by me or if any certification becomes incorrect or undergoes a change. I further undertake to provide fresh and valid self—certification along with documentary evidence as and when so required ; nevertheless all declaration and undertaking given herein will also be applicable to all such modified/amended documents/information provided by me unless revised self-certification as above is provided to the Bank.
- I/We also agree that my/our failure to disclose any material fact/information known to me/us now or in future or my/our failure to remedy any deficiency in documents / information /other details within the stipulated period , may invalidate me/us from transacting in the account and the Bank would be within its right to put restrictions in the operations of my account or to close it or to report to any regulator and/or any authority designated by the Government of India (Gol)/RBI for the said purpose or take any other action as may be deemed appropriate by the Bank under the guidelines issued by CBDT/RBI/G01 from time to time.
- I/We also agree to furnish and intimate to the Bank any other particulars that are called upon me/us to provide on account of any change in law either in India or abroad in relating to the operation or maintenance of the account.
- I/We shall indemnify the Bank from any loss/damage that may be caused to the Bank on account of any defect/mistake in the details provided herein or on account of providing incorrect or incomplete information by me/us.
- I/We undertake to submit data/information together with fresh KYC documents for updation of KYC details at periodical intervals as may be required by the Bank.
- I/We understand that the account will be activated and debits will be allowed only after completion of Customer Due Diligence relating to KYC by the Bank.
- I/We have been advised of Monthly average /minimum balance requirement for the account to be opened and given to understand that these requirements are subject to revision/change and such revision/changes will be uploaded in the Bank's site which will be acceptable to me as a notice to that effect.
- I /We Undertake to submit Aadhaar and / or PAN within 6 months from the date of opening of account , failing to which I understand my account will cease to be operational as per GOI guidelines , amending Prevention of Money laundering (Maintenance of Records ) Rules 2005. (In case the account is opened without Aadhaar / PAN )
- In case, deemed OVDs are submitted for current address at the time of Account opening, I undertake to submit Aadhaar or any of the OVD having Current Address within 3 months from the date of account opening , failing to which I understand that my account may cease to be operational as per GOI guidelines at the material time.
- I confirm and undertake that I will not deal in Virtual Currencies and will not use my account for any services related Virtual Currencies or facilitate any person or entity, in dealing with or settling virtual currencies.
- I / We undertake to keep MAB ( Monthly Average Balance) in the account as prescribed under the respective account scheme and agree to pay the penalty if MAB is not maintained.
- I/we undertake to inform the Gujarat Gramin Bank in writing before availing any credit facility by me/us from any other bank (Credit facility will include all fund based and non fund based credit facilities)
- I/We understand that as and when our exposure to the banking system becomes crore or more and crore or more, our current account will be governed by the provisions laid down by RBI from time to time and will manage account accordingly.

Please paste

photograph

here

Signature of Authorized Signatory 1 (Do not overlap)

Name:	
Designation:	
Date:	

Please paste

photograph

here

Signature of Authorized Signatory 2 (Do not overlap)

Name:	
Designation:	
Date:	

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Signature of Authorized Signatory 3 (Do not overlap)

Name:	
Designation:	
Date:	

## TO BE FILLED ONLY IN CASE OF FINANCIAL INSTITUTION

## ANNEXURE – I

We declare and certify our entity status under Rules 114F to 114H of the Income tax Rules, 1962 notified vide CBDT Notification No. S.O. 2155(E) dated 7 August 2015 and RBI Circular Ref No. DBR.AML.BC.No.36/14.01.001/2015 dated 28 August 2015, as under:

	Tick status of Financial Institution	Yes	No																																																																														
	Name of Entity																																																																																
1.	a) Depository Institution																																																																																
	b) Custodial Institution																																																																																
	c) Investment Entity which is not a passive NFE																																																																																
	d) Specified Insurance Company																																																																																
2.	Owner-Documented FI with substantial US owner(s) – details of substantial US Owner to be captured as per Annexure-II																																																																																
3.	Reporting Financial Institution																																																																																
4.	If 2 OR 3 above is yes, please provide Global Intermediary Identification Number (GIIN)																																																																																
5.	Non-Participating Financial Institution																																																																																
6.	Non-Reporting Financial Entity (If Yes, Please Tick one of the category in the Table below)																																																																																
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a)	GIIN of Sponsored entity																																																																																

We certify that we have the capacity to sign for the Financial Institution as per CBDT rules/RBI guidelines.

Date:

Place: \_\_\_\_\_

SIGNATURE(S)  
NAME OF THE AUTHORIZED PERSON OF ENTITY

## FOR OFFICE USE ONLY

1. APPLICANT(S) INTERVIEWED AND PURPOSE ASCERTAINED (SPECIFY THE PURPOSE): \_\_\_\_\_
2. WHETHER SELF-CERTIFICATION & DOCUMENTS SUBMITTED BY THE CUSTOMER HAVE BEEN VERIFIED AND FOUND CORRECT AND RELIABLE: ☐ YES ☐ NO  
(CARE: BRANCH TO PROCEED WITH OPENING OF ACCOUNT ONLY WHEN THIS CERTIFICATION IS "YES")
3. THRESHOLD LIMIT IS RS: \_\_\_\_\_
4. DOCUMENTS RECEIVED: ☐ SELF CERTIFIED ☐ TRUE COPIES ☐ NOTARY
5. RISK CATEGORY: ☐ HIGH ☐ MEDIUM ☐ LOW
6. IN PERSON VERIFICATION CARRIED OUT AND SIGNATURE OF THE APPLICANT VERIFIED BY: IDENTITY VERIFICATION: ☐ DONE
7. AUTHORISED OFFICIAL HAS VERIFIED THE ACTIVITY OF PROPRIETARY CONCERN AT THE ADDRESS MENTIONED IN ACCOUNT OPENING FORM: ☐ YES ☐ NO
8. CRILC REPORT BEEN CHECKED, SCRUTINISED AND FOUND THAT BORROWER NOT HAVING CC/OD FACILITY WITH US/OTHER BANK AS ON TODAY. MOREOVER CURRENT ACCOUNT TYPE OPENED AS PER CREDIT EXPOSURE NORMS SPECIFIED BY RBI FROM TIME TO TIME.

OFFICIAL NAME : \_\_\_\_\_ PF NO.: \_\_\_\_\_

DATE :

SIGNATURE: \_\_\_\_\_

## OPEN THE ACCOUNT

AUTHORISED OFFICIAL (SIGNATURE) \_\_\_\_\_

PF ID \_\_\_\_\_

## ACCOUNT OPENED

OFFICE ASST / OFFICER (SIGNATURE) \_\_\_\_\_

PF ID \_\_\_\_\_

ACCOUNT OPENED ON:



## PERSONAL DETAILS OF CONTROLLING PERSON-CP (FOR PASSIVE NFE ONLY) / RELATED PERSON-RP/ BENEFICIAL OWNER

ANNEXURE – II

(SEPARATE FORM FOR EACH CONTROLLING PERSON/RELATED PERSON/BENEFICIAL OWNER TO BE FILLED IN)

FOR OFFICE USE ONLY	APPLICATION TYPE*	<input type="checkbox"/> NEW	<input type="checkbox"/> UPDATE
APPLICANT (CP/RP) CIF NO.:	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>		
CP/RP Account No.:	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>		

PHOTOGRAPH  
OF THE  
CONTROLLING  
PERSON/  
RELATED PERSON/  
BENEFICIAL OWNER.

