



Branch Code

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Branch Name \_\_\_\_\_



**Important Instructions :**

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

<b>For Office use only</b> (To be filled by financial institution)	<b>Application Type*</b> : <input type="checkbox"/> New <input type="checkbox"/> Update	<b>Customer ID</b> <table border="1"><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table>																				
	<b>KYC Number</b> <table border="1"><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table> (Mandatory for KYC update request)																					
<b>Application Type*</b> : <input type="checkbox"/> Normal <input type="checkbox"/> Minor <input type="checkbox"/> Adhar OTP based E-KYC (in non-face to face mode)																						

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

	Prefix	First Name	Middle Name	Last Name																																																																		
<input type="checkbox"/> Name* (Same as ID proof)	<table border="1"><tr><td></td><td></td><td></td><td></td><td></td></tr></table>						<table border="1"><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table>																					<table border="1"><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table>																					<table border="1"><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table>																					
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**2. PROOF OF IDENTITY AND ADDRESS\*** (Please refer instruction B 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 

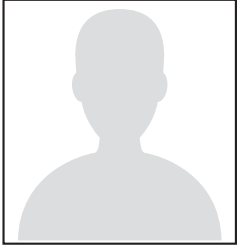
--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
  - F- Proof of Possession of Aadhaar 

X	X	X	X	X	X	X	X	X	X										
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- II.  E- KYC Authentication 

X	X	X	X	X	X	X	X	X	X										
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- III.  Offline verification of Aadhaar 

X	X	X	X	X	X	X	X	X	X										
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**PHOTO**



**Address**

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	ISO 3166 Country Code* <table border="1"><tr><td></td><td></td></tr></table>																				

**3. CURRENT ADDRESS DETAILS** (Please refer instruction B 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 

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  - C- Driving Licence 

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  - D- NREGA Job Card 

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  - E- National Population Register Letter 

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
  - F- Proof of Possession of Aadhaar 

X	X	X	X	X	X	X	X	X	X										
---	---	---	---	---	---	---	---	---	---	--	--	--	--	--	--	--	--	--	--
- II.  E- KYC Authentication 

X	X	X	X	X	X	X	X	X	X										
---	---	---	---	---	---	---	---	---	---	--	--	--	--	--	--	--	--	--	--
- III.  Offline verification of Aadhaar 

X	X	X	X	X	X	X	X	X	X										
---	---	---	---	---	---	---	---	---	---	--	--	--	--	--	--	--	--	--	--

IV.  Deemed Proof Address - Document Type code 

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**Address**

Line 1*	<table border="1"><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table>																				
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**9. RISK CATEGORIZATION DETAILS** (To Filled in by branch official only)

**Purpose of opening the Account :** \_\_\_\_\_

**Source of Funds** (Please tick ✓ whichever applicable)

- Salary Income       Existing Business       Pension / Agriculture Income / Commission & Fees       Donation /Gifts /Deposits by third parties  
 Professional Receipts       Casual receipts       Investment Income       Others (Please specify)

**Expected Annual Turnover in the Account : Rs.** \_\_\_\_\_ **/-**

Considering Risk Parameters given in the following table, I certify to allot following Risk Category to this Account. (Please tick ✓ whichever applicable)

