

Know Your Customer (KYC) Application Form | Individual

Important Instructions:

- A. Fields marked with '*' are mandatory fields.
- B. Tick "wherever applicable.
- $\ensuremath{\text{C.}}$ Please fill the form in English and BLOCK letters.
- D. Please fill the date in DD-MM-YY format.
- section number and strike off the sections not required to be updated.
- F. Please read section wise detailed guide
- G. List of State/U.T code as per Indian Motor Vehicle Act, 1988 is available at the end.
- H. List of two character ISO 3166 country codes is available at the end.
- I. KYC number of applicant is mandatory for update application.
- E. For particular section update, please tick () in the box J. The 'OTP based E-KYC' check box is to be checked for accounts opened using OTP based E-KYC in non-face to face mode

| For office use only (To be filled by financial institution | on) ł | Application (YC Num Account 1 | ber | • | | ew | | Up Min | date | A | adhaar (| OTP ba | | | | | YC up | | | | | |
|--|---------------|---------------------------------|-------------|---------------|-------------------------------|--------------|---------|---------------|----------|----------------|--------------------------------|-----------|----------------|----------|--------|-------|----------|-------|------|--------------------|-----------|--------|
| 1. Personal Details Name* (Same as ID proof) Maiden Name Father / Spouse Name* Mother Name | Prefix | refer in | | First N | | e end | | | | | Middle | Name | | | | | | Lasi | t Na | me | | |
| Date of Birth* Gender* PAN* Marital Status* Citizenship* Residential Status* | M- Male | ed | idual | | - Fema Jnmarri Others - | ed - Coun | - | [[n [| F(| ORM 6 thers | gender 0 furnish ational | | Person | | | try C | | | | | | |
| 2. PROOF OF IDEN | ITITY AN | D ADE | RES | S * (P | lease | refer | ins | truc | tion E | 3 at t | he enc |) | | | | | | | | | | |
| Certified copy of any one of the A-Passport Number B-Voter ID Card C-Driving Licence D-NREGA Job Card E-National Population Research | gister Letter | | | | Passpo | ort Exp | Driv | Date ring | Licenc | | M M | ; D [[|) - - | <u> </u> | - [| Y Y | Y Y | | | PHO ture /Thu | } | ession |
| II E-KYC Authentication | | No r | eed to atta | ach. Aad | haar card. | If submit | tted, A | adhaai | r Number | to be m | asked by th | e custome | r | | | | | | | s photo w the f | ithout co | |
| III Offline verification of Aad | haar X | x x x | (X) | X X Z | K | | | | | | | | | | | | | | | | | |
| Address [For other than resident Line 1* Line 2 Line 3 District* | f Individual, | please n | | | eas Ade | | | | | | State | e/U.T Co | · - | own/v | /illag | je* | ISO 3 | | oun | try Co | de* | |
| 3. CURRENT ADDR | RESS DE | TAILS | (Plea | ise re | fer in | struc | tion | Ва | t the | end) | | | | | | | | | | | | |
| Same as above mentioned I. Certified copy of OVD or equi A-Passport Number | • | | | or OVE | obtain | ed thro | ough | digit | al KYC | proce | | | | | nyo | ne of | the foll | owing | OV | 'Ds) | | |
| B-Voter ID Card C-Driving Licence D-NREGA Job Card E-National Population Re | | | l | ach. Aadı | haar card. | If submit | | | | | piry Date | | | M M | - [| Y Y | Y Y | | | | | |
| II E-KYC Authentication | 710011001 | | | | | | | | | | asked by th | | | | | | | | | | | |
| III Offline verification of Aad | haar Y | X X X | | | | a subtill | .cu, Ai | | rvanibel | io ne m | asneu by tN | | | | | | | | | | | |
| IV Deemed Proof of Address | | | | | | | | | | | | | | | | | | | | | | |
| Address | _ 300,710 | , , , , | | | | | | | | | | | | | | | | | | | | |
| Line 1* | | | | | | | | | | | | | | | | | | | | | | |
| Line 2 | | | | | | | | | | | | | | | | | | | | | | |
| Line 3 | | | | | | | | | | | | | City/T | own/V | /illaç | je* | | | | | | |
| District* | | | | Pin/Po | st Code | e* | | | | | State | /U.T C | ode* | | | | ISO 3 | 166 C | oun | try Co | de* | |

