



CKYC Number
(Existing / New)

Account Number

Branch _____

Date

Account opening Form for Non-Individuals

Important Instructions

- A) Please tick (✓) wherever applicable.
- B) Fields marked with (*) are mandatory fields.
- C) Self-Attestation of documents is mandatory.
- D) Please fill the form in English and in BLOCK letters.
- E) Please fill the date in DD-MM-YYYY format.
- 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 separately and on www.jkbank.net
- H) List of two character ISO 3166 country codes is available separately and on www.jkbank.net
- I) KYC number of applicant is mandatory for update application.
- J) For particular section update, please tick (✓) in the box available before the section number and strike off the sections not required to be updated.

If entity is an existing customer of J&K Bank, simply share the Customer ID here and fill only the sections marked "✓"

Type of Account : Saving Deposit Current Deposit Term Deposit

TELL US ABOUT YOUR BUSINESS

*Entity Name / Account Title

*Entity Type

- Sole Proprietorship
- Partnership
- Public Limited Company
- Private Limited Company
- Limited Liability Partnerships (LLP)
- Joint Venture (Non Incorporated)
- Trusts
- Self Help Groups
- Associations/Societies/NGOs/Clubs
- Un-incorporated Associations
- Embassy/Consulate/High Commission
- One Person Company
- Hindu Undivided Family (HUF)

*Line of Business

- Manufacturing
- Service Provider
- Retail Trade
- E-Commerce
- Wholesale Trading
- Financial Services
- Others to be Specified

Nature of Industry As per Annexure 9

*PAN Form 60 Form (61) (for Agriculture income only)

*Date of Incorporation *Gross Annual Turnover (in INR)

Import Export Code (IEC) GSTIN Number

Excise ID CIN TAN

LEI (Legal Entity Identification)

Import Export Code (IEC) Net Worth (INR)

Website Address
(if any)

*COMMUNICATION ADDRESS

Landmark City District
(If any)

State Country Pin Code

Contact Details Mobile Landline No.
Fax (STD Code) (Number)

E-mail

AUTHORISED SIGNATORIES

Please attach a separate mandate sheet for more than three authorised signatories.

SIGNATORY-1

Customer ID (In case of existing Customer ID
(Please create fresh Cust ID. If not available)

Name: Mr/ Ms/ Mrs

Designation

Existing A/c with Bank

Identity Proof/Number: Passport Driving Licence Proof of Possession of Aadhaar Voter ID
NREGA Job Card Other DIN

*Nationality

*Mother's Maiden Name

Landline *Mobile No.

*E-mail ID

*Address as per OVD

Landmark (If any) City

State Country Pin Code

Latest Photograph
(Sign Across)

SIGNATORY-2

Customer ID (In case of existing Customer ID
(Please create fresh Cust ID. If not available)

Name: Mr/ Ms/ Mrs

Designation

Existing A/c with Bank

Identity Proof/Number: Passport Driving Licence Proof of Possession of Aadhaar Voter ID
NREGA Job Card Other DIN

*Nationality

*Mother's Maiden Name

Landline *Mobile No.

*E-mail ID

*Address as per OVD

Landmark (If any) City

State Country Pin Code

Latest Photograph
(Sign Across)

SIGNATORY-3

Customer ID (In case of existing Customer ID
(Please create fresh Cust ID. If not available)

Name: Mr/ Ms/ Mrs

Designation

Existing A/c with Bank

Identity Proof/Number: Passport Driving Licence Proof of Possession of Aadhaar Voter ID
NREGA Job Card Other DIN

*Nationality

*Mother's Maiden Name

Landline *Mobile No.

*E-mail ID

*Address as per OVD

Landmark (If any) City

State Country Pin Code

Latest Photograph
(Sign Across)

Mode of operation Singly Jointly As per Document

ANNEXURE 1: DECLARATION FOR SOLE PROPRIETORSHIP FIRMS

I, _____, hereby declare that I am the sole proprietor of the firm under the name of _____ and am solely responsible for the liabilities thereof. I shall advise you in writing of any change that takes place in the constitution of the firm and I will be liable to you for any obligation which may be standing in the firm's name in your books on the date of receipt of such notice and until all such obligations shall have been liquidated.