HIGH RISK	MEDIUM RISK	LOW RISK
Contractors / Builders & Developers	Dealers in Pharmaceuticals / Chemists & Druggists	Agriculturist / Farmer
Dealers In Antiques / Arms / Lottery	High Net Worth Individuals	Co-op Housing Society (CHS)
Jewelers, Bullion Dealers, Gems Dealers	Non Scheduled Urban Co-op Banks	Dairy / Poultry / Fishers
Money Changers / Remitters / Private Money Lender	Partnership Firm all Partners are Close Relatives	Pensioner
Non Resident of India	Professional (Advt, CA, CS, DR, Engg., Arch. Etc.)	Housewife
Petrol Pumps / Gas Agencies / Toll Naka	Advertising Agencies	Mathadi Kamgars / Workers / Hawkers
Private Limited / Public Limited / LLP	Manufacturing	Staff of Our Bank
Trusts / NGO / Clubs / Dharmadaay Sanstha	Wholesaler / Commission Agent	Salaried Person
Primary Co-op Society/Credit Co-op Society/Patsanstha/Pathpedhis	Minor	Self Employed
Restaurants, Lodging & Boarding, Permit Room & Bars	Transport / Logistics	Self Help Groups / Bachat Gat / JLG
Share Brokers / Stock Brokers	MSME	Students
Travel Agents / Real Estate Brokers & Agents		Dealers, Distributor, Sub-Dealer, Franchisee, C & F Agent
Educational / Medical Institutions		Retail Shop
Power of Attorney Holder		General Business
Persons with Criminal Background		Basic Saving Bank Account, AADHAR Enabled Accounts
Politically Exposed Persons		
Multi Level Marketing Firm (MLM)		

Risk Categorization of the Account :     High     Medium     Low

**10. 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    Video Based KYC

**KYC CERTIFICATION**

I Mr/Ms \_\_\_\_\_ met Mr/Mrs. \_\_\_\_\_ Branch Official Name In person at his/her residence / office / others (please specify) and confirm that I have verified the copies of identity and address documents (as applicable) against originals as produced by the applicant. I also confirm that the form has been signed the applicant in my presence.

KYC VERIFICATION CARRIED OUT BY	
Date	<input type="text" value="DD"/> <input type="text" value="MM"/> <input type="text" value="YY"/> <input type="text" value="YY"/>
Emp. Name	<input type="text"/>
Emp. Code	<input type="text"/>
Emp. Designation	<b>BRANCH MANAGER</b>
Emp. Branch	<input type="text"/>

INSTITUTION DETAILS	
<b>THE KARAD URBAN CO-OPERATIVE BANK LTD. KARAD (Scheduled Bank)</b>	
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"/>

[Branch Manager Signature]

[Institution Stamp]

