

## CUSTOMER MASTER FORM / KNOW YOUR CUSTOMER (KYC) /CKYCR FORM FOR INDIVIDUALS

MUST BE TAKEN FROM ALL APPLICANTS SEPARATELY IN JOINT ACCOUNTS												
<b>INSTRUCTIONS FOR FILLING THE FORM:</b>												
A) Fields marked with <b>**</b> are mandatory fields. B) In case of <b>'Small Account type'</b> only personal details in section -1, 5 and 6, photograph, signature and self-certification of documents is required						C) In case of joint applicants or related party, each applicant to fill a separate form D) All demographic details should be captured as per Aadhaar card.						
<b>APPLICANT TYPE:*</b> <input type="checkbox"/> NEW <input type="checkbox"/> EXISTING												
If Existing is ticked: CUSTOMER ID NO.												
I give my consent that if found otherwise, bank reserves the right to consolidate the customer Ids as it may decide, without any prior notice to me.												
<b>CUSTOMER ID (For NEW)</b> For Office Use Only (To be filled by Bank/Branch)												
<b>KYC NUMBER (As per CERSAI )</b>												
(KYC NUMBER is mandatory for KYC update request) Concerned detail be filled.												
<input type="checkbox"/> <b>1. PERSONAL DETAILS</b> <i>(Please refer instruction 'A' at the end)</i> <input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Ms <div style="display: flex; justify-content: space-around; font-size: small;"> <span>First Name</span> <span>Middle Name</span> <span>Last Name</span> </div>												
<b>Name*</b> <i>(Same as Aadhar)</i>												
<b>Maiden Name *</b> <i>(If any )For Married Women (Same as Aadhar)</i>												
<b>Father Name*</b>												
<b>Spouse Name*</b> <i>(for married person)</i>												
<b>Mother Name*</b>												
<b>Guardian name *</b> <i>(For Minor)</i>												
<b>Relationship of Guardian with Minor</b>												
<b>Date of Birth *(DDMMYYYY)</b>												<b>Gender* :</b> <input type="checkbox"/> M- Male, <input type="checkbox"/> F-Female, <input type="checkbox"/> TG- Transgender
<b>Marital status*</b>		<input type="checkbox"/> Married, <input type="checkbox"/> Unmarried <input type="checkbox"/> others ( pl..Specify.....)								Photo		
<b>Nationality*</b>		<input type="checkbox"/> Indian <input type="checkbox"/> Others (ISO-3166 Country Code) <input type="checkbox"/> <input type="checkbox"/> <i>(if national of more than one country, please mention all the countries separated by a comma)</i>										
<b>Residential Status*</b>		<input type="checkbox"/> Resident Individual <input type="checkbox"/> Non Resident Indian <input type="checkbox"/> Foreign National <input type="checkbox"/> Person of Indian origin										
<b>Occupation Type*</b>												
A. SALARIED		<input type="checkbox"/> Central <input type="checkbox"/> Defence <input type="checkbox"/> Railway <input type="checkbox"/> State Govt. <input type="checkbox"/> Private Sector <input type="checkbox"/> Others										
B. SELF EMPLOYED		<input type="checkbox"/> Professional <input type="checkbox"/> Doctor <input type="checkbox"/> Architect <input type="checkbox"/> CA/CS <input type="checkbox"/> IT Consultant <input type="checkbox"/> Engineer <input type="checkbox"/> Lawyer <input type="checkbox"/> Others										
C. BUSINESS		<input type="checkbox"/> Manufacturing <input type="checkbox"/> Trader <input type="checkbox"/> Agriculture <input type="checkbox"/> Others Please specify _____										
D. OTHERS		<input type="checkbox"/> Retired <input type="checkbox"/> Student <input type="checkbox"/> Housewife <input type="checkbox"/> If Not Categorized Pl. Specify _____										
<b>Annual Income (Rs.)*</b>		< 60,000		60,001 to 1 Lakh		1 to 5 Lakh		5 to 15 Lakh		> 15 Lakh		
<b>Annual Turnover/ Receipt *from business (in case of Business) (Rs in Lakh):</b>												
<b>Category*</b>		<input type="checkbox"/> General <input type="checkbox"/> OBC <input type="checkbox"/> SC <input type="checkbox"/> ST <input type="checkbox"/> Minority										
<b>Customer Type*</b>		<input type="checkbox"/> Minor <input type="checkbox"/> Sr. Citizen <input type="checkbox"/> Pensioner <input type="checkbox"/> NRI <input type="checkbox"/> General <input type="checkbox"/> Staff/ Ex-Staff (PF No ) <input type="checkbox"/> Illiterate <input type="checkbox"/> Pardanashin <input type="checkbox"/> Blind <input type="checkbox"/> Physically Handicapped <input type="checkbox"/> Others(Specify.....)										
<b>OPTIONAL INFORMATION : I Wish to share following information (YES / NO), if yes, Fill in the following information</b>												
a. Education Qualification		<input type="checkbox"/> Under Graduate <input type="checkbox"/> Graduate <input type="checkbox"/> Post graduate /Others										
b. Religion		<input type="checkbox"/> Hindu <input type="checkbox"/> Muslim <input type="checkbox"/> Sikh <input type="checkbox"/> Christian <input type="checkbox"/> Others										

