

7. DECLARATION

I/We have read, understood and hereby agree to the terms stated in this Application Form as well as the Terms and Conditions governing the Current Account / EEFC account / Special Saving account and the various facilities/services such as mobile banking, internet banking, debit cum ATM card and such other services available under The Karad Urban Co-Op. Bank Ltd., Karad current account / EEFC account / Special Saving account and as displayed on www.karadurbanbank.com and agree to abide by the same. I/We understand that the said terms are subject to revision from time to time and I/We agree to keep ourselves updated of such changes and be bound by the terms as are in force from time to time.

I/We confirm that the authorised signatories as approved by me/our Board/all the partners of the firm/all members of HUF/ Managing Committee, are authorised to operate the account. I/We agree and understand that The Karad Urban Co-Op. Bank Ltd., Karad /Affiliates reserves the right to reject any application without providing any reason. I/We agree and The Karad Urban Co-Op. Bank Ltd., Karad reserves the right to retain the Application, and the documents provided therewith, including photographs, and will not return the same to me/us.

I/We further agree that any false/misleading information given by me/us, or suppression of any material fact will render my/our account liable for closure and further action.

I/We also hereby agree to indemnify The Karad Urban Co-Op. Bank Ltd., Karad and their successors or assignees if any of the representations and declarations made hereunder by me/us is incorrect, false or misleading in any of its particulars.

I/We declare, confirm, agree :

- a) that all the particulars and information given in the Application form (and all documents referred or provided therewith) are true, correct, complete and upto date in all respects and I/We have not withheld any information. I/We agree and undertake to provide any further information. I/We agree and undertake to provide any further information that The Karad Urban Co-Op. Bank Ltd., Karad its Affiliates may require.
- b) that I/We have had no insolvency initiated against me/us nor have I/We ever been adjudicated insolvent.
- c) that I/We have not at any time defaulted under any loan taken by me/us from any other bank/institution, or been non-compliance of the applicable rules/regulations/guidelines in force from time to time, as framed by the Reserve Bank of India.
- d) that I/We have read and agree to the charges applicable to Current account/EEFC account/Special Saving account and all other facilities to be availed by me/us and hereby agree to bear the charges as revised from time to time by The Karad Urban Co-Op. Bank Ltd., Karad at its sole discretion.

I/We hereby further confirm having read and understood the applicable rules/regulations/instruction/guidelines as framed by the Reserve Bank of India, including the FEMA regulations 2000 governing EEFC Accounts, and the Foreign Exchange Management Act, 1999 in force from time to time and agree to abide by and be bound by all such applicable Law, rules, regulations and guidelines in force from time to time.

I/We hereby authorize The Karad Urban Co-Op. Bank Ltd., Karad to exchange, share or part with all the information/data provided herein including personal and business information with financial institutions/credit bureaus/agencies/statutory bodies such persons, in order to facilitates the Bank to comply with its obligations under various applicable laws, regulations and standards. I/We shall not hold The Karad Urban Co-Op. Bank Ltd., Karad or its agents/representatives liable for using/sharing information provided herein for the said purpose.

I/We shall keep The Karad Urban Co-Op. Bank Ltd., Karad informed at all times, regarding any changes/alteration in my/our communication address and authorize the Bank to update any such change/alteration in my/our communication address that the Bank may be informed of by me and/or is brought to the notice of the Bank and hereby authorize The Karad Urban Co-Op. Bank Ltd., Karad to contact me/us on such changed/alterd address.

I/We shall be solely responsible to ensure that The Karad Urban Co-Op. Bank Ltd., Karad has been informed of the correct address for communication. I/We agree to indemnify The Karad Urban Co-Op. Bank Ltd., Karad against any fraud or any loss of damaged suffered by The Karad Urban Co-Op. Bank Ltd., Karad due to my/our providing of any incorrect communication address and/or failure on my/our part to communicated the change/alteration in my/our communication address.

I/We declare that I/We do not enjoy any credit facility with any bank.

I/We enjoy the following credit facilities with other banks at present :

I/We declare that I/We are not listed on any Stock Exchange.

