

7. INITIAL DEPOSIT / TD FUNDING DETAILS :

Amount ₹ (in Words ₹ _____)

Cash : Transfer from Existing SVC A/c : A/c No. : _____ Chq No. _____ Branch _____

Cheque : Cheque dated _____ Drawn on Bank _____ Branch _____ Cheque No. _____

(cheque to be self drawn from applicants existing account and to be crossed account payee payable to SVC Co-op. Bank Ltd. a/c. "name of 1st holder")

I/We authorize SVC Co-op. Bank Ltd. to debit Rs. _____ per month from my/our A/c No. _____ with _____ Branch OR

I/We opt for mandate management system to debit my account with _____ Bank _____ Branch (separate mandate to be filled)

8. INTRODUCTION DETAILS :

Name : _____ Customer ID No. : _____

Account No(15 digit). Branch where account is maintained: _____

I confirm that I am an account holder with SVC Co-op. Bank Ltd. since _____. I confirm that I personally know the applicant/s detailed above for _____ months/years and confirm his/her identity and address.

Date:

A/c is a KYC complied operative a/c and signature verified

Signature of Introducer & stamp if applicable

Signature of verifying official with Name and PA/RP/ID stamp

9. NOMINATION (Form DA 1) (Mandatory in case of Individual / Proprietor) : Required Not Required

Nomination under Section 45 ZA read with section 56 of the Banking Regulation act 1949 and Rule 2(1) of the Co-operative Banks (Nomination) Rules 1985, in respect of the Bank deposits.

The nomination facility is available for all type of accounts & the account holder are advised to avail of the facility for smooth settlement of claim by legal heir in unforeseen circumstances & nomination be made in favour of only one individual.

In case customer prefer not to nominate, the same has to be recorded on this form.

Joint account / deposit holder having availed the survivorship benefit, saving/current can be operated by the survivor/s and / or deposit are payable to survivor/s in case of death of one or more but not all of the joint account / deposit holder.

Nomination required :

I/We nominate the following person to whom in the event of my/our/minor's death the amount of deposit in the above account, may be returned by SVC Co-op. Bank Ltd.

Full Name of Nominee	Address of Nominee Depositor	Relationship with	Date of birth	Age

*As the nominee is a minor on this date, appoint Mr./Mrs. _____ Address: _____
Date of Birth _____ Contact No. _____ Relation with Minor : _____

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

**where the deposit is made in the name of minor, the nomination should be signed by the person lawfully entitled to act on behalf of the minor.

Nomination not required :

Hereby decline to presently nominate any individual & understand the risks & consequences of my failure to give nomination.

Signature

Applicant Name : _____

Nomination Registration No. : _____ Place: _____ Date :

(Two witness Mandatory in case of thumb impression)

	Witness 1	Witness 2
Name		
Address		
Signature		

ACCOUNT DECLARATION

SOLE PROPRIETORSHIP ACCOUNT.

I wish to open an account with your Bank in the name of M/s _____
I, the undersigned am the sole proprietor of the firm and am solely responsible for the affairs of the said firm. I hereby undertake to inform you in writing about any change that takes place in the firm.

Name of Proprietor

Signature of Proprietor without stamp

PARTNERSHIP FIRM

We wish to open an account with your bank in the name of M/s _____. We the undersigned are the only partners in the firm and are jointly / severally responsible for affairs of the firm. We being the Partners are entitled to sign this form as per the Partnership Deed. We hereby undertake to inform the Bank in writing of any change in the constitution of the firm that takes place. We will be liable to you for any obligation which may be standing in the firm's name in your books on the date of the receipt of any statutory notice and until all such obligations have been liquidated.

Name of Partner	Signature of Partners (without stamp)
1 _____	_____
2 _____	_____
3 _____	_____
4 _____	_____
5 _____	_____
6 _____	_____

PRIVATE LIMITED / PUBLIC LIMITED COMPANIES / LLP / Trust / Society / OPC

We wish to open an account with your Bank in the name of _____.

