

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

INSTRUCTIONS: ML	JST BE	TAK	EN	FRO	M ALI	_ AP	PLIC	AN	ITS	SEP	AR/	λΤΕ	LY														
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	1.PERSONAL DETAILS (Please refer instruction A at the end) (Mr./Mrs/Ms/ others																										
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Nationality*	PLICATION TYPE: NEW UPDATE ACCOUNT TYPE: NORMAL SMALL SMUMBER (As per CKYCR) UPDATE ACCOUNT TYPE: NORMAL SMALL C NUMBER is Mandatory for KYC Update request) (If KYC number and name are provided, below details of section are optional) 1.PERSONAL DETAILS (Please refer instruction A at the end) (Mr./Mrs/Ms/ others																										
Residential Status*	Prefix First Name																										
Occupation Type*	Please relate in DD-MM-YYYY formal. Please relate color wise detailed guidelines / instructions at the end. n case of 'Small Account type' only personal details in section 1 and 0, photograph, signature and self-certification of documents is required 1																										
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Signature(s)/Thumb Impression of Applicant

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Ris	(Name of POI) A-Passport Number (MUST FOR NRI) B-Voter Id Card D-Driving Licence E-UID (Aadhar) F- NREGA Job Card Z- Others-\$ (Any document notified by Central government) \$\text{\$\text{\$}}\$ As Simplified measures for Low risk categorized customers, the following documents deemed to be "officially valid documents" for verifying the identity of customers (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. 3. APPLICANT DECLARATION hereby declare that the details furnished above in this form including details in Annexure A1 , Annexure B1 are true are correct to the best of my/our knowledge and belief and I undertake to inform you of any changes therein, immediately, case any of the above information is found to be false or untrue or misleading or misrepresenting, I/We am/are aware the Annexure CKYCR (I) to (IV) & Annexure FATCA (I) &(II) and by the rules of Punjab National Bank and RBI and any subsequent amendment(s). My personal / KYC details may be shared with Central KYC Registry hereby consent to receiving information from Central KYC Registry through SMS/Email on the above registered number/email address																									
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E-UID (Aad	har)					Ľ		Ϊ	Ì		Ľ	T	Ί	İ									士	╧	1	İ			
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"FORM NO. 60 [See second proviso to rule 114B]

Form for declaration to be filed by an individual or a person (not being a company or firm) who does not have a permanent account number and who enters into any transaction specified in rule114B