I/We declare that I/We are listed on the following Stock Exchange :

I/We declare that I/We do not have any accounts with The Karad Urban Co-Op. Bank Ltd., Karad in my/same entity's name.

I/We declare that I/We have applied for the current accounts with The Karad Urban Co-Op. Bank Ltd., Karad in my/same entity's name with the following AOF numbers.

I/ We declare that I/We already hold the following current accounts with The Karad Urban Co-Op. Bank Ltd., Karad in my/same] entity's name with the following account numbers. Account Numbers /AOF Numbers (use separate sheet for having more than 5 accounts / applied for more than 5 accounts with AOF numbers.

I/We here by authorize The Karad Urban Co-Op. Bank Ltd., Karad to exchange, share or part with all the information/data provided herein including personal and business information with The Karad Urban Co-Op. Bank Ltd., Karad group companies / other institutions / such other persons as may be necessary / required for the purpose of, including but not limited to marketing, cross selling various products and service etc. to me/us, use or process the aforesaid information/data by such persons/s or furnishing of the processed information/data/products therof to other Banks/Institutions/other persons as may be necessary, and I/We shall not hold The Karad Urban Co-Op. Bank Ltd., Karad liable in connection with the use of such information or otherwise. Yes No

The Applicant/s has/have to no objection to The Karad Urban Co-Op. Bank Ltd., Karad, its group companies, agents/representatives to provide me/us information on various products, offers and services provided by The Karad Urban Co-Op. Bank Ltd., Karad its group companies / other entities through any mode (including without limitation through telephone calls / SMS / E-mail) and authorize The Karad Urban Co-Op. Bank Ltd., Karad its group companies / its agents / its representatives for the above purpose. Yes No

Date :

For _____

 Authorised Signatory
 (Rubber seal of company required)

8. APPLICANT DECLARATION (Please refer instruction G at the end)

- I hereby declare that the details furnished above are true and correct to the best of my knowledge and behalf 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/we hereby consent to receiving information from Central KYC Registry through SME / Email on the above registered number / email address.

Date :

Place : _____

**Signature / Thumb Impression
of Authorised Person(s)**

9. ATTESTATION / FOR OFFICE USE ONLY

Documents Received : Certified Copies Equivalent e-document

Name & Signature of Bank Official who have met the authorised signatory in person at his / her office / others and confirming that he/she has verified the copies of the documents (as applicable) against original as produced by the applicant and in whose presence form has been signed by authorised signatory. (Please stamp the photograph with The Karad Urban Co-Op. Bank Ltd., Karad Stamp.

KYC VERIFICATION CARRIED OUT BY	
Identity Verification <input type="checkbox"/> Done	Date <input type="text" value="D"/> <input type="text" value="D"/> <input type="text" value="M"/> <input type="text" value="M"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/>
Emp. Name	<input type="text"/>
Emp. Code	<input type="text"/>
Emp. Desgn.	<input type="text"/>
Emp. Branch	<input type="text"/>

INSTITUTION DETAILS	
THE KARAD URBAN CO-OPERATIVE BANK LTD. KARAD (Scheduled Bank)	
Code	<input type="text" value="I"/> <input type="text" value="N"/> <input type="text" value="1"/> <input type="text" value="9"/> <input type="text" value="3"/> <input type="text" value="2"/>

[Institution Stamp]

[Branch Manager Signature]

10. CENTRAL KYC REGISTRY | Instructions / Check list / Guidelines for filling Legal Entity / Other than Individuals KYC Application Form