## 11. ACCOUNTS ON INDIVIDUALS : LIST OF KYC DOCUMENTS (one document from each list) :

LIST 1 Documents accepted as proof of identity	LIST 2 Documents accepted as proof of residence
<input type="checkbox"/> Passport <input type="checkbox"/> PAN Card <input type="checkbox"/> Driving Licence <input type="checkbox"/> Job card issued by NREGA duly signed by an officer of the State Government (for Small Account) <input type="checkbox"/> The letter issued by UIDAI containing details of name, address and Aadhaar Number. <input type="checkbox"/> Identity card (subject to the bank's satisfaction) <input type="checkbox"/> Letter from a recognized public authority or public servant verifying the identity and residence of the customer to the satisfaction of bank. <input type="checkbox"/> Government / Defense ID Card. <input type="checkbox"/> ID Cards of reputed Public Sector employers. <input type="checkbox"/> Pension Payment Orders issued to the retired employees by Central / State Government Departments, Public Sector Undertaking. <input type="checkbox"/> Photo ID cards issued by Post Office. <input type="checkbox"/> Photo identity cards issued to bonafide students by a university, approved by the University Grants Commission (UGC) and/or an institute approved by All India Council for Technical Education (AICTE) <input type="checkbox"/> Photo identity issued by any public authority having proper record of issuance of identity proof which is verifiable from records. <input type="checkbox"/> Ex-Servicemen Card with photograph. <input type="checkbox"/> Bar Council/Medical Association/ICAI/ICWAI Card with photograph. <input type="checkbox"/> Student Identity Card with photo issued by reputed colleges with validity during the course period. <input type="checkbox"/> Defense Department's Card with photograph. <input type="checkbox"/> Married woman identity proof with maiden name, if supported with a verified true copy of marriage certificate. <input type="checkbox"/> Credit card with photo together with statement of such card, not more than three months old. <input type="checkbox"/> Registered Property document with photo identity <input type="checkbox"/> Arms Licence issued by State/Central Government of India. <input type="checkbox"/> Freedom fighter's pass issued by Ministry of Home Affairs, Government of India with photograph of applicant. <input type="checkbox"/> Employee State Insurance Card (ESIC) with photograph supported by latest month's pay slip. <input type="checkbox"/> Talati / Patwari (a local govt. official) attestation by way of putting rubber stamp and signature. Gram Sarpanch / Mukhiya attestation by way of putting rubber stamp and signature (For Small Accounts)	<input type="checkbox"/> Ration Card <input type="checkbox"/> Electricity Bill <input type="checkbox"/> Bank Account Statement <input type="checkbox"/> Letter from employer (to the satisfaction of the Bank) <input type="checkbox"/> Letter from any recognized public authority (to the satisfaction of the Bank) <input type="checkbox"/> Credit Card statement - not more than 3 months old. <input type="checkbox"/> Income / Wealth Tax Assessment Order <input type="checkbox"/> Letter from Public sector employer. <input type="checkbox"/> Letter from any recognized public authority having proper and verifiable record of issuance of such certificates. <input type="checkbox"/> Voter ID Card (only if it contains the current address) <input type="checkbox"/> Pension Payment Orders issued to the retired employees by Government Departments/ Public Sector Undertaking, if they contain current address. <input type="checkbox"/> Copies of Registered Leave & Licence agreement / Sale Deed / Lease Agreement. <input type="checkbox"/> Certificate and also proof of residence, incorporating local address as well as permanent address, issued by the Hostel Warden of the University/Institute, where the student resides, duly countersigned by the Registrar / Principal / Dean of Student Welfare. Such accounts shall however, be required to be closed on completion of education/leaving the University/Institute provided the constituent does not give any other acceptable proof of residence to the Bank. <input type="checkbox"/> For students residing with relatives, address proof of relatives, along with their identity proof, can also be accepted provided declaration is given by the relative that the student is related to him/her and is staying with him/her. <input type="checkbox"/> In respect of officials of Central/State Governments and Public Sector undertaking, who are low risk customers for Bank, Branch Heads may verify the photo/identity and confirm residential address of such officials from independently verifiable sources, to their satisfaction, and permit opening of accounts. This facility is extended only to the Gazetted officials of Central/State Government and Senior Management and above functionaries of Public Sector Undertakings. <input type="checkbox"/> Latest telephone bills from any telephone service providers and mobile service providers not more than 2 month old, postpaid. <input type="checkbox"/> Consumer gas connection card/ book / Pipe gas bill <input type="checkbox"/> Certificate from ward / equivalent rank officer, maintaining election roll certifying address of the applicant. <input type="checkbox"/> Post Office Saving Pass Book <input type="checkbox"/> Domicile Certificate with communication address and photograph. <input type="checkbox"/> Certificate by Village Extension Officer (VEO) / Village Head or equal or higher rank officer. Branch to confirm the authenticity of the certificate and that it has been issued by the person who is holding the said office.
<p><b>Note : If passport having current address is given as proof of identity, there is no need to give separate proof for address from list 2</b></p>	

## 12. CENTRAL KYC REGISTRY | Instruction / Check List / Guidelines for filling Individual KYC Application Form

### A. Clarification / Guidelines on filling 'Personal Details' section

- 1) Name : The name should match the name as mentioned in the Proof of Identity submitted failing which the application is liable to be rejected.
- 2) One the following is mandatory : Mother's name, Spouse's name, Father's name.

### B. Clarification / Guidelines on filling 'Current Address Details' section

- 1) In case of deemed PoA such as utility bill, the document need not be uploaded on CKYCR
- 2) PoA to be submitted only if the submitted PoI does not have current address or address as per PoI is invalid or not in force
- 3) State / U.T. Code and Pin/Post Code will not be mandatory for Overseas address.
- 4) In Section 2, one of I, II and III is to be selected in case or online E-KYC authentication. It is to be selected
- 5) In Section 3, one of I, II, III and IV is to be selected. In case of online E-KYC authentication. It is to be selected.
- 6) List of documents for 'Deemed Proof of Address'

