

ACCOUNT OPENING FORM (NON INDIVIDUALS)

ACCOUNT OPENING FORM (NON INDIVIDUALS)

FOR OFFICE USE ONLY

Relation Type * : ☐ NEW ☐ UPDATE DATE:

CIF NO.

A/C NO.

BRANCH CODE

SCHEME CODE

CKYC NUMBER (MANDATORY FOR KYC UPDATE REQUEST):

(If not available mention after update)

Legal Entity Type Industry Code (PLEASE REFER INSTRUCTION A IN GENERAL INSTRUCTIONS)

Corporate Segment Sub Segment Sector ☐ Priority ☐ Non-Priority Sub-Sector ☐ Agri. ☐ Industry ☐ Service

Region ☐ Metro ☐ Urban ☐ Rural ☐ Semi Urban

A. Fields marked with "*" are mandatory fields.
 B. Tick 'X' wherever applicable.
 C. Please fill the date in DD-MM-YYYY format.
 D. Please fill the Form in English and in BLOCK Letters.
 E. Please read section wise detailed guidelines / Instructions
 F. List of two character ISO 3166 country codes and List of State/U.T Code as per Indian Motor Vehicle Act, 1988 is available in the General Instructions.
 G. For particular section update, please tick () in the box available before the section number and strike for the sections not required to be updated.
 H. KYC number is Mandatory for Update Application
 I. Definition of Important Terms are at the End

☐ I/WE DO NOT HAVE ANY ACCOUNT WITH NAINITAL BANK LTD. OR ☐ I/WE HAVE AN ACCOUNT WITH NAINITAL BANK LTD. & THE ACCOUNT NUMBER IS

1. ENTITY DETAILS* (Please refer General Guidelines Point "6")

CORPORATE NAME / NAME OF THE ENTITY*

(IN BLOCK LETTERS)

DATE OF COMMENCEMENT OF BUSINESS* (APPLICABLE IN CASE OF PUBLIC LIMITED COMPANIES)

DATE OF INCORPORATION/ FORMATION* PAN* OR FORM 60 ☐ (FOR ENTITIES OTHER THEN COMPANIES AND PARTNERSHIPS)

Principle Place of operation _____ (FOR ENTITIES TAX RESIDENT OF INDIA ONLY, PAN IS EQUIVALENT TO TIN)

PLACE OF INCORPORATION/ FORMATION* _____ Registration No. _____

GSTIN:

ENTITY CONSTITUTION CODE* (PLEASE REFER INSTRUCTION B IN GENERAL INSTRUCTIONS) TAN:

CIN: (ONLY APPLICABLE IN CASE OF A COMPANY) I.E.C. No. _____

2. PROOF OF IDENTITY (Pol)* (Please refer "7" in General Instructions)

☐ CERTIFICATE OF INCORPORATION / FORMATION ☐ REGISTRATION CERTIFICATE ☐ OTHER _____

☐ OFFICIALLY VALID DOCUMENT(S) IN RESPECT OF PERSON AUTHORIZED TO TRANACT ☐ RESOLUTION OF BOARD / MANAGING COMMITTEE ☐ MEMORANDUM AND ARTICLE OF ASSOCIATION / PARTNERSHIP DEED/ TRUST DEED

☐ POA GRANTED TO ITS MANAGER/OFFICERS ☐ ACTIVITY PROOF 1 (FOR SOLE PROPRIETORSHIP ONLY) ☐ ACTIVITY PROOF 2 (FOR SOLE PROPRIETORSHIP ONLY)

3. DETAILS OF RELATED PERSON/ BENEFICIAL OWNER* (An 'Annexure II' to be filled for each related person please refer point "7" in General Instructions)

NUMBER OF RELATED PERSONS*: (A RELATED PERSON CAN BE DIRECTOR, PROMOTER, KARTA, TRUSTEE, PARTNER, AUTHORISED SIGNATORY, BENEFICIARY, BENEFICIAL OWNER, COURT APPOINTED OFFICIAL)

NUMBER OF BENEFICIAL OWNERS*: (THOUGH A BENEFICIAL OWNER IS A RELATED PERSON, THE NUMBER OF BENEFICIAL OWNER SHOULD BE DETERMINED SEPARATELY OUT OF NUMBER OF RELATED PERSON, BENEFICIAL OWNER IS A PART / SUBSET OF RELATED PERSON) (FOR DEFINITION SEE PAGE NO. 17)

4. PROOF OF ADDRESS (PoA)* (Certified copies of the documents, as applicable, need to be submitted) (Please see instruction "8" at the end)

4.1 CURRENT / PERMANENT ADDRESS DETAILS*

☐ REGISTERED OFFICE ADDRESS IN INDIA (IF APPLICABLE)/ PLACE OF BUSINESS*

ADDRESS TYPE*: ☐ RESIDENTIAL / BUSINESS ☐ RESIDENTIAL ☐ BUSINESS ☐ REGISTERED OFFICE ☐ UNSPECIFIED

PROOF OF ADDRESS*: ☐ CERTIFICATE OF INCORPORATION / FORMATION ☐ REGISTRATION CERTIFICATE ☐ OTHER DOCUMENT (PI. SPECIFY) _____

Building No.

Premise Name

Building Level

Street No.

Street Name

Town / Village

Locality/Town/ Village

CITY

DISTRICT*:

PIN/POST CODE*:

STATE / UT CODE*: (ISO 3166) COUNTRY CODE*:

4.2 CORRESPONDENCE / LOCAL ADDRESS DETAILS *

☐ SAME AS CURRENT / PERMANENT ADDRESS DETAILS (IN CASE OF MULTIPLE CORRESPONDENCE / LOCAL ADDRESSES, PLEASE FILL 'ANNEXURE III')

ADDRESS TYPE*: ☐ RESIDENTIAL / BUSINESS ☐ RESIDENTIAL ☐ BUSINESS ☐ REGISTERED OFFICE ☐ UNSPECIFIED

PROOF OF ADDRESS*: ☐ CERTIFICATE OF INCORPORATION / FORMATION ☐ REGISTRATION CERTIFICATE ☐ OTHER DOCUMENT (PI. SPECIFY) _____

Building No.

Premise Name

Building Level

Street No.

Street Name

Town / Village

Locality/Town/ Village

CITY

DISTRICT*:

PIN/POST CODE*:

STATE/UT NAME CODE*: ISO 3166 COUNTRY CODE*:

[illegible]

BUSINESS TYPE * (PLEASE REFER TO INDUSTRY CODES ON PAGE 5)

INDUSTRY CODE*: (PLEASE REFER TO INDUSTRY CODES ON PAGE 5) OTHERS: _____

Addition above the field MLM Undertaking:

☐ "I/we Declare that my/our Company/Firm is not MLM (Multi Level marketing) Company/Firm or

☐ "I/We declare that my/our Company/Firm is an MLM (Multi Level marketing Company/Firm and the Company is doing business of Multi-level Marketing and has given an undertaking to the Department of Consumer Affairs that the Company is in compliance with direct selling Guidelines, 2016 issued by the Government of India, Ministry of Consumer Affairs, Food & Public Distribution as also any direct selling guidelines issued by State Government, where the registered office of the company is located. Further the Company is not in violation and undertake not to violate the provisions of Prize Chit and Money circulation (Banning) Act, 1978" Please tick(../)Industrial code of MLM Company/Firm.

ANNUAL TURNOVER

☐ 0-5 LAKH ☐ 5-10 LAKH ☐ 10-25 LAKH ☐ 25 LAKH- 1CR. ☐ 1-5 CR. ☐ 5-50 CR. ☐ 50-100 CR. ☐ 100 CR <

DEALING WITH NAINITAL BANK : SINCE (YEAR) _____ WITH BRANCH _____

NATURE OF ACCOUNT: _____ CREDIT FACILITIES NAINITAL BANK (IF ANY) _____

☐ CURRENT ACCOUNT
 ☐ NAINI GOLD CURRENT ACCOUNT
 ☐ SAVINGS BANK ACCOUNT
 ☐ RECURRING DEPOSIT
 ☐ TERM DEPOSIT
 ☐ SPECIAL TERM DEPOSIT
☐ OTHER PLEASE SPECIFY: _____

☐ SINGLY ☐ JOINTLY ☐ SEVERALLY ☐ AS PER BOARD RESOLUTION ☐ OTHERS : (PLEASE SPECIFY) _____

CORPORATE INTERNET BANKING : VIEWING RIGHTS	<input type="checkbox"/>	TRANSACTION RIGHTS	<input type="checkbox"/>	CHEQUE BOOK	<input type="checkbox"/>																
POS FACILITY (CARD SWIPING MACHINE)	<input type="checkbox"/>	SMS ALERTS	<input type="checkbox"/>	OTHER _____	<input type="checkbox"/>																
		DEBIT CARD	<input type="checkbox"/>																		
STATEMENT FREQUENCY:MONTHLY	<input type="checkbox"/>	QUARTERLY	<input type="checkbox"/>	HALF-YEARLY	<input type="checkbox"/>																
				ANNUALLY	<input type="checkbox"/>																
E-STATEMENT TO BE SENT TO EMAIL ID :	<input type="text"/>																				
SMS ALERTS TO BE SENT ON : MOBILE	<input type="text"/>																				