- A. Clarification / Guidelines for filling Entity Details Section
- Entity Constitution Type
 - A - Sole Proprietorship
 - B - Partnership Firm
 - C - HUF
 - D - Private Limited Company
 - E - Public Limited Company
 - F - Society
 - G - Association of Persons (AOP) / Body of Individuals (BOI)
 - H - Trust
 - I - Liquidator
 - J - Limited Liability Partnership
 - K - Artificial Liability Partnership
 - L - Public Sector Banks
 - M - Central / State Govt. Dept. or Agency
 - N - Section 8 Companies (Companies Act, 2013)
 - O - Artificial Jurisdictional Person
 - P - International Organisation or Agency / Foreign Embassy or Consular Office etc.
 - Q - Not Categorized
 - R - Others
 - S - Foreign Portfolio Investors
 - In case of companies and partnerships, PAN of the entity is mandatory. In case of other entities, FORM 60 may be obtained if PAN is not available.
- B. Clarification / Guidelines for filling 'Proof of Identity (POI)' Section
- Activity Proof - 1 and Activity Proof - 2 are applicable for accounts in case of proprietorship firms. Please refer to relevant instructions issued by the Reserve Bank of India in this regard.
 - Please refer to the relevant instructions issued by the regular 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 of Information by Intermediaries Providing Digital Locker Facilities) Rules, 2016.
 - 'Digital KYC process' has to be carried out as stipulated in the PML Rules, 2005
 - KYC requirements for Foreign Portfolio Investors (FPis) will be as specified by the concerned regular from time to time.
- C. Clarification / Guidelines 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 equivalent e-document to be submitted
- D. Clarification / Guidelines 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 add '0' in the beginning of Mobile Number.
- E. Clarification / Guidelines for filling 'Related Person Details' Section
- Personal Details
 - * The name should match the name as mentioned in the Proof of Identity submitted falling which the application is liable to be rejected.
 - Proof of Address (PoA)
 - * PoA to be submitted only if the submitted PoI does not have an address or address as per PoI is invalid or not in force
 - * State / U. T. Code and Pin / Post Code will not be mandatory for Overseas address.
 - * In case of deemed PoA such as utility bill, the document need not be uploaded on CKYCR
 - * REs 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 the identity information available in the Central Identities Data Repository.
 - If KYC number of Related Persons is available, no other details except 'Person Type' and 'Name of the Related Person' are required.
 - 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.
- F. Provision for capturing signature of multiple authorised persons is to be made by the RE.