1	Aadhaar Number issued by UIDAI (if available) If applied for PAN and it is not yet generated enter date of application and acknowledgement number If PAN not applied, fill estimated total income (including income of spouse, minor child etc. as per section 64 of Income - tax Act, 1961) for the financial year in which the above transaction is held a Agricultural income (Rs.) Dotails of document being produced in support of identify in Column 1 (Refer Instruction over leaf) Details of document being produced in support of address in Columns 4 to13 (Refer Instruction overleaf) Verification do hereby declare that what is stated above is true to the best of my knowledge and efc. I further declare that I do not have a Permanent Account Number and my/our estimated total income (including income of spouse, minor detc. as per section 64 of Income-tax Act, 1961) for the notal year in which the above transaction is held will be less than maximum amount not chargeable to tax.																								
																		D	D	М	М	Y	Y	Y	Y
	Surname																								
3	Father's Name	e(in c	ase (of ind	ividu	al)				T		T		T		П				T					
							- Tu																		
	Surname																								
4	Flat/ Room N	0.							į	5	Floor	No.													
6	Name of prer	nises	3						7	7	Block	Nan	ne/ N	lo.											
8	Road/ Street/	Lan	е						9	9	Area/	Loca	lity												
10	Town/ City								1	1	Distri	ct					12	2 (State						
13	Pin code			14	Т	elep	hone	Nun	nber	(with	n STE) cod	e)			15	М	obile	Nur	nber					
16	Amount of tra	ansac	ction	(Rs.)		'									!										-
17	Date of trans	actio	n	D		D	I	Л	M	\	/	Υ	Υ		Υ	18					ons in	volve	d in t	he	
19	Mode of trai	nsac	tion:		Ca	sh,[] Cł	nequ	ıe,⊑] Ca	ard, [] Di	raft/	Bar	ıker	's Cl	hequ	ıе,		On	line	rans	fer,		ther
20		nber	issue	ed by	UID	Al																,			
21											D		D		M		M		Y		Y		Y		Y
22	If PAN not app the financial y	lied, year	fill es in wh	timate iich th	ed tot he al	al ind	come trans	(inclusaction	uding on is	inco helo	me of	spou	ıse, ı	mino	r chil	d etc	. as p	er s	ectio	n 64 (of Inco	me -	tax A	ct,196	1) for
	a Agricultu	ıral ir	ncom	e (Rs	s.)																				
	b Other the	an ag	gricul	tural	inco	me (Rs.)																		
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24	support of ad	dres	s in C	Colum			<u> </u>					nt ide	ntific	catio					ldres	s of t	he au	ıthori	ty iss	uingt	he
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child finan Verifi	etc. as per section cial year in whateled today, the_	ction ich tl	64 o he ab	f Inco	ome- trans	tax / actio	Act,19 on is	961) held	ccou com will b	nt N pute oe le	umbe d in a ss tha	r and ccore	my/ danc	our e	estim th th	ated e pro	total ovisio	inco ons	me (i of Ind	nclud come	ling in -tax A	come	of sp	ouse	mino
riace	support of identify in Column 1 (Refer Instruction over leaf) Details of document being produced in support of address in Columns 4 to13 (Refer Instruction overleaf) Document code Document identification number Name and address of the authority issuingthe document Verification do hereby declare that what is stated above is true to the best of my knowledge and																								

Note:

(Signature of declarant)

- Before signing the declaration, the declarant should satisfy him self that the information furnished in this form is true, correct and complete in all respects. Any person making a false statement in the declaration shall be liable to prosecution under section 277 of the Income - tax Act, 1961 and on conviction be punishable,-
 - (i) in a case where tax sought to be evaded exceeds twenty five lakh rupees, with rigorous imprisonment which shall not be less than six months but which may extend to seven years and with fine;
 - (ii) in any other case, with rigorous imprisonment which shall not be less than three months but which may extend to two years and with fine
- 2. The person accepting the declaration shall not accepting the declaration where the amount of income of the nature referred to in item 22 b exceeds the maximum amount which is not chargeable to tax, unless PAN is applied for and column 21 is duly filled.

Instruction:

(1) Documents which can be produced in support of identity and address (not required if applied for PAN and item 20 is filled): -