We further state that we the under signed have been authorized to open and operate the account pursuant to the Resolution Dated: _____ passed in the Meeting held on _____ & has been duly recorded in minute book. We are responsible for the affairs of the entity. We hereby undertake to inform you in writing about any changes in the authorized signatories

Name of Directors/Trustees/Office bearers	Designation	Signature with stamp
1 _____	_____	_____
2 _____	_____	_____
3 _____	_____	_____
4 _____	_____	_____
5 _____	_____	_____
6 _____	_____	_____

Hindu Undivided Family (HUF)

HUF firm wish to open an account with your bank in the name of _____. We declare that the first signatory to the letter i.e. _____ is the Karta & Manger of the HUF and the other signatories are the adult co parcners of the Hindu Undivided Family. We further confirm that the business of the joint family is carried on mainly by the said Karta and also by the other signatories hereto in the interest and for the benefit of the entire body of co-parcners of the joint family. In view of the fact that ours is not a firm governed by the Indian Partnership Act 1652, We have not got our said firm registered under the said Act. We hereby undertake to inform the Bank of the death of a co-parcener of any change occurring at any time in the membership of our joint family during the currency of the account. The account shall be operated by the Karta.

- The Said HUF do not have and trading or commercial activity and hence HUF is eligible to open a Savings account
 The said HUF is into _____ business activity and would like to open a current account

Name of Karta	Signature with Stamp		
1. _____	_____	_____	_____
Name & Signature of Adult Coparceners	Relationship with karta	Date of Birth	Signature
1. _____	_____	_____	_____
2. _____	_____	_____	_____
Name of Minor Coparceners	(to be signed by guardian on behalf of minor Coparceners)		
1. _____	_____	_____	_____
2. _____	_____	_____	_____

DECLARATION

Cheques, Bills, Hundis and other Instruments with or without Share Certificates or other Documents attached, lodged with you for collection and/or Discount and/or purchase from time to time.

With reference to all cheques, bills, hundis and other instruments with or without share certificates or other documents attached, now lodge or, which may at any time hereafter be lodged by me/us with you for collection and/or discount and/or purchase the following arrangements are hereby agreed upon :- 1. You may at your option but at my/our risk and responsibility in all respects, appoint an agent, who shall be my/our agent to collect. 2. You or the agent, at your or his option, may send for collection or payment on my/our accounts at my/our entire risk and responsibility by post or by other manner to another agent or to the drawee thereof any cheques, bills, hundis or other documents attached. I/We agree that such other, agent or the drawee shall be my/our agent for collection at my/our entire risk and responsibility in all respects. 3. You or agent may, at your or his option but at my/our risk and responsibility receive, in exchange for cheques, bill, hundis and other instruments, cheques, bank drafts or other mandates for payments in lieu of cash. 4. Receipt by you or an agent of cheques, bank drafts or other mandates for payments, which are thereafter lost, mutilated or dishonoured and/or of securities of any description, is not to ways did your right to any cheques, bills, hundis or other instruments in case of dishonour, nor shall any proceedings taken thereon or your granting time or entering into any arrangements, with any parties to such cheques, bills, hundis or other instruments (and I/We hereby consent to your so granting time or entering into arrangements) prejudice or effect your absolute recourse to me/us. 5. Should you or an agent receive, in exchange for such cheques, bills, hundis or other instruments payment by an instrument which you or the agent cannot conveniently collect through normal channels it is clearly understood that such instrument may be collected in any manner and by any agency (including despatch to the drawee) at my/our entire risk and responsibility and the agent or agents (including the drawee) employed in such collection shall be considered fully as my/our agent or agents. 6. I/We hereby agree that all cheques, bills, hundis or other instruments and/or share certificates or documents which I/We may from time to time hand you for discount or purchase or against which you make advances or pass consideration to me/us and the shares or goods hereby represented and the proceeds hereof are to be held by you as a continuing security for the payment on demand of the said cheques, bills, hundies or other instruments, so discounted or purchased and of all advances, banking accommodation and / or expenses which you make afford or incur to or for me/us in connection therewith and all other liabilities to you present and future, and you are to be at liberty to exercise all my/our rights (if any) as unpaid seller or sellers of the said shares or goods and without further reference to me/us to sell, insure, warehouse or otherwise deal with the said shares or goods as though you are the absolute owners thereof and you are expressly authorised by me/us (without being obliged to do so) to refuse to deliver share certificates or goods covered by the bills, hundis or other instruments (whatever be their tenor) except against payment. I/We agree that your accounts of sale and accounts of your expenses shall be accepted by me/us as conclusive evidence of the correctness of the matter therein written and I/We declare that this agreement and your rights hereunder shall in no way be effected by my or the death of any one of us or by any change in my/our name, style or constitution. 7. The transmission of any cheques, bills, hundis or other instruments or share certificates or other documents or goods or the instruments received in exchange or payments therefor, and the advices and correspondence relating thereto, whether by post or otherwise and whether by land, sea or air or by telegram or cable shall be entirely at my/our risk & responsibility and any loss, damage or delay howsoever occasioned shall be on my/our account and be wholly borne by me/us. I/We agree that you and the agents shall be absolved from and indemnified against all loss or damage in connection with such cheques, bills, hundis or other instruments or share certificates or documents or goods or any instruments received in exchange or in payment therefor in general and by reason of the following in particular :- (a) loss or damage in transmission by any manner. (b) telegraphics or cable error, irregularity, delay, mistake, omission, misreading, misinterpretation or mutilation. (c) loss, damage or determination to any share certificates or documents or goods during transit or wheresoever incurred. (d) loss or damage to or mutilation or alteration of any such cheques, bills, hundis or other instruments or share certificates or documents or any instruments issued or received in exchange or payments therefor. (e) loss or damage howsoever occasioned due to any failure of or delay in transmission by post, sea, air, telegram cable or relative advices or correspondence, or the non despatch or non-receipt of such relative advices or correspondence. 8. "I/We do hereby dispense with the due presentment for acceptance and/or payment and also with giving me/us of any notice of dishonours either for non-acceptance and/or non-payment of any such bills/cheques/hundies or any other instrument and I/We shall pay the amount of such bills/cheques/hundis or any other instrument whenever demanded by you".