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

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

List of ISO 3166 two- digit Country Code

Country	Country Code	Country	Country Code	Country	Country Code	Country	Country Code
Afghanistan	AF	Dominican Republic	DO	Libya	LY	Saint Pierre and Miquelon	PM
Aland Islands	AX	Ecuador	EC	Liechtenstein	LI	Saint Vincent and the Grenadines	VC
Albania	AL	Egypt	EG	Lithuania	LT	Samoa	WS
Algeria	DZ	El Salvador	SV	Luxembourg	LU	San Marino	SM
American Samoa	AS	Equatorial Guinea	GQ	Macao	MO	Sao Tome and Principe	ST
Andorra	AD	Eritrea	ER	Macedonia, the former Yugoslav Republic of	MK	Saudi Arabia	SA
Angola	AO	Estonia	EE	Madagascar	MG	Senegal	SN
Anguilla	AI	Ethiopia	ET	Malawi	MW	Serbia	RS
Antarctica	AQ	Falkland Islands (Malvinas)	FK	Malaysia	MY	Seychelles	SC
Antigua and Barbuda	AG	Faroe Islands	FO	Maldives	MV	Sierra Leone	SL
Argentina	AR	Fiji	FJ	Mali	ML	Singapore	SG
Armenia	AM	Finland	FI	Malta	MT	Sint Maarten (Dutch part)	SX
Aruba	AW	France	FR	Marshall Islands	MH	Slovakia	SK
Australia	AU	French Guiana	GF	Martinique	MQ	Slovenia	SI
Austria	AT	French Polynesia	PF	Mauritania	MR	Solomon Islands	SB
Azerbaijan	AZ	French Southern Territories	TF	Mauritius	MU	Somalia	SO
Bahamas	BS	Gabon	GA	Mayotte	YT	South Africa	ZA
Bahrain	BH	Gambia	GM	Mexico	MX	South Georgia and the South Sandwich Islands	GS
Bangladesh	BD	Georgia	GE	Micronesia, Federated States of	FM	South Sudan	SS
Barbados	BB	Germany	DE	Moldova, Republic of	MD	Spain	ES
Belarus	BY	Ghana	GH	Monaco	MC	Sri Lanka	LK
Belgium	BE	Gibraltar	GI	Mongolia	MN	Sudan	SD
Belize	BZ	Greece	GR	Montenegro	ME	Suriname	SR
Benin	BJ	Greenland	GL	Montserrat	MS	Svalbard and Jan Mayen	SJ
Bermuda	BM	Grenada	GD	Morocco	MA	Swaziland	SZ
Bhutan	BT	Guadeloupe	GP	Mozambique	MZ	Sweden	SE
Bolivia, Plurinational State of	BO	Guam	GU	Myanmar	MM	Switzerland	CH
Bonaire, Sint Eustatius and Saba	BQ	Guatemala	GT	Namibia	NA	Syrian Arab Republic	SY
Bosnia and Herzegovina	BA	Guernsey	GG	Nauru	NR	Taiwan, Province of China	TW
Botswana	BW	Guinea	GN	Nepal	NP	Tajikistan	TJ
Bouvet Island	BV	Guinea-Bissau	GW	Netherlands	NL	Tanzania, United Republic of	TZ
Brazil	BR	Guyana	GY	New Caledonia	NC	Thailand	TH
British Indian Ocean Territory	IO	Haiti	HT	New Zealand	NZ	Timor-Leste	TL
Brunei Darussalam	BN	Heard Island and McDonald Islands	HM	Nicaragua	NI	Togo	TG
Bulgaria	BG	Holy See (Vatican City State)	VA	Niger	NE	Tokelau	TK
Burkina Faso	BF	Honduras	HN	Nigeria	NG	Tonga	TO
Burundi	BI	Hong Kong	HK	Niue	NU	Trinidad and Tobago	TT
Cabo Verde	CV	Hungary	HU	Norfolk Island	NF	Tunisia	TN
Cambodia	KH	Iceland	IS	Northern Mariana Islands	MP	Turkey	TR
Cameroon	CM	India	IN	Norway	NO	Turkmenistan	TM
Canada	CA	Indonesia	ID	Oman	OM	Turks and Caicos Islands	TC
Cayman Islands	KY	Iran, Islamic Republic of	IR	Pakistan	PK	Tuvalu	TV
Central African Republic	CF	Iraq	IQ	Palau	PW	Uganda	UG
Chad	TD	Ireland	IE	Palestine, State of	PS	Ukraine	UA
Chile	CL	Isle of Man	IM	Panama	PA	United Arab Emirates	AE
China	CN	Israel	IL	Papua New Guinea	PG	United Kingdom	GB
Christmas Island	CX	Italy	IT	Paraguay	PY	United States	US
Cocos (Keeling) Islands	CC	Jamaica	JM	Peru	PE	United States Minor Outlying Islands	UM
Colombia	CO	Japan	JP	Philippines	PH	Uruguay	UY
Comoros	KM	Jersey	JE	Pitcairn	PN	Uzbekistan	UZ
Congo	CG	Jordan	JO	Poland	PL	Vanuatu	VU
Congo, the Democratic Republic of the	CD	Kazakhstan	KZ	Portugal	PT	Venezuela, Bolivarian Republic of	VE
Cook Islands	CK	Kenya	KE	Puerto Rico	PR	Viet Nam	VN
Costa Rica	CR	Kiribati	KI	Qatar	QA	Virgin Islands, British	VG
Cote d'Ivoire !Côte d'Ivoire	CI	Korea, Democratic People's Republic of	KP	Reunion !Réunion	RE	Virgin Islands, U.S.	VI
Croatia	HR	Korea, Republic of	KR	Romania	RO	Wallis and Futuna	WF
Cuba	CU	Kuwait	KW	Russian Federation	RU	Western Sahara	EH
Curaçao !Curaçao	CW	Kyrgyzstan	KG	Rwanda	RW	Yemen	YE
Cyprus	CY	Lao People's Democratic Republic	LA	Saint Barthelemy !Saint Barthélemy	BL	Zambia	ZM
Czech Republic	CZ	Latvia	LV	Saint Helena, Ascension and Tristan da Cunha	SH	Zimbabwe	ZW
Denmark	DK	Lebanon	LB	Saint Kitts and Nevis	KN		
Djibouti	DJ	Lesotho	LS	Saint Lucia	LC		
Dominica	DM	Liberia	LR	Saint Martin (French part)	MF		