DETERMINE* WHETHER THE ENTITY IS 'FI' **OR** 'NFE' [AN ENTITY CAN BE EITHER AN 'FI' OR 'NFE', IT CAN NOT BE BOTH]

☐ **FINANCIAL INSTITUTION (FI)** : (IF FINANCIAL INSTITUTION (FI) IS TICKED , PLEASE ALSO FILL **ANNEXURE I & ANNEXURE II** FOR ALL THE RELATED PERSON)
(BANKS, INSURANCE AGENCIES, NBFCs ETC.) **OR**

☐ **NON FINANCIAL ENTITY (NFE)** : IF ENTITY IS NFE, WHETHER IT IS*: ☐ **ACTIVE NFE** OR ☐ **PASSIVE NFE**

(AN ENTITY CAN BE EITHER AN 'ACTIVE NFE' OR A 'PASSIVE NFE', IT CAN NOT BE BOTH - SEE INSTRUCTIONS 'H' IN GENERAL GUIDELINES FOR ACTIVE & PASSIVE NFE)

NUMBER OF CONTROLLING PERSON(S): (APPLICABLE ONLY IN CASE OF PASSIVE NFE, FILL **ANNEXURE II** FOR EACH CONTROLLING PERSON)

2

A) Are you a tax resident of any country other than Indian ? ☐ Yes ☐ No

If No, please sign the declaration Certification below at 6 (b)

1. Country/ (ies) of Tax residency #		ISO 3166 Country Code of jurisdiction of residence*				Tax Identification Number (TIN) % or Equivalent				Identification Type (TIN or Other%, please specify)				Residence Address for Tax purpose (including City, State, Country and Pin code)				Address Type : 1. Residential or Business, 2. Residential, 3 - Business, 4. Registered Office			
Place/City of Birth*																	ISO 3166 Country code of Birth				

I agree to submit a new form within 30 days if any information or certification on this form becomes incorrect. I agree that as may be required by domestic regulators/tax authorities, The Nainital Bank Ltd. may also be required to report, reportable details to CBDT or other authorities/agencies or close or suspend my account, as appropriate. I have understood the information requirements of this Form (read along with the FATCA/CRS Instructions) and hereby confirm that the information provided by me on this Form including the taxpayer identification number is true, correct, and complete. I also confirm that I have read and understood the FATCA/CRS Terms and conditions and hereby accept the same.

[illegible]

NAME: _____

RELATIONSHIP WITH THE DEPOSITOR : _____ AGE:

--	--

 DATE OF BIRTH OF NOMINEE:

--	--	--	--	--	--	--	--

ADDRESS:

[illegible][illegible]

As the nominee is a minor on this date, I/We appoint Shri/Smt. _____ age _____ years

Address _____

to receive the amount of the deposit on behalf of the nominee in the event of my / our / minor's death during the minority of the nominee.

[illegible]

Signature / Thumb impression of the Applicant(s)

Personal Details of Witnesses : (Witnesses are required only in case if applicant is illiterate and is affixing thumb impression)

Witness 1 Name : _____

Witness 2 Name : _____

Address: _____

Address: _____

Signature / Thumb Impression

Signature / Thumb Impression

Place : _____ Date : _____

Place : _____ Date : _____

Signature of Verifying Officer _____

APPLICANT DECLARATION

1. I/We hereby declare that the details furnished above are true and correct to the best of my/our knowledge and belief and I/We undertake to inform you of any changes therein, immediately. In case any of the information is found to be false or untrue or misleading or misrepresenting, I/we am/are aware that I/we may be held liable for it.
2. I/We certify that I/we have the capacity to sign for the entity as per the CBDT rules/RBI guidelines.
3. I/We certify and declare that The Company does belong to the class of companies specified in sub-rule (2) of the Companies Rules 2017 (Restrictions on number of Layers) and it (Company) does not have more than two layers of subsidiaries. (As per the details given in Ministry of Corporate Affairs, Gazette notification No. 793 dated 21st Sept 2017).
4. I/We affirm and declare that I/We have read over and understood the rules and regulations of the Nainital Bank Ltd. (Bank) and those relating to various services offered by the Bank including but not limiting to debit card/internet banking/SMS banking/Mobile Banking and any other facilities. I/We agree to abide by the same as amended/modified from time to time by the Bank/Regulator/ Government published through circulars, notifications, notice board/ websites/ newspaper publications, etc. I/We waive the rights, if any, to have personal notice in respect of such amendments/modifications. I/We agree that the transactions and requests executed in my/our account(s) by me/authorized person through internet, mobile, under my/our User ID and password/PIN/OTP will be legally binding on me/us & I/We am/are responsible for the maintenance of secrecy and confidentiality of the authentication credentials and any other information/details/OTP/PIN, etc., in such matters. I/We agree that Bank has got all the rights to debit my/our account for any service charge, expenses or other dues which the Bank is entitled/ liable to recover from me. I/We also authorise the Bank and agree to close/ discontinue my account without any notice to me in case of any violation of laws/rules/regulations or terms and conditions of maintaining the account. I/We hereby undertake to inform the Bank on any change in my communication address or constitution, and I/We shall submit the address proof in case of transfer of my account from one branch to another branch.
5. In respect of accounts opened on the basis of Aadhaar details, I hereby declare that I have submitted the Aadhaar Card issued by UIDAI for identification and / or address proof towards the compliance of KYC norms under the PMLA, 2002 and I hereby agree that the Bank may verify the same with UIDAI and authorise the UIDAI expressly to release the identity and address through biometric authentication to the Bank.
6. I/We confirm and declare that I/We am/are not prevented/prohibited/restricted by any applicable legal/regulatory/contractual or other provisions from opening and/or maintaining the accounts or to transact with the Bank in any other way.
7. I/We agree that my/our personal KYC details may be shared with Central KYC registry or any other competent authority. I/We hereby consent to receive information from the Bank/Central KYC Registry/Gol/RBI or any other authority through SMS/e-mail on my registered mobile number/ e-mail address. I/We also agree that the non-receipt of any such SMS/e-mail shall not make the Bank liable for any loss or damage whatsoever in nature.
8. I/We hereby certify that I/We have declared my status as per the rules applicable under section 285BA of the Income Tax Act, 1961 as notified by Central Board of Direct Taxes (CBDT) vide Notification No. S.O. 2155(E) dated 7 August 2015 and RBI Circular Ref No. DBR.AML.BC.No.36/14.01.001/2015-16 dated 28 August 2015 in the matter including any subsequent modification/amendment thereof.
9. I/We understand, acknowledge and authorize that as per the provisions of Income Tax Act, Rules made thereunder and the guidelines issued by the Government/RBI in the matter, depending upon the residential status and/or other criteria stipulated therein, the Bank may have to report the details in respect of my/our account(s) as per the prescribed format to the Central Board of Direct Taxes (CBDT) or other Government Agencies to comply with the obligations as per the Common Reporting Standards (CRS) and / or any other similar arrangements.
10. I/We certify & declare that the information provided by me/us for opening account and availing other services herein or through website/electronically as applicable to me/us and signed/authenticated by me/us as well as in the documentary evidence provided by me/us for opening account and availing other services are, to the best of my/our knowledge and belief, true, correct and complete and that I/We have not withheld any material information that may affect the assessment/categorization of my/our account as a U.S. Reportable Account or Other Reportable Account or otherwise. In case any of the information or details provided by me/us is found to be false or untrue or misleading or misrepresenting, I/We am/are aware that I/We may be held liable for it.
11. I/We undertake the responsibility to declare and disclose immediately and in no case beyond 30 days from the date of change, any changes that may take place in the information provided herein/ or otherwise, as well as in the documentary evidence provided by me or if any certification becomes incorrect or undergoes a change. I further undertake to provide fresh and valid self-certification along with documentary evidence as and when so required; nevertheless all declaration and undertaking given herein will also be applicable to all such modified/amended documents/information provided by me unless revised self- certification as above is provided to the Bank.
12. I/We also agree that my/our failure to disclose any material fact/information known to me/us now or in future or my/our failure to remedy any deficiency in documents/ information/other details within the stipulated period, may invalidate me/us from transacting in the account and the Bank would be within its right to put restrictions in the operations of my account or to close it or to report to any regulator and/or any authority designated by the Government of India (Gol)/RBI for the said purpose or take any other action as may be deemed appropriate by the Bank under the guidelines issued by CBDT/RBI/Gol from time to time.
13. I/We also agree to furnish and intimate to the Bank any other particulars that are called upon me/us to provide on account of any change in law either in India or abroad in relating to the operation or maintenance of the account.
14. I/We shall indemnify the Bank from any loss/damage that may be caused to the Bank on account of any defect/mistake in the details provided herein or on account of providing incorrect or incomplete information by me/us.
15. I/We undertake to submit data/information together with fresh KYC documents for updation of KYC details at periodical intervals as may be required by the Bank.
16. I/We understand that the account will be activated and debits will be allowed only after completion of Customer Due Diligence relating to KYC by the Bank.
17. I/We have been advised of Quarterly average/minimum balance requirement for the account to be opened and given to understand that these requirements are subject to revision/change and such revision/changes will be uploaded in the Bank's site which will be acceptable to me as a notice to that effect.
18. I/We Undertake to submit Aadhaar and / or PAN within 6 months from the date of opening of account, failing to which I understand my account will cease to be operational as per GOI guidelines, amending Prevention of Money laundering (Maintenance of Records) Rules 2005. (In case the account is opened without Aadhaar/PAN)
19. In case, deemed OVDs are submitted for current address at the time of Account opening, I undertake to submit Aadhaar or any of the OVD having Current Address within 3 months from the date of account opening, failing to which I understand that my account may cease to be operational as per GOI guidelines at the material time.
20. I confirm and undertake that I will not deal in Virtual Currencies and will not use my account for any services related Virtual Currencies or facilitate any person or entity, in dealing with or settling virtual currencies.
21. I/We undertake to keep QAB (Quarterly Average Balance) in the account as prescribed under the respective account scheme and agree for auto deduction of penalty if QAB is not maintained.