Name _____ *Father's Name

Maiden Name (if any) Mother's Name

Marital Status Married Unmarried Other

Residential Status Resident Individual Non Resident Indian Foreign National Person of Indian Origin

Date of Birth Country of Birth

D D M M Y Y Y Y

Country of Tax Residency

Separate annexure to be executed in case of dual country of tax residence

TIN Issuing Country

If Country of Birth or Tax Residency is other than India, please provide Tax Identification Number

ANNEXURE 2: DECLARATION FOR PARTNERSHIP FIRM

"We, the undersigned hereby declare that we are the partners or members of the Firm carrying on business in the name and style of _____ (registered under the Indian Partnership Act (IPA)1932)* (the "Firm"). We hereby, unconditionally & irrevocably, undertake that the Firm, its Partners and/or its successors shall be jointly/severally liable and responsible from time to time and at all times hereinafter to the Bank in connection with our existing and future transactions and dealings with the Bank, in any manner whatsoever.

Our undertaking and liability as aforesaid shall continue notwithstanding: a) any change in the constitution or membership of the Firm and/or its successors and assignees by any cause whatsoever or dissolutions thereof; or b) that we or any of us cease to be partners or members or to have any interest in the Firm, in any of which events the liability and responsibility (in addition to that provided by law) of us or such of us respectively, as the case may be, to have any interest in the Firm and/or its successors as assignees as aforesaid shall extend to or continue in respect of all transactions and dealings existing prior to or at the date of receipt by you of written notice from us of such events respectively."

Name (i) _____

Signature

Name (ii) _____

Signature

*Please strike off if not applicable

ANNEXURE 2A: NOMINATION (FORM DA1) (Applicable to Sole Proprietorship concern only)

(Nomination under Section 45 ZA of the Banking Regulations Act, 1949 and Rule 2(1) of the Banking Companies (Nomination) Rule, 1985 in respect to Bank Accounts.)
The Nominee or Guardian (if applicable) cannot be a holder on the account. If the Nominee is a foreign national, please contact Bank for an alternate Nomination Form

Yes, I want to nominate the following person to whom in the event of my/our/minor's death the amount of deposit in the account may be returned by Bank Ltd.

Customer ID (In case of an existing Account Holder)

Nominee Name:

Nominee Address:

Relationship with Depositor (If any) Date of Birth

D D M M Y Y Y Y

*Father's Name

If the nominee is a minor**, please complete this section. As the nominee is a minor on this date, I/We appoint:

Guardian's Name:

Guardian's Address:

to receive the amount of deposits in the account on behalf of the nominee in the event of my/our/minor's death during the minority of the nominee. (** Where deposit is made in the name of a minor the nomination must be signed by a person lawfully entitled to act on behalf of the minor)

Would you like the nominee name to be mentioned on your account statements/advices Yes No

No, I do not wish to nominate anyone on my behalf at this moment. I understand the advantages of nomination and the consequences of not nominating anyone to my account

I/We do hereby declare what is stated above is true to the best of my knowledge and belief.

Date Place

D D M M Y Y Y Y

SIGNATURE

WITNESS 1
(Required only if applicants use thumb impressions)

WITNESS 2
(Required only if applicants use thumb impressions)

Name

Name

Name

ANNEXURE 3 - DECLARATION OF BENEFICIAL OF OWNERSHIP

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.

- Name of the customer :
(Company, Partnership Firm, Unincorporated Association on body of individuals and Trusts)
- Registered Number (If Available)
- 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 25% (company) / more than 15% (partnership firm, unincorporated association of individuals) / more than or equal to 15% (trust) of capital/profits/property or controlling through voting rights, agreement, arrangement etc.

