



**CENTRAL KYC REGISTRY | Know Your Customer (KYC) Application Form | Individual**

**Important Instructions :** (A) Fields marked with "\*" are mandatory fields. (B) Please Fill the form in English and in BLOCK Letters. (C) Please fill the date in DD-MM-YYYY format. (D) Please read section wise detailed guidelines / instructions at the end. (E) List of State / U.T. code as per Indian Motor Vehicle Act, 1988 is available in the end. (F) List of Two character ISO-3166 country code are available at the end. (G) KYC number of applicant is mandatory for update application. (H) For particular section update, please tick (✓) in the box available before the section number and strike off the sections not required to be updated.

**For Office use only**

Application Type :  New  Update

Account Type\* :  Normal  Small  Simplified  
(for low risk customers)

KYC Number :

**1. PERSONAL DETAILS (Please refer instruction A at the end)**

Prefix	First Name	Middle Name	Last Name (Surname)
Name (Same as ID Proof)* : _____			
Maiden Name (If any)* : _____			
Father/Spouse Name* : _____			
Mother Name* : _____			

Date of Birth\* (dd/mm/yyyy) : \_\_\_\_\_ Place / Country of Birth : \_\_\_\_\_

Gender\* :  Male  Female  Transgender

Marital Status\* :  Married  Unmarried  Others

Citizenship\* :  IN - Indian  Other ( ISO-3166 Country Code of Birth   )

Residential Status\* :  Resident Individual  Non Resident Indian  Foreign National  Person of Indian Origin

Occupation Type\* :  S - Service (  Private Sector  Public Sector  Government Sector )  
 O - Others (  Professional  Self Employed  Retired  Housewife  Student )  
 B - Business  
 X - Not Categorised



Service / Business Name & Address : \_\_\_\_\_

**2. TICK IF APPLICABLE :**  Residence for Tax Purpose in Jurisdiction(s) Outside India (Please refer instruction B at the end)

ADDITIONAL DETAILS REQUIRED\* (Mandatory only if section 2 is ticked)

ISO-3166 country code of Jurisdiction Residence\* :   Tax Identification Number of equivalent (If issued by Jurisdiction) : \_\_\_\_\_

Place / City of Birth\* : \_\_\_\_\_ ISO-3166 Country Code of Birth\* :

Signature / Thumb Impression

**3. PROOF OF IDENTITY (PoI) (Please refer instruction C at the end)\***

(Certified Copy of any one of the following proof of Identity (PoI) needs to be submitted)

A - Passport No. : \_\_\_\_\_ Passport Expiry Date : \_\_\_\_\_

B - Voter ID Card : \_\_\_\_\_

C - PAN Card : \_\_\_\_\_

D - Driving license : \_\_\_\_\_ Driving License Expiry Date : \_\_\_\_\_

E - UID (Aadhaar) : \_\_\_\_\_

F - NREGA Job Card : \_\_\_\_\_

Z - Others (any document notified by the central government) : \_\_\_\_\_ Identification No. : \_\_\_\_\_

S - Simplified Measures Account - Document Type Code : \_\_\_\_\_ Identification No. : \_\_\_\_\_

**4. PROOF OF ADDRESS (PoA)\***

**4.1 CURRENT / PERMANENT / OVERSEAS ADDRESS DETAILS (Please see instruction D at the end)**

(Certified Copy of any one of the following proof of Address (PoA) needs to be submitted)

Address Type\* :  Residential / Business  Residential  Business  Register Office  Unspecified

Proof of Address :  Passport  Driving License  UID (Aadhaar)  Voter Identity Card  NREGA Job Card  Others : \_\_\_\_\_

Simplified Measures Account - Document Type Code Identification No. : \_\_\_\_\_ Document No. : \_\_\_\_\_