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[illegible]

7

[illegible]

**\*\*If Aadhaar Enrollment Number is given & PAN is not available, then also provide KYC documents as per item 4 below:**

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TICK	TYPE (Name of POI)	Document No.												Date of issue					Date of expiry				
	A-Passport No Mandatory For NRI																						
	B-Driving License																						
	E - Voter Id Card																						
	F- NREGA Job Card																						
	G-Letter issued by National Population Register or other documents as identified by Central Govt. containing details of name & address.												Identification No										
	H- Others (Any document notified by Central Govt.)#												Identification No.										
	#Refer Annexure CKYCR-II, Point No.8,9																						

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A. ADDRESS AS PER ADHAAR*: Whether it is:										PERMANENT		CORRESPONDENCE						BOTH	
Line 1																			
Line2																			
Line 3										City/Town/Village									
State/UT																			
State/UT Code			Pin/Post Code*								ISO 3166 country code								

**B. CORRESPONDENCE/LOCAL ADDRESS\***(Fill only if different from Aadhar address)

[illegible]

**C. OFFICE/BUSINESS ADDRESS (if available)**

[illegible]

**D. OVERSEAS ADDRESS (Applicable Mandatorily for NRI/PIO etc.):**

Overseas Office Address( Landmark is compulsory)	Overseas Residential Address
City/Town/Village.....	City/Town/Village.....
Country Name:.....Code.....	Country Name:.....Code.....
Phone No..... Fax No.....	Phone No..... Fax No.....
Email Address:.....	Email Address:.....

☐ **6. CONTACT DETAILS (All communications will be sent on registered Mobile No / Email ID)**

[illegible]

## ☐ 7. FATCA/CRS SELF CERTIFICATION / DECLARATION FOR INDIVIDUALS\*

Are you a tax resident of any country other than India? No ☐ Yes ☐ If yes, please fill the details on PNB 1227 B/2017

☐ 8. **DECLARATIONS\***

8.1 I declare that I do not enjoy any credit facilities with your/other bank's branches ☐

OR

8.2 I declare that I have following deposit accounts and/or credit facilities with your/other bank's branches:

Bank	Branch	Type of Account/Facility	Account No.	Limit ( in case of credit facility)

☐ 9. DETAILS OF RELATED PERSON (please refer Instructions 'E' in Annexure – EKYC-R-I at the end )  
(Separate customer master form to be obtained for each related person)

☐ Addition of Related Person☐ Deletion of Related PersonNo. of Related persons 

Related Person Type\* ☐ Guardian of Minor ☐ Authorized Representative /Signatory

CUSTOMER ID									
CUSTOMER ID									
CUSTOMER ID									
CUSTOMER ID									

## ☐ 10. APPLICANT DECLARATION\*

I hereby declare that the details furnished above in this form are true and correct to the best of my/our knowledge and belief and I undertake to inform you of any changes therein, immediately. In case any of the above information is found to be false or untrue or misleading or misrepresenting, I am aware that I may be held liable for it. I agree to be bound by the terms & conditions, Instruction etc as outlined in the Annexure CKYCR-I and CKYCR-II and by the rules of FATCA/CRS, Punjab National Bank and the RBI and any subsequent amendment(s).

My personal / KYC including Aadhaar details may be shared with Central KYC Registry.

I hereby give my consent to receiving information from Central KYC Registry through SMS/Email on the above registered number/email address and to use my Aadhaar data for customer ID creation and for enabling Aadhaar Enabled Payment System & /or Direct Benefit Transfer facility.