Anywhere banking:

1. The Bank shall facilitate payment and collection of cheques through all its branches while I/we shall have one account at the branch (for short "Home Branch") Bank shall also accept cash from me/us/ or my/our representatives and pay in cash against presentation of cheques drawn by me/us in favour of myself/ourselves or third party to the credit / debit to my/our designated account with the Home Branch as per the applicable limits for the account. The cash transaction will be on the same lines as is the case when deposits/withdrawals take place at the home branch.
2. While the instruments for and on my/our behalf will be collected in local clearing, the credit in respect of the proceeds thereunder will be afforded at the home branch on and subject to realization at the respective centre(s) / branch(es).
3. The Bank will be entitled to debit by its home and any other branch(es) my/our account as its base branch against the cheques presented at various branches of the Bank.
4. My/our written intimation of "stop payment" to the various branches of the Bank will be at my/our risk and I/we agree to grant a lead time of at least 24 hours for intimation of such "stop payment" instruments to all its branches. In case of any mutilated and/or erroneous information which may emerge by of due to any communication error and if the "stop payment" is not carried out in good faith based in the said information, the Bank shall not be held responsible for the said act.
5. I/We agree at any given time to maintain the average balance in my/our account as applicable for the account and informed to us by the Bank. In the event of my/our failing to maintain the minimum float and for conduct of the account not being satisfactory the bank will at its option be entitled to forthwith terminate the facility hereby granted to me/us or to levy service charges as mutually agreed upon.
6. I/We agree to inform my/our existing bankers for the availmet of any of the facilities hereby granted to me/us. I/We also agree from time to time to furnish such information details and the documents to the existing bankers and also the Bank as is mandatory under the law and force from time to time or as the bank regards necessary and/or expedient under the banking practice/procedure or to maintain the comity and fair-play between the Bank and the other banker.
7. The agreement herein contained shall not affect, prejudice or derogate from the bank's rights and privileges under the law including the right to claim set off, general and the bankers disposing or retaining lien or similar rights pertaining to my/our credit balance in the account with the Bank.
8. In the event of any malfunctioning and/or break down in the working of the said network for the reasons beyond the control of the Bank, the benefits and the facilities hereby granted to me/us will stand suspended during such break-down in which case the Bank will not in any manner be liable and/or responsible to me/us for any damages/compensation and/or for any other consequences arising out of such suspension.
9. I/We agree to hold the Bank indemnified in case the bank suffers any loss in account of operation of the scheme for my/our benefit.