Please paste

photograph

here

Please paste

photograph

here

Please paste

photograph

here

Signature of Authorized Signatory 1 (Do not overlap)

Signature of Authorized Signatory 2 (Do not overlap)

Signature of Authorized Signatory 3 (Do not overlap)

Operating Instructions

Name:
Designation:
Date:
Name, Signature, Seal and S.S No. of the Verifying Official

Name:
Designation:
Date:
Name, Signature, Seal and S.S No. of the Verifying Official

Name:
Designation:
Date:
Name, Signature, Seal and S.S No. of the Verifying Official

FOR OFFICE USE ONLY

OFFICIAL NAME: _____ EMP CODE _____ DESIGNATION: _____
 DATE:

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

 SIG CODE _____ SIGNATURE: _____

OPEN THE ACCOUNT

REMARKS (IF ANY) : _____

ACCOUNT CLOSED ON: _____ ACCOUNT TRANSFERRED TO _____ BRANCH ON _____

AUTHORISED OFFICIAL (SIGNATURE) _____

CURRENT ACCOUNT RULES

- | BUSINESS TYPE CODES | | | | INDUSTRY TYPE CODES | | | |
|-------------------------------------|------|------------------------------|------|---|------|--|------|
| Category Value | Code | Category Value | Code | Category Value | Code | Category Value | Code |
| ENGINEERING | 1 | LEATHER AND LEATHER PRODUCTS | 21 | 10-CULTIVATOF FOOD,CASHCROPEXCLPLANTATIONCROP | 10 | 33-VEHICLES,VEHICLEPARTSANDTRANSPORTEQUIPMENT | 33 |
| ELECTRICAL AND ELECTRONICS | 2 | DRUGS AND PHARMACEUTICAL | 22 | 11 - CULTIVATION OF PLANTATION CROPS | 11 | 34 - OTHER INDUSTRIES (NOT INCLUDED ELSEWHERE) | 34 |
| TEXTILE | 3 | METAL AND METAL PRODUCTS | 23 | 12 - OTHER DIRECT FINANCE TO AGRICULTURE | 12 | 35 - RURALARTICIANS / CRAFTSMEN | 35 |
| REAL ESTATE | 4 | HOSPITAL | 24 | 13 - ACTIVITIESALLIED TO AGRICULTURE | 13 | 41 - CONSTRUCTION GENERAL | 41 |
| GEMS AND JEWELERS (BULLION) | 5 | HOTEL | 25 | 19 - INDIRECT FINANCE TO AGRICULTURE | 19 | 42 - CONSTRUCTION INFRASTRUCTURE | 42 |
| AGRICULTURE AND ALLIED PRODUCTS | 6 | OTHER SERVICES | 26 | 20 - FOOD MANUFACTURING AND PROCESSING | 20 | 50 - TRADE | 50 |
| AUTOMOBILE | 7 | NOT APPLICABLE | 27 | 21 - TEXTILES | 21 | 60 - TRANSPORT AND OTHER SUPPORT SERVICES | 60 |
| ENTERTAINMENT AND LEISURE | 8 | OTHER INDUSTRIES | 28 | 22 - LEATHER AND LEATHER PRODUCTS | 22 | 71 - PROFESSIONALAND OTHER SERVICES | 71 |
| FOOD PROCESSING | 9 | IMPORT/EXPORT | 29 | 23 - WOOD AND WOOD PRODUCTS | 23 | 80 - FINANCIAL INTERMEDIATION | 80 |
| FINANCIAL SERVICES | 10 | MANUFACTURING | 30 | 24 - RUBBER, PLASTIC AND THEIR PRODUCTS | 24 | 86 - PERSONALLOANS AND CONSUMPTION LOANS: STAFF | 86 |
| EDUCATION AND TRAINING SERVICES | 11 | TRADE | 31 | 25 - GLASSAND GLASS WARE | 25 | 87-PERSONALLOAN,CONSUMPTION,LOANOTHERTHANSTAFF | 87 |
| MEDICAL INSTRUMENTS/APPLIANCES/SURG | 12 | BANK | 32 | 26 - GEMSAND JEWELLERY | 26 | | |
| POWER GENERATION | 13 | TRANSPORT | 33 | 27 - PAPERAND PAPER PRODUCTS | 27 | | |
| PLASTIC AND PLASTIC PRODUCTS | 14 | CORPORATE | 34 | 28 - PRINTING, PUBLISHING AND ALLIED ACTIVITIES | 28 | | |
| PAPER AND PAPER PRODUCTS | 15 | GOVERNMENT | 35 | 29 - CHEMICALS AND CHEMICAL PRODUCTS | 29 | | |
| RUBBER AND RUBBER PRODUCTS | 16 | CONSULTANCY SERVICES | 36 | 30 - CEMENTAND CÉMENT PRODUCTS | 30 | | |
| GLASS AND GLASS PRODUCTS | 17 | MINING | 37 | 31 - METALS AND METAL PRODUCTS | 31 | | |
| CHEMICALS AND PAINTS | 18 | PROFESSIONAL SERVICES | 38 | 32 - ENGINEERING | 32 | | |
| WOOD AND WOOD PRODUCTS | 19 | RETAIL TRADING | 39 | | | | |
| TOBACCO AND TOBACCO PRODUCTS | 20 | WHOLESALE TRADING | | | | | |

We declare and certify our entity status under Rules 114F to 114H of the Income tax Rules, 1962 notified vide CBDT Notification No. S.O. 2155(E) dated 7 August 2015 and RBI Circular Ref No. DBR.AML.BC.No.36/14.01.001/2015-16 dated 28 August 2015, as under:

Tick status of Financial Institution		Yes	No		
Name of Entity					
1.	a) Depository Institution				
	b) Custodial Institution				
	c) Investment Entity which is not a passive NFE				
	d) Specified Insurance Company				
2.	Owner-Documented FI with substantial US owner(s) – details of substantial US Owner to be captured as per Annexure-II				
3.	Reporting Financial Institution				
4.	If 2 OR 3 above is yes, please provide Global Intermediary Identification Number (GIIN)				
5.	Non-Participating Financial Institution				
6.	Non-Reporting Financial Entity (If Yes, Please Tick one of the category in the Table below)				
S No.	Category of NRFI	(✓)	S No.	Category of NRFI	(✓)
1.	Governmental Entity;		13.	Provident fund	
2.	International Organisation;		14.	An Indian investment entity which is wholly held by NRFI referred to in (i) to (xiii) above and where any debt interest is held by a depository institution or NRFI referred to in (i) to (xiii) above	
3.	Central Bank;		15.	Qualified credit card issuer;	
4.	Treaty Qualified Retirement Fund;		16.	Specified Investment entity as per CBDT rules (Rule 114F(5)(f));	
5.	Narrow Participation Retirement Fund;		17.	Exempt collective investment vehicle;	
6.	Broad Participation Retirement Fund;		18.	Trustee-documented Indian Trust;	
7.	Pension Fund of a Governmental Entity;		19.	Financial Institution with a local client base;	
8.	Pension Fund of an International Organisation;		20.	Local Bank (including Regional Rural Bank, Urban Cooperative Banks, State Cooperative Banks / District Central Cooperative Banks, Local Area Banks provided that the assets test as in Explanation (O) to Rule 114F(5);	
9.	Pension Fund of a Central Bank;		21.	Financial Institution with only low-value accounts;	
10.	Non-public fund of the armed forces;		22.	Sponsored investment entity and controlled foreign corporation (in case of any U.S. reportable account);	
11.	Employees' state insurance fund;		23.	Sponsored closely held investment vehicle (in case of any U.S. reportable account)	
12.	Gratuity Fund;		24.	An Indian investment entity which is wholly held by NRFI referred to in (i) to (xiii) above and where any debt interest is held by a depository institution or NRFI referred to in (i) to (xiii) above	
7.	Sponsored Investment Entity				
a)	GIIN of Sponsored entity				
b)	Name of entity				

We certify that we have the capacity to sign for the Financial Institution as per CBDT rules/RBI guidelines.