ENTITY NAME:

## 1. DETAILS OF CONTROLLING PERSON / RELATED PERSON / BENEFICIAL OWNER \* (Please refer General Instruction ) :

## 1. A DETAILS OF CONTROLLING PERSON (For Passive NFE Only) :

<input type="checkbox"/> ADDITION OF CONTROLLING PERSON	<input type="checkbox"/> DELETION OF CONTROLLING PERSON	<input type="checkbox"/> UPDATE CONTROLLING PERSON DETAILS
KYC NUMBER (IF AVAILABLE*): <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> (IF KYC NUMBER IS AVAILABLE, ONLY "CONTROLLING TYPE" & "NAME" IS MANDATORY)		
<b>TYPE OF CONTROL*:</b>		
IN CASE OF LEGAL PERSON:	<input type="checkbox"/> OWNERSHIP	<input type="checkbox"/> OTHER MEANS
IN CASE OF TRUST:	<input type="checkbox"/> SETTLOR	<input type="checkbox"/> TRUSTEE
IN CASE OF OTHER LEGAL ARRANGEMENT:	<input type="checkbox"/> SETTLOR EQUIVALENT	<input type="checkbox"/> TRUSTEE EQUIVALENT
IN CASE OF UNKNOWN	<input type="checkbox"/>	

## 1. B DETAILS OF RELATED PERSON

<input type="checkbox"/> ADDITION OF RELATED PERSON	<input type="checkbox"/> DELETION OF RELATED PERSON	<input type="checkbox"/> UPDATE RELATED PERSON DETAILS
KYC NUMBER OF RELATED PERSON (IF AVAILABLE*): <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> (IF KYC NUMBER IS AVAILABLE, ONLY "RELATED PERSON TYPE" & "NAME" IS MANDATORY)		
<b>RELATED PERSON TYPE*:</b> (MORE THAN ONE BOX CAN BE TICKED AS APPLICABLE)		
<input type="checkbox"/> DIRECTOR	<input type="checkbox"/> PROMOTER	<input type="checkbox"/> KARTA
<input type="checkbox"/> COURT APPOINTED OFFICIAL	<input type="checkbox"/> BENEFICIARY	<input type="checkbox"/> BENEFICIAL OWNER
<input type="checkbox"/> PARTNER	<input type="checkbox"/> AUTHORIZED SIGNATORY	<input type="checkbox"/> OTHERS

## 2. PERSONAL DETAILS\* (Please refer Instruction G II at the end)

NAME (SAME AS ID PROOF)*:	P R E F I X	F I R S T N A M E	M I D D L E N A M E	L A S T N A M E
MAIDEN NAME (IF ANY*):				
FATHER NAME*:				
SPOUSE NAME*:				
MOTHER NAME*:				
UID / AADHAAR NO.:	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	OR	AADHAAR ENROLMENT NO.:	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
DIN (DIRECTOR IDENTIFICATION NUMBER):	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	(MANDATORY IF RELATED PERSON TYPE IS DIRECTOR)	DATE OF BIRTH*:	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
GENDER:	<input type="checkbox"/> M - MALE	<input type="checkbox"/> F - FEMALE	<input type="checkbox"/> T - TRANSGENDER	MARITAL STATUS*:
NATIONALITY:	<input type="checkbox"/> IN-INDIAN	<input type="checkbox"/> OTHERS	COUNTRY CODE (ISO 3166)	<input type="text"/> <input 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
OCCUPATION TYPE*:	<input type="checkbox"/> S - SERVICE ( <input type="checkbox"/> PUBLIC SECTOR <input type="checkbox"/> PRIVATE 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"/> HOUSE WIFE <input type="checkbox"/> STUDENT )	<input type="checkbox"/> B - BUSINESS	<input type="checkbox"/> NOT CATEGORIZED
POLITICALLY EXPOSED PERSON:	<input type="checkbox"/> YES	<input type="checkbox"/> NO	Politically exposed person are individuals who are or have been entrusted with prominent public function in a foreign country, eg. Heads of States or of Governments, senior government / judicial / military officers, senior executives of state-owned corporations, important political party officials, etc.	
COUNTRY CODE OF TAX RESIDENCE*:	<input type="text"/> <input type="text"/> (CODE FOR INDIA IS "IN")			
COUNTRY OF TAX RESIDENCE IN INDIA ONLY AND NOT IN ANY OTHER COUNTRY OR TERRITORY OUTSIDE INDIA*	<input type="checkbox"/> YES	<input type="checkbox"/> NO	(IF NO, PLEASE FILL THE DETAILS IN COLUMN 6 & 7 IN PAGE 6)	
PAN / TAX IDENTIFICATION NUMBER OR EQUIVALENT*:	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	(IF JURISDICTION OF RESIDENCE FOR 'TAX PURPOSE' IS INDIA ONLY, THE PAN IN THIS FIELD)		
PLACE / CITY OF BIRTH*:				COUNTRY CODE OF BIRTH* (ISO 3166)

### 3. PROOF OF ADDRESS IF AADHAAR DOES NOT HAVE CURRENT ADDRESS

(ONE CERTIFIED COPY OF ANY ONE OF THE FOLLOWING OVD WITH CURRENT ADDRESS NEEDS TO BE SUBMITTED)

<input type="checkbox"/> A- PASSPORT	<input type="checkbox"/> C- DRIVING LICENCE	IDENTITY NUMBER:	<input type="text"/>
<input type="checkbox"/> B- VOTER ID CARD	<input type="checkbox"/> D- NREGA JOB CARD	Issued Date :	<input type="text"/> Date of Expiry : <input type="text"/>

OR

### PROOF OF ADDRESS IN CASE OVD IN POINT NO 3 ALSO DOES NOT CONTAIN UPDATED ADDRESS.

ONE CERTIFIED COPY OF ANY ONE DEEMED OVD NEEDS TO BE SUBMITTED

ADDRESS TYPE\*: ☐ RESIDENTIAL ADDRESS ☐ RESIDENTIAL ☐ BUSINESS ☐ REGISTERED OFFICE ☐ UNSPECIFIED

PROOF OF ADDRESS\*: ☐ UTILITY BILLS ☐ MUNICIPAL TAX RECEIPT ☐ PENSION PAYMENT ORDER (PPO) ☐ LETTER OF ALLOTMENT OF ACCOMMODATION FROM EMPLOYER ISSUED BY STATE/CENTRAL/GOVT/STATUTOR OR REGULATORY BODIES/PUBLIC SECTOR UNDERTAKINGS/SCHEDULED COMMERCIAL BANKS/FINANCIAL INSTITUTIONS/LISTED COMPANIES

### 4. ADDRESS DETAILS:

LINE 1*:	<input type="text"/>						
LINE 2:	<input type="text"/>						
CITY/ TOWN/ VILLAGE*:	<input type="text"/>	PIN/ POST CODE*:	<input type="text"/>	STATE/ UT NAME CODE*:	<input type="text"/>	COUNTRY CODE*: (ISO 3166)	<input type="text"/>

### 5. CONTACT DETAILS (All communications will be sent on provided Mobile no./ Email- ID) (Please refer Instruction 'F' at the end)

TEL. (OFF):	<input type="text"/>	<input type="text"/>	FAX:	<input type="text"/>	TEL. (RES):	<input type="text"/>	<input type="text"/>
MOBILE 1:	<input type="text"/>	MOBILE 2:	<input type="text"/>				
EMAIL ID 1:	<input type="text"/>	EMAIL ID 2:	<input type="text"/>				

### 6. MULTIPLE TAX RESIDENCY: Details of Country of Tax Residence (In addition to India) in US and/or in any other Country or Territory Outside India as Under:

COUNTRY OF TAX RESIDENCE#	TAX IDENTIFICATION NUMBER OR EQUIVALENT IF ISSUED BY JURISDICTION	IDENTIFICATION TYPE (TIN OR OTHER, PLEASE SPECIFY)

# In case, country of tax residence is India, PAN is treated as TIN.

1. A citizen of US including individual born in US but resident in another country (who has not given up US citizenship).
2. A person residing in US including US green card holder.
3. Certain persons who spend more than 180 days in US each year.

### 7. ADDRESS IN OUTSIDE JURISDICTION/COUNTRY - WHERE THE APPLICANT IS RESIDENT OUTSIDE INDIA FOR TAX PURPOSES

ADDRESS TYPE*: <input type="checkbox"/> RESIDENTIAL/ BUSINESS <input type="checkbox"/> RESIDENTIAL <input type="checkbox"/> BUSINESS <input type="checkbox"/> REGISTERED OFFICE <input type="checkbox"/> UNSPECIFIED	
LINE 1*:	<input type="text"/>
LINE 2:	<input type="text"/>
LINE 3:	<input type="text"/>
DISTRICT*:	<input type="text"/>
CITY/ TOWN/ VILLAGE*:	<input type="text"/>
PIN/ POST CODE*:	<input type="text"/>
STATE/ UT NAME CODE*:	<input type="text"/>
COUNTRY CODE*: (ISO 3166)	<input type="text"/>