Debit Card:

I/We give my consent to forward the debit card and PIN no. to the correspondence address recorded with the bank. I/We state that SVC Bank shall not be held liable in case of any losses, damages, etc. suffered in the event the debit card and PIN no. are forwarded to the correspondence address registered with the bank. I have read and understood the terms and conditions governing the usage of the debit card. I accept to be bound by the said terms and conditions and to any changes made therein from time to time by the bank, at its sole discretion without any notice to me. I confirm that I am the sole account holder or have the required mandate to operate all the accounts linked to the Debit Card(s) singly and that I have completed 18 years of age. I understand that upon the issue of a Debit Card to me, the existing ATM Card linked to my account will be deactivated. I understand and undertake that the usage of Debit Card shall be strictly in accordance with the Exchange Control Regulation and in event of any failure to do so, I will be liable for action under the Foreign Exchange Management Act 1999 and the amendments thereof stipulated by the Reserve Bank of India. I accept full responsibility for my Debit Card and agree not to make any claims against SVC Bank, in respect thereto.

General :

I/We have read the terms and conditions of the Bank and pertaining to the current accounts and anywhere banking, telebanking, internet banking, and ATM cum Debit Card facility. I/We have understood the same and agree to abide by such/any other terms and conditions that may be in force from time to time. I/We have also read the Bank's 'Schedule of charges' for the respective and agree to abide by the same. I/We have also understand that terms & conditions and the service charges are subject to change without any prior notice. The information furnished /declaration given by me/us in this form is true and I/We shall be held responsible for the same at all times. For the purpose of providing certain services, the bank is/may be required to engage the services of specialized and the other service providers /agents. I/We agree that the bank may/would be required to furnish any information regarding my/our account to these service providers /agents. I/We also understand that the continuation of the accounts is at the Bank's sole discretion, and in case of dissatisfaction with the conduct of the account , the bank has right to close the account after giving suitable notice or withdraw some /all services/concessions granted to me/us.

Mobile Banking:

I/We am/are responsible for the registration of Mobile Banking at the Hand phone Number/s mentioned above. In the event of availing any additional/specialized facility through Mobile Banking, I/We shall be fully responsible for the account being debited on instruction from the above mobile number/s. I/We have no objection on to the fees, duties or any other charges which is associated with the service. In case of any mistake on my part or that of the mobile service provider in respect of these services, I/We agree that the Bank will not be responsible and agree not to make any claim against the Bank.

Terms & Conditions of NEFT / SEFT Executed in the RBI NEFT SYSTEM (as per form FT-2B)

I / We am / are desirous of availing the national electronic funds (NEFT)/ sepical Electronic Funds Transfer (SEFT) through the RBI NEFT System. In consideration of the bank agreeing to extend to me / us the said NEFT facility, I / we hereby agree to and undertake the following terms and conditions.