Date:

--	--	--	--	--	--	--	--

Place: _____

SIGNATURE(S)
NAME OF THE AUTHORIZED PERSON OF ENTITY

PERSONAL DETAILS OF CONTROLLING PERSON-CP (FOR PASSIVE NFE ONLY) / RELATED PERSON-RP/ BENEFICIAL OWNER

ANNEXURE – II

<p style="text-align: right; margin: 0;">FOR OFFICE USE ONLY</p> <p>APPLICATION TYPE* <input type="checkbox"/> NEW <input type="checkbox"/> UPDATE</p> <p>APPLICANT (CP/RP) CIF NO.: <input style="width: 100px; border: 1px solid black;" type="text"/></p> <p>CP/RP Account No.: <input style="width: 150px; border: 1px solid black;" type="text"/></p>	<p>BRANCH TO AFFIX RUBBER STAMP OF NAME AND CODE NO.</p>	<p>PHOTOGRAPH OF THE CONTROLLING PERSON/ RELATED PERSON/ BENEFICIAL OWNER.</p>
--	--	--

ENTITY NAME:

1. DETAILS OF CONTROLLING PERSON / RELATED PERSON / BENEFICIAL OWNER *
(Please refer General Instruction) :

1. A DETAILS OF CONTROLLING PERSON (For Passive NFE Only) :

☐ ADDITION OF CONTROLLING PERSON ☐ DELETION OF CONTROLLING PERSON ☐ UPDATE CONTROLLING PERSON DETAILS

CKYC NUMBER (IF AVAILABLE *) : (IF CKYC NUMBER IS AVAILABLE, ONLY 'CONTROLLING TYPE' & 'NAME' IS MANDATORY)

TYPE OF CONTROL*:

IN CASE OF LEGAL PERSON : ☐ OWNERSHIP ☐ OTHER MEANS ☐ SENIOR MANAGING OFFICIALS

IN CASE OF TRUST : ☐ SETTLOR ☐ TRUSTEE ☐ PROTECTOR ☐ BENEFICIARY ☐ OTHERS

IN CASE OF OTHER LEGAL ARRANGEMENT : ☐ SETTLOR-EQUIVALENT ☐ TRUSTEE-EQUIVALENT ☐ PROTECTOR-EQUIVALENT ☐ BENEFICIARY-EQUIVALENT ☐ OTHER-EQUIVALENT

IN CASE OF UNKNOWN ☐

1. B DETAILS OF RELATED PERSON

☐ ADDITION OF RELATED PERSON ☐ DELETION OF RELATED PERSON ☐ UPDATE RELATED PERSON DETAILS

CKYC NUMBER OF RELATED PERSON (IF AVAILABLE *) : (IF CKYC NUMBER IS AVAILABLE, ONLY 'RELATED PERSON TYPE' & 'NAME' IS MANDATORY)

RELATED PERSON TYPE* : ☐ DIRECTOR ☐ PROMOTER ☐ KARTA ☐ TRUSTEE ☐ PARTNER ☐ AUTHORISED SIGNATORY ☐ PROPRIETOR

(MORE THAN ONE BOX CAN BE TICKED AS APPLICABLE) ☐ COURT APPOINTED OFFICIAL ☐ BENEFICIARY ☐ BENEFICIAL OWNER (SEE DEFINITION AT PAGE NO. 17) ☐ OTHERS ☐ POWER OF ATTORNEY HOLDER ☐ PERSON HOLDING SENIOR MGT. POSITION

2. PERSONAL DETAILS* (Please refer Instruction G II at the end)

	P R E F I X	F I R S T N A M E	M I D D L E N A M E	L A S T N A M E
--	-------------	-------------------	---------------------	-----------------

NAME (SAME AS ID PROOF)*:

SHOR/PREFER NAME (IF ANY*):

FATHER NAME:

MOTHER/SPOUSE NAME:

MOTHERX MAIDEN NAME:

UID / AADHAAR NO.: OR AADHAAR ENROLMENT NO.:

DIN (DIRECTOR IDENTIFICATION NUMBER): (MANDATORY IF RELATED PERSON TYPE IS DIRECTOR)

DATE OF BIRTH*:

GENDER: ☐ M - MALE ☐ F - FEMALE ☐ T - TRANSGENDER NATIONALITY: ☐ IN-INDIAN ☐ OTHERS COUNTRY CODE (ISO 3166)

MARITAL STATUS*: ☐ MARRIED ☐ UNMARRIED ☐ SINGLE ☐ DIVORCED ☐ LIVING APART ☐ DEFACTO

RESIDENTIAL STATUS*: ☐ RESIDENT INDIVIDUAL ☐ NON RESIDENT INDIAN ☐ FOREIGN NATIONAL ☐ PERSON OF INDIAN ORIGIN

CITIZENSHIP*: ☐ INDIAN ☐ OTHERS

OCCUPATION TYPE*:

<input type="checkbox"/> SERVICE	(<input type="checkbox"/> STATE GOVT. <input type="checkbox"/> CENTRAL GOVT. <input type="checkbox"/> DEFENCE <input type="checkbox"/> PVT. SECTOR <input type="checkbox"/> PUBLIC SECTOR UNDERTAKING)
<input type="checkbox"/> BUSINESS	(<input type="checkbox"/> INDUSTRIALIST <input type="checkbox"/> TRADE SECT. <input type="checkbox"/> SERV. SEC <input type="checkbox"/> MIGRANT LABOUR <input type="checkbox"/> CONTRACTOR
	(<input type="checkbox"/> JEWELLER/BULLION TRADER <input type="checkbox"/> PAWN SHOP)
<input type="checkbox"/> OTHERS	(<input type="checkbox"/> MEDICAL PROF. <input type="checkbox"/> LEGAL PROF. CA/ICWA /TAXATION/FINANCE <input type="checkbox"/> ENG/ARCHITECT/ TECH. CONSULTANT <input type="checkbox"/> RETIRED <input type="checkbox"/> JOURNALIST
	(<input type="checkbox"/> HOUSEWIFE <input type="checkbox"/> STUDENT <input type="checkbox"/> SHARE AND STOCK BROKER <input type="checkbox"/> PROFESSIONAL <input type="checkbox"/> AGRICULTURE
	(<input type="checkbox"/> POLITICAL/SOCIAL WORKER <input type="checkbox"/> OTHER

POLITICALLY EXPOSED PERSON : ☐ YES ☐ NO

COUNTRY CODE OF TAX RESIDENCE*: (CODE FOR INDIA IS "IN ")

COUNTRY OF TAX RESIDENCE IN INDIA ONLY AND NOT IN ANY OTHER COUNTRY OR TERRITORY OUTSIDE INDIA* ☐ YES ☐ NO (IF NO, PLEASE FILL THE DETAILS IN COLOUMN 6 & 7 IN PAGE 9)

Politically exposed person are individuals who are or have been entrusted with prominent public function in a foreign country, eg. Heads of States or of Governments, senior government / judicial / military officers, senior executives of state-owned corporations, important political party officials, etc.

PAN / TAX IDENTIFICATION NUMBER OR EQUIVALENT* : (IF JURISDICTION OF RESIDENCE FOR 'TAX PURPOSE' IS INDIA ONLY, THE PAN IN THIS FIELD)

PLACE / CITY OF BIRTH* : COUNTRY CODE OF BIRTH* : (ISO 3166)

3. PROOF OF IDENTITY AND ADDRESS

I (ONE CERTIFIED COPY OF ANY ONE OF THE FOLLOWING OVD WITH CURRENT ADDRESS NEEDS TO BE SUBMITTED)

☐ PASSPORT ☐ VOTER ID CARD ☐ DRIVING LICENCE ☐ NREGA JOB CARD IDENTITY NUMBER :

☐ LETTER ISSUED BY NATIONAL POPULATION REGISTER CONTAINING ☐ PROOF OF POSSESSION OF AADHAAR Issued Date :

OR II ☐ E-KYC AUTHENTICATION III ☐ OFFLINE VERIFICATION OF AADHAAR Date of Expiry :

PROOF OF ADDRESS IN CASE OVD IN POINT NO 3 ALSO DOES NOT CONTAIN UPDATED ADDRESS.