### APPLICANT DECLARATION

- I/We hereby declare that the details furnished above 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 information is found to be false or untrue or misleading or misrepresenting, I/we am/are aware that I/we may be held liable for it.
- My/Our personal KYC details may be shared with Central KYC Registry.
- I/We hereby consent to receiving information from central KYC Registry through SMS/Email on the above registered number/email address
- I/We hereby certify that I/We have declared my status as per the rules applicable under section 285BA of the Income Tax Act, 1961 as notified by Central Board of Direct Taxes (CBDT) vide Notification No. S.O. 2155(E) dated 7 August 2015 and RBI Circular Ref No. DBR.AML.BC.No.36/14.01.001/2015-16 dated 28 August 2015 in the matter including any subsequent modification/amendment thereof.
- I/We understand, acknowledge and authorize that as per the provisions of Income Tax Act, Rules made there under and the guidelines issued by the Government / RBI in the matter, depending upon the residential status and/or other criteria stipulated therein, the Bank may have to report the details in respect of my/our account(s) as per the prescribed format to the Central Board of Direct Taxes (CBDT) or other Government Agencies to comply with the obligations as per the Inter- Governmental Agreements (IGA) in respect of Foreign Accounts Tax Compliance Act (FATCA) and Common Reporting Standards (CRS) and / or any other similar arrangements.
- I/We certify & declare that the information provided by me/us for opening account and availing other services herein or through website/electronically as applicable to me/us and signed/authenticated by me/us as well as in the documentary evidence provided by me/us for opening account and availing other services are, to the best of 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 my/our account as a U.S. Reportable Account or Other Reportable Account or otherwise. In case any of the information or details provided by me/us is found to be false or untrue or misleading or misrepresenting, I/We am/are aware that I/We may be held liable for it.
- I/We undertake the responsibility to declare and disclose immediately and in no case beyond 30 days from the date of change, any changes that may take place in the information provided herein/or otherwise, as well as in the documentary evidence provided by me or if any certification becomes incorrect or undergoes a change. I further undertake to provide fresh and valid self-certification along with documentary evidence as

and when so required; nevertheless all declaration and undertaking given herein will also be applicable to all such modified/amended documents/information along with documentary evidences as and when so required; nevertheless, all declaration and undertaking given herein will also be applicable to all such modified/amended documents/information provided by me unless revised self-certification as above is provided to the bank.

- I/We also agree that my/our failure to disclose any material fact/information known to me/us now or in future or my/our failure to remedy any deficiency in documents/ information/other details within the stipulated period, may invalidate me/us from transacting in the account and the Bank would be within its right to put restrictions in the operations of my account or to close it or to report to any regulator and/or any authority designated by the Government of India (GoI)/RBI for the said purpose or take any other action as may be deemed appropriate by the Bank under the guidelines issued by CBDT/RBI/GoI from time to time.
- I/We also agree to furnish and intimate to the Bank any other particulars that are called upon me/us to provide on account of any change in law either in India or abroad in relating to the operation or maintenance of the account.
- I/We certify that I/we have the capacity to sign for the entity as per the CBDT rules/RBI guidelines.
- I/We shall indemnify the Bank from any loss/damage that may be caused to the Bank on account of any defect/mistake in the details provided herein or on account of providing incorrect or incomplete information by me/us.

DATE:

PLACE:

Signature(s)  
Name of the Applicant

#### ATTESTATION / FOR OFFICE USE ONLY

DOCUMENTS RECEIVED: ☐ SELF-CERTIFIED ☐ TRUE COPIES ☐ NOTARY

RISK CATEGORY: ☐ HIGH ☐ MEDIUM ☐ LOW

IN PERSON VERIFICATION CARRIED OUT BY IDENTITY VERIFICATION: ☐ DONE

DATE:

EMP./OFFICIAL SIGNATURE

S.S No. / P.F No.:

#### NOMINATION : Applicable Only For Sole Proprietorship

#### NOMINATION SERIAL NO.

☐ I/WE WANT TO MAKE A NOMINATION IN MY/OUR ACCOUNT OR ☐ I/WE DO NOT WANT TO MAKE A NOMINATION IN MY/OUR ACCOUNT

#### NOMINATION FORM (DA1)

Nomination under Section 45Z of the Banking Regulation Act, 1949 and Rule 2(1) of Banking Companies (Nomination) Rules 1985 in the respect of Bank Deposits.

I/We  nominate the following person to whom in the event of my /our/minor's death the amount of Deposit, particulars whereof are given below, may be returned by Gujarat Gramin Bank  Branch (Name and address of branch/office in which the deposit held).

DETAILS OF DEPOSIT:

Type of Deposit:  ACCOUNT NO:

#### DETAILS OF THE NOMINEE

NAME:

RELATIONSHIP WITH THE DEPOSITOR  AGE:  DATE OF BIRTH OF NOMINEE:  IN CASE OF MINOR ONLY

ADDRESS:

CITY:  PIN:  STATE:

As the nominee is a minor on this date, I/We appoint Shri/Smt.  age  years

Address

to receive the amount of the deposit on behalf of the nominee in the event of my / our / minor's death during the minority of the nominee.

Signature / Thumb impression of the Applicant(s)

Personal Details of Witnesses : (Witnesses are required only in case if applicant is illiterate and is affixing thumb impression)

Witness 1 Name:

Witness 1 Name:

Address:

Address:

Signature / Thumb Impression

Signature / Thumb Impression

Place:  Date:

Place:  Date:

**DECLARATION OF BENEFICIAL OWNERSHIP****ANNEXURE – III**

(APPLICABLE TO COMPANY (EXCEPT THE COMPANY LISTED ON A STOCK EXCHANGE OR IN CASE OF A SUBSIDIARY OF SUCH A COMPANY), PARTNERSHIP FIRM, UNINCORPORATED ASSOCIATION OR BODY OF INDIVIDUALS AND TRUSTS);

1. NAME OF THE CUSTOMER : \_\_\_\_\_  
( COMPANY, PARTNERSHIP FIRM, UNINCORPORATED ASSOCIATION OR BODY OF INDIVIDUALS AND TRUSTS)

2. REGISTERED NUMBER: \_\_\_\_\_  
(IF AVAILABLE)

3. REGISTERED ADDRESS: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

THE CUSTOMER AS STATED ABOVE HEREBY CONFIRMS AND DECLARES THAT AS ON DATE: 

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THE FOLLOWING NATURAL PERSON(S) (LISTED IN TABLE BELOW) EXERCISE CONTROL OR ULTIMATELY HAVE A CONTROLLING OWNERSHIP INTEREST I.E. HAVING OWNERSHIP /ENTITLEMENT OF MORE THAN 10% (COMPANY, PARTNERSHIP FIRM) / MORE THAN 15% (UNINCORPORATED ASSOCIATION OF INDIVIDUALS ) / MORE THAN OR EQUAL TO 10% (TRUST) OF CAPITAL / PROFITS / PROPERTY OR CONTROLLING THROUGH VOTING RIGHTS, AGREEMENT, ARRANGEMENT ETC

(FOR DEFINITION OF BENEFICIAL OWNER, SEE AT PAGE NO. 13 )

SL NO.	FULL NAME OF BENEFICIAL OWNER / CONTROLLING NATURAL PERSON(S)	DATE OF BIRTH	NATIONALITY	ADDRESS	TYPE OF KYC DOCUMENTS	CONTROLLING OWNERSHIP INTEREST (%)

WE CERTIFY THAT THE FACTS STATED ABOVE ARE TRUE AND CORRECT. WE UNDERTAKE AND AGREE THAT WE WILL NOTIFY GUJARAT GRAMIN BANK WITHOUT DELAY OF ANY CHANGES IN THE CONTROLLING PERSONS, PERSON EXERCISING CONTROL OR HAVING CONTROLLING OWNERSHIP INTEREST IN THE COMPANY, PARTNERSHIP FIRM, UNINCORPORATED ASSOCIATION OR BODY OF INDIVIDUALS AND TRUSTS, AS DECLARED IN THE TABLE ABOVE.

FOR AND ON BEHALF OF [NAME OF COMPANY, PARTNERSHIP FIRM, UNINCORPORATED ASSOCIATION OR BODY OF INDIVIDUALS AND TRUSTS];

SIGNATURE OF THE AUTHORIZED OFFICIAL\*: \_\_\_\_\_

FULL NAME OF THE AUTHORIZED OFFICIAL: \_\_\_\_\_

DESIGNATION / POSITION : \_\_\_\_\_

DATE:

PLACE:

(\*The declaration should be signed by an active / designated partner in case of Partnership Firm, a trustee in case of Trust)

**For Branch use Only**

We certify that the beneficial owner (s) of the said firm has / have been determined on the basis of declaration made by the above mentioned Company / Firm / Trust and the details furnished above have been verified from information, whenever available, in public domain.

