

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

MUST BE TAKEN FROM ALL APPLICANTS SEPARATELY IN JOINT ACCOUNTS																							
INSTRUCTIONS FOR FILLING THE FORM:																							
A) Fields marked with	*' ar	e mai	ndate	ory fi	elds.			T								or re	elate	ed p	oarty.	, ea	ch a	ppli	cant
	B) In case of 'Small Account type' only personal details in section -1, 5 and 6, photograph, signature and									to fill a separate form D) All demographic details should be captured as per											per		
self-certification of documents is required Aadha										adhaar card.													
APPLICANT TYPE:* NEW EXISTING																							
If Existing is ticked: CUSTOMER ID NO.																							
I give my consent that if found otherwise, bank reserves the right to consolidate the customer lds as it may decide, without any prior notice to me.																							
CUSTOMER ID (For NEW) For Office Use Only (To be filled by Bank/Branch)																							
KYC NUMBER (As per C	ERS	SAI)							Т				K				Τ	ヿ゙		广	\top		
(KYC NUMBER is manda	— ator	y for k	<yc< th=""><th>upda</th><th>ate re</th><th>quest</th><th>:) Cor</th><th>ncer</th><th>ned (</th><th>deta</th><th>il be</th><th>e fille</th><th>d.</th><th></th><th></th><th></th><th></th><th></th><th></th><th></th><th></th><th></th><th></th></yc<>	upda	ate re	quest	:) Cor	ncer	ned (deta	il be	e fille	d.										
1. PERSONAL DETAILS (Please refer instruction 'A' at the end) Mr Mrs Ms First Name Middle Name Last Name																							
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(Same as Aadhar) Maiden Name *(If any)For	$\vdash\vdash$	+	+	+	++	+	+		1	\vdash			+	+	$\vdash\vdash$	-	+	+	+	Н	\dashv	+	+
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Spouse Name* (for married person)	Ш	\perp	Ш		Ш	<u>d</u>		-			Ц	Ц	\perp		Ш			\perp	\perp	Ш	Ш	\rfloor	
Mother Name*							1		Ψ														
Guardian name * (For Minor)	П				1	7														П		T	
Relationship of Guardian with Minor						4																	
Date of Birth *(DDMMYYYY)	1					G	iende	r* :		M-I	Male	e,] F-F	emal	e,			TG	- Tra	nsg	ender
Marital status*] Marri	ied,	U	nmarri	ied [oth	ers (plS	pecit	fy)	Γ						
Nationality*] India ational d		e thar	one co	cuntry,			(IS0 tion al						□ yac	 omma							
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OPTIONAL INFORMATION	: I W	/ish to	shan	e folk	owina i	inform	ation		ÆS	/ N	O). i	if ves	, Fill	in the	e foll	owing	ı inf	orm					
a. Education Qualification	Π,	-			duate		Gradu			2 11	_			uate			,	J. 1110					
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2.	TDS DETAILS																							
PAN* (I	f PAN not available, fill form 60))																		$oxed{oxed}$				
☐ 3.	AADHAAR AND E-KYC D	ETAI	LS*	:																				
AADH	AAR NUMBER									Т				Т				П		П				
E-KY0	DONE		Ċ	Yes			N	0												_			_	
	Reference No. filled by Branch Official)																							
	AAR ENROLLMENT NO Aadhaar Number is not available)																							
**lf	Aadhaar Enrollment Number is	given	& P	AN is	not a	availa	able,	then	also	pro	vide	KYC	doc	ımen	ts a	as pe	r ite	em	4 be	olow	<i>r</i> :			
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TICK	TYPE (Name of POI)				Do	cum	ent l	No.						Dat	e o	f iss	ue			Di	ate (of e	xpir	у
	A-Passport No Mandatory For NRI																							
	B-Driving License																				\perp	floor		
	E - Voter Id Card																							
F- NREGA Job Card																								
	G-Letter issued by National Population Register or other documents as identified by Central Govt. containing details of name & address.																							
	H- Others (Any document notified by Centra	al Govt.	.)#)		1		Ide	ntifica	atio	n No	•							
	#Refer Annexure CKYCR-II, Point I	No.8,9)	1	N		-											
	ADDDECOEC						1	J																
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C. OF	FICE/BUSINESS ADDRESS (if	f availa	able	·)																				
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D. OV	D. OVERSEAS ADDRESS (Applicable Mandatorily for NRI/PIO etc.):																							
	as Office Address(Landmarki				-, 1,			$\overline{}$	Overseas Residential Address															
City/Tov	wn/Village							Cit	City/Town/Village															
Country	Country Name:Code							Co	Country Name:Code															
1	Phone NoFax NoFax No						Phone No Fax No																	
Email Address: Ema							Email Address:																	