For definition of beneficial owner, see annexure 08)

| S.No. | Full name of beneficial owner / controlling natural person(s) | Date of birth | Nationality | Address | Type of KYC Documents | Controlling Ownership |
|-------|---|---------------|-------------|---------|-----------------------|-----------------------|
| | | | | | | |
| | | | | | | |
| | | | | | | |
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| | | | | | | |

We certify that the facts stated above are true and correct. we undertake and agree that we will notify J&K Bank 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

ANNEXURE 4 - FATCA/CRS DECLARATION

| | | | |
|----------|--|--------------------------------------|----------------------------------|
| A | Incorporation Information | | Details |
| | Place of Incorporation | | |
| | Country of Incorporation | | |
| | Company Identification Number | | |
| B | Declaration of Tax Residency | | |
| | Sr. No. | Country(ies) of Tax Residency | Tax Identification Number |
| | | | |
| | | | |
| | | | |
| | | | |
| C | Exclusion Category, if applicable, for tax residents outside India (Refer Glossary) | | Details |
| 1 | US Persons | | |
| 2 | Other than US Persons | | |

Note: Please attach a copy of the Tax Residency Certificate/Copy of Incorporation or Equivalent Document for each of the countries mentioned above.

ANNEXURE 5 - FATCA/CRS DECLARATION

| | | |
|---|--------------------------|--------------------------|
| A. Listed entity/its related entity | Yes | No |
| a) Whether the entity is a listed entity? If yes, Listed in <input type="checkbox"/> NSE, <input type="checkbox"/> BSE <input type="checkbox"/> Others _____ (Please specify) | <input type="checkbox"/> | <input type="checkbox"/> |
| b) Whether the entity is a related entity^ of a listed entity? Specify the name of the listed company _____ Listed in <input type="checkbox"/> NSE, <input type="checkbox"/> BSE <input type="checkbox"/> Others _____ (Please specify) | <input type="checkbox"/> | <input type="checkbox"/> |
| <small>^ An entity is a related entity of another entity if either entity controls the other entity, or the two entities are under common control (i.e., Ownership of more than 50% of the votes/value in an entity)</small> | | |
| B. Non - Individuals other than Listed entity/its related entity (Tick applicable category) | | |
| a) Government Entity | <input type="checkbox"/> | <input type="checkbox"/> |
| b) International Organization | <input type="checkbox"/> | <input type="checkbox"/> |
| c) Central Bank | <input type="checkbox"/> | <input type="checkbox"/> |
| d) Entity wholly owned by a, b or c above | <input type="checkbox"/> | <input type="checkbox"/> |
| e) Tax-exempt Entity engaged in a Charitable Purpose | <input type="checkbox"/> | <input type="checkbox"/> |
| C. Business | | |
| a) Holding Company (with subsidiaries engaged in non-financial trade or business) | <input type="checkbox"/> | <input type="checkbox"/> |
| b) Company providing, financing and hedging services to related entities | <input type="checkbox"/> | <input type="checkbox"/> |
| D. Income/Assets Criteria | | |
| a) 50% or more of the income in preceding financial year is from trading/business activities AND | <input type="checkbox"/> | <input type="checkbox"/> |
| b) 50% or more of the assets in preceding financial year are held for trading/business purposes | <input type="checkbox"/> | <input type="checkbox"/> |