(Signature of the Branch Head / Branch Operation Head)

Name : \_\_\_\_\_

S.S No. / P.F No.: \_\_\_\_\_

Date : \_\_\_\_\_

## GENERAL INSTRUCTIONS:

### A. Clarification / Guidelines for filling „For Office Use Only“ section

1. Account Type : Simplified should be used for FPI Category I and Category II only.
2. Account Holder Type :

US Reportable (FATCA) F1- Owner- Documented FI with specified US owner(s) F2- Passive Non –Financial Entity with substantial US owner(s) F3- Non- Participating FFI F4- Specified US person F5- Direct Reporting NFFE XX- Not Applicable	Other Reportable (Other than FATCA) C1- Passive Non- Financial Entity with one or more controlling person that is a Reportable person C2- Other Reportable Person C3- Passive Non- Financial Entity that is a CRS Reportable XX- Not Applicable
--	---

### B. Clarification / Guidelines for filling „Entity Constitution type“ section

#### Entity Constitution Type

A- Sole Proprietorship B- Partnership firm C- HUF D- Private Limited Company E- Public Limited Company F- Society G- Association of Persons (AOP)/Body of Individuals (BOI)	H- Trust I- Liquidator J- Limited Liability Partnership K- Artificial Juridical Person L- Public Sector Banks M- Government Departments/ Agency	N- Foreign Portfolio O- Section 8 Companies (Companies Act, 2013) P- Artificial Judicial Person X- Not Categorized Z- Others
---	--	--

### C. Clarification/Guidelines for filling 'Entity Details' section

1. For sole proprietorship Concerns, in case of non- availability of PAN, Form 60 needs to be furnished
2. Identification Type: T- TIN, C- Company Identification Number, G-US GIIN, E- Global Entity Identification Number (EIN), O- Others
3. 'Date of Commencement of Business' is mandatory for companies, and other entities may provide if applicable.

### D. Clarification/Guidelines for filling 'Proof of Identity [POI]' section

1. Certified copies of all the relevant documents, as applicable, needs to be submitted.
2. KYC requirements for Foreign Portfolio Investors (FPIs) will be as specified by the concerned regulator from time to time.
3. Details of the Required Documents for different Entity Constitution Types are mentioned in Page 16 (KYC Documents Required)

### E. Clarification/ Guidelines for filling 'Proof of Address [POA]' section

1. State / U, T Name and Pin / Post Code will not be mandatory for Overseas addresses.

### F. Clarification/Guidelines for filling 'Contact Details' section

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

### G. Clarification/ Guidelines for filling 'Controlling/Related Person Details' section

- i. Fill Separate Annexure (II) for each Controlling/ Related Person/Beneficial Owner.

#### ii. Personal Details

1. 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.
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.

#### iii. Resident outside India for tax purposes

1. Provision for capturing multiple Tax residency details is made available (Annexure III)
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 ("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)

#### iv. Proof of Identity [POI]

1. If driving license number or passport is provided as POI 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.

#### v. Proof of Address [PoA]

1. PoA to be submitted only if the submitted POI does not have an address or address as per POI is invalid or not in force.
2. State/U, T Name and Pin/Post Code will not be mandatory for Overseas addresses.

vi. Section 1 A to be filled for Controlling Person and Section 1 B to be filled for related person.

vii. The details of Controlling Persons are required only if the Legal Entity is Passive NFE as defined in the Income Tax Rules

viii. If KYC number of Related or Controlling person is available, no other details except 'Person Type' and 'Name of the Controlling/Related Person' are required.

"Controlling Person" means the natural person who exercises control over an entity and includes a beneficial owner as determined under sub-rule (3) of rule 9 of the Prevention of Money-laundering (Maintenance of Records) Rules, 2005.

Explanation 1.- In determining the beneficial owner, the procedure specified in the following circular as amended from time to time shall be applied, namely:-

(I) DBOD.AML.BC. No.71/14.01.001/2012-13, issued on the 18th January, 2013 by the Reserve Bank of India; or

(ii) CIR/MIRSD/2/2013, issued on the 24th January, 2013 by the Securities and Exchange Board of India; or

(iii) IRDA/SDD/GDL/CIR/019/02/2013, issued on the 4th February, 2013 by the Insurance Regulatory and Development Authority.

Explanation 2.- In the case of a trust, the controlling person means the settlor, the trustees, the protector (if any), the beneficiaries or class of beneficiaries and any other natural person exercising ultimate effective control over the trust and in the case of a legal arrangement other than a trust, the said expression means the person in equivalent or similar position.

Type of legal entity	Type of controlling person (CP)	Permissible values
Sole proprietorship	Sole proprietor	CP not required
Hindu Undivided Family	• Karta	C09 – CP of legal arrangement – Other-settlor equivalent; or
	• Each Coparcener	C10- CP of legal arrangement – Other-Trustee equivalent
Partnership	• Ownership	C12- CP of legal arrangement – Other-beneficiary equivalent
	• Other means	C01- CP of legal person - ownership
	• Senior managing officials	C01- CP of legal person – other means
Company	• Ownership	C03 - CP of legal person – senior managing official
	• Other means	C 01 -CP of legal person - ownership
	• Senior managing official	C 02 -CP of legal person – other means
Society	• Ownership	C 03 - CP of legal person – senior managing official
	• Other means	C 01 -CP of legal person - ownership
	• Senior managing official	C 02 - CP of legal person – other means
AOP/BOI	• Members (owners)	C 03 - CP of legal person – senior managing official
	• Settlor Equivalent	C 01 - CP of legal person - ownership
	• Trustee equivalent	C 09 – CP of legal arrangement –Other-settlor equivalent
	• Protector Equivalent	C 10 – CP of legal arrangement –Other-trustee equivalent
	• Beneficiary Equivalent	C 11 – CP of legal arrangement –Other-protector equivalent
	• Others	C 12 – CP of legal arrangement –Other-beneficiary equivalent
		C 13 – CP of legal arrangement –Other-Other equivalent
Trust	• Settlor	C 04 – CP of legal arrangement –Trust-settlor
	• Trustee	C 05 – CP of legal arrangement –Trust-trustee
	• Protector	C 06 – CP of legal arrangement –Trust-protector
	• Beneficiary	C 07 – CP of legal arrangement –Trust-beneficiary
	• Others	C 08 – CP of legal arrangement –Trust-Other
Liquidator		CP not required
Limited Liability Partnership	• Partners(ownership)	C 01 - CP of legal person - ownership
	• Other means	C 02-CP of legal person – other means
	• Senior Managing officials	C 03 - CP of legal person – senior managing official
Artificial Juridical Person	• Equivalent of Settlor	C 09 – CP of legal arrangement –Other-settlor equivalent
	• Trustee	C 10 – CP of legal arrangement - Other - trustee equivalent
	• Protector	C 11 – CP of legal arrangement - Other - protector equivalent
	• Beneficiary	C 12 – CP of legal arrangement - Other - beneficiary equivalent
	• others	C 13 – CP of legal arrangement - Other - Other equivalent



