

GENERAL INSTRUCTIONS:

A. Clarification / Guidelines for filling 'For Office Use Only' section

- Account Type : Simplified should be used for FPI Category I and Category II only.
- 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
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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- Section 8 Companies O- Artificial Judicial Person P- International Organization or Agency/Foreign Embassy or Consular Office etc. Q- Not Categorized R- Others
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In case of companies and partnerships, PAN of the entity is mandatory. In case of other entities, FORM 60 may be obtained (Companies Act,2013)

C. Clarification /Guidelines for filling "Entity Details" section

- For sole proprietorship concerns, In case of non-availability of PAN, Form60 needs to be furnished.
- Identification type: T-TIN, C-Company Identification Number, G-US GIIN, E-Global Entity identification Number (EIN) O-Others
- "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

- Activity Proof-1 and Activity Proof-2 are applicable for accounts in case of sole proprietorship firms. Please refer to relevant instructions issued by the RBI in this regard.
- Please refer to the relevant instructions issued by the regulator regarding applicable documents for the legal entity.
- Certified copy of document or equivalent e- document or OVD obtained through Digital KYC process to be submitted.
- 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 by Intermediaries Providing Digital Locker Facilities) Rules, 2016.
- Digital KYC process has to be carried out as stipulated in the PML Rules, 2005.
- Certified copies of all the relevant documents as applicable, needs to be submitted.
- KYC requirements for Foreign Portfolio Investors (FPIs) will be as specified by the concerned regulator from time to time.
- Details of the Required Documents for different Entity Constitution type are mentioned in page No. 17 (KYC Documents Required)

E. Clarification /Guideline for filling Proof of Address [PoA] SECTION

- State /U.T Code and Pin/ Post Code will not be mandatory for overseas address.
- Certified copy of document or equivalent e- document to be submitted.
- In case of multiple correspondence /Local address, Please fill Annexure-III

F. Clarification / Guideline for 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.

G. Clarification / Guideline for filling Related Person Details section

- Personal Details : 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. Proof of Address [PoA]