CURRENT ACCOUNT OPENING/CONTINUING ELIGIBILITY

| 1. | Do you have any CC/OD (Cash Credit/ Overdraft) Facility (ies) with any Bank including JK Bank? | Yes ____ Or No ____ If Yes, opening/continuance* of current account is not permissible as per RBI instructions. If No, please proceed to Sl. No. 2. | | | | | | | | | | | | | | | | |
|---------|---|--|-----------------------|---------------------------|---------|--|--|--------|--|--|--------|--|--|-------|--|--|--|--|
| 2. | Have you availed any Credit Facility (ies) (Other than CC/OD) with any Bank including JK Bank ? | <input type="checkbox"/> Yes or No If Yes, then proceed to Sl. No. 3. If No, you can open/continue* current account. | | | | | | | | | | | | | | | | |
| 3. | <p>If the answer to the question no. 2 is Yes, Please Select the range of Amount availed under Credit Facility (ies)(Other than CC/OD) For instance.....</p> <table border="1" data-bbox="211 827 540 1177"> <thead> <tr> <th>Bank</th> <th>Fund Based like TL/DL</th> <th>Non Fund based like LC/BG</th> </tr> </thead> <tbody> <tr> <td>JK Bank</td> <td></td> <td></td> </tr> <tr> <td>Bank 1</td> <td></td> <td></td> </tr> <tr> <td>Bank 2</td> <td></td> <td></td> </tr> <tr> <td>Total</td> <td></td> <td></td> </tr> </tbody> </table> <p>Add additional rows if required</p> | Bank | Fund Based like TL/DL | Non Fund based like LC/BG | JK Bank | | | Bank 1 | | | Bank 2 | | | Total | | | <p><input type="checkbox"/></p> <p>A. Credit Facility (ies) with any Bank including:JK Bank Less than Rs.5 Crores</p> <p><input type="checkbox"/></p> <p>B. Credit Facility (ies) with any Bank including JK Bank Rs.5 Crores or more but Less than Rs. 50 Crore</p> | <p>You can open/continue* current account, subject to the following undertaking:</p> <p><input type="checkbox"/> I / We undertake to inform you immediately if and when the sum of my/ our availed Credit Facility(ies) becomes Rs. 5 Crore or more.</p> <p><input type="checkbox"/> I/ We understand that if and when the sum of my/our availed Credit Facility(ies) becomes Rs. 5 Crore or more, my/our Current account shall be governed by the provisions of Para 3 (B) or 3 (C) of this Declaration cum undertaking, as the case may be.</p> <p>Whether availed any of these Credit Facility (ies) from JK Bank? Yes ____ or No ____</p> <p>If Yes, current account can be opened/continued* with JKB.</p> <p>If No, only a collection account can be opened/ now continued* with JK Bank. you can only open/now continue with* a collection account with JK Bank. In such a collection account:</p> <ul style="list-style-type: none"> • Only Credits will be allowed in these collection accounts and debits in these accounts shall be limited to the purpose of remitting the proceeds to the Current account with the Lender Bank of the Credit Facility (ies), at agreed intervals. Thus, while there will be no prohibition on amount or number of credits, debits in this account shall be limited to the purpose of remitting the proceeds to the said Current account. • Balances cannot be used as margin for availing any non - fund based credit facilities. |
| Bank | Fund Based like TL/DL | Non Fund based like LC/BG | | | | | | | | | | | | | | | | |
| JK Bank | | | | | | | | | | | | | | | | | | |
| Bank 1 | | | | | | | | | | | | | | | | | | |
| Bank 2 | | | | | | | | | | | | | | | | | | |
| Total | | | | | | | | | | | | | | | | | | |

| | | | |
|--|--|---|--|
| | | <p>C. <input type="checkbox"/></p> <p>Credit Facility (ies) with any Bank including JK Bank Rs.50 Crore or more</p> | <p>Whether availed any of these credit facility (ies) from JKBank? Yes <input type="checkbox"/> or No</p> <p>a. If No, current account cannot be opened/continued* with JK Bank.</p> <p>b. If Yes, JK Bank is either your Escrow managing Bank or the sole lender, for the Credit Facility (ies)? Yes or <input type="checkbox"/> No</p> <p>If answer to question (b) is (Yes), then Current Account can be opened/ continued* with JK Bank. If the answer to question (b) is (No), you can only open/now continue with* a collection account with JK Bank . In such a collection account:</p> <ul style="list-style-type: none"> • Only Credits will be allowed and debits shall be limited to the purpose of remitting the proceeds to the escrow account with the Escrow Managing Bank of the Credit Facility (ies), at agreed intervals. Thus, while there will be no prohibition on amount or number of credits, debits in this account shall be limited to the purpose of remitting the proceeds to the said escrow account. • Balances cannot be used as margin for availing any non-fund based credit facilities. |
|--|--|---|--|

(Credit facility is sanctioned credit facility / limits)

I / We undertake to inform JK Bank 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 JK Bank 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 as and when demanded by JK Bank.