H.	<p>Passive NFE :It means</p> <ol style="list-style-type: none"> <li>Any NFE which is not an Active NFE, or</li> <li>An investment entity the gross income of which is primarily attributable to investing, reinvesting, or trading in financial assets, if the entity is managed by another entity that is a depository institution, a custodial institution, a specified insurance company, or an investment entity described in the note below.</li> <li>Not a withholding foreign partnership or withholding foreign trust ("Withholding foreign partnership" means a foreign partnership that has entered into a withholding agreement with the United States of America in which it agrees to assume primary withholding responsibility for all payments which are made to it for its partners, beneficiaries or owners).</li> </ol> <p>Note:</p> <ol style="list-style-type: none"> <li>Any entity that primarily conducts as a business one or more of the following activities or operations for or on behalf of a customer, namely:- <ol style="list-style-type: none"> <li>Trading in money market instruments (Cheques, bills, certificates of deposit, derivatives etc.); foreign exchange; exchange, interest rate and index instruments; transferable securities; or commodity futures trading; or</li> <li>Individual and collective portfolio management; or</li> <li>Otherwise investing, administering, or managing financial assets or money on behalf of other persons.</li> </ol> </li> </ol> <p>Explanation 1:- An entity is treated as primarily conducting as a business one or more of the activities described in 1 above, or an entity's gross income is primarily attributable to investing, reinvesting, or trading in financial assets for purposes of Investment Entity that is a Passive Entity, if the entity's gross income attributable to the relevant activities equals or exceeds 50 percent of the entity's gross income during the shorter of : (i) the three-year period ending on 31st march of the year preceding the year in which the determination is made; or (ii) the period during which the entity has been in existence.</p> <p>Explanation 2:- The term "investment entity" does not include an Entity that is an active non-financial entity because it meets any of the criteria in sub-clauses (iv), (v), (vi) or (vii) of clause (A) of Explanation to clause (6) of Rule 114F.</p> <p>Passive income - includes income by way of: (i) dividends; (ii) interest; (iii) income equivalent to interest; (iv) rents and royalties (other than rents and royalties derived in the active conduct of a business conducted, at least in part, by employees of the non-financial entity); (v) annuities; (vi) the excess of gains over losses from the sale or exchange of financial assets that gives rise to the passive income; (vii) the excess of gains over losses from transactions (including futures, forwards, options, and similar transactions) in any financial assets; (viii) the excess of foreign currency gains over foreign currency losses; (ix) net income from swaps; or (x) amounts received under cash value insurance contracts:</p> <p>Provided that passive income will not include, in the case of a non-financial entity that regularly acts as a dealer in financial assets, any income from any transaction entered into in the ordinary course of such dealer's business as such a dealer.</p> <p>Related Entity - an entity is a "related entity" of another entity if either entity controls the other entity, or the two entities are under common control.</p> <p>Explanation.- For the purpose of this clause control includes direct or indirect ownership of more than fifty per cent of the vote and value in an entity.</p>
I.	<p>Active NFE is any one of the following</p> <ol style="list-style-type: none"> <li>less than fifty per cent of the entity's gross income for the preceding financial year is passive income and less than fifty per cent of the assets held by the entity during the preceding financial year are assets that producer are held for the production of passive income; OR</li> <li>the stock of the entity is regularly traded on an established securities market or the non-financial entity is a related entity of an entity, the stock of which is regularly traded on an established securities market. Explanation.- For the purpose of this sub-clause, an established securities market means an exchange that is recognized and supervised by a Governmental authority in which the securities market is located and that has a meaningful annual value of shares traded on the exchange; OR</li> <li>the entity is a Governmental Entity or an International Organization or a Central Bank or an entity wholly owned by one or more of the foregoing; OR</li> <li>substantially all of the activities of the entity consist of holding (in whole or in part) the outstanding stock of, or providing financing and services to, one or more subsidiaries that engage in trades or businesses other than the business of a financial institution: Provided that an entity shall not qualify for this status if it functions as an investment fund, such as a private equity fund, venture capital fund, leveraged buyout fund, or any investment vehicle whose purpose is to acquire or fund companies and then hold interests in those companies as capital assets for investment purposes; OR</li> <li>the entity is not yet operating a business and has no prior operating history, but is investing capital into assets with the intent to operate a business other than that of a financial institution, provided that the entity shall not qualify for this exception after the date that is twenty four months after the date of the initial organization of the entity OR</li> <li>the entity was not a financial institution in the past five years, and is in the process of liquidating its assets or is reorganizing with intent to continue or recommence operations in a business other than that of a financial institution; OR</li> <li>the entity primarily engages in financing and hedging transactions with, or for, related entities which are not financial institutions, and does not provide financing or hedging services to any entity which is not a related entity, provided that the group of any such related entities is primarily engaged in a business other than that of a financial institution; OR</li> <li>the entity meets all of the following requirements, namely:- <ol style="list-style-type: none"> <li>It is established and operated in India exclusively for religious, charitable, scientific, artistic, cultural, athletic, or educational purposes; or it is established and operated in India and it is a professional organization, business league, chamber of commerce, labour organization, agricultural or horticultural organization, civic league or an organization operated exclusively for the promotion of social welfare;</li> <li>It is exempt from income-tax in India;</li> <li>It has no shareholders or members who have a proprietary or beneficial interest in its income or assets;</li> <li>The applicable laws of the entity's country or territory of residence or the entity's formation documents do not permit any income or assets of the entity to be distributed to, or applied for the benefit of, a private person or non-charitable entity other than pursuant to the conduct of the entity's charitable activities, or as payment of reasonable compensation for services rendered, or as payment representing the fair market value of property which the entity has purchased; and</li> <li>The applicable laws of the entity's country or territory of residence or the entity's formation documents require that, upon the entity's liquidation or dissolution, all of its assets be distributed to a Governmental Entity or other non-profit organization, or escheat to the government of the entity's jurisdiction of residence or any political subdivision thereof.</li> </ol> </li> </ol> <p>Explanation.- For the purpose of this sub-clause, the following shall be treated as fulfilling the criteria provided in the said sub-clause, namely:-</p> <ol style="list-style-type: none"> <li>an Investor Protection Fund referred to in clause (23EA);</li> <li>a Credit Guarantee Fund Trust for Small Industries referred to in clause 23EB; and</li> <li>an Investor Protection Fund referred to in clause (23EC), of section 10 of the Act</li> </ol>
J.	<p>A US Person is any of the following</p> <ol style="list-style-type: none"> <li>A U. S. citizen or Tax Resident of US; OR</li> <li>A partnership or a corporation organized in the US or under the law of the US or any states thereof; OR</li> <li>A trust (i) where a court within the United States would have authority under applicable law to render orders or judgments concerning substantially all issues regarding administration of the trust, and (ii) one or more U. S. Persons have the authority to control all substantial decisions of the trust, OR</li> <li>an estate of the decedent that is a citizen or resident of the United States.</li> </ol>
K.	<p>Specified US Person - A US Person other than the following</p> <ol style="list-style-type: none"> <li>A corporation the stock of which is regularly traded on one or more established securities markets</li> <li>Any corporation that is a member of the same expanded affiliated group, as defined in section 1471(e)(2) of the U.S. Internal Revenue Code, as a corporation described in clause (a)</li> <li>The United States or any wholly owned agency or instrumentality thereof</li> <li>Any State of the United States, any U. S. Territory, any political subdivision of any of the foregoing, or any wholly owned agency or instrumentality of any one or more of the foregoing</li> <li>Any organization exempt from taxation under section 501(a) of the U.S. Internal Revenue Code or an individual retirement plan as defined in section 7701(a)(37) of the U.S. Internal Revenue Code</li> <li>Any bank as defined in section 581 of the U. S. Internal Revenue Code;</li> <li>Any real estate investment trust as defined in section 856 of the U. S. Internal Revenue Code</li> <li>Any regulated investment company as defined in section 851 of the U. S. Internal Revenue Code or any entity registered with the U.S. Securities and Exchange Commission under the Investment Company Act of 1940 (15 U. S.C. 80a-64)</li> <li>Any common trust fund as defined in section 584(a) of the U. S. Internal Revenue Code;</li> <li>Any trust that is exempt from tax under section 664(c) of the U. S. Internal Revenue Code or that is described in section 4947(a)(1) of the U.S. Internal Revenue Code</li> <li>A dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any State;</li> <li>A broker as defined in section 6045(c) of the U.S. Internal Revenue Code</li> <li>Any tax-exempt trust under a plan that is described in section 403(b) or section 457(g) of the U.S. Internal Revenue Code S</li> </ol>
L.	<p>Direct Reporting NFFE</p> <p>A direct reporting NFFE will mean an NFFE that elects to report directly to the US IRS certain information about its direct or indirect substantial U.S. owners, in lieu of providing such information to FIs with which the NFFE holds a financial account. Direct Reporting NFE registers with the US IRS to obtain GIIN. Such Direct Reporting NFFEs are required to be reported under Rules 114F to 114H</p>