- PoA to be submitted only if the submitted PoI does not have an address as per PoI is invalid or not in force.
- State /U.T. Code and Pin/Post Code will not be mandatory for overseas addresses.
- In case of deemed PoA such as utility bill, the document need not be uploaded on CKYCR
- 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 identity information available in the Central Identities Data Repository.
- If KYC number of Related Person is available, no other details except Person Type and Name of the Related Person are required.
- 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.
- Fill separate Annexure (A.II) for each Controlling/Related Person/Beneficial Owner:
 - Resident Outside India for tax purposes:
 - Provision for capturing multiple tax residency details is made available (Annexure III)
 - 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.
- Proof of Identity:
 - If driving license number or passport is provided as POI then expiry date is to be mandatorily furnished.
 - Mention identification/reference number if Z-Others (any document notified by the central government is ticked).
- Section 1 A to be filled for Controlling person and section 1 B to be filled for related person
- The details of Controlling Persons are required only if the Legal entity is passive NFE as defined in the Income tax rules.
"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 purpose 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 dated 18,01,2013 issued by RBI.
(ii) CIR/MIRSD/2/2013 dated 24,01,2013 by Securities and Exchange Board of India or
(iii) IRDA/SDD/GDL/CIR/019/02/2013 issued on 04,02,2013 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 C10- CP of legal arrangement - Other-Trustee equivalent
	• Each Coparcener	C12 - CP of legal arrangement - Other-beneficiary equivalent
Partnership	• Ownership	C01- CP of legal person - ownership
	• Other means	C01- CP of legal person – other means
	• Senior managing officials	C03 - CP of legal person – senior managing official
Company	• Ownership	C 01 -CP of legal person - ownership
	• Other means	C 02 -CP of legal person - other means
	• Senior managing official	C 03 - CP of legal person – senior managing official
Society	• Ownership	C 01 -CP of legal person - ownership
	• Other means	C 02 - CP of legal person – other means
	• Senior managing official	C 03 - CP of legal person – senior managing official
AOP/BOI	• Members (owners)	C 01 - CP of legal person - ownership
	• Settlor Equivalent	C 09 – CP of legal arrangement –Other-settlor equivalent
	• Trustee equivalent	C 10 – CP of legal arrangement –Other-trustee equivalent
	• Protector Equivalent	C 11 – CP of legal arrangement –Other-protector equivalent
	• Beneficiary Equivalent	C 12 – CP of legal arrangement –Other-beneficiary equivalent
	• Others	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"> i. Any NFE which is not an Active NFE, or ii. 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. iii. 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). <p>Note:</p> <ol style="list-style-type: none"> 1. 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"> i. 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 ii. Individual and collective portfolio management; or iii. Otherwise investing, administering, or managing financial assets or money on behalf of other persons. <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"> i. 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 ii. 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 iii. 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 iv. 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 v. 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 vi. 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 vii. 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 viii. the entity meets all of the following requirements, namely:- <ol style="list-style-type: none"> a. 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; b. It is exempt from income-tax in India; c. It has no shareholders or members who have a proprietary or beneficial interest in its income or assets; d. 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 e. 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. <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"> I. an Investor Protection Fund referred to in clause (23EA); II. a Credit Guarantee Fund Trust for Small Industries referred to in clause 23EB; and III. an Investor Protection Fund referred to in clause (23EC), of section 10 of the Act
J.	<p>A US Person is any of the following</p> <ol style="list-style-type: none"> a. A U. S. citizen or Tax Resident of US; OR b. A partnership or a corporation organized in the US or under the law of the US or any states thereof; OR c. 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 d. an estate of the decedent that is a citizen or resident of the United States.