| ☐ 4. Contact | Details (All communications will b | e sent to Mobile number/Em | nail-ID provided | including for val | idation nurnose) | (Please refer instru | ction C at the | end) |
|--|--|--------------------------------|------------------|---------------------------------------|--------------------------------------|-----------------------------------|-----------------------|----------|
| Tel. (Off) | | el. (Res) | Idii 15 providod | | obile* - | (Todoo Totol illoud | | oria) |
| Email ID* | | (1.05) | | · · · · · · · · · · · · · · · · · · · | 7 | | | |
| *mandatory and subject | to validation, hence provide the valid infor | mation in legible manner | 1 1 1 1 1 | | ı | | | |
| 5. FATCA/ | CRS Information Residence | e for Tax Purposes in | Jurisdiction(| s) Outside Iı | ndia (Please r | efer instruction | I at the e | nd) |
| Are you a tax residen | nt of any country other than India? If | No, please tick here: | Yes, please fill | in the below de | tails: | | | |
| Country of Jurisdictio | n of Residence* | | Country Code | e of Jurisdiction | of Residence | as per ISC | 3166 | |
| ax Identification Nur | mber or equivalent (If issued by jurise | diction)* | | | | | | |
| Place / City of Birth * | | Country of Birth | n* | | | Country Code | as per | ISO 3166 |
| Agriculturist | [Please tick any one (✓)] ☐ Bus ☐ Housewife ☐ Stud | iness Professional ent Retired | Public Se | | Private Sector Others (please spe | Governmen | t Service | |
| Address Line 1* | | | | | | | | |
| ine 2 | | | | | | | | |
| ine 3 | | | | | City/Town/Villag | ge* | | |
| District* | | Pin/Post Code* | | State/U.T | | | ountry Code* | |
| | me Details in INR (please tick): date) DD / MM / YYYY Rs. |]<1 lac | | | 5 lac - 1 cr □1 | or-5 or ∏5 or-1 | 10 cr □> 1 | 0 cr |
| Please tick, if applicab | le, O Politically Exposed Person (P | EP) O Not Politically Expo | sed Person | | | | | |
| 6. Remark | s (If any) | | | | | | | |
| | | | | | | | | |
| | | | | | | | | |
| | | | | | | | | |
| I am providing the data with KRA a guidelines. | dress and to download the information of the consent to MF/RTA/SEBI registers and share the data to other particular of the consent of the co | ed intermediary to share this | | | ar XML s/SEBI | signature/Thum re/Thumb Impres | | |
| 8. Attestation / | For Office Use only | | | | | | | |
| Documents Received | d Certified Copies | E-KYC data received | from UIDAI | Data receive | ed from Offline ver | rification Dig | ital KYC Prod | cess |
| | Equivalent e-document | Video Based KYC | | | | | | |
| K | YC documents verification carrie | ed out by | | | Institution | details | | |
| Date: | DD - MM - YYY | Y | Name | | | | | |
| Emp. Name | | | Code | | | | | |
| Emp. Code | | | | | | | | |
| Emp. Designation | | | | | | | | |
| Emp. Branch | | | | | | | | |
| | | | | | | | | |
| In | -Person Verification (IPV) carrie | d out by | | | Institution | details | | |
| Date: | DD - MM - YYYY | | Name | | | | | |
| Emp. Name | | · | Code | | 1 1 1 1 1 | | | |
| Emp. Code | | | | | | | | |
| Lilip. Code | | | | | | | | |
| • | | | | | | | | |
| Emp. Designation Emp. Branch | | | | | | | | |
| Emp. Designation | [Employee Signature] | | | | [Institution | Stamp] | | |

Instruction / Check list / Guidelines for filling individual KYC Application Form

General instructions:

- 1. Self-Certification of documents is mandatory.
- 2. Copies of all documents that are submitted need to be compulsorily self-attested by the applicant and accompanied by originals for verification. In case the original of any document is not produced for verification, then the copies should be properly attested by entities authorized for attesting the documents, as per the list mentioned under [F].
- 3. If any proof of identity or address is in a foreign language, then translation into English is required duly attested by the official as indicated above
- 4. Name & address of the applicant mentioned on the KYC form, should match with the documentary proof submitted.
- 5. If current & permanent addresses are different, then proofs for both have to be submitted.
- 6. Sole proprietor must make the application in his individual name & capacity.
- 7. For non-residents and foreign nationals, (allowed to trade subject to RBI and FEMA guidelines), copy of passport / PIO Card /OCI and overseas address proof is mandatory.
- 8. In case of Merchant Navy NRI's, Mariner's declaration or certified copy of CDC (Continuous Discharge Certificate) is to be submitted.
- 9. For opening an account with Depository participant or Mutual Fund, for a minor, photocopy of the School Leaving Certificate/Mark sheet issued by Higher Secondary Board / Passport of Minor / Birth Certificate must be provided.