1. Definitions (a) "customer" means the person named here in above who has execute the Agreement. (b) "Bank" means SVC Bank Ltd. (c) "SEFT Facility" means the Special Electronic Transfer Facility through the RBI NEFT System. (d) "Security Procedure" established by agreement between the bank and the customer for the purpose of verifying that the payment order or communication amending or cancelling a payment order transmitted electronically is that of the customer or for detecting error in the content of the payment order or communication. A security procedure may require the use of algorithms or other codes, identifying words or numbers, encryption callback procedures or similar security devices. (e) words or expressions used in this Agreement, but not specifically defined herein shall have the respective meaning assigned to them in the RBI NEFT Regulation, 1996
2. Scope of the Agreement (a) This Agreement shall govern payment order issued by the customer during the period of validity if the Agreement. (b) This Agreement shall be in addition to and not in derogation of the RBI NEFT Regulation 1996. The customer has gone through and understood the RBI (NEFT System) Regulation, 1996 and agrees that the rights and obligations provided there in so it relates to the originator shall be binding on him/ it in regard to every payment order issued by him / it for execution in the SEFT System. (c) the customer understand and agree that nothing in this Agreement shall be construed as creating any contractual or other rights against the Reserve Bank or any participant in the SEFT System, other than the bank.
3. Commencement and termination (a) This Agreement shall come into force as soon as a security procedure is established by mutual agreement between the bank and the customer. (b) The Agreement shall remain valid until it is replaced by another agreement or terminated by either party of the account closed whichever is earlier. (c) Either party of this Agreement may terminate this Agreement by giving one month's notice in writing to the other party. Notwithstanding the termination of the Agreement the parties to the Agreement shall be bound by all transaction between them in regard to SEFT facility availed of by the customer before the termination of the Agreement.
4. Security Procedure (a) For the purpose of agreement for security procedure, the bank may after one or more or a new combination of one or more security device. (b) A security procedure once established by Agreement shall remain valid until it is changed by mutual agreement.
5. Rights and obligation of customers (a) The customer shall be entitled, subject to other terms and conditions in the Regulations and this Agreement to issue payment orders for execution by the bank. (b) Payment order shall be issued by the customer in the form annexed hereto, complete in all particulars. The customer shall be responsible for the accuracy of the particulars given in the payment order issued by him and shall be liable to compensate the bank for any loss arising on account of any error in his payment order. (c) The customer shall be bound by any payment order executed by the bank if the bank had executed the payment order in good faith and in compliance with the security procedure. Provided that the customer shall not be bound by any payment order executed by the bank if he proves that the payment order was not issued by him and that it was caused either by negligence or a fraudulent act of any employee of the bank. (d) The customer shall ensure availability of funds in his account properly applicable to the payment order before the execution of the payment order by the bank. Where however, the bank executes the payment order without properly applicable funds being available in the customers' account the customer shall be bound to pay the amount debited to his account for which on SEFT was executed by the bank pursuant to his payment order together with the charges including interest payable to the bank. (e) The customer hereby authorizes the bank to debit to his account any liability incurred by him to the bank for execution by the bank of any payment order issued by him. (f) Customers agree that the payment order shall become irrecoverable when it is executed by bank. (g) Customer agrees that the bank is not bound by any notice of revocation unless it is in compliance with the security procedure. (h) Customer agrees that he shall not be entitled to make any claim against any party in the RBI SEFT System except the bank. (i) Customer agrees that the event of any delay in the completion of the Funds Transfer or any loss on account or error in the execution of the funds Transfer pursuant to a payment order, the bank's liability shall be limited to the extent of payment of interest at the Bank Rate for any period of delay in the case of delayed payment and refund of the amount together with interest at the bank rate upto the date of refund, in the event of loss on account of error, negligence or fraud on the part of any employee of the Bank. (j) Customer agrees that no special circumstances shall attach to any payment order executed under the SEFT facility under this Agreement and under no circumstances shall attach to any payment order executed under the SEFT facility under this agreement and under no circumstances customer shall be entitled to claim any compensation in excess of that which is provided in clause (9) above, for any breach of contract or otherwise.

Rights and obligations of the bank

1. The bank shall execute a payment order issued by the customer duly authenticated by him as defined by the security procedure, unless :
[a] the funds available in the account of the customer are not adequate or properly applicable to comply with the payment order and the customer has not made any other arrangement to meet the payment obligation. [b] the payment order is incomplete or it is not issued in the agreed form. [c] The payment order is attached with notice of any special circumstances. [d] The bank has reason to believe that the payment order is to carry out an unlawful transaction. [e] The payment order cannot be executed under the RBI NEFT System.
2. No payment order issued by the customer shall be binding on the bank until the bank has accepted it.
3. The bank shall, upon execution of every payment order executed by it, be entitled to debit the designated account of the customer, the amount of the funds transferred together with charges payable thereon whether or not the account has sufficient balance.
4. Bank reserves the right to close the account in case of unsatisfactory conduct of the account.

FATCA/CRS

I/We certify that:

- a) The information provided by me in the Form, its supporting Annexures as well as in the documentary evidence provided by me are, to the best of my knowledge and belief, true, correct and complete and that I have not withheld any material information that may affect the assessment/categorization of the account as a Reportable account or otherwise. (b) I permit/authorize the Bank to collect, store, communicate and process information relating to the Account and all transactions therein, by the Bank 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. (c) I also agree that my failure to disclose any material fact known to me, now or in future, may invalidate my application and the Bank would be within its right to put restrictions in the operations of my account or close it or report to any regulator and/or any authority designated by the Government of India (GOI) /RBI for the purpose or take any other action as may be deemed appropriate by the Bank if the deficiency is not remedied by us within the stipulated period. (d) I hereby accept and acknowledge that the Bank shall have the right and authority to carry out investigations from the information available in public domain for confirming the information provided by me to the Bank. (e) It shall be my responsibilities to educate myself and to comply at all times with all relevant laws relating to reporting under section 285BA of the Act read with the Rules there under. (f) I also agree to furnish such information and/or documents as the Bank may require from time to time on account of any change in law either in India or abroad in the subject matter herein. (g) I shall indemnify the Bank for any loss that may arise to the Bank on account of providing incorrect or incomplete information. (h) The details provided by me/us in the form is as per the notified rules 114F to 114H of the income tax act 1962. (i) Should there be any change in information / incorrect provided by me, I declare and undertake the responsibility to intimate the bank within 30 days from the date of change with supporting documentary evidence j) I / We certify that I/we have the capacity to sign for the Entity as per CBDT rules/SEBI guidelines.