K.	<p>Specified US Person - A US Person other than the following</p> <ol style="list-style-type: none"> a. A corporation the stock of which is regularly traded on one or more established securities markets b. 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) c. The United States or any wholly owned agency or instrumentality thereof d. 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 e. 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 f. Any bank as defined in section 581 of the U. S. Internal Revenue Code; g. Any real estate investment trust as defined in section 856 of the U. S. Internal Revenue Code h. 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) i. Any common trust fund as defined in section 584(a) of the U.S. Internal Revenue Code; j. 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 k. 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; l. A broker as defined in section 6045(c) of the U.S. Internal Revenue Code m. 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
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 NFFE 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 Pierre and Miquelon	PM
Aland Islands	AX	Ecuador	EC	Liechtenstein	LI	Saint Vincent and the Grenadines	VC
Albania	AL	Egypt	EG	Lithuania	LT	Samoa	WS
Algeria	DZ	El Salvador	SV	Luxembourg	LU	San Marino	SM
American Samoa	AS	Equatorial Guinea	GQ	Macao	MO	Sao Tome and Principe	ST
Andorra	AD	Eritrea	ER	Macedonia, the former Yugoslav Republic of	MK	Saudi Arabia	SA
Angola	AO	Estonia	EE	Madagascar	MG	Senegal	SN
Anguilla	AI	Ethiopia	ET	Malawi	MW	Serbia	RS
Antarctica	AQ	Falkland Islands (Malvinas)	FK	Malaysia	MY	Seychelles	SC
Antigua and Barbuda	AG	Faroe Islands	FO	Maldives	MV	Sierra Leone	SL
Argentina	AR	Fiji	FJ	Mali	ML	Singapore	SG
Armenia	AM	Finland	FI	Malta	MT	Sint Maarten (Dutch part)	SX
Aruba	AW	France	FR	Marshall Islands	MH	Slovakia	SK
Australia	AU	French Guiana	GF	Martinique	MQ	Slovenia	SI
Austria	AT	French Polynesia	PF	Mauritania	MR	Solomon Islands	SB
Azerbaijan	AZ	French Southern Territories	TF	Mauritius	MU	Somalia	SO
Bahamas	BS	Gabon	GA	Mayotte	YT	South Africa	ZA
Bahrain	BH	Gambia	GM	Mexico	MX	South Georgia and the South Sandwich Islands	GS
Bangladesh	BD	Georgia	GE	Micronesia, Federated States of	FM	South Sudan	SS
Barbados	BB	Germany	DE	Moldova, Republic of	MD	Spain	ES
Belarus	BY	Ghana	GH	Monaco	MC	Sri Lanka	LK
Belgium	BE	Gibraltar	GI	Mongolia	MN	Sudan	SD
Belize	BZ	Greece	GR	Montenegro	ME	Suriname	SR
Benin	BJ	Greenland	GL	Montserrat	MS	Svalbard and Jan Mayen	SJ
Bermuda	BM	Grenada	GD	Morocco	MA	Swaziland	SZ
Bhutan	BT	Guadeloupe	GP	Mozambique	MZ	Sweden	SE
Bolivia, Plurinational State of	BO	Guam	GU	Myanmar	MM	Switzerland	CH
Bonaire, Sint Eustatius and Saba	BQ	Guatemala	GT	Namibia	NA	Syrian Arab Republic	SY
Bosnia and Herzegovina	BA	Guernsey	GG	Nauru	NR	Taiwan, Province of China	TW
Botswana	BW	Guinea	GN	Nepal	NP	Tajikistan	TJ
Bouvet Island	BV	Guinea-Bissau	GW	Netherlands	NL	Tanzania, United Republic of	TZ
Brazil	BR	Guyana	GY	New Caledonia	NC	Thailand	TH
British Indian Ocean Territory	IO	Haiti	HT	New Zealand	NZ	Timor-Leste	TL
Brunei Darussalam	BN	Heard Island and McDonald Islands	HM	Nicaragua	NI	Togo	TG
Bulgaria	BG	Holy See (Vatican City State)	VA	Niger	NE	Tokelau	TK
Burkina Faso	BF	Honduras	HN	Nigeria	NG	Tonga	TO
Burundi	BI	Hong Kong	HK	Niue	NU	Trinidad and Tobago	TT
Cabo Verde	CV	Hungary	HU	Norfolk Island	NF	Tunisia	TN
Cambodia	KH	Iceland	IS	Northern Mariana Islands	MP	Turkey	TR
Cameroon	CM	India	IN	Norway	NO	Turkmenistan	TM
Canada	CA	Indonesia	ID	Oman	OM	Turks and Caicos Islands	TC
Cayman Islands	KY	Iran, Islamic Republic of	IR	Pakistan	PK	Tuvalu	TV
Central African Republic	CF	Iraq	IQ	Palau	PW	Uganda	UG
Chad	TD	Ireland	IE	Palestine, State of	PS	Ukraine	UA
Chile	CL	Isle of Man	IM	Panama	PA	United Arab Emirates	AE
China	CN	Israel	IL	Papua New Guinea	PG	United Kingdom	GB
Christmas Island	CX	Italy	IT	Paraguay	PY	United States	US
Cocos (Keeling) Islands	CC	Jamaica	JM	Peru	PE	United States Minor Outlying Islands	UM
Colombia	CO	Japan	JP	Philippines	PH	Uruguay	UY
Comoros	KM	Jersey	JE	Pitcairn	PN	Uzbekistan	UZ
Congo	CG	Jordan	JO	Poland	PL	Vanuatu	VU
Congo, the Democratic Republic of the	CD	Kazakhstan	KZ	Portugal	PT	Venezuela, Bolivarian Republic of	VE
Cook Islands	CK	Kenya	KE	Puerto Rico	PR	Viet Nam	VN
Costa Rica	CR	Kiribati	KI	Qatar	QA	Virgin Islands, British	VG
Cote d'Ivoire !Côte d'Ivoire	CI	Korea, Democratic People's Republic of	KP	Reunion !Réunion	RE	Virgin Islands, U.S.	VI
Croatia	HR	Korea, Republic of	KR	Romania	RO	Wallis and Futuna	WF
Cuba	CU	Kuwait	KW	Russian Federation	RU	Western Sahara	EH
Curacao !Curaçao	CW	Kyrgyzstan	KG	Rwanda	RW	Yemen	YE
Cyprus	CY	Lao People's Democratic Republic	LA	Saint Barthelemy !Saint Barthélemy	BL	Zambia	ZM
Czech Republic	CZ	Latvia	LV	Saint Helena, Ascension and Tristan da Cunha	SH	Zimbabwe	ZW
Denmark	DK	Lebanon	LB	Saint Kitts and Nevis	KN		
Djibouti	DJ	Lesotho	LS	Saint Lucia	LC		
Dominica	DM	Liberia	LR	Saint Martin (French part)	MF		