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

- 1. Name: The name should match the name as mentioned in the Proof of Identity submitted failing which the application is liable to be rejected.
- 2. One of the following is mandatory: Mother's name, Spouse's name, Father's name.

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

- The documents that will be accepted as Proof of Identity include Passport, Driving License, Aadhaar Card, Voter's ID, Letter issued by the NPR and any
 other document as notified by the Central Government. If driving license number or passport is provided as proof of identity, then expiry date is to be
 mandatorily furnished.
- 2. In case of deemed PoA such as utility bill, the document need not be uploaded on CKYCR
- 3. PoA to be submitted only if the submitted Pol does not have current address or address as per Pol is invalid or not in force.
- 4. State / U.T Code and Pin / Post Code will not be mandatory for Overseas addresses.
- 5. List of documents for 'Deemed Proof of Address'

Document Code Description

- Utility bill which is not more than two months old of any service provider (electricity, telephone, post-paid mobile phone, piped gas, water bill).
- 02 Property or Municipal tax receipt.
- 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 licence agreements with such employers allotting official accommodation.
- 7. Regulated Entity (RE) shall redact (first 8 digits) of the Aadhaar number from Aadhaar related data and documents such as proof of possession of Aadhaar, while uploading on CKYCR.
- "Equivalent e-document" means an electronic equivalent of a document, issued by the issuing authority of such document with its valid digital signature
 including documents issued to the digital locker account of the client as per rule 9 of the Information Technology (Preservation and Retention of
 Information by Intermediaries Providing Digital Locker Facilities) Rules, 2016.
- 9. "Digital KYC process" has to be carried out as stipulated in the PML Rules, 2005.

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

- 1. Email/Mobile is mandatory for upload into KRA system and please provide.
- 2. Please mention two-digit country code and 10 digit mobile number (e.g. for Indian mobile number mention 91-999999999)
- 3. Do not add '0' in the beginning of Mobile number.

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

1. Provide KYC number of related person, if available.

E. Clarification on Minor

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

F. List of people authorized to attest the documents after verification with the originals:

- 1. Authorised officials of Asset Management Companies (AMC).
- 2. Authorised officials of Registrar & Transfer Agent (R&T) acting on behalf of the AMC.
- 3. KYD compliant mutual fund distributors.
- 4. Notary Public, Gazetted Officer, Manager of a Scheduled Commercial/Co-operative Bank or Multinational Foreign Banks (Name, Designation & Seal should be affixed on the copy).
- 5. In case of NRIs, authorized officials of overseas branches of Scheduled Commercial Banks registered in India, Notary Public, Court Magistrate, Judge, Indian Embassy/Consulate General in the country where the client resides are permitted to attest the documents.
- 6. Government authorised officials who are empowered to issue Apostille Certificates.

G. List of people authorized to perform In Person Verification (IPV):

- 1. Authorised officials of Asset Management Companies (AMC).
- 2. Authorised officials of Registrar & Transfer Agent (R&T) acting on behalf of the AMC.
- 3. KYD compliant mutual fund distributors.
- 4. Manager of a Scheduled Commercial/Co-operative Bank or Multinational Foreign Banks (for investors investing directly).
- 5. In case of NRI applicants, a person permitted to attest documents, may also conduct the In Person Verification and confirm this in the KYC Form

H. PAN Exempt Investor Category

- 1. Investments (including SIPs), in Mutual Fund schemes up to INR 50,000/- per investor per year per Mutual Fund.
- 2. Transactions undertaken on behalf of Central/State Government, by officials appointed by Courts, e.g., Official liquidator, Court receiver, etc.
- 3. Investors residing in the state of Sikkim.
- 4. UN entities/multilateral agencies exempt from paying taxes/filing tax returns in India