SI.	Nat	ure of Document	Document	Proof of	Proof of
			Code	Identity	Address
Α	For	Individuals and HUF			
	1.	AADHA R card	01	Yes	Yes
	2.	Bank/Post office passbook bearing photograph of the person	02	Yes	Yes
	3.	Elector's photo identity card	03	Yes	Yes
	4.	Ration/Public Distribution System card bearing photograph of	04	Yes	Yes
		the person			
	5.	Driving License	05	Yes	Yes
	6.	Passport	06	Yes	Yes
	7.	Pensioner Photo card	07	Yes	Yes
	8.	National Rural Employment Guarantee Scheme(NREGS)Job	80	Yes	Yes
		card			
	9.	Caste or Domicile certificate bearing photo of the person	09	Yes	Yes
	10.	Certificate of identity/address signed by a Member of Parliament		Yes	Yes
		or Member of Legislative Assembly or Municipal Councillor or a			
		Gazetted Officer as per annexure A prescribed in Form 49A			
	11.	Certificatefrom employer as per annexure B prescribed in Form	11	Yes	Yes
	40	49A	40	\/	NI-
	12.	Kisan passbook bearing photo	12	Yes	No
	13. 14.	Arm's license Central Government Health Scheme Ex-servicemen	13 14	Yes	No
	14.	Contributory Health Scheme card	14	Yes	No
	15.	Photo identity card issued by the government./ Public Sector	15	Yes	No
	13.	Undertaking	13	103	140
	16.	Electricity bill (Not more than 3 months old)	16	No	Yes
	17.		17	No	Yes
	18.	Water bill (Not more than 3 months old)	18	No	Yes
	19.	Consumer gas card /book or piped gas bill (Not more than 3	19	No	Yes
		months old)	_		
	20.	Bank Account Statement (Not more than 3 months old)	20	No	Yes
	21.	Credit Card statement (Not more than 3 months old)	21	No	Yes
	22.	Depository Account Statement (Not more than 3 months old)	22	No	Yes
	23.	Property registration document	23	No	Yes
	24.	All otment letter of accommodation from Government	24	No	Yes
		Passport of spouse bearing name of the person	25	No	Yes
			26	No	Yes
В		Association of persons (Trusts)			
		by of trust deed or copy of certificate of registration issued by	27	Yes	Yes
		arity Commissioner			
С		Association of persons (other than Trusts) or Body of ividuals or Local authority or Artificial Juridical Person)			
		by of Agreement or copy of certificate of registration issued by	28	Yes	Yes
		rity commissioner or Registrar of Cooperative society or any other			
	con	npetent authority or any other document originating from any			
		ntral or State Government Department establishing identity and			
	add	ress of such person.			

⁽²⁾ In case of a transaction in the name of a Minor, any of the above mentioned documents as proof of Identity and Address of any of parents/guardians of such minor shall be deemed to be the proof of identity and address for the minor declarant, and the declaration should be signed by the parent/guardian.

⁽³⁾ For HUF any document in the name of Karta of HUF is required.

⁽⁴⁾ In case the transaction is in the name of more than one person the total number of persons should be mentioned in SI. No.18 and the total amount of transaction is to be filled in SI. No. 16.

In case the estimated total income incolumn 22b exceeds the maximum amount not chargeable to tax the person should apply for PAN, fill out item 21 and furnish proof of submission of application.

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

- 1. KYC number of applicant is mandatory for updation of KYC details.
- 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.
- 3. 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: Please state the name with Prefix (Mr/Mrs/Ms//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.

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]' section

- 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 'Proof of Address [PoA] - Current / Permanent / Overseas Address details' section

- 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 Code and Pin / Post Code will not mandatory for Overseas addresses.

E Clarification / Guidelines on filling 'Proof of Address [PoA] - Correspondence / Local Address details' section

- 1. To be filled only in case the PoA is not the local address or address where the customer is currently residing. No separate PoA is required to be submitted.
- 2. In case of multiple correspondence / local addresses, please fill 'Annexure A1'

F 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).
- 2. Do not add '0' in the beginning of Mobile number.

G Clarification / Guidelines on filling 'Details of Related Person' section

1. Provide KYC number of related person if available.

H Clarification / Guidelines on filling 'Related Person details - Proof of Identity [Pol] of Related Person' section

- 1. In case of nominees, proof of identity is not required.
- 2. Mention identification / reference number if 'Z- Others (any document notified by the central government)' is ticked.

ANNEXURE -CKYC R-1I - List of two-digit state/U.T codes as per Indian Motor Vehicle Act 1988