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

* Please strike off the inapplicable option.

Customer to advise the frequency (daily / weekly / monthly etc.,) through a letter signed by authorized signatory(ies).

CUSTOMER DETAILS

Branch Name

Customer Name

GST Status Registered Unregistered

Are you exempted from GST? Yes (Please submit documentary evidence for the exemption) No

If exempt Customer level exemption Account level exemption

Related person to J&K Bank Yes No (If yes, please note that GST as may be applicable, needs to be paid by the related person.)

(Refer Glossary of terms for definition of related person)

If Registered then Provide the State wise GST details

Please mention the primary GSTN for this account as the first GSTN.

| Sr.No. | Name of the State | GST Registration Number# | Address as per GSTN records ^{\$} | Remarks |
|--------|-------------------|--------------------------|---|---------|
| | | <input type="text"/> | | |
| | | <input type="text"/> | | |
| | | <input type="text"/> | | |
| | | <input type="text"/> | | |
| | | <input type="text"/> | | |
| | | <input type="text"/> | | |
| | | <input type="text"/> | | |
| | | <input type="text"/> | | |
| | | <input type="text"/> | | |
| | | <input type="text"/> | | |

^{\$} Address as per GSTN records is the address of receiving the service.
If you have more than 10 GST Registration Numbers; please use another copy of this sheet.

Name _____

Designation _____

Signature and Stamp

Name _____

Designation _____

Signature and Stamp

| Annexure-8- KYC Documents required for Opening Current Account | | |
|--|-------------------|---|
| S. No. | Type of Entity | KYC Documents |
| 1. | Proprietorship | <ol style="list-style-type: none"> 1. Minimum 2 documents issued in the name of Proprietary Concern from the following list of documents along with Aadhaar and PAN of the proprietor as a Beneficial owner (Annexure II) must be taken or where an Aadhaar number has not been assigned, proof of application towards enrollment for Aadhaar and in case Permanent Account Number is not submitted an Officially Valid Document shall be submitted. 2. Proof of the name, address and activity of the concern like registration certificate (in the case of a registered concern). 3. Certificate/license issued by the Municipal Authorities under Shop & Establishment Act. 4. Sales and Income Tax returns. 5. GST/CST certificate, certificate/registration document issued by Sales Tax/Service Tax/Professional Tax authorities. 6. License/ Certificate of practice issued in the name of the proprietary concern by any professional body incorporated under statute (e.g. Certificate of Practice 7. Issued by Institute of Chartered Accountants of India, Institute of Cost Accountants of India, Institute of Company Secretaries of India, etc.) 8. 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. 9. The complete Income Tax Return (not just the acknowledgement) in the name of the sole proprietor where the firm's income is reflected duly authenticated/ acknowledged by the Income Tax authorities. 10. Utility bills such as electricity, water and landline telephone bills in the name of the proprietary concern. |
| 2 | Partnership Firms | <ol style="list-style-type: none"> 1. Registration Certificate (in case of registered firms); 2. Partnership deed dated..... ; 3. PAN of the Partnership Firm 4. (a) Aadhaar Number; and (b) Permanent Account Number of Form 60 issued to the person holding POA on its behalf or where an Aadhaar number has not been assigned, proof of application towards enrollment for Aadhaar and 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"> 5. 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 3) 6. 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.) 7. Partnership letter dated..... and No. obtained & signed by all partners. (To be compulsorily obtained in case of partnership firms) 8. Addresses of the Power of Attorney holders 9. PoA granted to a partner or employee of the firm to transact business on its behalf 10. Aadhaar and PAN of all partners & beneficial owners Separate Annexure 3 for each beneficial owner to be obtained. |
| 3 | Limited Companies | <ol style="list-style-type: none"> 1. Certificate of Incorporation dated (for inspection and return). A copy of the same is Retained; 2. Memorandum of Association registered on and Articles of Association dated obtained; 3. A resolution from the Board of Directors and Power of Attorney granted to its managers, officers or employees to transact on its behalf; and 4. (a) Aadhaar number and (b) Pan or Form 60 issued to managers, officers or employees holding an attorney to transact on the company's behalf or where an Aadhaar number has not been assigned, proof of application of enrollment for Aadhaar and 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"> 5. 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 3) 6. Certificate of commencement of business (in case of Public Limited Company) 7. CIN No. 8. Copy of PAN of Company 9. Proof of Current Address 10. 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 11. 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, <ol style="list-style-type: none"> 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 gurantee and does not have a share capital). 12. Certified copy of a resolution dated, regulating the conduct of the account, obtained, somewhat 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 J&K Bank, and that the said Bank be and is hereby authorized to honour cheques, bills of exchange and promissory noted 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." 13. Aadhaar and PAN of the Chairman / Managing Director / Chief Promoter etc of all Related persons or beneficial owners, Separate Annexure 3 for each beneficial owner to be obtained. |