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

1. Tax identification Number (TIN): TIN need not be reported if it has not been issued by the jurisdiction. However, if the said jurisdiction has issued a high integrity number with an equivalent level of identification (a "Functional equivalent"), the same may be reported. Examples of that type of number for individual include, a social security/ insurance number, citizen/personal identification/ services code/ umber, and resident registration number)

List of two digit state / U.T codes as per Indian Motor Vehicle Act, 1988

| State/U.T | Code | State/U.T | Code |
|------------------------|------|------------------|------|
| Andaman & Nicobar | AN | Himachal Pradesh | HP |
| Andhra Pradesh | AP | Jammu & Kashmir | JK |
| Arunachal Pradesh | AR | Jharkhand | JH |
| Assam | AS | Karnataka | KA |
| Bihar | BR | Kerala | KL |
| Chandigarh | CH | Lakshadweep | LD |
| Chhattisgarh | CG | Madhya Pradesh | MP |
| Dadra and Nagar Haveli | DN | Maharashtra | MH |
| Daman & Diu | DD | Manipur | MN |
| Delhi | DL | Meghalaya | ML |
| Goa | GA | Mizoram | MZ |
| Gujarat | GJ | Nagaland | NL |
| Haryana | HR | Orissa | OR |

| State/U.T | Code |
|---------------|------|
| Pondicherry | PY |
| Punjab | PB |
| Rajasthan | RJ |
| Sikkim | SK |
| Tamil Nadu | TN |
| Telangana | TS |
| Tripura | TR |
| Uttar Pradesh | UP |
| Uttarkhand | UA |
| West Bengal | WB |
| Other | XX |

List of ISO 3166 two digit Country Code

| 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 | GO | Macao | MO | Sao Tome and Principe | ST |
| | AD | Eritrea | ER | | | · | SA |
| Andorra | | | | Macedonia, the former Yugoslav Republic of | MK | Saudi Arabia | |
| Angola | AO | Estonia | EE | Madagascar | MG | Senegal | SN |
| Anguilla | Al | 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 Island | MH | Slovakia | SK |
| Australia | AU | French Guiana | GF | Martinique | MQ | Slovenia | SI |
| Austria | AT | French Polynesia | PF | Mauritania | MR | Solomon Island | SB |
| | | · | | | | | |
| Azerbaijan | AZ | French Southern Territories | TF | Mauritius | MU | Somalia | SO |
| Bahamas | BS | Gabon | GA | Moyotte | YT | South Africa | ZA |
| Bahrain | BH | Gambia | GM | Mexico | MΧ | 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 | - | ME | Suriname | SR |
| | | | | Montenegro | | | |
| Benin | BJ | Greenland | GL | Montserrat | MS | Svalbard and Jan Mayen | SI |
| Bermuda | BM | Grenada | GD | Morocco | MA | Swaziland | SZ |
| Bhutan | BT | Guadeloupe | GP | Mozambique | MZ | Sweden | SE |
| Bolivia, Plurinational State of | ВО | 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 | MZ | 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 | 10 | 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 | | HU | | NF | • | TN |
| | | Hungary | | Norfolk Island | | Tunisia | |
| 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 | Pitcaim | 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 | | | | | | Viet Nam | |
| | CK | Kenya | KE | Puerto Rica | PR | | VN |
| Costa Rica | CR | Kiribati | KI | Qatar | OA | Virgin Islands, British | VG |
| Cote d'Ivoire Code d'Ivoire | CI | Korea, Democratic People's Republic of | KP | Reunion Reunion | RE | Virgin Island, U.S. | VI |
| Croatia | HR | Korea, Republic | KR | Romania | RO | Wallis and Futuna | WF |
| Cuba | CU | Kuwait | KW | Russian Federation | RU | Western Sahara | EH |
| Curacao Curacao | CW | Kyrgyzstan | KG | Rwanda | RW | Yemen | YE |
| Cyprus | CY | Lao People's Democratic Republic | LA | Saint Barthelemy Saint Barthelemy | BL | Zambia | ZM |
| Czech Republic | | | | | | | |
| | CZ | Latvia | LV | Saint Helena, Ascensino and Tristan da Cunha | SH | Zimbabwe | ZW |
| Denmark | DK | Lebanon | LB | Saint Kittsand Nevis | KN | | |
| Djibouti | DJ | Lesotho | LS | Saint Lucia | LC | | |
| Dominica | DM | Liberia | LR | Saint Martin (French Part) | MF | | |