# COUNTRY CODES (ISO 3166)

Country	Country Code	Country	Country Code	Country	Country Code	Country	Country Code
Afghanistan	AF	Dominican Republic	DO	Libya	LY	Saint Lucia	LC
Aland Islands	AX	Ecuador	EC	Liechtenstein	LI	Saint Martin (French pad)	MF
Albania	AL	Egypt	EG	Lithuania	LT	Saint Pierre and Miquelon	PM
Algeria	DZ	El Salvador	SV	Luxembourg	LU	Saint Vincent and the Grenadines	VC
American Samoa	AS	Equatorial Guinea	GQ	Macao	MO	Samoa	WS
Andorra	AD	Eritrea	ER	Macedonia, the former	MK	San Marino	SM
Angola	AO	Estonia	EE	Yugoslav Republic of		Sao Tome and Principe	ST
Anguilla	AI	Ethiopia	ER	Madagascar	MG	Saudi Arabia	SA
Antarctica	AQ	Falkland Islands (Malvinas)	FK	Malawi	MW	Senegal	SN
Antigua and Barbuda	AG	Faroe Islands	FO	Malaysia	MY	Serbia	RS
Argentina	AR	Fiji	FJ	Maldives	MV	Seychelles	SC
Armenia	AM	Finland	FI	Mali	ML	Sierra Leone	SL
Aruba	AQ	France	FE	Malta	MT	Singapore	SG
Australia	AU	French Guiana	GF	Marshall Islands	MH	Sint Maarten (Dutch part)	SX
Austria	AT	French Polynesia	PF	Martinique	MQ	Slovakia	SK
Azerbaijan	AZ	French Southern Territories	TF	Mauritania	MR	Slovenia	SI
Bahamas	BS	Gabon	GA	Mauritius	MU	Solomon Islands	SB
Bahrain	BH	Gambia	GM	Mayotte	YT	Somalia	SO
Bangladesh	BD	Georgia	GE	Mexico	MX	South Africa	ZA
Barbados	BB	Germany	DE	Micronesia, Federated States of	FM	South Georgia and the	
Belarus	BY	Ghana	GH	Moldova, Republic of	MD	South Sandwich Islands	GS
Belgium	BE	Gibraltar	GI	Monaco	MC	South Sudan	SS
Belize	BZ	Greece	GE	Mongolia	MN	Spain	ES
Benin	BJ	Greenland	GL	Montenegro	ME	Sri Lanka	LK
Bermuda	BM	Grenada	GD	Montserrat	MS	Sudan	SD
Bhutan	BT	Guadeloupe	GP	Morocco	MA	Suriname	SR
Bolivia, Plurinational State of	BO	Guam	GU	Mozambique	MZ	Svalbard and Jan Mayen	SJ
Bonaire, Sint Eustatius and Saba	BQ	Guatemala	GT	Myanmar	MM	Swaziland	SZ
Bosnia and Herzegovina	BA	Guernsey	GG	Namibia	NA	Sweden	SE
Botswana	BW	Guinea	GN	Nauru	NR	Switzerland	CH
Bouvet Island	BV	Guinea-Bissau	GQ	Nepal	NP	Syrian Arab Republic	SY
Brazil	BR	Guyana	GY	Netherlands	NL	Taiwan, Province of China	TW
British Indian Ocean	IO	Haiti	HT	New Caledonia	NC	Tajikistan	TJ
Territory Brunei Darussalam	BN	Heard Island and McDonald Islands	HM	New Zealand	NZ	Tanzania, United Republic of	TZ
Bulgaria	BG	Holy See (Vatican City State)	VA	Nicaragua	NI	Thailand	TH
Burkina Faso	BF	Honduras	HN	Niger	NE	Timor-Leste	TL
Burundi	BI	Hong Kong	HK	Nigeria	NG	Togo	TG
Cabo Verde	CV	Hungary	HU	Niue	NU	Tokelau	TK
Cambodia	KH	Iceland	IS	Norfolk Island	NF	Tonga	TO
Cameroon	CM	India	IN	Northern Mariana Islands	MP	Trinidad and Tobago	TT
Canada	CA	Indonesia	ID	Norwav	NO	Tunisia	TN
Cayman Islands	KY	Iran, Islamic Republic of	IR	Oman	OM	Turkey	TR
Central African Republic	CF	Iraq	IQ	Pakistan	PK	Turkmenistan	TM
Chad	TD	Ireland	IE	Palau	PW	Turks and Caicos Islands	TC
Chile	CL	Isle of Man	IM	Palestine, State of	PS	Tuvalu	TV
China	CN	Israel	IL	Panama	PA	Uganda	UG
Christmas Island	CX	Italy	IT	Papua New Guinea	PG	Ukraine	UA
Cocos (Keeling) Islands	CC	Jamaica	JM	Paraguay	PY	United Arab Emirates	AE
Colombia	CO	Japan	JP	peru	PE	United Kingdom	GB
Comoros	KM	Jersev	JE	Philippines	PH	United States	US
Congo	CG	Jordan	JO	Pitcaim	PN	United States Minor Outlying Islands	UM
Congo, the Democratic	CD	Kazakhstan	KZ	Poland	PL	Uruguay	UY
Republic of the Cook Islands	CK	Kenya	KE	Portugal	PT	Uzbekistan	UZ
Costa Rica	CR	Kiribati	KI	Puerto Rico	PR	Vanuatu	VU
Cote d'Ivoire !Côte d'Ivoire	CI	Korea, Democratic People's Republic of	KP	Qatar	QA	Venezuela, Bolivarian Republic of	VE
Croatia	HR	Korea, Republic of	KR	Reunion !Réunion	RE	Viet Nam	VN
Cuba	CU	Kuwait	KW	Romania	RO	Virgin Islands, British	VG
Curacao !Curaqao	CW	Kyrgyzstan	KG	Russian Federation	RU	Virgin Islands, U.S.	VI
Cyprus	CY	Lao People's Democratic Republic	LA	Rwanda	RW	Wallis and Futuna	WF
Czech Republic	CZ	Latvia	LV	Saint Badhelemy !Saint Barthélemy	BL	Western Sahara	EH
Denmark	DK	Lebanon	LB	Saint Helena, Ascension and Tristan	SH	Yemen	YE
Djibouti	DJ	Lesotho	LS	da Cunha		Zambia	ZM
Dominica	DM	Liberia	LR	Saint Kitts and Nevis	KN	Zimbabwe	ZW

# STATE CODES

## LIST OF TWO- DIGIT STATE / U.T CODES AS PER INDIAN MOTOR VEHICLE ACT, 1988 I

State/U.T	Code	State/U.T	Code	State/U.T	Code
Andaman & Nicobar	AN	Himachal Pradesh	HP	Pondicherry	PY
Andhra Pradesh	AP	Jammu& Kashmir	JK	Punjab	PB
Arunachal Pradesh	AR	Jharkhand	JH	Rajasthan	RJ
Assam	AS	Karnataka	KA	Sikkim	SK
Bihar	BR	Kerala	KL	Tamil Nadu	TN
Chandigarh	CH	Lakshadweep	LD	Telangana	TS
Chattisgarh	CG	Madhya Pradesh	MP	Tripura	TR
Dadra and Nagar Haveli	DN	Maharashtra	MH	Uttar Pradesh	UP
Daman & DILI	DD	Manipur	MM		UA
Delhi	DL	Meghalaya	ML	West Bengal	WB
Goa	GA	Mizoram	MZ	Other	XX
Gujarat	GJ	Nagaland	NL		
Haryana	HR	Orissa	OR		

### KYC Documents Required for opening Current Accounts:

Sl No	Type of Entity	KYC Documents
1	Proprietorship	<ol style="list-style-type: none"> <li>Minimum 2 documents issued in the name of Proprietary Concern from the following list of documents along with and PAN or Form 60 of the proprietor as a Beneficial owner (Annexure II) must be taken or in case Permanent Account Number is not submitted an Officially Valid Document shall be submitted.</li> <li>Proof of the name, address and activity of the concern like registration certificate (in the case of a registered concern).</li> <li>Certificate/license issued by the Municipal Authorities under Shop &amp; Establishment Act.</li> <li>Sales and Income Tax returns.</li> <li>GST/CST certificate, certificate/registration document issued by Sales Tax/Service Tax/Professional Tax authorities.</li> <li>License/ Certificate of practice issued in the name of the proprietary concern by any professional body incorporated under statute (e.g. Certificate of Practice issued by Institute of Chartered Accountants of India, Institute of Cost Accountants of India, Institute of Company Secretaries of India, etc.)</li> <li>IEC (Importer/Exporter Code) issued to the Proprietary Concern by the Office of Director General of Foreign Trade (DGFT) in the name of Proprietary Concern.</li> <li>The complete Income Tax Return (not just the acknowledgment) in the name of the sole proprietor where the firm's income is reflected duly authenticated/ acknowledged by the Income Tax authorities.</li> <li>Utility bills such as electricity, water and land line telephone bills in the name of the proprietary concern</li> </ol>
2	Partnership Firms	<ol style="list-style-type: none"> <li>Registration Certificate (in case of registered firms);</li> <li>Partnership deed dated.....;</li> <li>PAN of the Partnership Firm</li> <li>(a) Permanent Account Number or Form 60 issued to the person holding POA on its behalf or in case Permanent Account Number is not submitted an Officially Valid Document shall be submitted.</li> </ol> <p>Other Documents:</p> <ol style="list-style-type: none"> <li>A declaration containing the names of all the beneficial owners together with their share holding / controlling interest / stake duly signed by the authorized signatory. (Annexure IV)</li> <li>Mode of operation in case of Partnership to be indicated clearly in AOF (Viz. All Partners jointly/severally (singly), Partner 1 &amp; 2 jointly/severally (singly) etc.)</li> <li>Partnership letter dated..... and No..... obtained on Cos 37. Signed by all partners. (To be compulsorily obtained in case of partnership firms)</li> <li>Addresses of the Power of Attorney holders</li> <li>PoA granted to a partner or employee of the firm to transact business on its behalf</li> <li>PAN of all partners &amp; beneficial owners Separate Annexure II for each beneficial owner to be obtained.</li> </ol>
3	Limited Companies	<ol style="list-style-type: none"> <li>Certificate of Incorporation dated ..... (for inspection and return). A copy of the same is Retained;</li> <li>Memorandum of Association registered on ..... and Articles of Association dated ..... obtained;</li> <li>A resolution from the Board of Directors and Power of Attorney granted to its managers, officers or employees to transact on its behalf; and</li> <li>(a) Pan or Form 60 issued to managers, officers or employees holding an attorney to transact on the company's behalf or in case Permanent Account Number is not submitted an Officially Valid Document shall be submitted.</li> </ol> <p>Other Documents</p> <ol style="list-style-type: none"> <li>A declaration containing the names of all the beneficial owners together with their share holding / controlling interest / stake duly signed by the authorized signatory. (Annexure IV)</li> <li>Certificate of commencement of business (in case of Public Limited Company)</li> <li>CIN No. ....</li> <li>Copy of PAN of Company</li> <li>Proof of Current Address</li> <li>Any officially valid document/ Identification of those who have authority as per POA granted to operate the account (as applicable to individual accounts) and KYC of all such persons operating the account and beneficial owners</li> <li>Certificate of Registrar of Joint Stock Companies dated ..... That the Company is entitled to commence business (for inspection, entry in the Power of Attorney Register and return). A copy of the same is retained. (This certificated is not required when, a. The company is a private company b. The company was registered before 1913 and does not invite the public to subscribe for shares. c. The company is Limited by guarantee and does not have a share capital).</li> <li>Certified copy of a resolution dated ..... , regulating the conduct of the account, obtained, some what on the following lines:- We hereby certify that the following resolution of the Board of Directors of the ..... Company was passed of a meeting of the Board held on the ..... And has been duly recorded in the Minute Book of the said Company :- "resolved :- that a bank account for the company be opened with the Gujarat Gramin Bank, and that the said Bank be and is hereby authorised to honour cheques, bills of exchange and promissory noted drawn, accepted or made on behalf of the company by ..... ..... and to act on any instructions so given relating to the account, whether the same be overdrawn or not, or relating to the transactions of the company." <div style="display: flex; justify-content: space-around; margin-top: 10px;"> <div>sd/- Chairman</div> <div>sd/- Directors</div> <div>sd/- Secretary</div> </div> </li> <li>PAN of the Chairman / Managing Director / Chief Promoter etc of all Related persons or beneficial owners, Separate Annexure II for each beneficial owner to be obtained.</li> </ol>