I/We have read and understood the Terms and Conditions [a copy of which I am in possession of] governing the opening of an account with SVC Bank and those relating to various services including but not limited to ATMs/Debit Card/Mobile Banking/Phone Banking/Net Banking/Bill Pay Facility .I/We accept and agree to be bound by the said Terms and Conditions including those excluding/limiting the Bank's liability. I/We understand that the bank may, at its absolute discretion, discontinue any of the services completely or partially without any notice to me/us. I agree that the Bank may debit my account for service charges as applicable from time to time. I/We am/are residents of India. Apart from this, the current Schedule Of Charges has been received by me and I agree with the same. The address given for communication of the company is with our complete knowledge and consent.

I/We agree to maintain a quarterly average balance as per SVC current account product requirement failing which the Bank may deduct charges as per rules prescribed in schedule of charges.

I/We hereby declare that we will not raise any objection if personal and transactional information that is collected shall be used, stored, accessed, shared, retrieved and/ or retained by the bank in its records for providing services, for operating MIS and other business requirements/purposes as well as for compliance and such other purposes as are legally permissible and shall be protected against unauthorized areas in accordance with the banks policy and procedures in force from time to time such information may be used for the purpose of analysis search, survey to improve services and functioning of the bank as appropriate. Such information shall be disclosed to third account parties as per requirement of law, statutory / regulatory authorities as per court orders for legal compliance in accordance with obligatory requests without reference to the customer.

The said information shall be maintained for specified period as per bank policy to comply with legal requirements even after the customers is discontinued

Signature (s) or thumb impression of the Authorised Signatory	Signature (s) or thumb impression of the Authorised Signatory	Signature (s) or thumb impression of the Authorised Signatory	Signature (s) or thumb impression of the Authorised Signatory	Signature (s) or thumb impression of the Authorised Signatory	Signature (s) or thumb impression of the Authorised Signatory
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Guidelines / Clarification for filling up details in AOF

A. Related Person Details(Relation Type)

As per Central KYC requirement Related persons . Related person type are

RelationType	Self	Proprietor	Partner
	Karta	Trustee	Director
	Promoter	Authorised Signatory	Court appointed Official
	Beneficiary		

B. Controlling Person Type:

Code	Sub-category	Code	Sub-category
Legal Person		Other Legal arrangement	
C01	ownership	C09	settlor equivalent
C02	other means	C10	trustee equivalent
C03	senior managing official	C11	protector equivalent
Trust			C12
C04	settlor	C13	other equivalent
C05	trustee	C14	Unknown
C06	trust-protector		
C07	beneficiary		
C08	other		

C. Business Activity Sector and subsector

No.	Sector	Sub-sector		
1	Manufacturing Industry	Agro-based industries	Automobile and Auto parts	Cement
		Diamond cutting	Drugs and Pharmaceuticals	Electronics including Computer Hardware
		Engineering goods	Fertilizers, Chemicals, Paints	Flour & Rice Mills
		Food Processing units	Marble & Granite	Paper
		Petroleum and Petrochemicals	Power and energy	Printing & Publishing
		Rubber	Steel	Sugar
		Tea, Coffee	Textiles, handloom, Power looms	Tobacco
2	Trading	Chain Stores	Retailers	
		Wholesalers	Others	
3	Commission Agents	General Commission Agents		
4	Builders	Builders	Estate Agents	
		Property Developers	Others	
5	Contractors	Civil Contractors	Excise Contractors	Forest Contractors
		Mining Contractors	Others	
6	Professionals	Chartered Accountants, Companies Secretaries, etc	Fashion designers	Legal professionals
		Medical professionals	Nursing Homes	
		Specialty hospitals	Others	
7	Service Sector	Advertisement agencies	Beauty Parlours	Consultancy services
		Courier Agencies	Computer training/educational and coaching institutes	Forex Dealers
		Hospitality services	Hotels	I.T. enabled services, BPO service providers
		Security agencies	Software development agencies	Transporters
		Travel agents, tour operators	Others	
8	Financial Service Sector	Banking Companies	Chit Funds	Financial Institutions
		Financial service providers	Leasing Companies	Money Lenders
		Non-Banking Finance Companies	Share Brokers, Sub-brokers, etc.	Others
9	Entertainment Industry	Cable T.V. productions	Film distribution	Film laboratories
		Motion Picture Producers	Television Channels	Others

1 PAN card or PAN acknowledgement copy or Form 60 – Mandatory as per latest guidelines

- a) Proprietary firm – PAN will be of proprietor
- b) Partnership firm/LLP/OPC/Company/Trust/Society/HUF – PAN Mandatory
- c) All Other – as per extant guidelines

2 Document in support of legal name of business entity – The documents to have constitution, Entity name, nature of business, address and supporting details documents to establish ownership of business.