ONE CERTIFIED COPY OF ANY ONE DEEMED OVD NEEDS TO BE SUBMITTED

ADDRESS TYPE* : ☐ RESIDENTIAL / HOME ☐ BUSINESS / WORK ☐ REGISTERED OFFICE ☐ UNSPECIFIED

PROOF OF ADDRESS* : ☐ UTILITY BILLS ☐ MUNICIPAL TAX RECEIPT ☐ PENSION PAYMENT ORDER (PPO) ☐ LETTER OF ALLOTMENT OF ACCOMODATION FROM EMPLOYER ISSUED BY STATE/CENTRAL/GOVT/STATUTORY OR REGULATORY BODIES/PUBLIC SECTOR UNDERTAKINGS/SCHEDULED COMMERCIAL BANKS/FINANCIAL INSTITUTIONS/LISTED COMPANIES

4. ADDRESS DETAILS:

☐ PERMANENT SAME AS CURRENT ADDRESS

DOCUMENT NO. / IDENTIFICATION NUMBER* :

ISSUED BY* :

ISSUE DATE* :

ISSUED AT* :

EXPIRY DATE (IF APPLICABLE)* :

HOUSE NO. :

STREET NO. :

STREET NAME :

TOWN/VILLAGE :

CITY :

DISTRICT* :

PIN / POST CODE* :

STATE / UT NAME CODE* :

COUNTRY CODE* : (ISO 3166)

5. Contact Details:

Preferred contact number type ☐ Cell Phone ☐ Home Phone ☐ Registered Phone ☐ Work Phone

Preferred e-mail id type ☐ Registered

Preferred contact type for alerts ☐ Cell Phone ☐ Home Phone ☐ Registered Phone ☐ Work Phone

Mobile No.* Email ID

Alternate Mob. No. Tel.(Off):

Tel.(Res):

Tax Certification Details / FATCA Declaration Form

A) Are you a tax resident of any country other than Indian ? ☐ Yes ☐ No

If yes, please fill the details below : at 6 (a) & sign below at 6 (b)

If No, please sign the declaration Certification below at 6 (b)

(a) (Please indicate all countries in which you are resident for tax purposes and associated details)

1. Country/ (ies) of Tax residency #	ISO 3166 Country Code of jurisdiction of residence*	Tax Identification Number (TIN) % or Equivalent	Identification Type (TIN or Other%, please specify)	Residence Address for Tax purpose (including City, State, Country and Pin code)	Address Type : 1. Residential or Business, 2. Residential, 3 - Business, 4. Registered Office
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Place/City of Birth*	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	ISO 3166 Country code of Birth <input type="text"/>

To also include USA, where the individual is a citizen/green card holder of USA

% In case Tax Identification Number is not available, kindly provide functional equivalent\$

(b) Certification

Under penalty of perjury, I/we certify that : I understand that The Nainital Bank Ltd. is relying on this information for the purpose of determining the status of the account holder named above in compliance with FATCA/CRS. The Nainital Bank Ltd. is not able to offer any tax advice on FATCA or CRS or its impact on the account holder. I shall seek advice from professional tax advisor for any tax questions.

I agree to submit a new form within 30 days if any information or certification on this form becomes incorrect. I agree that as may be required by domestic regulators/tax authorities, The Nainital Bank Ltd. may also be required to report, reportable details to CBDT or other authorities/agencies or close or suspend my account, as appropriate. I have understood the information requirements of this Form (read along with the FATCA/CRS Instructions) and hereby confirm that the information provided by me on this Form including the taxpayer identification number is true, correct, and complete. I also confirm that I have read and understood the FATCA/CRS Terms and conditions and hereby accept the same.

Signature / Thumb Impression of Applicant/s

FORM - 60 (In Case PAN is not Available)

[illegible]

--	--	--	--	--	--	--	--

--	--	--	--	--	--	--

[illegible][illegible]

Place:

Signature of the Declarant

- I/We hereby declare that the details furnished above are true and correct to the best of my/our knowledge and belief and I/We undertake to inform you of any changes therein, immediately. In case any of the information is found to be false or untrue or misleading or misrepresenting, I/we am/are aware that I/we may be held liable for it.
- My/Our personal KYC details may be shared with Central KYC Registry.
- I/We hereby consent to receiving information from central KYC Registry through SMS/Email on the above registered number/email address
- I/We hereby certify that I/We have declared my status as per the rules applicable under section 285BA of the Income Tax Act, 1961 as notified by Central Board of Direct Taxes (CBDT) vide Notification No. S.O. 2155(E) dated 7 August 2015 and RBI Circular Ref No.DBR.AML.BC.No.36/ 14.01.001/2015-16 dated 28 August 2015 in the matter including any subsequent modification/amendment thereof.
- I/We understand, acknowledge and authorize that as per the provisions of Income Tax Act, Rules made thereunder and the guidelines issued by the Government/RBI in the matter, depending upon the residential status and/or other criteria stipulated therein, the Bank may have to report the details in respect of my/our account(s) as per the prescribed format to the Central Board of Direct Taxes (CBDT) or other Government Agencies to comply with the obligations as per the Inter- Governmental Agreements (IGA) in respect of Foreign Accounts Tax Compliance Act (FATCA) and Common Reporting Standards (CRS) and / or any other similar arrangements.
- I/We certify & declare that the information provided by me/us for opening account and availing other services herein or through website/electronically as applicable to me/us and signed/authenticated by me/us as well as in the documentary evidence provided by me/us for opening account and availing other services are, to the best of my/our knowledge and belief, true, correct and complete and that I/We have not withheld any material information that may affect the assessment/categorization of my/our account as a U.S. Reportable Account or Other Reportable Account or otherwise. In case any of the information or details provided by me/us is found to be false or untrue or misleading or misrepresenting, I/We am/are aware that I/We may be held liable for it.
- I/We undertake the responsibility to declare and disclose immediately and in no case beyond 30 days from the date of change, any changes that may take place in the information provided herein or otherwise, as well as in the documentary evidence provided by me or if any certification becomes incorrect or undergoes a change. I further undertake to provide fresh and valid self-certification along with documentary evidence as and when so required; nevertheless all declaration and undertaking given herein will also be applicable to all such modified/amended documents/information provided by me unless revised self certification as above is provided to the Bank.
- I/We also agree that my/our failure to disclose any material fact/information known to me/us now or in future or my/our failure to remedy any deficiency in documents/ information/other details within the stipulated period, may invalidate me/us from transacting in the account and the Bank would be within its right to put restrictions in the operations of my account or to close it or to report to any regulator and/or any authority designated by the Government of India (Gol)/RBI for the said purpose or take any other action as may be deemed appropriate by the Bank under the guidelines issued by CBDT/RBI/Gol from time to time
- I/We also agree to furnish and intimate to the Bank any other particulars that are called upon me/us to provide on account of any change in law either in India or abroad in relating to the operation or maintenance of the account.
- I/We certify that I/we have the capacity to sign for the entity as per the CBDT rules/RBI guidelines.
- I/We shall indemnify the Bank from any loss/damage that may be caused to the Bank on account of any defect/mistake in the details provided herein or on account of providing incorrect or incomplete information by me/us.

--	--	--	--	--	--	--	--

Signature(s)
Name of the Applicant

(APPLICABLE TO COMPANY (EXCEPT THE COMPANY LISTED ON A STOCK EXCHANGE OR IN CASE OF A SUBSIDIARY OF SUCH A COMPANY), PARTNERSHIP FIRM, UNINCORPORATED ASSOCIATION OR BODY OF INDIVIDUALS AND TRUSTS).

1. NAME OF THE CUSTOMER : _____
(COMPANY, PARTNERSHIP FIRM, UNINCORPORATED ASSOCIATION OR BODY OF INDIVIDUALS AND TRUSTS)
2. REGISTERED NUMBER : _____
(IF AVAILABLE)
3. REGISTERED ADDRESS: _____

THE CUSTOMER AS STATED ABOVE HEREBY CONFIRMS AND DECLARES THAT AS ON DATE:

--	--	--	--	--	--	--

THE FOLLOWING **NATURAL PERSON(S)** (LISTED IN **TABLE BELOW**) EXERCISE CONTROL OR ULTIMATELY HAVE A CONTROLLING OWNERSHIP INTEREST I.E. HAVING OWNERSHIP /ENTITLEMENT OF **MORE THAN 10%** (COMPANY) / MORE THAN **15%** (PARTNERSHIP FIRM, UNINCORPORATED ASSOCIATION OF INDIVIDUALS) / MORE THAN OR EQUAL TO 10% (TRUST) OF CAPITAL/PROFITS/PROPERTY OR CONTROLLING THROUGH VOTING RIGHTS, AGREEMENT, ARRANGEMENT ETC.

(FOR DEFINITION OF BENEFICIAL OWNER , SEE AT PAGE NO. 17)

SL NO.	FULL NAME OF BENEFICIAL OWNER / CONTROLLING NATURAL PERSON(S)	DATE OF BIRTH	NATIONALITY	ADDRESS	TYPE OF KYC DOCUMENTS	CONTROLLING OWNERSHIP INTEREST (%)

WE CERTIFY THAT THE FACTS STATED ABOVE ARE TRUE AND CORRECT. WE UNDERTAKE AND AGREE THAT WE WILL NOTIFY **NAINITAL BANK LTD.** WITHOUT DELAY OF ANY CHANGES IN THE CONTROLLING PERSONS, PERSON EXERCISING CONTROL OR HAVING CONTROLLING OWNERSHIP INTEREST IN THE COMPANY, PARTNERSHIP FIRM, UNINCORPORATED ASSOCIATION OR BODY OF INDIVIDUALS AND TRUSTS, AS DECLARED **IN THE TABLE ABOVE.**

FOR AND ON BEHALF OF [NAME OF COMPANY, PARTNERSHIP FIRM, UNINCORPORATED ASSOCIATION OR BODY OF INDIVIDUALS AND TRUSTS];

SIGNATURE OF THE AUTHORIZED OFFICIAL*: _____

FULL NAME OF THE AUTHORIZED OFFICIAL: _____

DESIGNATION / POSITION : _____

DATE :

PLACE :

(*The declaration should be signed by an active / designated partner in case of Partnership Firm, a trustee in case of Trust)

For Branch use Only

We certify that the beneficial owner (s) of the said firm has / have been determined on the basis of declaration made by the above mentioned Company / Firm / Trust and the details furnished above have been verified from information, whenever available, in public domain.