### KYC Documents Required for opening Current Accounts:

4	Societies/ Association/Clubs	<p>KYC Documents as applicable to Accounts of unincorporated Associations or Body of Individuals. Copy of the PAN or Form 60 of the Entity.</p> <p>Other Documents</p> <ol style="list-style-type: none"> <li>1. Copy of the Memorandum of Association registered on ..... and Articles of Association dated ..... Obtained.</li> <li>2. Resolution of managing body for opening the account</li> <li>3. Copy of the By Laws dated ..... and resolution dated ..... Of the Society, regarding the conduct of the account, obtained.</li> <li>4. Government / Military Order dated ..... obtained (whichever applicable).</li> <li>5. PAN of Chairman/ MD/ Chief Promoter/Secretary etc. of all Related persons or Beneficial owners, Separate Annexure II for each beneficial owner to be obtained.</li> </ol>
5	Hindu Undivided Family (HUF)	<ol style="list-style-type: none"> <li>1. Joint Hindu Family Letter dated ..... And No ..... Obtained on Cos 38, signed by all the adult coparceners</li> <li>2. Declaration from the Karta</li> <li>3. PAN of Karta</li> <li>4. PAN of adult coparceners</li> <li>5. PAN Card of Joint Hindu Family</li> <li>6. On death of a coparcener, birth of a coparcener and a minor coparcener attaining majority (18 years), a fresh JHF letter (COS 38) has to be executed</li> </ol> <p>Declaration that a) the depositor is the Karta of the Joint Family, b) the deposit belongs to JHF</p>
6	Trusts	<p><u>KYC Documents</u></p> <ol style="list-style-type: none"> <li>1. Registration Certificate;</li> <li>2. Trust Deed; and</li> <li>3. PAN or Form 60 of the Trust; and</li> <li>4. (a) Permanent Account Number or Form 60 issued to the person holding POA on its behalf in case Permanent Account Number is not submitted an Officially Valid Document shall be submitted.</li> </ol> <p>Other Documents</p> <ol style="list-style-type: none"> <li>5. A declaration containing the names of all the beneficial owners together with their share holding / controlling interest / stake duly signed by the authorized signatory. (Annexure IV)</li> <li>6. Copy of relevant extracts of trust deed dated ..... obtained and perused, with special emphasis on the power of the trustees to sign cheques, delegation of authority, borrow money etc. The relevant portions are entered in the power of attorney register.</li> <li>7. A copy of the Resolution</li> <li>8. Power of Attorney granted to transact business on its behalf (wherever applicable),</li> <li>9. PAN of trustees, executors, administrators, etc. of all Related persons or Beneficial owners, Separate Annexure II for each beneficial owner to be obtained.</li> <li>10. Proof of current address</li> <li>11. All Trust Accounts to be invariably assigned "High Risk"</li> </ol>
7	Unincorporated association or body of individuals	<ol style="list-style-type: none"> <li>1. Resolution of the managing body of such association or body of individuals;</li> <li>2. Power of attorney granted to transact on its behalf;</li> <li>3. PAN or Form 60 of the entity.</li> <li>4. (a) Permanent Account Number or Form 60 issued to the person holding POA on its behalf or in case Permanent Account Number is not submitted an Officially Valid Document shall be submitted.</li> <li>5. Such information as may be required by the bank to collectively establish the legal existence of such an association or body of individuals.</li> <li>6. PAN of all Related persons or Beneficial owners, Separate Annexure II for each beneficial owner to be obtained</li> <li>7. A declaration containing the names of all the beneficial owners together with their share holding / controlling interest / stake duly signed by the authorized signatory. (Annexure IV)</li> </ol> <p>• In Case of Political Parties, along with above mentioned document these 4 other documents will also be attached :</p> <ol style="list-style-type: none"> <li>a. Certificate from the Election Commission confirming that "the political party is registered under section 29A of Representation of people Act, 1951 (43 of 1951) and secured not less than one percent of the votes polled in the last general election to the House of the People or the Legislative Assembly, as the case may be".</li> <li>b. Memorandum or Rules and regulations of the political party.</li> <li>c. Photograph of the person who has been authorised to transact the account, i.e. to whom Power of Attorney is granted.</li> <li>d. Documents in respect of proof of address of the political party.</li> </ol>
8	Executors, Administrators and Liquidators	<p>Proof of Identity for Executors, Administrators and Liquidators</p> <ol style="list-style-type: none"> <li>1. Probate or letter of administration or authority under the Companies Act dated ..... obtained (for inspection. Entry in miscellaneous documents register and return). A copy of the same is retained <ol style="list-style-type: none"> <li>I. In case more than one executors / administrators / liquidators are appointed, letter of authority signed by all of them regulating the conduct of the account, must be obtained.</li> <li>II. Executors / administrators / liquidators cannot normally delegate their powers to third parties.</li> <li>III. PAN of all Related persons or Beneficial owners, Separate Annexure II for each beneficial owner to be obtained</li> </ol> </li> </ol> <p>Proof of Residence for Tax purpose</p> <ol style="list-style-type: none"> <li>IV. With respect to an entity, any official document issued by an authorised Government body, Including a Government agency or a municipality, which includes the name of the entity and either the address of its principal office in the country or territory in which it claims to be a resident or the country or territory in which the entity was incorporated or organised;</li> <li>V. TIN letter issued by the respective Government body/agency in case of entity resident in any country or territory outside India.</li> </ol>
9	Govt. Authorities & Juridical Persons	<ol style="list-style-type: none"> <li>a) Documents showing name of the person authorised to act on behalf of the entity</li> <li>b) Documents, as specified in section 16, of the person holding an attorney to transact on its behalf and</li> <li>c) Such Documents as may be required by the RE to establish the legal existence of such an entity / juridical person.</li> </ol>

### KYC Documents Required for opening Current Accounts:

#### Officially Valid Documents:

The list of OVDs consist only the following Five:

1. Passport
2. Driving licence
3. Proof of possession of Aadhaar Number : Where the customer submit his proof of position of Aadhaar Number as on OVD, he may submitted in such form as are issued by the Unique Identification Authority of India.
4. Voter's Identity Card issued by Election Commission of India
5. Job card issued by NREGA duly signed by an officer of the State Government
6. Letter issued by the National Population Register containing details of name, address.  
(Aadhaar and PAN are MANDATORY and not part of OVDs)

#### Deemed Officially Valid Documents

The Following documents shall be deemed to be officially valid documents for the limited purpose of proof of address:

- (i) Utility bill which is not more than two months old of any service provider (electricity, Telephone , post-paid mobile phone , piped gas, water bill).
- (ii) Property or Municipal Tax Receipt
- (iii) Pension or Family Pension Payment Orders (PPOs) issued to retired employees by Government Departments or Public Sector Undertakings, if they contain the address
- (iv) 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 license agreements with such employers allotting official accommodation.