Address Line 1\* : \_\_\_\_\_

Address Line 2 : \_\_\_\_\_

Address Line 3 : \_\_\_\_\_ City / Town / Village : \_\_\_\_\_

Pin Code\* : \_\_\_\_\_ State / U.T.\* : \_\_\_\_\_ ISO-3166 Country Code\*

**4.2 CORRESPONDENCE / LOCAL ADDRESS DETAILS\*** (Please see instruction E at the end)

Same as Current / Permanent / Overseas Address Details (in case of multiple correspondence / local addresses, please fill "Annexure A-1)

Address Line 1\* : \_\_\_\_\_  
 Address Line 2 : \_\_\_\_\_  
 Address Line 3 : \_\_\_\_\_ City / Town / Village\* : \_\_\_\_\_  
 Pin Code\* : \_\_\_\_\_ State / U.T.\* : \_\_\_\_\_ ISO-3166 Country Code\*

**4.3 ADDRESS IN THE JURISDICTION DETAILS WHERE APPLICANT IS RESIDENT OUTSIDE INDIA FOR TAX PURPOSES\*** (Applicable if Section 2 is ticked)

Same as Current / Permanent / Overseas Address Details  Same as Correspondence / Local Address Details

Address Line 1\* : \_\_\_\_\_  
 Address Line 2 : \_\_\_\_\_  
 Address Line 3 : \_\_\_\_\_ City / Town / Village\* : \_\_\_\_\_  
 State\* : \_\_\_\_\_ ZIP / Postal Code\* : \_\_\_\_\_ ISO-3166 Country Code\*

**5. CONTACT DETAILS** (All communication will be sent on provided mobile no. / Email ID) (Please refer instruction G at the end)

Tel. (Off) : \_\_\_\_\_ Tel. (Res.) : \_\_\_\_\_ Mobile : \_\_\_\_\_  
 Fax : \_\_\_\_\_ Email ID : \_\_\_\_\_

**6. DETAILS OF RELATED PERSON** (in case of additional related persons, please fill Annexure B1) (please refer instruction G at the end)

Addition of Related Person  Deletion of Related Person KYC Number (If available) : \_\_\_\_\_

Related Person Type\* :  Guardian of Minor  Assignee  Authorized Representative

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

(If KYC number and name are provided, below details of section 6 are optional) :

**PROOF OF IDENTITY (PoI) OF RELATED PERSON\*** (Please see instruction H at the end)

A - Passport No. : \_\_\_\_\_ Passport Expiry Date : \_\_\_\_\_  
 B - Voter ID Card : \_\_\_\_\_  
 C - PAN Card : \_\_\_\_\_  
 D - Driving license : \_\_\_\_\_ Driving License Expiry Date : \_\_\_\_\_  
 E - UID (Aadhaar) : \_\_\_\_\_  
 F - NREGA Job Card : \_\_\_\_\_  
 Z - Others (any document notified by the central government) : \_\_\_\_\_ Identification No. : \_\_\_\_\_  
 S - Simplified Measures Account - Document Type Code : \_\_\_\_\_ Identification No. : \_\_\_\_\_

**7. OTHER DETAILS\***

Income : Rs. \_\_\_\_\_ (Monthly) Rs. \_\_\_\_\_ (Yearly)  
 Net Worth (In INR) : Rs. \_\_\_\_\_ As on Date : \_\_\_\_\_  
 Education / Qualification :  Below SSC  SSC  HSC  Graduate  Master Degree  Professional (CA,CS,CMA)  
 Please tick if Applicable :  Politically Exposed Person  Related to Politically Exposed Person

**RELATION WITH OUR BANK / OTHER BANK :**

Our Bank A/c Details			Other Bank A/c Details		
A/c Type	A/c Number	Bank Name	Branch	A/c Type	A/c Number

**8. REMARKS (if any)**

APPLICANT DECLARATION	Attestation / For Office Use Only (Branch)	Institutional Details
I hereby declare that the details furnished above are true and correct to the best of my knowledge and belief and I undertake to inform you of any changes therein, immediately. In case any of the above information is found to be false or untrue or misleading or misrepresenting, I am aware that I may be held liable for it. I hereby consent to receiving information from Central KYC Registry through SMS / Email on the above registered number / email address.	<b>Documents Received</b> <input type="checkbox"/> Certified Copy	Name
	Emp. No : _____ Name : _____ Designation : _____	Verified by (Signature) _____ Stamp
<b>Signature / thumb Impression of Applicant</b>		