STATE CODES

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

State/UT	Code	State/UT	Code	State/UT	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"> 1. KYC Documents of Proprietor : (1) Certified copy of any one OVD, (2) PAN or Form 60 (3) Photograph & (4) Customer Information Sheet or CIS (AOF and Annexure 2) Any two documents from S. No 2 to 10. 2. Proof of the name, address and activity of the concern like registration certificate (in the case of a registered concern). 3. Certificate/license issued by the Municipal Authorities under Shop & Establishment Act. 4. Sales and Income Tax returns. 5. GST/CST certificate, certificate/registration document issued by Sales Tax/Service Tax/Professional Tax authorities. 6. 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.) 7. 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. 8. 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. 9. Utility bills such as electricity, water and land line telephone bills in the name of the proprietary concern 10. Certificate of Contact Point / place of business verification by Branch Official.
2	Partnership Firms	<ol style="list-style-type: none"> 1. Registration Certificate 2. Partnership deed dated.....; 3. PAN of the Partnership Firm 4. KYC Documents of all Beneficial Owners and Power of Attorney holders (1) Certified copy of any one OVD, (2) PAN or Form 60 (3) Photograph & (4) Customer Information Sheet or CIS (AOF and Annexure 2) <p>Other Documents:</p> <ol style="list-style-type: none"> 5. A declaration containing the names of all the beneficial owners together with their shareholding / controlling interest / stake duly signed by the authorized signatory, (Annexure IV) 6. Mode of operation in case of Partnership to be indicated clearly in AOF (Viz. All Partners jointly/severally (singly), Partner 1 & 2 jointly/severally (singly) etc.) 7. Partnership letter dated..... and No..... obtained on Cos 37. Signed by all partners. (To be compulsorily obtained in case of partnership firms) 8. PoA granted to a partner or employee of the firm to transact business on its behalf *Separate Annexure II for each beneficial owner to be obtained.
3	Limited Liability Partnership Firm	<ol style="list-style-type: none"> 1. KYC Documents of all Beneficial Owners and Power of Attorney holders (1) Certified copy of any one OVD, (2) PAN or Form 60 (3) Photograph & (4) Customer Information Sheet or CIS (AOF and Annexure 2) 2. Limited Liability Partnership (LLP) Deed 3. Registration Certificate from Registrar of Companies (ROC) along with DPIN of the Partners 4. Proof of Address of Registered Office of LLP 5. Certificate of Incorporate of LLP 6. PAN of the LLP 7. Resolution of the Partners for Opening Current Account with the Bank 8. A declaration containing the names of all the beneficial owners together with their shareholding / controlling interest / stake duly signed by the authorized signatory, (Annexure IV) *Separate Annexure II for each beneficial owner to be obtained.
4	Limited Companies	<ol style="list-style-type: none"> 1. Certificate of Incorporation dated (for inspection and return). A copy of the same is Retained; 2. Memorandum of Association registered on and Articles of Association dated obtained; 3. A resolution from the Board of Directors and Power of Attorney granted to its managers, officers or employees to transact on its behalf; and 4. KYC Documents of all Beneficial Owners and Power of attorney holders : (1) Certified Copy of any one OVD , (2) PAN or Form 60, (3) Photograph & (4) Customer Information Sheet (AOF & Annexure 2) <p>Other Documents</p> <ol style="list-style-type: none"> 5. A declaration containing the names of all the beneficial owners together with their shareholding / controlling interest / stake duly signed by the authorized signatory, (Annexure IV) 6. Certificate of commencement of business (in case of Public Limited Company) 7. CIN No. 8. Copy of PAN of Company 9. Proof of Current Address 10. Certified copy of a resolution dated regulating the conduct of the account, obtained, somewhat 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 State Bank of India, and that the said Bank be and is hereby authorized to honour cheques, bills of exchange and promissory notes 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." sd/- sd/- sd/- Chairman Directors Secretary *Separate Annexure II for each beneficial owner to be obtained.
5	Societies/ Association / Clubs	<ol style="list-style-type: none"> 1. KYC Documents as applicable to Accounts of unincorporated Associations or Body of Individuals. 2. Copy of the PAN or Form 60 of the Entity. <p>Other Documents</p> <ol style="list-style-type: none"> 3. Copy of the Memorandum of Association registered on and Articles of Association dated Obtained. 4. Resolution of managing body for opening the account 5. Copy of the By Laws dated and resolution dated Of the Society, regarding the conduct of the account, obtained. 6. Government / Military Order dated obtained (whichever applicable). 7. A Declaration containing the names of all Beneficial Owners together with their shareholding / controlling interest / stake duly signed by the Authorized Signatory (Annexure 4) 8. KYC Documents for all Beneficial owners and Power of attorney holders / authorized signatories: (1) Certified copy of any one OVD, (2) PAN or Form 60, (3) Photograph & (4) Customer Information Sheet or CIS <p>*Separate Annexure II for each beneficial owner to be obtained.</p>
6	Hindu Undivided Undivided Family (HUF)	<ol style="list-style-type: none"> 1. Joint Hindu Family Letter dated And No. Obtained on Cos 38, signed by all the adult coparceners 2. Declaration from the Karta 3. PAN or Form 60 of Karta 4. PAN or Form 60 of adult coparceners 5. PAN or Form 60 of Joint Hindu Family 6. KYC Documents for Karta and any other Power of attorney holders / authorized signatories : (1) Certified copy of any one OVD, (2) PAN or Form 60, (3) Photograph & (4) Customer Information Sheet or CIS.
7	Trusts	<ol style="list-style-type: none"> 1. <u>Registration Certificate;</u> 2. Trust Deed; and 3. PAN or Form 60 of the Trust; and 4. KYC Documents for all Beneficial Owners and Power of attorney holders / Authorized Signatories: (1) Certified copy of any one OVD, (2) PAN or Form 60, (3) Photograph & (4) Customer Information Sheet or CIS (AOF & Annexure 2). <p>Other Documents</p> <ol style="list-style-type: none"> 5. A declaration containing the names of all the beneficial owners together with their shareholding / controlling interest / stake duly signed by the authorized signatory, (Annexure IV) 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. 7. A copy of the Resolution <p>*Separate Annexure II for each beneficial owner to be obtained.</p>