| | | |
|----|---|--|
| 4 | Societies / Associations / 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"> 1. Copy of the Memorandum of Association registered on and Articles of Association dated obtained. 2. Resolution of managing body for opening the account 3. Copy of the By Laws dated and resolution dated Of the Society, regarding the conduct of the account, obtained. 4. Government / Military Order dated obtained whichever applicable). 5. Aadhaar and 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"> 1. Hindu Undivided Family Letter dated And No. Obtained , signed by all the adult coparceners 2. Declaration from the Karta 3. Aadhaar and PAN of Karta 4. Aadhaar and PAN of adult coparceners 5. PAN Card of Hindu Undivided Family 6. On death of a coparcener, birth of a coparcener and a minor coparcener attaining majority (18 years), a fresh HUF letter has to be executed <p>Declaration that a) the depositor is the Karta of the Joint Family, b) the deposit belongs to JHF</p> |
| 6. | Trusts | <p>KYC Documents</p> <ol style="list-style-type: none"> 1. Registration Certificate; 2. Trust Deed; and 3. PAN of the Trust; and 4. (a) Aadhaar Number; and (b) Permanent Account Number of Form 60 issued to the person holding POA on its behalf or where an Aadhaar number has not been assigned, proof of application towards enrollment for Aadhaar and 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"> 5. 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 -3) 6. Copy of relevant extracts of trust deed datedobtained 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. 7. A copy of the Resolution 8. Power of Attorney granted to transact business on its behalf (wherever applicable), 9. Aadhaar and 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 | <ol style="list-style-type: none"> 1. Resolution of the managing body of such association or body of individuals 2. Power of attorney granted to transact on its behalf; 3. (a) Aadhaar Number; and (b) Permanent Account Number of Form 60 issued to the person holding POA on its behalf or where an Aadhaar number has not been assigned, proof of application towards enrollment for Aadhaar and in case Permanent Account Number is not submitted an Officially Valid Document shall be submitted. 4. Such information as may be required by the bank to collectively establish the legal existence of such an association or body of individuals. 5. Aadhaar and PAN of all Related persons or Beneficial owners, Separate Annexure 3 for each beneficial owner to be obtained. 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 -3) <p>In Case of Political Parties , along with above mentioned document these 4 other documents will also be attached :</p> <ol style="list-style-type: none"> 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 authorized 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 / Liquidators | <p>Proof of Identity for Executors, Administrators and Liquidators</p> <ol style="list-style-type: none"> 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. <ol style="list-style-type: none"> a) 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. b) Executors / administrators / liquidators cannot normally delegate their powers to third parties. c) Aadhaar and PAN of all Related persons or Beneficial owners, Separate Annexure II for each beneficial owner to be obtained <p>Proof of Residence for Tax purpose</p> <ol style="list-style-type: none"> d) With respect to an entity, any official document issued by an authorized 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 organized. e) TIN letter issued by the respective Government body/agency in case of entity resident in any country or territory outside India. |

Officially Valid Documents:

The list of OVDs consist only the following five:

1. Passport
2. Driving licence
3. Voter's Identity Card issued by Election Commission of India
4. Job card issued by NREGA duly signed by an officer of the State Government
5. 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:

- i. Utility bill which is not more than two months old of any service provider (electricity, Telephone, post-paid mobile phone , piped gas, water bill).
- ii. Property or Municipal Tax Receipt
- iii. Pension or Family Pension Payment Orders (PPOs) issued to retired employees by Government Departments or Public Sector Undertakings, if they contain the address
- iv. 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 :

| | |
|---|---|
| <p>The beneficial owner, as per Rules 9(3) of PML Amendment Rules 2013 is determined as under:-</p> <p>a) 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.</p> <p>Explanation.- For the purpose of this sub-clause-</p> <ol style="list-style-type: none"> 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. <p>b) Where the customer is a partnership firm, the beneficial owner is the natural person(s), who, whether acting along or together, or through one or more juridical person, has/have ownership of / entitlement to more than 15% of capital or profits of partnership;</p> | <p>c) Where the customer is an unincorporated association or body of individuals, the beneficial owner is the natural person(s), who, whether acting along 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.</p> <p>d) 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.</p> <p>e) 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.</p> |
|---|---|

-----Tear from here-----

ACKNOWLEDGEMENT

1. NAME -----: DATE :-----
2. DOCUMENTS DEPOSITED
 - i) _____
 - ii) _____
 - iii) _____
 - iv) _____
 - v) _____.

BU Head / Incharge Hall

ANNEXURE 9 -NATURE OF INDUSTRY

- | | | | |
|---|---|--|--|
| <input type="checkbox"/> Advertising/Media | <input type="checkbox"/> Agriculture | <input type="checkbox"/> Architecture and Engineering activities | <input type="checkbox"/> Automobile |
| <input type="checkbox"/> Auto Finance Co. | <input type="checkbox"/> Cement | <input type="checkbox"/> Chemicals/Dyes/Paints | <input type="checkbox"/> Civil engineering |
| <input type="checkbox"/> Consultancy | <input type="checkbox"/> Courier/Freight Forwarders | <input type="checkbox"/> Consumer Durables | <input type="checkbox"/> Dairy/Food Processing |
| <input type="checkbox"/> Departmental/Grocery Store | <input type="checkbox"/> Education | <input type="checkbox"/> Engineering Goods | <input type="checkbox"/> Event Catering |
| <input type="checkbox"/> Electronics/Computer Hardware | <input type="checkbox"/> Employment activities | <input type="checkbox"/> Fertilizers/Seeds/Pesticides | <input type="checkbox"/> Fishery/Poultry |
| <input type="checkbox"/> Furniture/Timber | <input type="checkbox"/> Gems & Jewellery | <input type="checkbox"/> Government Contractor/ Contractor | <input type="checkbox"/> Hospital |
| <input type="checkbox"/> Hotel/Resort | <input type="checkbox"/> Health Club/Spa | <input type="checkbox"/> Internet Café | <input type="checkbox"/> IT/Software/BPO |
| <input type="checkbox"/> Law firm | <input type="checkbox"/> Marble/Granite | <input type="checkbox"/> Nursing Home/Clinic/ Diagnostic Center | <input type="checkbox"/> Printing/Publishing |
| <input type="checkbox"/> Plastic/Paper & Allied Products | <input type="checkbox"/> Pharmaceutical/Chemist | <input type="checkbox"/> Rental and leasing activities | <input type="checkbox"/> Real Estate |
| <input type="checkbox"/> Realty & Infrastructure | <input type="checkbox"/> Scrap Metal | <input type="checkbox"/> Security and Investigation activities | <input type="checkbox"/> Sports goods, games, toys |
| <input type="checkbox"/> Self Employed Professional (Doctor/CA/Architect/Lawyer/Consultant) | <input type="checkbox"/> Transportation/Logistics | <input type="checkbox"/> Self Employed Professional (Entertainment/Alternate Medicine Practitioner/Beautician) | <input type="checkbox"/> Travel & Tourism |
| <input type="checkbox"/> Telecom | | <input type="checkbox"/> Textiles/Garments/Handloom | |
| <input type="checkbox"/> Warehousing and support activities for transportation <i>If none of the above are applicable, please refer Annexure 7 for more options</i> | | | |
| | | | |
| <input type="checkbox"/> Airlines | <input type="checkbox"/> Arms/Antique/Art Dealer | <input type="checkbox"/> Boat/Plane Dealership | <input type="checkbox"/> Bar/Casino/Night Club |
| <input type="checkbox"/> Bullion/Forex Dealer | <input type="checkbox"/> Dot-com Company or Internet business | <input type="checkbox"/> Electric power generation, transmission and distribution | <input type="checkbox"/> Exchange House |
| <input type="checkbox"/> Financial Advisory - Portfolio management services | <input type="checkbox"/> Gas-distribution of gaseous fuels | <input type="checkbox"/> Housing Finance Co. | <input type="checkbox"/> Insurance Co. |
| <input type="checkbox"/> Investment /Money Management / Personal Investment Company | <input type="checkbox"/> Iron and Steel | <input type="checkbox"/> Liquor Distributor | <input type="checkbox"/> Merchant Banking |
| <input type="checkbox"/> Money Services (Money transfer agent, remittance house, bank note traders) | <input type="checkbox"/> Mining | <input type="checkbox"/> Movie theatre | <input type="checkbox"/> Petroleum Oil & Gas |
| <input type="checkbox"/> Pawn Shop | <input type="checkbox"/> Stock Broker | <input type="checkbox"/> Term Lending Co. | <input type="checkbox"/> Used car dealer |
| <input type="checkbox"/> Veterinary activities | <input type="checkbox"/> Venture Capital Companies | <input type="checkbox"/> Waste collection, treatment and disposal activities; materials recovery | |
| <input type="checkbox"/> Other Pvt. Financial Corp. | <input type="checkbox"/> Agri based food processing | | |