### WHO IS A BENEFICIAL OWNER :

The beneficial owner, as per Rule 9(3) of PML Amendment Rules 2013 is determined as under:

- (a) where the customer is a company, the beneficial owner is natural person(s), who, whether acting alone or together, or through one or more juridical person, has/have a controlling ownership interest or who exercises control through other means.  
Explanation. - For the purpose of this sub-clause-
  - i) "Controlling ownership interest " means ownership of or entitlement to more than twenty-five percent of shares or capital or profits of the company;
  - ii) "Control" shall include the right to appoint majority of directors or to control the management or policy decisions including by virtue of their shareholding or management rights or shareholders' agreements or voting agreements.
- (b) Where the customer is a partnership firm, the beneficial owner is the natural person(s), who, whether acting along or together, or through one or more juridical person, has/have ownership of/entitlement to more than 15% of capital or profits of partnership;

- (c) Where the customer is an unincorporated association or body of individuals, the beneficial owner is the natural person(s), who, whether acting along or together, or through one or more juridical person, has/have ownership of or entitlement to more than 15 % of the property or capital or profits of such associations or body of individuals;  
Explanation: Term 'body of individuals' includes societies. Where no natural person is identified under (a), (b) or (c) above, the beneficial owner is the relevant natural person who holds the position of senior managing official.
- (d) Where the client is the trust, the identification of the beneficial owner(s) shall include identification of the author of the trust, the trustee, the beneficiaries with 15% or more interest in the trust and any other natural person exercising ultimate effective control over the trust through a chain of control or ownership.
- (e) Where the client or the owner of the controlling interest is a company listed on a stock exchange or is a subsidiary of such a company, it is not necessary to identify and verify the identity of any share holder or beneficial owner of such companies.

----- TEAR FROM HERE (Please make sure the above machine readable code is not damaged while tearing off) -----

#### ACKNOWLEDGEMENT

1. NAME: \_\_\_\_\_ DATE : \_\_\_\_\_

2. DOCUMENTS DEPOSITED (I) \_\_\_\_\_

(II) \_\_\_\_\_ (III) \_\_\_\_\_

(IV) \_\_\_\_\_ (V) \_\_\_\_\_

BRANCH MANAGER



TAX RESIDENT OF US: YES ☐ NO ☐ (IF „YES“ PLEASE PROVIDE USTIN) USTIN:

**IF TAX RESIDENT OF US, WHETHER THE PERSON IS**

A US PERSON YES ☐ NO ☐ (A TAX RESIDENT OF US IS US PERSON, SEE INSTRUCTION J)

A SPECIFIED US PERSON (SEE INSTRUCTIONS K) YES ☐ NO ☐ (IF SPECIFIED US PERSON IS YES, THEN THE ENTITY IS US REPORTABLE)

TAX RESIDENT OUTSIDE INDIA OTHER THAN US: YES ☐ NO ☐

IF „YES“, PLEASE PROVIDE COUNTRY CODE  & TIN / FUNCTIONAL EQUIVALENT:

IF TAX RESIDENT OUTSIDE INDIA OTHER THAN US IS „YES“, WHETHER ENTITY FALLS IN ANY OF THE FOLLOWING CATEGORY (TICK FROM THE FOLLOWING CATEGORY AS APPLICABLE - IF NONE OF THE FOLLOWING CATEGORY IS MARKED „YES“ THEN THE ACCOUNT IS AN „OTHER REPORTABLE ACCOUNT“)

I. ANY CORPORATION THE STOCK OF WHICH IS REGULARLY TRADED ON ONE OR MORE ESTABLISHED SECURITIES MARKET YES ☐ NO ☐

II. ANY CORPORATION THAT IS A RELATED ENTITY OF A CORPORATION DESCRIBED IN (I) ABOVE YES ☐ NO ☐

III. A GOVERNMENTAL ENTITY YES ☐ NO ☐

IV. AN INTERNATIONAL ORGANIZATION YES ☐ NO ☐

V. A CENTRAL BANK YES ☐ NO ☐

VI. A FINANCIAL INSTITUTION YES ☐ NO ☐

NO RESIDENCE FOR TAX PURPOSE YES ☐ NO ☐

IF ANY OF THE ITEM (I) TO (VI) IS TICKED „YES“ THE ACCOUNT IS NOT AN „OTHER REPORTABLE ACCOUNT“

IF ENTITY IS NEITHER A TAX RESIDENT OF INDIA OR US NOR A TAX RESIDENT OUTSIDE INDIA OTHER THAN US, THEN THE FIELD **NO RESIDENCE FOR TAX PURPOSE** WILL BE „YES“

IF „YES“ PLEASE PROVIDE COUNTRY CODE WHERE THE PRINCIPAL OFFICE OF THE ENTITY LOCATED

COUNTRY CODE

MULTIPLE TAX RESIDENCY: YES ☐ NO ☐ (IF „YES“, PLEASE FILL THE TABLE BELOW)

1. IF AN ENTITY IS A SPECIFIED US PERSON AND ALSO HAS A TAX RESIDENCY OUTSIDE INDIA OTHER THAN US, THE ENTITY HAS MULTIPLE TAX RESIDENCY.  
2. IF IT IS NOT A SPECIFIED US PERSON BUT HAS TAX RESIDENCIES OUTSIDE INDIA OTHER THAN US IN MORE THAN ONE COUNTRY THE ENTITY, HAS MULTIPLE TAX RESIDENCY.

COUNTRY OF TAX RESIDENCE OUTSIDE INDIA OTHER THAN US	TAX IDENTIFICATION NUMBER OR EQUIVALENT, IF ISSUED BY JURISDICTION	IDENTIFICATION TYPE (TIN, COMPANY IDENTIFICATION NUMBER (CIN), EIN OR OTHER, PLEASE SPECIFY)
<p>ADDRESS*</p> <p>LINE 1: <input type="text"/></p> <p>LINE 2: <input type="text"/></p> <p>LINE 3: <input type="text"/></p> <p>CITY: <input type="text"/></p> <p>STATE: <input type="text"/></p> <p>PIN: <input type="text"/></p>		
COUNTRY OF TAX RESIDENCE OUTSIDE INDIA OTHER THAN US	TAX IDENTIFICATION NUMBER OR EQUIVALENT, IF ISSUED BY JURISDICTION	IDENTIFICATION TYPE (TIN, COMPANY IDENTIFICATION NUMBER (CIN), EIN OR OTHER, PLEASE SPECIFY)
<p>ADDRESS*</p> <p>LINE 1: <input type="text"/></p> <p>LINE 2: <input type="text"/></p> <p>LINE 3: <input type="text"/></p> <p>CITY: <input type="text"/></p> <p>STATE: <input type="text"/></p> <p>PIN: <input type="text"/></p>		

## INDUSTRY CODES

01. AIRLINES/ AVIATION	15. CASINOS	29. IMPORT/EXPORT	43. STEEL/ HARDWARE
02. ADVERTISING AGENCY	16. CEMENTS/ PAINTS	30. MANUFACTURING	44. STOCKS & SHARES
03. AGRICULTURE/ ALLIED INDUSTRIES	17. CHIT FUNDS	31. MONEY LENDER	45. TECH STARTUPS
04. AUTOMOBILES	18. CONSUMER DURABLES	32. MEDIA/ ENTERTAINMENT	46. TELECOMMUNICATION
05. AUTOPARTS	19. COURIER/ CARGO	33. MEDICAL/ HEALTHCARE	47. TEXTILES/ GARMENTS
06. AUTO FINANCE	20. CONSTRUCTION/ REAL ESTATE	34. MARBLE & GRANITE	48. TRAVEL & TOURISM
07. ARMS DEALER	21. CONSULTANCY	35. OIL & GAS	49. TRANSPORTATION & LOGISTICS
08. BANKING/ FINANCIAL SERVICES	22. ELECTRONICS	36. PETROL PUMPS	50. FOREIGN DEALERS/ BULLION
09. ENGINEERING/ CAPITAL GOODS	23. FURNITURE/ TIMBER	37. PHARMACEUTICALS	51. PROFESSIONAL & DOCTOR, LAWYER, ENGG. CONSULTING, HR)
10. FERTILIZERS/ CHEMICALS/ SEEDS/	24. GOVERNMENT BODIES	38. POWER/ ELECTRICITY	52. RETAIL CHAIN/ FMCG
11. PESTICIDES	25. HOTELS/ RESTAURANTS	39. PRINTING/ PUBLISHING	53. IT SERVICES
12. FISHERIES/ POULTRY	26. HOSPITALS/ CLINICS/ NURSING HOME	40. RELIGIOUS INSTITUTIONS	
13. GEMS/ JEWELLERY	27. INFRASTRUCTURE	41. SCIENCE & TECHNOLOGY	
14. CALL CENTERS/ BPO	28. INSURANCE	42. SCHOOL/ COLLEGES/ INSTITUTES	