6. CONTACT DETA	ILS (All communications	s will be sent on registere	ed Mobile No / Email ID)	<u> </u>								
Mobile Number (to be registered)		Tel. Numbe (with STD)	er									
Email ID (to be registered)												
7. FATCA/CRS SELF CERTIFICATION / DECLARATION FOR INDIVIDUALS* Are you a tax resident of any country other than India? No Yes If yes, please fill the details on PNB 1227 B/2017												
 8. DECLARATIONS* 8.1 I declare that I do not enjoy any credit facilities with your/other bank's branches OR 8.2 I declare that I have following deposit accounts and/or credit facilities with your/other bank's branches: 												
Bank	Branch	Type of Account/Facility	Account No.	Limit (in case of credit facility)								
9. DETAILS OF RELATED PERSON (please refer Instructions 'E' in Annexure – EKYC-R-I at the end) (Separate customer master form to be obtained for each related person) Addition of Related Person Deletion of Related Person No. of Related persons Related Person Type* Guardian of Minor Authorized Representative /Signatory												
CUSTOMER ID		1	,									
CUSTOMER ID												
CUSTOMER ID		19 9										
and belief and I information is found it. I agree to be bound and by the rules of F My personal / KYC in I hereby give my corregistered number/e	the details furnished at undertake to inform y to be false or untrue or of d by the terms & condition FATCA/CRS, Punjab Na ncluding Aadhaar detainsent to receiving infor	pove in this form are true you of any changes thei misleading or misreprese ons, Instruction etc as out ational Bank and the RB ils may be shared with C mation from Central KY e my Aadhaar data for cu efit Transfer facility.	rein, immediately. In one that enting, I am aware that elined in the Annexure Color and any subsequentral KYC Registry. Contral KYC Registry. Contral KYC Registry.	case any of the above tI may be held liable for CKYCR-I and CKYCR-II uent amendment(s).								
□>	Place:	Signat	cure/Thumb Impression of	Applicant								

	Risk Category: High risk Medium risk Low Risk											
		Name Designation	GBPA/ PF NO	Signature								
1.	In person identity verification carried out by/Verification done by											
2.	Details furnished in the form duly checked, copies of documents (POI & POA and others) obtained & verified from original, Photo verified, Customers name checked with the barred list and Risk category verified & due diligence done by.											
3.	Information entered in the system by											
4.	Entered Information Verified by											

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

1. KYC number of applicant is mandatory for updation of KYC details.

ATTECTATION (FOR OFFICE LICE ONLY)

- 2. For particular section update, please tick (______) in the box available before the section number and strike off the sections not required to be updated.
- In case of 'Small Account type' only personal details in section 1 and 6, photograph, signature and self-certification of documents is required.
- A. Clarification / Guidelines on filling 'Personal Details' section
- 1. Name: The name should match the name as mentioned in the Aadhar/Proof of Identity submitted failing which the application is liable to be rejected.
- 2. Either father's name or spouse's name is to be mandatorily furnished. In case PAN is not available father's name is mandatory.
- B. Clarification / Guidelines on filling details if applicant residence for tax purposes in jurisdiction(s) outside India
- 1. Jurisdiction(s) of Residence: Since US taxes the global income of its citizen, every US citizen of whatever nationality, is also a resident for tax purpose in USA.
- 2. Tax identification Number (TIN): TIN need not be reported if it has not been issued by the jurisdiction. However, if the said jurisdiction has issued a high integrity number with an equivalent level of identification (a "Functional equivalent"), the same may be reported. Examples of that type of number for individual include, a social security/insurance number, citizen/personal identification/services code/number and resident registration number)
- C. Clarification / Guidelines on filling 'Proof of Identity [Pol]' / Proof of address (POA)
- 1. If driving license number or passport is provided as proof of identity then expiry date is to be mandatorily furnished.
- 2. Mention identification / reference number if 'Z- Others (any document notified by the central government)' is ticked.
- D. Clarification / Guidelines on filling 'Contact details' section
- 1. Please mention two-digit country code and 10 digit mobile number (e.g. for Indian mobile number mention 91-999999999).
- Do not add '0' in the beginning of Mobile number.
- E. Clarification / Guidelines on filling 'Details of Related Person' section
- 1. Provide KYC number of related person if available.

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

Proof of Identity and/or Address:

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

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