

Know Your Customer (KYC) Application Form | Individual

Important Instructions:

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

For office use only (To be filled by financial institution)	Application Type* <input type="checkbox"/> New <input type="checkbox"/> Update	
	KYC Number	(Mandatory for KYC update request)
	Account Type*	<input type="checkbox"/> Normal <input type="checkbox"/> Minor <input type="checkbox"/> Aadhaar OTP based E-KYC (in non-face to face mode)

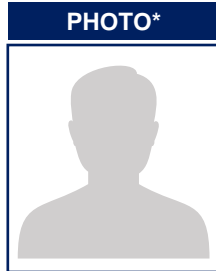
1. Personal Details (Please refer instruction A at the end)

Prefix	First Name	Middle Name	Last Name
<input type="checkbox"/> Name* (Same as ID proof)	<input type="text"/>	<input type="text"/>	<input type="text"/>
Maiden Name	<input type="text"/>	<input type="text"/>	<input type="text"/>
Father / Spouse Name*	<input type="text"/>	<input type="text"/>	<input type="text"/>
Mother Name	<input type="text"/>	<input type="text"/>	<input type="text"/>
Date of Birth*	<input type="text" value="DD"/> - <input type="text" value="MM"/> - <input type="text" value="YYYY"/>		
Gender*	<input type="checkbox"/> M- Male <input type="checkbox"/> F- Female <input type="checkbox"/> T- Transgender		
PAN*	<input type="text"/>		<input type="checkbox"/> FORM 60 furnished
Marital Status*	<input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Others		
Citizenship*	<input type="checkbox"/> IN- Indian <input type="checkbox"/> Others – Country _____		Country Code <input type="text"/>
Residential Status*	<input type="checkbox"/> Resident Individual <input type="checkbox"/> Non Resident Indian <input type="checkbox"/> Foreign National <input type="checkbox"/> Person of Indian Origin		

2. PROOF OF IDENTITY AND ADDRESS* (Please refer instruction B at the end)

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)

- | | | | |
|--|---|-----------------------------|---|
| <input type="checkbox"/> A-Passport Number | <input type="text"/> | Passport Expiry Date | <input type="text" value="DD"/> - <input type="text" value="MM"/> - <input type="text" value="YYYY"/> |
| <input type="checkbox"/> B-Voter ID Card | <input type="text"/> | | |
| <input type="checkbox"/> C-Driving Licence | <input type="text"/> | Driving Licence Expiry Date | <input type="text" value="DD"/> - <input type="text" value="MM"/> - <input type="text" value="YYYY"/> |
| <input type="checkbox"/> D-NREGA Job Card | <input type="text"/> | | |
| <input type="checkbox"/> E-National Population Register Letter | <input type="text"/> | | |
| <input type="checkbox"/> F-Proof of Possession of Aadhaar | <i>No need to attach. Aadhaar card. If submitted, Aadhaar Number to be masked by the customer</i> | | |
| II <input type="checkbox"/> E-KYC Authentication | <i>No need to attach. Aadhaar card. If submitted, Aadhaar Number to be masked by the customer</i> | | |
| III <input type="checkbox"/> Offline verification of Aadhaar | <i>No need to attach. Aadhaar card. If submitted, Aadhaar Number to be masked by the customer</i> | | |



Signature /Thumb Impression across photo without covering the face

Address [For other than resident Individual, please mention Overseas Address]

Line 1*	<input type="text"/>		
Line 2	<input type="text"/>		
Line 3	<input type="text"/>		City/Town/Village* <input type="text"/>
District*	Pin/Post Code* <input type="text"/>	State/U.T Code* <input type="text"/>	ISO 3166 Country Code* <input type="text"/>

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)

- | | |
|--|---|
| <input type="checkbox"/> A-Passport Number | <input type="text"/> |
| <input type="checkbox"/> B-Voter ID Card | <input type="text"/> |
| <input type="checkbox"/> C-Driving Licence | <input type="text"/> |
| <input type="checkbox"/> D-NREGA Job Card | <input type="text"/> |
| <input type="checkbox"/> E-National Population Register Letter | <input type="text"/> |
| <input type="checkbox"/> F-Proof of Possession of Aadhaar | <i>No need to attach. Aadhaar card. If submitted, Aadhaar Number to be masked by the customer</i> |
| II <input type="checkbox"/> E-KYC Authentication | <i>No need to attach. Aadhaar card. If submitted, Aadhaar Number to be masked by the customer</i> |
| III <input type="checkbox"/> Offline verification of Aadhaar | <i>No need to attach. Aadhaar card. If submitted, Aadhaar Number to be masked by the customer</i> |

- IV Deemed Proof of Address – Document Type code

Address

Line 1*	<input type="text"/>		
Line 2	<input type="text"/>		
Line 3	<input type="text"/>		City/Town/Village* <input type="text"/>
District*	Pin/Post Code* <input type="text"/>	State/U.T Code* <input type="text"/>	ISO 3166 Country Code* <input type="text"/>

4. Contact Details (All communications will be sent to Mobile number/Email-ID provided including for validation purpose) (Please refer instruction C at the end)