**For Bank Use Only (Entry / Authorisation purpose)**  Create  Update Customer ID :

Entered by	Authorised by	Entered for CKYCR	Authorised for CKYCR

**FACTA & CRS - SELF CERTIFICATION FORM  
FOR INDIVIDUAL ACCOUNTS AND PROPRIETOR CONCERN**

<b>Customer ID :</b>	<b>Branch :</b>	<b>Account No.</b>
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**BASIC INFORMATION :**

Name	
Father's Name	
Present Address	
Permanent Address	
PAN	Gender :
Mobile No	Email Address :
Date of Birth	<input type="checkbox"/> Primary Holder <input type="checkbox"/> Joint Holder#
Possible Docs.	<input type="checkbox"/> Passport <input type="checkbox"/> Election ID <input type="checkbox"/> PAN Card <input type="checkbox"/> Driving License <input type="checkbox"/> UIDAI <input type="checkbox"/> Govt. ID Card <input type="checkbox"/> NREGA Job Card <input type="checkbox"/> Others

**Part I – Please fill each of the following details :**

1	Country of :	
	a) Birth	
	b) Citizenship	
	c) Residence for Tax Purposes	
2	US Person (Yes / No) (Citizen or Resident of USA or Green card Holder of USA)	
3	Is Your Country of Tax Residence is other than India?	<input type="checkbox"/> Yes <input type="checkbox"/> No

**Part II - Please note :**

a. If in all fields above, the country mentioned by you is India and if you do not have US person status, please proceed to **Part III** for signature.

b. If for any of the above field, the country mentioned by you is not India and / or if your US person status is Yes, please provide the Tax Payer Identification Number (TIN) or functional equivalent as issued in the specific country in the table below:

i)	TIN / Functional Equivalent*	
	Country of Issue	
ii)	TIN / Functional Equivalent*	
	Country of Issue	
iii)	TIN / Functional Equivalent*	
	Country of Issue	

a. If you satisfy the criteria mentioned in Part II (b) above but do not have Taxpayer Identification Number / functional equivalent, please fill **Part IV Self Certification**.

c. In case you are declaring US person status as 'No' but your Country of Birth is US, please provide document evidencing Relinquishment of Citizenship. If not available provide reasons for not having relinquishment certificate. Please also fill **Part IV Self-Certification**.

**Part III - Customer Declaration (Applicable for all customers) :**

(i) Under penalty of perjury, I / we certify that :

1. The applicant is (i) an applicant taxable as a US person under the laws of the United States of America ("U.S.") or any state or political subdivision thereof or therein, including the District of Columbia or any other states of the U.S., (ii) an estate the income of which is subject to U.S. federal income tax regardless of the source thereof.  
**(This clause is applicable only if the account holder is identified as a US person)**
2. The applicant is an applicant taxable as a tax resident under the laws of country outside India.  
**(This clause is applicable only if the account holder is a tax resident outside of India)**

(ii) I / We understand that the Bank is relying on this information for the purpose of determining the status of the applicant named above in compliance with FATCA / CRS. The Bank is not able to offer any tax advice on CRS or FATCA or its impact on the applicant. I / we shall seek advice from professional tax advisor for any tax questions.

(iii) I / We agree to submit a new form within 30 days if any information or certification on this form becomes incorrect.

(iv) I / We agree that as may be required by domestic regulators / tax authorities the Bank may also be required to report, reportable details to CBDT or close or suspend my account.

(v) I / We certify that I/we provide the information on this form and to the best of my/our knowledge and belief the certification is true, correct, and complete including the taxpayer identification number of the applicant.