(Signature of the Branch Head / Branch Operation Head)

Name : _____

SIG. CODE / E.C. NO. : _____

Date : _____

**Declarationcum Undertaking for Opening/Continuing Current Account
(Annexure to Current Account Opening Form)**

CURRENTACCOUNT OPENING/CONTINUING ELIGIBILITY (TICK AS APPLICABLE)																														
S.No.																														
1	Do you have CC/OD (Cash Credit/Overdraft) facility/ies with any bank including Nainital Bank Ltd.		<input type="checkbox"/> Yes or <input type="checkbox"/> No If Yes, then proceed to Sl.No.2 If No, opening/continuance of current account is permissible and proceed to Sl. No.2																											
2	Does the aggregate exposure of your CC/OD (Cash Credit/Overdraft) facility/ies with any bank including NainitalBankLtd. is equal to or greater than Rs 5.00 Crores?		<input type="checkbox"/> Yes or <input type="checkbox"/> No If No, opening/continuance of current account is permissible as per RBI Circular No DOR.CRE.REC.23/21.08.008//2022-23 dated April 19,2022 and proceed to Sl. No.6 If Yes, opening/continuance of current account is not permissible however if the Nainital Bank is having 10% or more of the aggregate exposure or having highest exposure than proceed to Sl. No. 3																											
3	If the Nainital bank is having 10% or more of the aggregate exposure or having highest exposure of CC/OD (Cash Credit/Overdraft) facility/ieswhere aggregate exposure in the banking system is more than Rs 5.00 Crore		<input type="checkbox"/> Yes or <input type="checkbox"/> No If Yes, opening/continuance of current is permissible. If No, opening/continuance of current is notpermissible however if the Nainital Bank is having less than 10% of the aggregate exposure or having less exposure than proceed to Sl. No. 4																											
4	4If the Nainital bank is having less 10% of the aggregate exposure or having less exposure of CC/OD (Cash Credit/Overdraft) facility/ieswhere aggregate exposure in the banking system is more than Rs 5.00 Crore		Nainital Bank can open only collection accounts subject to the condition that funds deposited in such account will be remitted within two working days of receiving such funds the CC/OD account maintained with such bank.																											
5	Have you availedany credit facility/ies (other than CC/OD with any bank including Nainital Bank Ltd.?		<input type="checkbox"/> Yes or <input type="checkbox"/> No If yes proceed to Sl.No. 7 If No, you can open/continue current account																											
6	If answer to Sl. no. 1 is NO and If answer to Sl. no. is NO, then please select the range of amount availed under CC/OD facility/ies. Amount Rs..... Name of Bank.....		You can open/continue current account, subject to following conditions: <input type="checkbox"/> I/we undertake to inform the Nainital Bank immediately if and when the sum of my/our availed credit facility/ies become Rs. 5.00 crore or more <input type="checkbox"/> I/we understand that if to inform the Nainital Bank immediately if and when the sum of my/our availed credit facility/ies become Rs. 5.00 crore or more																											
7	If the answer to Sl. No. 5 is yes, please select range of amount availed under Credit Facilities other than CC/OD. For instance <table border="1"> <thead> <tr> <th>Name of Bank*</th> <th>Fund Based</th> <th>Non Fund Based</th> </tr> </thead> <tbody> <tr><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td></tr> </tbody> </table> *Mention name of bank separately	Name of Bank*	Fund Based	Non Fund Based																									A <input type="checkbox"/> Credit facility/ies with any bank including Nainital Bank is less than Rs. 5.00 crores B <input type="checkbox"/> Credit facility/ies with any bank including Nainital Bank is Rs. 5.00 crores or more but less than Rs. 50.00 crores C <input type="checkbox"/> Credit facility/ies with any bank including Nainital Bank is Rs. 50.00 crores or more	You can open/continue current account, subject to following conditions: <input type="checkbox"/> I/we undertake to inform the Nainital Bank immediately if and when the sum of my/our availed credit facility/ies become Rs. 5.00 crore or more <input type="checkbox"/> I/we understand that if to inform the Nainital Bank immediately if and when the sum of my/our availed credit facility/ies become Rs. 5.00 crore or more Whether availed any of these credit facilities from Nainital Bank ? <input type="checkbox"/> Yes or <input type="checkbox"/> No If Yes, current account can be opened / continued with Nainital Bank Ltd. If No, Nainital Bank can open only collection accounts subject to the condition that funds deposited in such account will be remitted within two working days of receiving such funds the CC/OD account maintained with such bank. Whether availed any of these credit facilities from Nainital Bank? <input type="checkbox"/> Yes or <input type="checkbox"/> No If Yes, current account can be opened/continued with NainitalBankLtd. If No, Nainital Bank can open only collection accounts subject to the condition that funds deposited in such account will be remitted within two working days of receiving such funds the CC/OD account maintained with such bank.
Name of Bank*	Fund Based	Non Fund Based																												

(Credit facilityis sanctionedcredit facility/limits)

I/We undertake to inform Nainital Bank Ltd. in case of any changes in the above declaration cum undertaking regarding my/our CC/OD Other credit facilities. I/We also understand that it will be my/our sole responsibility to inform Nainital Bank Ltd. regarding any changes to the above facts/aspects stated by us, by medium of the above declaration cum undertaking. I/We also agree to provide fresh declaration cum undertaking in case of any changes to the above facts/aspects stated by us in the above declaration cum undertaking and/or in case a fresh declaration cum undertaking is warranted in view of applicable law/regulation. I/We also agree to close the current account asand when demanded by Nainital Bank Ltd.

Signature of Customer(s)/ Authorized Representative(s)

*Please strike off the inapplicable option.

\$\$Customerto advise the frequency(daily/weekly/ monthly etc..) through a letter signed by authorized signatory(ies)

GENERAL INSTRUCTIONS:

A. Clarification /Guidelines for filling "For office use Only section

B. Clarification /Guidelines for filling "Entity constitution type" section
Entity Constitution Code.

Legal Entity Type

ALF (AREA LEVEL FEDERATIONS)	NPO (SOCIETY)
ARTIFICIAL JUDICIAL PERSON	NPO (TRUST)
Banks	One Man Company
Body of Individuals-Club,Society.	Partnership Firm
BUSINESS ENTITIES BY STATUTE	POLITICAL PARTY
Central Government	Private Ltd Company
Central Govt Undertaking	PRIVATE TRUST
CONDOMINIUM	Proprietary
CO-OPERATIVE SOCIETY	Public Ltd Company
CREDIT CO-OPERATIVE SOCIETY	Public Sector Unit
DISTRICT CENTRAL CO-OP BANK	PUBLIC TRUST
GOVT BODIES	Quasi Govt bodies
HUF	Self Help Groups
HOUSING CO-OPERATIVE SOCIETY	SHG MEN
INDUSTRIAL CO-OPERATIVE SOCIETY	SHG WOMEN
Joint Liability Group	SOCIETY
Limited Liability Partnership	State Government
LIQUIDATOR	State Govt Undertaking
MUTUAL FUND COMPANY	Trust
NON-BANKING FINANCIAL COMPANY (NBFC)	Unincorporated Association
NPO (COMPANY)	URBAN CO-OP BANK (SCHEDULED)
	URBAN CO-OP BANK (UNSCHEDULED)

Code	Description	Code	Description	Code	Description
002	HUF	999	Others	029	NPO (COMPANY)
003	Proprietary	007	Body of Individuals-Club,Society.	030	ALF (AREA LEVEL FEDERATIONS)
004	Partnership Firm	009	Public Ltd Company	031	POLITICAL PARTY
005	Limited Liability Partnership	010	Private Ltd Company	032	LIQUIDATOR
006	Unincorporated Association	011	One Man Company	033	ARTIFICIAL JUDICIAL PERSON
008	Trust	012	Dormant Company	034	BUSINESS ENTITIES BY STATUTE
015	Govt Departments	013	Joint Liability Group	035	CONDOMINIUM
022	PRIVATE TRUST	014	Self Help Groups	39	Central Govt Undertaking
036	Central Government	016	Public Sector Undertaking	040	State Govt Undertaking
037	State Government	017	Banks		
038	Quasi Govt bodies	18	Individuals Male		
041	SHG MEN	018	Local Bodies		
042	SHG WOMEN	19	Individuals female		
33	Sr Citizen Individual Male	020	MUTUAL FUND COMPANY		
34	Sr Citizen Individual Female	021	PUBLIC TRUST		
35	Sr Citizen Individual First Cust Male	023	NON-BANKING FINANCIAL COMPANY (NBFC)		
36	Sr Citizen Individual First Cust Female	024	URBAN CO-OP BANK (UNSCHEDULED)		
41	Pensioners	025	DISTRICT CENTRAL CO-OP BANK026URBAN		
43	First Customer Male		CO-OP BANK (SCHEDULED)		
44	First Customer Female	027	NPO (TRUST)		
54	Individuals Other	028	NPO (SOCIETY)		