Tel. (Off) - Tel. (Res) - Mobile* -
Email ID*

*mandatory and subject to validation, hence provide the valid information in legible manner

5. Remarks (If any)

6. Applicant Declaration

- I hereby declare that the details furnished above are true and correct to the best of my knowledge/belief and I undertake to inform you of any changes therein, immediately. In case any of the above information is found to be false or untrue or misleading or misrepresenting. I am aware that I may be held liable for it.
- I hereby declare that I am not making this application for the purpose contravention of any Act, Rules, Regulations or any statute of legislation or any notifications/directions issued by any governmental or statutory authority from time to time
- I hereby consent to receiving information from Central KYC Registry through SMS/Email on the above registered number/email address and to download the information from CKYCR
- I am providing the consent to MF/RTA/SEBI registered intermediary to share this KYC data / applicable Aadhaar XML data with KRA and share the data to other participating intermediaries as mandated by PMLA Act/Rules/SEBI guidelines.

[Signature/Thumb Impression]

Date: - -
Place:

Signature/Thumb Impression of Applicant

7. Attestation / For Office Use only

Documents Received Certified Copies E-KYC data received from UIDAI Data received from Offline verification Digital KYC Process
 Equivalent e-document Video Based KYC

KYC documents verification carried out by

Date: - -
Emp. Name
Emp. Code
Emp. Designation
Emp. Branch

[Employee Signature]

Institution details

Name
Code

[Institution Stamp]

In-Person Verification (IPV) carried out by

Date: - -
Emp. Name
Emp. Code
Emp. Designation
Emp. Branch

[Employee Signature]

Institution details

[Institution Stamp]

Instruction / Check list / Guidelines for filling individual KYC Application Form

General instructions:

1. Self-Certification of documents is mandatory.
2. Copies of all documents that are submitted need to be compulsorily self-attested by the applicant and accompanied by originals for verification. In case the original of any document is not produced for verification, then the copies should be properly attested by entities authorized for attesting the documents, as per the list mentioned under [F].
3. If any proof of identity or address is in a foreign language, then translation into English is required duly attested by the official as indicated above
4. Name & address of the applicant mentioned on the KYC form, should match with the documentary proof submitted.
5. If current & permanent addresses are different, then proofs for both have to be submitted.
6. Sole proprietor must make the application in his individual name & capacity.
7. For non-residents and foreign nationals, (allowed to trade subject to RBI and FEMA guidelines), copy of passport / PIO Card /OCI and overseas address proof is mandatory.
8. In case of Merchant Navy NRI's, Mariner's declaration or certified copy of CDC (Continuous Discharge Certificate) is to be submitted.
9. For opening an account with Depository participant or Mutual Fund, for a minor, photocopy of the School Leaving Certificate/Mark sheet issued by Higher Secondary Board / Passport of Minor / Birth Certificate must be provided.

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 of 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 Pol does not have current address or address as per Pol is invalid or not in force.
3. State / U.T Code and Pin / Post Code will not be mandatory for Overseas addresses.
4. In Section 2, one of I, II and III is to be selected. In case of online E-KYC authentication, II 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, II 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 Government Departments or Public Sector Undertakings, if they contain the address.
04	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 licence agreements with such employers 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 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.
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. Email/Mobile is mandatory for upload into KRA system and please provide.
2. Please mention two-digit country code and 10 digit mobile number (e.g. for Indian mobile number mention 91-9999999999)
3. 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 10 years of age, the same (or CKYCR number of guardian) is to be uploaded.

F. List of people authorized to attest the documents after verification with the originals:

1. Authorised officials of Asset Management Companies (AMC).
2. Authorised officials of Registrar & Transfer Agent (R&T) acting on behalf of the AMC.
3. KYD compliant mutual fund distributors.
4. Notary Public, Gazetted Officer, Manager of a Scheduled Commercial/Co-operative Bank or Multinational Foreign Banks (Name, Designation & Seal should be affixed on the copy).
5. In case of NRIs, authorized officials of overseas branches of Scheduled Commercial Banks registered in India, Notary Public, Court Magistrate, Judge, Indian Embassy/Consulate General in the country where the client resides are permitted to attest the documents.
6. Government authorised officials who are empowered to issue Apostille Certificates.

G. List of people authorized to perform In Person Verification (IPV):

1. Authorised officials of Asset Management Companies (AMC).
2. Authorised officials of Registrar & Transfer Agent (R&T) acting on behalf of the AMC.
3. KYD compliant mutual fund distributors.
4. Manager of a Scheduled Commercial/Co-operative Bank or Multinational Foreign Banks (for investors investing directly).
5. In case of NRI applicants, a person permitted to attest documents, may also conduct the In Person Verification and confirm this in the KYC Form.