Name		
Date (DD/MM/YYYY)	Signature	

**Part IV - Self-Certification :**

**(declaring that I am not resident for tax purpose in any other country other than India)**

To be filled only if –

- (a) Name of the country in Part I is other than India and TIN or functional equivalent is not available, or
- (b) US person is mentioned as No in Part I, and Date of Birth is USA.

I confirm that I am neither a US person nor a resident for Tax purpose in any country other than India, though one or more parameters suggest my relation with the country outside India.

Therefore, I am providing the following document as proof of my citizenship and residency in India.

**Document Proof submitted (Please tick document being submitted) :**

- |                                   |  |   |  |
|-----------------------------------|--|---|--|
| <input type="checkbox"/> Passport | <input type="checkbox"/> Election ID   | <input type="checkbox"/> PAN Card       | <input type="checkbox"/> Driving License |
| <input type="checkbox"/> UIDAI    | <input type="checkbox"/> Govt. ID Card | <input type="checkbox"/> NREGA Job Card | <input type="checkbox"/> Others          |

**Details under FATCA CRS :** The Central Board of Direct Taxes has notified Rules 114F to 114H, as part of the Income- tax Rules, 1962, which Rules require Indian financial institutions such as the Bank to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all our account holders. In relevant cases, information will have to be reported to tax authorities / appointed agencies. Towards compliance, we may also be required to provide information to any institutions such as withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto

\*Functional Equivalent of TIN includes the following :

A social security / insurance number, citizen / personal identification / services code / national identification number, a resident / population registration number, Alien card number, etc.

#In case of joint accounts this for is required for each joint holder.

**FACTA & CRS - SELF DECLARATION FORM FOR ENTITIES (NON INDIVIDUALS)**

**Primary Details (Mandatory)**

1	Name of Entity			
2	Customer ID	2A.	Account No.	
3	City of Incorporation			
4	Country of Incorporation			
5	Address Type	<input type="checkbox"/> Registered Office	<input type="checkbox"/> Business	<input type="checkbox"/> Branch Office
6	Address for Tax Residence purpose			
7	Entity Constitution Type (Partnership Firm, HUF, Private Limited Company, Public Limited Company, Society, AOP/BOI, Trust, Liquidator, Limited Liability Partnership, Artificial Juridical Person, Others specify)			
8	Date of Incorporation			
9	PAN of the Entity			
10	Identification type and Identification Number (if TIN or US GIIN not provided) :			
	Company Identification Number			
	Global Entity Identification Number			
	Other (Please Specify & Provide)			
11	Issuing country for identification number provided in 10 Above			
12	Please tick the applicable tax resident declaration ( <b>Any one</b> )			
	Entity is a tax resident of India and not resident of any other country			<input type="checkbox"/>
	OR Entity is a tax resident of the country/ies mentioned in the table below			<input type="checkbox"/>
	(If this option is selected, fill point no 13)			
13	Please indicate all the country/ies in which the entity is a resident for tax purposes and the associated Tax ID Number below:			
	<b>Country</b>	<b>Tax Identification Number*</b>	<b>Identification Type (TIN or Others%, please specify)</b>	

In case the Entity's Country of Incorporation/Tax residence is U.S. but Entity is not a Specified U.S. Person, mention Entity's exemption code in the Box (refer definition D4)

\*In case Tax Identification Number is not available, kindly provide functional equivalent.