Definition of related person under GST is as under:

- (a) persons shall be deemed to be “related persons” if-
 - (i) such persons are officers or directors of one another’s businesses;
 - (ii) such persons are legally recognised partners in business;
 - (iii) such persons are employer and employee;
 - (iv) any person directly or indirectly owns, controls or holds twenty-five per cent or more of the outstanding voting stock or shares of both of them;
 - (v) one of them directly or indirectly controls the other;
 - (vi) both of them are directly or indirectly controlled by a third person;
 - (vii) together they directly or indirectly control a third person; or they are members of the same family;
- (b) the term “person” also includes legal persons;
- (c) persons who are associated in the business of one another in that one is the sole agent or sole distributor or sole concessionaire, howsoever described, of the other, shall be deemed to be related.

Explanation I. - The term “person” also includes legal persons.

Explanation II. - Persons who are associated in the business of one another in that one is the sole agent or sole distributor or sole concessionaire, howsoever described, of the other, shall be deemed to be related.

U.S. Persons

- a) A tax resident of U.S.
- b) A U.S. entity or organization incorporated in U.S.
- c) A partnership or a corporation organized in the U.S. or under the law of the U.S. or any states thereof
- d) 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,
- e) An estate of a decedent that is a citizen or resident of the United States

Exclusion Categories for U.S. Persons

- a) A corporation the stock of which is regularly traded on one or more established securities markets
- b) 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 (i)
- c) The United States or any wholly owned agency or instrumentality thereof
- d) 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
- e) 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
- f) Any bank as defined in section 581 of the U.S. Internal Revenue Code
- g) Any real estate investment trust as defined in section 856 of the U.S. Internal Revenue Code
- h) 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);
- i) Any common trust fund as defined in section 584(a) of the U.S. Internal Revenue Code
- j) 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
- k) 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
- l) A broker as defined in section 6045(c) of the U.S. Internal Revenue Code
- m) 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

Exclusion Category - For other than U.S. Persons

- a) A corporation, the stock of which is regularly traded on one or more established securities markets
- b) Any corporation that is a related entity of a corporation mentioned above:
- c) A Governmental Entity
- d) An International Organisation
- e) A Central Bank
- f) A Financial Institution