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

S.N	Country Name	Code	S.N	Country Name	Code	S.N	Country Name	Code	S.N	Country Name	Code
1	Afghanistan	AF	64	Dominican Republic	DO	127	Libya	LY	190	Saint Pierre and Miquelon	PM
2	land Islands	AX	65	Ecuador	EC	128	Liechtenstein	LI	191	Saint Vincent and the Grenadines	VC
3	Albania	AL	66	Egypt	EG	129	Lithuania	LT	192	Samoa	WS
4	Algeria	DZ	67	El Salvador	SV	130	Luxembourg	LU	193	San Marino	SM
5	American Samoa	AS	68	Equatorial Guinea	GQ	131	Macao	МО	194	Sao Tome and Principe	ST
6	Andorra	AD	69	Eritrea	ER	132	Macedonia	MK	195	Saudi Arabia	SA
7	Angola	AO	70	Estonia	EE	133	Madagascar	MG	196	Senegal	SN
8	Anguilla	Al	71	Ethiopia	ET	134	Malawi	MW	197	Serbia	RS
9	Antarctica	AQ	72	Falkland Islands	FK	135	Malaysia	MY	198	Seychelles	sc
10	Antigua and Barbuda	AG	73	Faroe Islands	FO	136	Maldives	MV	199	Sierra Leone	SL
11	Argentina	AR	74	Fiji	FJ	137	Mali	ML	200	Singapore	SG
12	Armenia	AM	75	Finland	FI	138	Malta	MT	201	Sint Maarten (Dutch part)	SX
13	Aruba	AW	76	France	FR	139	Marshall Islands	МН	202	Slovakia	SK
14	Australia	AU	77	French Guiana	GF	140	Martinique	MQ	203	Slovenia	SI
15	Austria	АТ	78	French Polynesia	PF	141	Mauritania	MR	204	Solomon Islands	SB
16	Azerbaijan	AZ	79	French Southern Terr.	TF	142	Mauritius	MU	205	Somalia	so
17	Bahamas	BS	80	Gabon	GA	143	Mayotte	ΥT	206	South Africa	ZA
18	Bahrain	вн	81	Gambia	GM	144	Mexico	MX	207	South Georgia/ South Sandwich Is.	GS
19	Bangladesh	BD	82	Georgia	GE	145	Micronesia	FM	208	South Sudan	SS
20	Barbados	ВВ	83	Germany	DE	146	Moldova	MD	209	Spain	ES
21	Belarus	BY	84	Ghana	GH	147	Monaco	МС	210	Sri Lanka	LK
22	Belgium	BE	85	Gibraltar	GI	148	Mongolia	MN	211	Sudan	SD
23	Belize	BZ	86	Greece	GR	149	Montenegro	ME	212	Suriname	SR
24	Benin	BJ	87	Greenland	GL	150	Montserrat	MS	213	Svalbard and Jan Mayen	SJ
25	Bermuda	ВМ	88	Grenada	GD	151	Morocco	MA	214	Swaziland	SZ
26	Bhutan	ВТ	89	Guadeloupe	GP	152	Mozambique	MZ	215	Sweden	SE
27	Bolivia	во	90	Guam	GU	153	Myanmar	ММ	216	Switzerland	СН
28	Bonaire, Sint Eustatius and Saba	BQ	91	Guatemala	GT	154	Namibia	NA	217	Syrian Arab Republic	SY
29	Bosnia and Herzegovina	ВА	92	Guernsey		155	Nauru	NR	218	Taiwan, Province of China	TW
30	Botswana	BW	93	Guinea	GN	156	Nepal	NP	219	Tajikistan	TJ
31	Bouvet Island	BV	94	Guinea-Bissau	GW	157	Netherlands	NL	220	Tanzania	TZ
32	Brazil	BR	95	Guyana	GY	158	New Caledonia	NC	221	Thailand	TH
33	British Indian Ocean Territory	Ю	96	Haiti	НТ	159	New Zealand	NZ	222	Timor-Leste	TL