H. PAN Exempt Investor Category

1. Investments (including SIPs), in Mutual Fund schemes up to INR 50,000/- per investor per year per Mutual Fund.
2. Transactions undertaken on behalf of Central/State Government, by officials appointed by Courts, e.g., Official liquidator, Court receiver, etc.
3. Investors residing in the state of Sikkim.
4. UN entities/multilateral agencies exempt from paying taxes/filing tax returns in India

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
Chhattisgarh	CG	Madhya Pradesh	MP	Tripura	TR
Dadra and Nagar Haveli	DN	Maharashtra	MH	Uttar Pradesh	UP
Daman & Diu	DD	Manipur	MN	Uttarkhand	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
Afghanistan	AF	Dominican Republic	DO	Libya	LY
Aland Islands	AX	Ecuador	EC	Liechtenstein	LI
Albania	AL	Egypt	EG	Lithuania	LT
Algeria	DZ	El Salvador	SV	Luxembourg	LU
American Samoa	AS	Equatorial Guinea	GO	Macao	MO
Andorra	AD	Eritrea	ER	Macedonia, the former Yugoslav Republic of	MK
Angola	AO	Estonia	EE	Madagascar	MG
Anguilla	AI	Ethiopia	ET	Malawi	MW
Antarctica	AQ	Falkland Islands (Malvinas)	FK	Malaysia	MY
Antigua and Barbuda	AG	Faroe Islands	FO	Maldives	MV
Argentina	AR	Fiji	FJ	Mali	ML
Armenia	AM	Finland	FI	Malta	MT
Aruba	AW	France	FR	Marshall Island	MH
Australia	AU	French Guiana	GF	Martinique	MQ
Austria	AT	French Polynesia	PF	Mauritania	MR
Azerbaijan	AZ	French Southern Territories	TF	Mauritius	MU
Bahamas	BS	Gabon	GA	Moyotte	YT
Bahrain	BH	Gambia	GM	Mexico	MX
Bangladesh	BD	Georgia	GE	Micronesia, Federated States of	FM
Barbados	BB	Germany	DE	Moldova, Republic of	MD
Belarus	BY	Ghana	GH	Monaco	MC
Belgium	BE	Gibraltar	GI	Mongolia	MN
Belize	BZ	Greece	GR	Montenegro	ME
Benin	BJ	Greenland	GL	Montserrat	MS
Bermuda	BM	Grenada	GD	Morocco	MA
Bhutan	BT	Guadeloupe	GP	Mozambique	MZ
Bolivia, Plurinational State of	BO	Guam	GU	Myanmar	MM
Bonaire, Sint Eustatius and Saba	BQ	Guatemala	GT	Namibia	NA
Bosnia and Herzegovina	BA	Guernsey	GG	Nauru	NZ
Botswana	BW	Guinea	GN	Nepal	NP
Bouvet Island	BV	Guinea-Bissau	GW	Netherlands	NL
Brazil	BR	Guyana	GY	New Caledonia	NC
British Indian Ocean Territory	IO	Haiti	HT	New Zealand	NZ
Brunei Darussalam	BN	Heard Island and McDonald Islands	HM	Nicaragua	NI
Bulgaria	BG	Holy See (Vatican City State)	VA	Niger	NE
Burkina Faso	BF	Honduras	HN	Nigeria	NG
Burundi	BI	Hong Kong	HK	Niue	NU
Cabo Verde	CV	Hungary	HU	Norfolk Island	NF
Cambodia	KH	Iceland	IS	Northern Mariana Islands	MP
Cameroon	CM	India	IN	Norway	NO
Canada	CA	Indonesia	ID	Oman	OM
Cayman Islands	KY	Iran, Islamic Republic of	IR	Pakistan	PK
Central African Republic	CF	Iraq	IQ	Palau	PW
Chad	TD	Ireland	IE	Palestine, State of	PS
Chile	CL	Isle of Man	IM	Panama	PA
China	CN	Israel	IL	Papua New Guinea	PG
Christmas Island	CX	Italy	IT	Paraguay	PY
Cocos (Keeling) Islands	CC	Jamaica	JM	Peru	PE
Colombia	CO	Japan	JP	Philippines	PH
Comoros	KM	Jersey	JE	Pitcairn	PN
Congo	CG	Jordan	JO	Poland	PL
Congo, the Democratic Republic of the	CD	Kazakhstan	KZ	Portugal	PT
Cook Islands	CK	Kenya	KE	Puerto Rico	PR
Costa Rica	CR	Kiribati	KI	Qatar	QA
Cote d'Ivoire Code d'Ivoire	CI	Korea, Democratic People's Republic of	KP	Reunion Reunion	RE
Croatia	HR	Korea, Republic	KR	Romania	RO
Cuba	CU	Kuwait	KW	Russian Federation	RU
Curacao Curacao	CW	Kyrgyzstan	KG	Rwanda	RW
Cyprus	CY	Lao People's Democratic Republic	LA	Saint Barthelemy Saint Barthelemy	BL
Czech Republic	CZ	Latvia	LV	Saint Helena, Ascension and Tristan da Cunha	SH
Denmark	DK	Lebanon	LB	Saint Kittsand Nevis	KN
Djibouti	DJ	Lesotho	LS	Saint Lucia	LC
Dominica	DM	Liberia	LR	Saint Martin (French Part)	MF