Document Code	Description
01	Utility bill which is not more than two months old of any service provider (electricity, telephone, post-paid mobile phone, piped gas, water bill)
02	Property or Municipal tax receipt
03	Pension or family pension payment orders (PPOs) issued to retired employees by Govt. Departments or Public Sector Undertakings.
04	Letter of allotment of accommodation from employer issued by State Govt. or Central Govt. Departments, statutory or regularly bodies public sector undertakings, scheduled commercial banks, financial institutions and listed companies and leave and licence agreements which such employees allotting official accommodation.
- 7) 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.
- 8) "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 be 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.
- 9) 'Digital KYC process' has to be carried out as stipulated in the PML Rules 2005

### C. Clarification / Guidelines on filling 'Contact Details' section

- 1) Please mention two-digit country code and 10 digit mobile number (e.g. for Indian mobile number mention 91-9999999999)
- 2) Do not add '0' in the beginning of Mobile number.

### D. Clarification / Guidelines on filling 'Related Person Details' section

- 1) Provide KYC number of related person, if available

### E. Clarification on Minor

- 1) Guardian details are optional for minors above 10 years of age for opening of bank account only
- 2) However, in case guardian details are available for minor above 10 years of age the same (or CKYCR number of guardian) is to be uploaded.

## 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		

## Self-Certification for Individual - FATCA/CRS Declaration Form

Customer ID :

Primary Holder  Joint Holder  Mandate Holder    Residential Status :  Resident  Non-Resident

<b>Part I - Please fill in the country for each of the following:</b>	
1	Country of :
a)	Birth
b)	Citizenship
c)	Residence for Tax Purposes
2	US Person (Yes / No)

**Part II - Please Note :**

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

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

i)	TIN	
	Country of Issue	
ii)	TIN	
	Country of Issue	

a. In case any of the parameters in **Part I** indicates that you are a US person or a person resident outside of India for tax purpose and you do not have Taxpayer Identification Numbers/functional equivalent, please complete and sign the Self-Certification section given in **Part IV**.

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

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

Under penalty of perjury, I/we certify that:

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

(ii) The applicant is an applicant taxable as a tax resident under the laws of country outside India. (This clause is applicable only if the account holder is a tax resident outside of India) I/We understand that the The Karad Urban Co-op Bank Ltd is relying on this information for the purpose of determining the status of the applicant named above in compliance with FATCA/CRS. The The Karad Urban Co-op Bank Ltd is not able to offer any tax advice on CRS or FATCA or its impact on the applicant. I/we shall seek advice from professional tax advisor for any tax questions.

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

(iv) I/We agree that as may be required by domestic regulators/tax authorities the The Karad Urban Co-op Bank Ltd may also be required to report, reportable details to CBDDT or close or suspend my account.

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

(vi) I/We permit/authorize The Karad Urban Co-op Bank Ltd to collect, store, communicate and process information relating to the Account and all transactions therein, by The Karad Urban Co-op Bank Ltd and any of its affiliates wherever situated including sharing, transfer and disclosure between them and to the authorities in and/or outside India of any confidential information for compliance with any law or regulation whether domestic or foreign.

(vii) I / We hereby accept and acknowledge that The Karad Urban Co-op Bank Ltd shall have the right and authority to carry out investigations from the information available in public domain for confirming the information provided by me / us to The Karad Urban Co-op Bank Ltd.

(viii) I/We shall indemnify The Karad Urban Co-op Bank Ltd for any loss that may arise to The Karad Urban Co-op Bank Ltd on account of providing incorrect or incomplete information.

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

**Place :** \_\_\_\_\_ **Date :** \_\_\_\_\_

**Part IV - Self Certification To be filled only if :**

- (a) Name of the country in Part I is other than India and TIN or functional equivalent is not available, or
- (b) US person is mentioned as Yes in Part I, and TIN is not available

I confirm that I am neither a US person nor a resident for Tax purpose in any country other than India, though one or more parameters suggest my relation with the country outside India. Therefore, I am providing the following document as proof of my citizenship and residency in India.	<b>Signature</b>
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**Document Proof submitted (Please tick document being submitted)**

Passport  Election ID Card  PAN card  Driving License  UIDAI Letter  NREGA Job card