S.N	Country Name	Code	S.N	Country Name	Code	S.N	Country Name	Code	S.N	Country Name	Code
34	Brunei Darussalam	BN	97	Heard Island and McDonald Islands	НМ	160	Nicaragua	NI	223	Togo	TG
35	Bulgaria	BG	98	Holy See (Vatican City)	VA	161	Niger	NE	224	Tokelau	TK
36	Burkina Faso	BF	99	Honduras	HN	162	Nigeria	NG	225	Tonga	то
37	Burundi	ВІ	100	Hong Kong	HK	163	Niue	NU	226	Trinidad and Tobago	TT
38	Cambodia	KH	101	Hungary	HU	164	Norfolk Island	NF	227	Tunisia	TN
39	Cameroon	СМ	102	Iceland	IS	165	North Mariana Islands	MP	228	Turkey	TR
40	Canada	CA	103	India	IN	166	Norway	NO	229	Turkmenistan	TM
41	Cape Verde	CV	104	Indonesia	ID	167	Oman	ОМ	230	Turks and Caicos Islands	TC
42	Cayman Islands	KY	105	Iran	IR	168	Pakistan	PK	231	Tuvalu	TV
43	Central African Repub	CF	106	Iraq	IQ	169	Palau	PW	232	Uganda	UG
44	Chad	TD	107	Ireland	ΙE	170	Palestine, State of	PS	233	Ukraine	UA
45	Chile	CL	108	Isle of Man	IM	171	Panama	PA	234	United Arab Emirates	AE
46	China	CN	109	Israel	IL	172	Papua New Guinea	PG	235	United Kingdom	GB
47	Christmas Island	СХ	110	Italy	IT	173	Paraguay	PY	236	United States	US
48	Cocos (Keeling) Island	СС	111	Jamaica	JM	174	Peru	PE	237	U S Minor Outlying Islands	ИМ
49	Colombia	СО	112	Japan	JP	175	Philippines	PH	238	Uruguay	UY
50	Comoros	KM	113	Jersey	JE	176	Pitcairn	PN	239	Uzbekistan	UZ
51	Congo	CG	114	Jordan	JO	177	Poland	PL	240	Vanuatu	VU
52	Congo	CD	115	Kazakhstan	KZ	178	Portugal	PT	241	Venezuela, Bolivarian	VE
53	Cook Islands	CK	116	Kenya	KE	179	Puerto Rico	PR	242	Viet Nam	VN
54	Costa Rica	CR	117	Kiribati	KI	180	Qatar	QA	243	Virgin Islands, British	VG
55	C´te d'Ivoire	CI	118	Korea, North	KP	181	R©union	RE	244	Virgin Islands, U.S.	VI
56	Croatia	HR	119	Korea, South	KR	182	Romania	RO	245	Wallis and Futuna	WF
57	Cuba	CU	120	Kuwait	KW	183	Russian Federation	RU	246	Western Sahara	EH
58	Cura§ao	CW	121	Kyrgyzstan	KG	184	Rwanda	RW	247	Yemen	YE
59	Cyprus	CY	122	Lao People's Republic	LA	185	Saint Barth©lemy	BL	248	Zambia	ZM
60	Czech Republic	CZ	123	Latvia	LV	186	Saint Helena, Ascension and Tristan da Cunha	SH	249	Zimbabwe	ZW
61	Denmark	DK	124	Lebanon	LB	187	Saint Kitts and Nevis	KN			
62	Djibouti	DJ	125	Lesotho	LS	188	Saint Lucia	LC			

ANNEXURE - CKYC R-IV - KYC DOCUMENTS

Description of Documents

Certified copy of any **one** of the following officially valid document

[A certificate to the effect that Self-Certified copy has been verified from the original must be appended on the Self-Certified copy of the OVD) and copy verified from the original will be kept on record with AOF].

Proof of Identity and Address ---

- 1. Passport
- 2. Permanent Account Number (PAN) Card
- 3. Voter's Identity Card issued by the Election Commission of India
- 4. Driving license
- 5. Job card issued by NREGA duly signed by an officer of the State Government.
- 6. The letter issued by the Unique Identification Authority of India (UIDAI) containing details of name, address and Aadhar number.

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:

- (iii) 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.
- (iv) 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):

- (i) Utility bill which is **not more than two months old** 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, leave 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 Missiom India.

Note: A customer is required to submit only one OVD for both proof of identity and for proof of address as part of KYC procedure. If the OVD for proof of identity does not have the proof of address (for e.g. PAN Card), then the customer is required to submit another OVD for proof of address.