Constitution wise document list as under.

- a) **Individual** : Nature of business activity declaration and KYC of Individual
- b) **HUF** – HUF declaration signed by all Karta and all Co-parceners with details – name, address, relation with Karta
- c) **Proprietary firm** : Business entity document issued by government / statutory / regulatory bodies having Entity name, name of the Proprietor, nature of business and complete address to establish ownership of business.
- d) **Partnership firm** : partnership deed with registration certificate if registered, notarized copy if unregistered. Registration mandatory in select category of business activity
- e) **OPC(One person Company)** – Certificate of incorporation, Memorandum and Article of Association, Resolution, List of designated director/s.
- f) **LLP (Limited Liability Partnership)** - Certificate of incorporation, LLP agreement, Resolution, List of designated partners with No.
- g) **Company – Private and Public limited** : Certificate of incorporation, Memorandum and Article of Association, Resolution, List of designated director/s with DIN No..
- h) **Society** – Registration certificate, Accepted Bye laws, List of office bearer, Resolution
- i) **Trust** - Registration certificate, Trust deed, List of trustees, Resolution
- j) **Association / Club / others** : Registration certificate, Accepted AOA/Rules and regulation/Byelaws, List of office bearer, Resolution
- k) **AOP / BOI / Others** - Registration certificate (if registered), AOA/Rules and regulation/Byelaws, List of office bearer, Resolution
- l) **Other category** - Document as applicable depending on confusion.
- m) **Specific accounts under above constitution** – supporting documents as applicable

3 PROOF OF BUSINESS / INSTITUTION ADDRESS

- a) Entity document to have the current business / account address.
- b) If address is different, then one document from list of document as under in support of business / entity address.

Additional address proof documents

- a) Utility bill in the name of the Entity/proprietor/partner/Director not older than two months.
- b) Latest Tax paid bill in the name of the firm / company / institution with address.
- c) Any registration certificate issued by State / Central Govt. Authority / Statutory bodies with address
- d) Valid Registered rent agreement with utility bill in the name of the owner (Lessor).
- e) Valid Unregistered rent agreement with utility bill along with ID proof of the owner(Lessor) and positive address verification
- f) Bank account statement from Existing Account held with another Bank (< than 3 months old) along with Initial Payment Cheque from the same account.
- g) Latest available Income Tax Assessment order / Wealth Tax Assessment Order along with printout from IT website.

4 KYC form with documents of all signatories/ Beneficial owner / controlling persons to be submitted along with two latest colour passport size photograph

5 All resolutions to be in bank’s approved format

6 FATCA / CRS - illustrative list (not exhaustive) for information

Financial Institution OR a Direct Reporting Non Financial Entity	Active NFE (assuming less than 50% of the income is passive income and less than 50% of the assets produce/ held to produce passive income)	Passive NFE.
1. Banks 2. Deposit taking NBFCs 3. Mutual funds 4. Private equity funds 5. Hedge funds 6. Custodians 7. Corporate Trustees 8. Clearing Organisations 9. Broking services 10. Life insurance companies 11. Other financial institutions	1. Manufacturing 2. Trading 3. Agri business 4. Construction 5. Retail 6. Health & Educational Services 7. Social Services 8. Management consulting offices 9. Other professional firms Other categories 10. Govt. Entity 11. International Organisation such as UN, WHO, IMF, etc 12. RBI (Central Bank) 13. Entity wholly owned by 11, 12 & 13 above. 14. NGOs/ Non- profit organisation for religious, charitable or educational purpose 15. Treasury centres 16. Start-up companies 17. Entities in liquidation or bankrupt	Key consideration - primarily earning passive income (e.g. interest, Dividend, Rent, Royalty etc) or having passive assets (sources giving passive income). Could include holding companies, or other entity types (HUF, Pvt. Companies majorly earning passive income.)