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

Signature/Thumb Impression of Applicant

☐ **11. ATTESTATION (FOR OFFICE USE ONLY)**  
**Risk Category:** ☐ High risk ☐ Medium risk ☐ Low Risk

	Name Designation	GBPA/ PF NO	Signature
1. In person identity verification carried out by/Verification done by			
2. Details furnished in the form duly checked, copies of documents (POI & POA and others) obtained & verified from original , Photo verified, Customers name checked with the barred list and Risk category verified & due diligence done by.			
3. Information entered in the system by			
4. Entered Information Verified by			

**ANNEXURE –CKYC R-1 —DETAILED GUIDELINES / INSTRUCTIONS:**

- KYC number of applicant is mandatory for updation of KYC details.
  - For particular section update, please tick ( ☐ ) in the box available before the section number and strike off the sections not required to be updated.
  - In case of 'Small Account type' only personal details in section 1 and 6, photograph, signature and self-certification of documents is required.
- A. Clarification / Guidelines on filling 'Personal Details' section**
- Name: The name should match the name as mentioned in the Aadhar/Proof of Identity submitted failing which the application is liable to be rejected.
  - Either father's name or spouse's name is to be mandatorily furnished. In case PAN is not available father's name is mandatory.
- B. Clarification / Guidelines on filling details if applicant residence for tax purposes in jurisdiction(s) outside India**
- Jurisdiction(s) of Residence: Since US taxes the global income of its citizen, every US citizen of whatever nationality, is also a resident for tax purpose in USA.
  - Tax identification Number (TIN): TIN need not be reported if it has not been issued by the jurisdiction. However, if the said jurisdiction has issued a high integrity number with an equivalent level of identification (a "Functional equivalent"), the same may be reported. Examples of that type of number for individual include, a social security/insurance number, citizen/personal identification/services code/number and resident registration number)
- C. Clarification / Guidelines on filling 'Proof of Identity [Pol]' / Proof of address (POA)**
- If driving license number or passport is provided as proof of identity then expiry date is to be mandatorily furnished.
  - Mention identification / reference number if 'Z- Others (any document notified by the central government)' is ticked.
- D. Clarification / Guidelines on filling 'Contact details' section**
- Please mention two-digit country code and 10 digit mobile number (e.g. for Indian mobile number mention 91-9999999999).
  - Do not add '0' in the beginning of Mobile number.
- E. Clarification / Guidelines on filling 'Details of Related Person' section**
- Provide KYC number of related person if available.

**ANNEXURE - CKYC R-II - KYC DOCUMENTS (As per RBI/Bank's KYC Policy subject to changes from time to time)**

**Proof of Identity and/or Address :**

- Aadhar (If Aadhar is not available, Enrolment Number of Aadhar)
- Permanent Account Number (PAN) Card
- Passport
- Voter's Identity Card issued by the Election Commission of India
- Driving license
- Job card issued by NREGA duly signed by an officer of the State Government.
- Letter issued by National Population Register containing details of name & address or any other documents notified by Central Government.
- Where 'simplified measures' are applied** for verifying the identity of customers (**low risk categorized customers**) the following documents shall be deemed to be 'officially valid documents':
  - Identity Card with applicant's photograph issued by Central / State Government, Departments, Statutory / Regulatory Authorities, Public Sector Undertakings, Scheduled Commercial Banks, and Public Financial Institutions.
  - Letter issued by a gazetted officer, with a duly attested photograph of the person.
- Where 'simplified measures' are applied** for verifying for the **limited purpose** of proof of address the following additional documents are deemed to be 'officially valid documents' (OVDs):
  - Utility bill which is **not more than two months old** of any service provider (electricity, telephone, postpaid mobile phone, piped gas, water bill);
  - Property or Municipal Tax receipt;
  - Bank account or Post Office savings bank account statement;
  - Pension or family pension payment orders (PPOs) issued to retired employees by Government Departments or Public Sector Undertakings, if they contain the address;
  - Letter of allotment of accommodation from employer issued by State or Central Government departments, statutory or regulatory bodies, public sector undertakings, scheduled commercial banks, financial institutions and listed companies. Similarly, lease and license agreements with such employers allotting official accommodation; and
  - Documents issued by Government departments of foreign jurisdictions and letter issued by Foreign Embassy or Mission in India.

**Note:** For opening of account, documents mentioned at serial no.1 & 2 are mandatory. If PAN is not available, FORM-60 is required. Any other documents as required in KYC Policy also to be submitted.