KYC Documents Required for opening Current Accounts:

Sl No	Type of Entity	KYC Documents
8	Unincorporated association or body of individuals	<ol style="list-style-type: none"> Resolution of the managing body of such association or body of individuals; Power of attorney granted to transact on its behalf; PAN or Form 60 of the entity. KYC Documents for all Beneficial owners and Power of Attorney holders / Authorized Signatories: (1) Certified copy of any one OVD, (2) PAN or Form 60, (3) Photograph & (4) Customer Information Sheet or CIS (AOF & Annexure). Any Document, to the satisfaction of the branch establish the legal existence of such an association or body of individuals. A declaration containing the names of all the beneficial owners together with their shareholding / controlling interest / stake duly signed by the Authorized Signatory, (Annexure IV) In Case of Political Parties, along with above mentioned document these 3 other documents will also be attached: <ol style="list-style-type: none"> 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". Memorandum or Rules and regulations of the political party. Documents in respect of proof of address of the political party.
9	Executors,	Proof of Identity for Executors, Administrators and Liquidators <ol style="list-style-type: none"> 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"> 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. Executors / administrators / liquidators cannot normally delegate their powers to third parties. KYC Documents for all Beneficial owners and Power of attorney holders / Authorized Signatories: (1) Certified copy of any one OVD, (2) PAN or Form 60, (3) Photograph & (4) Customer Information Sheet or CIS (AOF) <ul style="list-style-type: none"> Proof of Residence for Tax purpose With respect to an entity, any official document issued by an authorized 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 organized TIN letter issued by the respective Government body/agency in case of entity resident in any country or territory outside India.

Officially Valid Documents:

The list of OVDs consist only the following Five:

- Passport
- Driving licence
- 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.
- Voter's Identity Card issued by Election Commission of India
- Job card issued by NREGA duly signed by an officer of the State Government
- 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:

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

- 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-

 - "Controlling ownership interest " means ownership of or entitlement to more than twenty - five percent of shares or capital or profits of the company;
 - "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.
- 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;
- 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.
- 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.
- 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.

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ACKNOWLEDGEMENT

1. NAME: _____ DATE : _____

2. DOCUMENTS DEPOSITED (I) _____

(II) _____ (III) _____

(IV) _____ (V) _____

BRANCH MANAGER