**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 rule 114B**

1*	First Name																
	Middle Name																
	Surname																
2*	Date of Birth / Incorporation of Declarant		D	D	M	M	Y	Y	Y	Y							
3*	Father's Name (in case of individual)																
	First Name																
	Middle Name																
Surname																	
4*	Flat / Room No.						5	Floor No.									
6	Name of Premises						7	Block Name / No.									
8	Road / Street / Lane						9*	Area / Locality									
10*	Town / City						11*	District									
12*		State															
13*	Pin code		14	Telephone Number (with STD code)		15*	Mobile Number										
16*	Amount of transaction (Rs.)						17*	Date of transaction		D	D	M	M	Y	Y	Y	Y
18	In case of transaction in joint names, number of persons involved in the transaction																
19*	Mode of transaction :		<input type="checkbox"/>	Cash	<input type="checkbox"/>	Cheque	<input type="checkbox"/>	Card	<input type="checkbox"/>	Draft / Banker's Cheque							
		<input type="checkbox"/>	Online transfer	<input type="checkbox"/>	Other												
20	Aadhaar Number issued by UIDAI (if available)																
21	If applied for PAN and it is not yet generated enter date of application and acknowledgement number		D	D	M	M	Y	Y	Y	Y							
22*	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.)																	
b. Other than agricultural income (Rs.)																	
23*	Details of document being produced in support of identify in Column 1 (Refer Instruction overleaf)		Document code	Document identification number		Name and address of the authority issuing the document											
24	Details of document being produced in support of address in Columns 4 to 13 (Refer Instruction overleaf)		Document code	Document identification number		Name and address of the authority issuing the document											

\*Fields are mandatory.

**Verification**

I, \_\_\_\_\_ do hereby declare that what is stated above is true to the best of my knowledge and belief. I further declare that I do not have a Permanent Account Number and my / our estimated total income (including income of spouse, minor child etc. as per section 64 of Income-tax Act, 1961) computed in accordance with the provisions of Income-tax Act, 1961 for the financial year in which the above transaction is held will be less than maximum amount not chargeable to tax.

Verified today, the \_\_\_\_\_ day of \_\_\_\_\_ 20 \_\_\_\_\_

Place \_\_\_\_\_

(Signature of declarant)

**Note:**

- Before signing the declaration, the declarant should satisfy himself 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,
  - 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;
  - 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.
- The person accepting the declaration shall not accept the declaration where the amount of income of the nature referred to in item 22b 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): -

Sl.	Nature of Document	Document Code	Proof of Identity	Proof of Address
<b>A</b>	<b>For Individuals and HUF</b>			
1.	AADHAR 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 the person	04	Yes	Yes
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 card	08	Yes	Yes
9.	Caste or Domicile certificate bearing photo of the person	09	Yes	Yes
10.	Certificate of identity/address signed by a Member of Parliament or Member of Legislative Assembly or Municipal Councillor or a Gazetted Officer as per annexure A prescribed in Form 49A	10	Yes	Yes
11.	Certificate from employer as per annexure B prescribed in Form 49A	11	Yes	Yes
12.	Kisan passbook bearing photo	12	Yes	No
13.	Arm's license	13	Yes	No
14.	Central Government Health Scheme / Ex-servicemen Contributory Health Scheme card	14	Yes	No
15.	Photo identity card issued by the government./ Public Sector Undertaking	15	Yes	No
16.	Electricity bill (Not more than 3 months old)	16	No	Yes
17.	Landline Telephone bill (Not more than 3 months old)	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 months old)	19	No	Yes
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.	Allotment letter Government of accommodation from	24	No	Yes
25.	Passport of spouse bearing name of the person	25	No	Yes
26.	Property tax payment receipt (Not more than one year old)	26	No	Yes
<b>B</b>	<b>For Association of persons (Trusts)</b>			
	Copy of trust deed or copy of certificate of registration issued by Charity Commissioner	27	Yes	Yes
<b>C</b>	<b>For Association of persons (other than Trusts) or Body of Individuals or Local authority or Artificial Juridical Person)</b>			
	Copy of Agreement or copy of certificate of registration issued by Charity commissioner or Registrar of Cooperative society or any other competent authority or any other document originating from any Central or State Government Department establishing identity and address of such person.	28	Yes	Yes

- 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.
- For HUF any document in the name of Karta of HUF is required.
- In case the transaction is in the name of more than one person the total number of persons should be mentioned in Sl. No. 18 and the total amount of transaction is to be filled in Sl. No. 16.
- This for is applicable for Individuals and other person (Other than Company or firm)

**In case the estimated total income in column 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.**