CENTRAL KYC REGISTRY | Know Your Customer (KYC) Application Form | Related Person

Important Instructions :

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



For Office use only (To be filled by financial institution)	Application Type* : <input type="checkbox"/> New <input type="checkbox"/> Update <input type="checkbox"/> Delete KYC Number <input type="text"/> (Mandatory for KYC update request)
---	--

1. DETAILS OF RELATED PERSON* (Please refer instruction E at the end)

Addition of Related Person
 Deletion of Related Person
 Update Related Person Details

KYC Number of Related Person (if available*) If KYC number is available, only 'Related Person Type' & 'Name' is mandatory

Related Person Type*
 Director
 Promoter
 Karta
 Trustee
 Partner
 Court Appointment Official
 Proprietor
 Beneficiary
 Authorised Signatory
 Beneficial Owner
 Power of Attorney Holder
 Other (Please specify)

DIN (Director Identification Number) (Mandatory if Related Person Type is Director)

1.1 PERSONAL DETAILS (Please refer instruction E at the end)

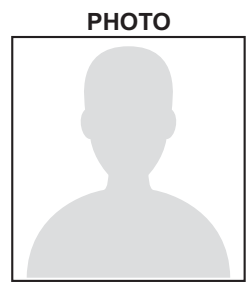
	Prefix	First Name	Middle Name	Last Name
Name* (Same as ID proof)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Maiden Name	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Father / Spouse Name	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Mother Name	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Date of Birth*	<input type="text"/>	<input type="text"/>	<input type="text"/>	
Gender*	<input type="checkbox"/> M-Male <input type="checkbox"/> F-Female <input type="checkbox"/> T- Transgender			
Nationality*	<input type="checkbox"/> IN- Indian <input type="checkbox"/> Others (ISO 3166 Country Code <input type="text"/>) PAN* <input type="text"/> <input type="checkbox"/> Form 60 furnished			

1.2 PROOF OF IDENTITY AND ADDRESS* (Please refer instruction E at the end)

I Certified copy of OVD or equivalent e-document of OVD or OVD obtained through digital KYC process needs to be submitted (anyone of the following OVDs)

A- Passport Number
 B- Voter ID Card
 C- Driving Licence
 D- NREGA Job Card
 E- National Population Register Letter
 F- Proof of Possession of Aadhaar

II. E- KYC Authentication
 III. Offline verification of Aadhaar



Address

Line 1*

Line 2

Line 3 City/Town/Village*

District* Pin/Post Code* State/U.T. Code* ISO 3166 Country Code*

1.3 CURRENT ADDRESS DETAILS (Please refer instruction E at the end)

Same as above mentioned address (in such cases address details as below need not be provided)

I. Certified copy of OVD or equivalent e-document of OVD or OVD obtained through digital KYC process needs to be submitted (anyone of the following OVDs)

A- Passport Number
 B- Voter ID Card
 C- Driving Licence
 D- NREGA Job Card
 E- National Population Register Letter
 F- Proof of Possession of Aadhaar

II. E- KYC Authentication
 III. Offline verification of Aadhaar
 IV. Deemed PoA
 V. Self Declaration

Address

Line 1*

Line 2

Line 3 City/Town/Village*

District* Pin/Post Code* State/U.T. Code* ISO 3166 Country Code*

1.4 CONTACT DETAILS (All communications will be sent on provided mobile no. / email ID) (Please refer instruction **D** at the end)

Tel. (Off.) Tel. (Resi.) Mobile

Email ID

2. APPLICANT DECLARATION

- 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 untrue 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.

Date Place

Signature / Thumb Impression of Applicant

3. ATTESTATION / FOR OFFICE USE ONLY

Documents Received

- Certified Copies E-KYC data received from UIDAI
- Data received from Office verification Digital KYC Process Equivalent e-document

KYC VERIFICATION CARRIED OUT BY

Date

Emp. Name

Emp. Code

Emp. Designation **BRANCH MANAGER**

Emp. Branch

[Branch Manager Signature]

INSTITUTION DETAILS

THE KARAD URBAN CO-OPERATIVE BANK LTD. KARAD
(Scheduled Bank)

Code

[Institution Stamp]