S.No.	Corporate Segment Code	Corporate Segment Description	Sub Segment Code	Sub Segment Description
1	11	Central Government	1101	1101 - Central Govt Department
			1102	1102- Central Govt Undertaking
2	12	State Government	1201	1201 - State Govt Department
			1202	1202-State Govt Undertaking
3	14	Quasi/ Local Govt bodies	1401	1401 - Local Auth Universities
			1402	1402 - Local Auth Municipality
			1403	1403 - Local Auth Port Trusts
			1404	1404 - Local Auth Zila Parishad
			1405	1405 - Local Auth Village panchayat
			1406	1406 - Local Auth Other
			1407	1407 - Quasi Govt Bodies State
			1408	1408 - Quasi-Govt Bodies Other
5	20	Cooperative Sector	2001	2001 - Non Credit Cooperative i
6	21	Proprietary concerns	2101	2101 - Proprietary Concerns
7	22	Partnership	2201	2201 - Partnership Concerns
			2202	2202 - Partnership Concerns (Both)
8	23	HUF/Joint Families	2301	2301 - Joint Families (HUF)
9	25	Private Limited Co	2501	2501 - Others Private Corporate
11	30	Central & State Govt Underataking	3001	3001 - Others Centre Govt Sector
			3002	3002 - Others state Govt Sector
			5001	5001 - Non-Departmental Commerci
12	31	Public & private Joint Co	9001	9001 - Housing Finance Companies
			9002	9002 - Auto Finance Companies
			9003	9003 - Mutual Funds in Private S
			9004	9004 - Financial Services Compan
			9005	9005 - Other Financial Companies
			9101	9101 - Non-Financial Companies
			9202	9202 - Unit Trust of India
			9203	9203 - Mutual Funds Bank or Fina
			9206	9206 - Term Lending Institutions
			9207	9207 - Provident Fund Institution
			9208	9208 - Others Financial sector
13	50	Companies Owned by public sector	5001	5001 - Non-Departmental Commerci
14	51	Club	5101	5101 - Clubs etc.
			5201	5201 - Trusts
15	52	Trust	5202	2202- Religious Institutions
16	53	Association	5301	5301 - Associations, Society
			9501	9501 - Self Help Groups Direct M
17	95	SHG	9502	9502 - Self Help Groups Direct W
			9503	9503 - Self Help Groups Through
			9504	9504 - Self Help Groups Through
			9505	9505 - Self Help Groups Direct O
			9507	9507 - Self Help Groups Through
18	70	Others	7001	7001 - Foreign-Consulates, Embas
			7002	7002 - Non Residents
			7003	7003 - Others Foreign sector
19	90	Private Financial Companies	9001	9001 - Housing Finance Companies
			9002	9002 - Auto Finance Companies
			9003	9003 - Mutual Funds in Private S
			9004	9004 - Financial Services Compan
			9005	9005 - Other Financial Companies
20	91	Private Non Fincial Companies	9101	9101 - Non-Financial Companies
21	92	Other Financial Institution	9201	9201 - Credit Societies
			9202	9202 - Unit Trust of India
			9203	9203 - Mutual Funds Bank or Fina
			9204	9204 - Insurance Corporation & C
			9205	9205 - Insurance Corporation & C
			9206	9206 - Term Lending Institutions
			9207	9207 - Provident Fund Institution
			9208	9208 - Others Financial sector
22	93	Educational Institution	9301	9301 - Educational Institutions
23	94	Other Institution	9401	9401 - Non Government Organisation
			5201	5201 - Trusts
24	96	NGO	9301	9301 - Educational Institutions
			5301	5301 - Associations, Society
			9301	9301 - Educational Institutions
25	97	Bank	9704	9704 - Commercial Banks includin
			9701	9701 - Commercial Banks Private
			9702	9702 - Foreign Resident Banks
			9703	9703 - Co operative Banks

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.
- "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. 6.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 equivalente-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 mention wrong mobile No.
- Do not add 0 in the beginning of Mobile number.

iG. Clarification/Guideline for filling Related Person Details section

1. 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
- Bank 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.

3. 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.

4. Fill separate Annexure (All) for each Controlling/Related Person/Beneficial Owner:

5. 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.

6. 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 others documents (any document notified by the central government is ticked).

7. Section 1 A to be filed for Controlling person and section 1 B to be filled for related person

8. 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:-

- DBOD.AML.BC.No.71/14.01.001/2012-13 dated 18.01.2013 issued by RBI.
- CIR/MIRSD/2/2013 dated 24.01.2013 by Securities and Exchange Board of India or
- 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 *CP - Controlling person
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"> Any NFE which is not an Active NFE, or 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. 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"> 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"> 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 Individual and collective portfolio management; or 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"> 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 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 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 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 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 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 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 the entity meets all of the following requirements, namely:- <ol style="list-style-type: none"> 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; It is exempt from income-tax in India; It has no shareholders or members who have a proprietary or beneficial interest in its income or assets; 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 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"> an Investor Protection Fund referred to in clause (23EA); a Credit Guarantee Fund Trust for Small Industries referred to in clause 23EB; and 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 U. S. citizen or Tax Resident of US; OR A partnership or a corporation organized in the US or under the law of the US or any states thereof; OR 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 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 corporation the stock of which is regularly traded on one or more established securities markets 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) The United States or any wholly owned agency or instrumentality thereof 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 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 Any bank as defined in section 581 of the U. S. Internal Revenue Code; Any real estate investment trust as defined in section 856 of the U. S. Internal Revenue Code 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) Any common trust fund as defined in section 584(a) of the U. S. Internal Revenue Code; 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 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; A broker as defined in section 6045(c) of the U.S. Internal Revenue Code 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 S
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 NFE registers with the US IRS to obtain GIIN. Such Direct Reporting NFFEs are required to be reported under Rules 114F to 114H</p>

KYC Documents Required for opening Current Accounts:

Sl No	Type of Entity	KYC Documents
1	Proprietorship	<ol style="list-style-type: none"> Minimum 2 documents issued in the name of Proprietary Concern from the following list of documents along with and PAN or Form 60 of the proprietor as a Beneficial owner (Annexure II) must be taken or in case Permanent Account Number is not submitted an Officially Valid Document shall be submitted. Proof of the name, address and activity of the concern like registration certificate (in the case of a registered concern). Certificate/license issued by the Municipal Authorities under Shop & Establishment Act. Sales and Income Tax returns. GST/CST certificate, certificate/registration document issued by Sales Tax/Service Tax/Professional Tax authorities. 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.) 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. 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. Utility bills such as electricity, water and land line telephone bills in the name of the proprietary concern URC (Udhyam Registration certificate)
2	Partnership Firms	<ol style="list-style-type: none"> Registration Certificate (in case of registered firms); Partnership deed dated PAN of the Partnership Firm (a) Permanent Account Number or Form 60 issued to the person holding POA on its behalf or in case Permanent Account Number is not submitted an Officially Valid Document shall be submitted. <p>Other Documents:</p> <ol style="list-style-type: none"> A declaration containing the names of all the beneficial owners together with their share holding / controlling interest / stake duly signed by the authorized signatory. (Annexure IV) 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.) Partnership letter dated LDOC39. Signed by all partners. (To be compulsorily obtained in case of partnership firms) Addresses of the Power of Attorney holders PoA granted to a partner or employee of the firm to transact business on its behalf PAN of all partners & beneficial owners Separate Annexure II for each beneficial owner to be obtained.
3	Limited Companies	<ol style="list-style-type: none"> Certificate of Incorporation dated (for inspection and return). A copy of the same is Retained; Memorandum of Association registered on and Articles of Association dated obtained; A resolution from the Board of Directors and Power of Attorney granted to its managers, officers or employees to transact on its behalf; and (a) Pan or Form 60 issued to managers, officers or employees holding an attorney to transact on the company's behalf or in case Permanent Account Number is not submitted an Officially Valid Document shall be submitted. <p>Other Documents</p> <ol style="list-style-type: none"> A declaration containing the names of all the beneficial owners together with their share holding / controlling interest / stake duly signed by the authorized signatory. (Annexure IV) Certificate of commencement of business (in case of Public Limited Company) CIN No. Copy of PAN of Company Proof of Current Address Any officially valid document/ Identification of those who have authority as per POA granted to operate the account (as applicable to individual accounts) and KYC of all such persons operating the account and beneficial owners Certificate of Registrar of Joint Stock Companies dated That the Company is entitled to commence business (for inspection, entry in the Power of Attorney Register and return). A copy of the same is retained. (This certificated is not required when, a. The company is a private company b. The company was registered before 1913 and does not invite the public to subscribe for shares. c. The company is Limited by guarantee and does not have a share capital). Certified copy of a resolution dated, regulating the conduct of the account, obtained, some what 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 Bank of Baroda, and that the said Bank be and is hereby authorised 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." <div style="display: flex; justify-content: space-around; margin-top: 10px;"> <div>sd/- Chairman</div> <div>sd/- Directors</div> <div>sd/- Secretary</div> </div> PAN of the Chairman / Managing Director / Chief Promoter etc of all Related persons or beneficial owners, Separate Annexure II for each beneficial owner to be obtained.
4	Societies/ Association/ Clubs	<p>KYC Documents as applicable to Accounts of unincorporated Associations or Body of Individuals. Copy of the PAN or Form 60 of the Entity.</p> <p>Other Documents</p> <ol style="list-style-type: none"> Copy of the Memorandum of Association registered on and Articles of Association dated Obtained. Resolution of managing body for opening the account Copy of the By Laws dated and resolution dated Of the Society, regarding the conduct of the account, obtained. Government / Military Order dated obtained (whichever applicable). PAN of Chairman/ MD/ Chief Promoter/ Secretary etc. of all Related persons or Beneficial owners, Separate Annexure II for each beneficial owner to be obtained.
5	Hindu Undivided Family (HUF)	<ol style="list-style-type: none"> Joint Hindu Family Letter dated, signed by all the adult coparceners Declaration from the Karta PAN of Karta PAN of adult coparceners PAN Card of Joint Hindu Family On death of a coparcener, birth of a coparcener and a minor coparcener attaining majority (18 years), a fresh JHF letter has to be executed Declaration that a) the depositor is the Karta of the Joint Family, b) the deposit belongs to JHF
6	Trusts	<p><u>KYC Documents</u></p> <ol style="list-style-type: none"> Registration Certificate; Trust Deed; and PAN or Form 60 of the Trust; and (a) Permanent Account Number or Form 60 issued to the person holding POA on its behalf or in case Permanent Account Number is not submitted an Officially Valid Document shall be submitted. <p>Other Documents</p> <ol style="list-style-type: none"> A declaration containing the names of all the beneficial owners together with their share holding / controlling interest / stake duly signed by the authorized signatory. (Annexure IV) 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. A copy of the Resolution

KYC Documents Required for opening Current Accounts:

SI No	Type of Entity	KYC Documents
		8. Power of Attorney granted to transact business on its behalf (wherever applicable), 9. PAN of trustees, executors, administrators, etc. of all Related persons or Beneficial owners, Separate Annexure II for each beneficial owner to be obtained. 10. Proof of current address 11. All Trust Accounts to be invariably assigned "High Risk"
7	Unincorporated association or body of individuals	1. Resolution of the managing body of such association or body of individuals; 2. Power of attorney granted to transact on its behalf; 3. PAN or Form 60 of the entity. 4. (a) Permanent Account Number or Form 60 issued to the person holding POA on its behalf or in case Permanent Account Number is not submitted an Officially Valid Document shall be submitted. 5. Such information as may be required by the bank to collectively establish the legal existence of such an association or body of individuals. 6. PAN of all Related persons or Beneficial owners, Separate Annexure II for each beneficial owner to be obtained 7. A declaration containing the names of all the beneficial owners together with their share holding / controlling interest / stake duly signed by the authorized signatory. (Annexure IV) • In Case of Political Parties, along with above mentioned document these 4 other documents will also be attached : a. 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". b. Memorandum or Rules and regulations of the political party. c. Photograph of the person who has been authorised to transact the account, i.e. to whom Power of Attorney is granted. d. Documents in respect of proof of address of the political party.
8	Executors, Administrators and Liquidators	Proof of Identity for Executors, Administrators and Liquidators 1. 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 I. 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. II. Executors / administrators / liquidators cannot normally delegate their powers to third parties. III. PAN of all Related persons or Beneficial owners, Separate Annexure II for each beneficial owner to be obtained Proof of Residence for Tax purpose IV. With respect to an entity, any official document issued by an authorised 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 organised; V. TIN letter issued by the respective Government body/agency in case of entity resident in any country or territory outside India.
9	Govt. Authorities & Juridical Persons	a) Documents showing name of the person authorised to act on behalf of the entity b) Documents, as specified in section 16, of the person holding an attorney to transact on its behalf and c) Such Documents as may be required by the RE to establish the legal existence of such an entity / juridical person.

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 (Latest)
- 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-
 i) "Controlling ownership interest" means ownership of or entitlement to more than twenty - five percent of shares or capital or profits of the company;
 ii) "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 alone 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 alone 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.

----- TEAR FROM HERE (Please make sure the above machine readable code is not damaged while tearing off) -----

ACKNOWLEDGEMENT

- NAME: _____ DATE: _____
- DOCUMENTS DEPOSITED (I) _____
 (II) _____ (III) _____
 (IV) _____ (V) _____

BRANCH MANAGER

RISK PROFILE / MATRIX (For Other Than Individual)

Type of Customer : (a) Sole Proprietary (b) Partnership
(c) Public and Private Limited Companies (d) Trusts
(e) Associations, Clubs etc.

Country of Residence : **India**

Name of Firm / Company / Trust / Association Club etc. : M/s _____

Name of - : 1 _____ S/o _____
(a) Proprietors* 2 _____ S/o _____
(b) Partners (c) Directors 3 _____ S/o _____
(d) Trustees (e) Office bearers 4 _____ S/o _____
(* Name of father / husband be mentioned in case of proprietorship firm) 5 _____ S/o _____

Address : _____

Nature of account : _____

Account No. : _____

(a) Risk Profile / Matrix of Sole Proprietary :

Activity / Nature of business / service	Annual Income or Turn Over (Rs.)		
	5 crore & above	Above 1 crore but below 5 crore	Upto and including 1 crore
1. Entities dealing in Antiques, Arms, Money services Bureaus (Entities and not its employees). 2. Pooled accounts managed by lawyers, CAs or stock brokers on behalf of range of clients.	HIGH	HIGH	HIGH
Account which do not come under the low risk or high risk category may be covered under medium risk.	HIGH	MEDIUM	MEDIUM
Current account customers (other than high risk categories) and all borrowal customers (other than high risk categories) where due diligence is done at the time of sanctioning facility.	HIGH	MEDIUM	LOW

(b) Risk Profile / Matrix of Partnership :**Branch Head / Departmental Incharge**

Activity / Nature of business / service	Annual Income or Turn Over (Rs.)		
	10 crore & above	Above 5 crore but below 10 crore	Upto and including 5 crore
1. Firms with sleeping partners. 2. Entities dealing in Antiques, Arms, Money services Bureaus (Entities and not its employees). 3. Pooled accounts managed by lawyers, CAs or stock brokers on behalf of range of clients.	HIGH	HIGH	HIGH
Account which do not come under the low risk or high risk category may be covered under medium risk.	HIGH	MEDIUM	MEDIUM
Current account customers (other than high risk categories) and all borrowal customers (other than high risk categories) where due diligence is done at the time of sanctioning facility.	HIGH	MEDIUM	LOW

(c) Risk Profile / Matrix of Public and Private Limited Companies**Branch Head / Departmental Incharge**

Activity / Nature of business / service	Annual Income or Turn Over (Rs.)		
	50 crore & above	Above 10 crore but below 50 crore	Upto and including 10 crore
1. Companies whose shareholders are family members. 2. Entities dealing in Antiques, Arms, Money services Bureaus (Entities and not its employees). 3. Pooled accounts managed by lawyers, CAs or stock brokers on behalf of range of clients.	HIGH	HIGH	HIGH
Account which do not come under the low risk or high risk category may be covered under medium risk.	HIGH	MEDIUM	MEDIUM
1. Current account customers which are listed companies, regulated entities etc. where sufficient knowledge in public domain is available. 2. All borrowal customers (other than high risk categories) where due diligence is done at the time of sanctioning facility. 3. Government departments and Government owned companies, regulators and statutory bodies etc.	HIGH	MEDIUM	LOW

(d) Risk Profile / Matrix of Trusts**Branch Head / Departmental Incharge**

Activity / Nature of business / service	Annual Income or Turn Over (Rs.)		
	5 crore & above	Above 1 crore but below 5 crore	Upto and including 1 crore
Trust	HIGH	HIGH	HIGH
Trust with pooled accounts managed by professional intermediaries on behalf of entities like mutual funds, pension, funds etc.	HIGH	MEDIUM	MEDIUM
All borrowal customers (other than high risk categories) where due diligence is done at the time of sanctioning facility.	HIGH	MEDIUM	LOW

(e) Risk Profile / Matrix of Associations, clubs etc.**Branch Head / Departmental Incharge**

Activity / Nature of business / service	Annual Income or Turn Over (Rs.)		
	50 crore & above	Above 10 crore but below 50 crore	Upto and including 10 crore
Associations, clubs, Charities, NGOs receiving donations.	HIGH	HIGH	HIGH
Account which do not come under the low risk or high risk category may be covered under medium risk.	HIGH	MEDIUM	MEDIUM
All borrowal customers (other than high risk categories) where due diligence is done at the time of sanctioning facility.	HIGH	MEDIUM	LOW

Branch Head / Departmental Incharge