

Contact Details Mobile

Fax

E-mail

	CKYC Number
7 1814 D	(Existing / New) Account Number
J&K Bank	
Serving To Empower	Branch
Account opening Form fo	r Non-Individuals Date
Important Instructions A) Please tick (v) wherever applicable. B) Fields marked with (*) are mandatory field (C) Self-Attestation of documents is mandator (D) Please fill the form in English and in BLOCK (E) Please fill the date in DD-MM-YYYY format (F) Please read section wise detailed guidelines (G) List of State / U.T code as per Indian Motor available separately and on www.jkbank.n. (If entity is an existing customer of J&K Ba	and on www.jkbank.net letters. I) KYC number of applicant is mandatory for update application. J) For particular section update, please tick (V) in the box available before the section number and strike off the sections not required to be updated.
only the sections marked " \checkmark "	,,,
Type of Account : ☐ Saving Deposit ☐ Curre	nt 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 Others to be Specified	Retail Trade E-Commerce Wholesale Trading Financial Services
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 C	IN TAN TAN
LEI (Legal Entity Identification)	
Import Export Code (IEC)	Net Worth (INR)
Website Address	
(if any)	*COMMUNICATION ADDRESS
	*COMMUNICATION ADDRESS
Landmark	City District
(If any) State	Country Pin Code

(Number)

Landline No.

(STD Code)

(Number)

(STD Code)

		BUSINE	SS ADDRESS*			
Same as Communication A	ddress Ye	es No (If n	o, please fill in below	')		
Landmark (If any)		City		District		
State		Country	y		Pin Code	
Contact Details Mobile			Landline No.			
Fax				(STD Cod	de)	(Number)
	(STD Code)) (N	lumber)			
Email for receiving consolid	dated statements					
V	/ WHICH OF O	JR SOLUTIONS V	WOULD YOU LIK	E FOR YOUR BU	JSINESS?	
Account Type			Please Selec	t the Varient		
	Basic	Premium	Premium Plus	Gold	Platinum	Grameen
Current Account	Min. Bal. 4K	Min. Bal. 50K	Min. Bal. 100K	Min. Bal. 250K	Min. Bal. 500K	Min. Bal. 2K
Special Purpose Account	HUF E	Escrow Account	Nodal Account	Liaison Acco	ount Branch A	ccount
	RERA	Others				
FCY Account Currency	Exchange Ea	rners Foreign Curre	ency Account	Overseas Travel O	perators Spec	ial Economic Zone
	Do you wish to opt for our Point of Sale (POS) terminal? Yes No (Fill respective form) Do you wish to opt for our Payment Gateway facility? Yes No (Fill respective form)					
Statements [Yes N	_	Monthly			
[Via E-mail F ı			Veekly	Fortnightly	Monthly
SMS Alerts	Yes No	(Fill respective for	rm)			
L		,				
ARE YO	OU AVAILING ANY C	REDIT FACILITY FR	OM OUR BANK OR	ANY OTHER BANK	YES NO	
If yes, please fill the declaration as per Annexure - 06						
		ENT	ITY PROOF			
*Entity Proof: Name of D	ocument					
ID Number (If applicable)			E	Expiry Date (If app	licable)	
*Address Proof: Name of D	ocument					
ID Number (If applicable)			E	Expiry Date (If app	licable)	

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	Latest Photograph
	(Sign Across)
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 Nationality	
*Mother's Maiden Name	
Landline *Mobile No.	
*E-mail ID	
*Address as per OVD	
Landmark (If any) City	
	Code
State	
SIGNATORY-2	
Customer ID (In case of existing Customer ID	
(Please create fresh Cust ID. If not available)	Latart Dir. i
Name: Mr/ Ms/ Mrs	Latest Photograph (Sign Across)
Designation 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 Country	6-4-
State Country Pin	Code
SIGNATORY-3	
Customer ID (In case of existing Customer ID	
(Please create fresh Cust ID. If not available)	
Name: Mr/ Ms/ Mrs	Latest Photograph (Sign Across)
Designation 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	
	Code

Mode of operation Singly Jointly As per Document

DECLARATION

(Please read carefully and sign at the end of this section after you have filled in all the details in the form)

I/We wish to avail the banking facilities/products from J&K Bank and have read, understood and agree to the Terms and Conditions displayed on the website of J&K Bank i.e. www.jkbank.com, which may be amended by J&K Bank from time to time and hosted and notified on the website of J&K Bank. 2. I/We have read, understood and agree to the charges/costs, mentioned in the extant Schedule of Charges. This Schedule of Charges is also displayed on www.jkbank.com 3. I/We agree to abide by and be bound by all applicable rules/regulations/instruction/guidelines issued by the Reserve Bank of India, and under the FEMA regulations, 2000 governing EEFC Accounts, the Foreign Exchange Management Act, 1999 and Foreign Account Tax Compliance Act, 2010 (to the extent applicable to India) and the Common Reporting Standards (CRS), in force from time to time. I/We have declared our status as per the rules applicable under section 285BA of the Income Tax Act, 1961 (the Act) as notified by Central Board of Direct Taxes (CBDT) in this regard. 4. I/We authorize J&K Bank to conduct my/our credit history verification with CIBIL or any other credit rating agency and acknowledge that J&K 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/us to J&K Bank. I/We declare that I/we have not availed any credit facility from any bank. 5. I/We agree to furnish and intimate to J&K Bank any other particulars that we are called upon to provide on account of any change in law/statutory requirements either in India or abroad. I/We authorize J&K Bank to exchange, share or part with all the Customer Information/KYC documents provided herein with financial institutions/agencies/statutory bodies/other such persons including but not limited to financial products/services providers e.g. Insurance companies, Asset Management Companies etc which whom J&K Bank has agency/distribution/marketing arrangement, as may be required by J&K Bank. I/We shall not hold J&K Bank or its agents/representatives liable for using/sharing such information. 6. I/We hereby declare that the information provided herein as well as in the documentary evidence provided by me/us to J&K Bank (the "Customer Information") is true, correct and complete in all aspects to the best of my/our knowledge and that I/We have not withheld any Customer Information that may affect the assessment/categorization of the account as a Reportable account or otherwise. I/We further agree that any false/misleading Customer Information given by me/us or suppression of any material fact will render my/our account liable for closure and the bank shall have the right to initiate any action, under law or otherwise. 7. If any of the information provided here is incorrect, I/We hereby agree to indemnify and keep indemnified J&K Bank, affiliates and their successors or assignees. 8. I/We agree and understand that J&K Bank reserves the right to reject my/our account opening application form/request without assigning any reason thereof and without being liable to me/us in any manner whatsoever. 9. All fees/charges to be paid shall be exclusive of goods and services tax (GST), as may be applicable. 10. J&K Bank will provide me/us Services Accounting Code (SAC) and this will quoted in all our invoices/credit/debit notes. 11. J&K Bank will determine if I/We are related party based on documents available or submitted for this purpose. 12. J&K Bank will determine the location of service provided which shall be binding on me/us. 13. I/We shall provide the Bank with the details of exemption or lower rate of tax, if any supported by relevant documents prior to availment of services. 14. For smooth realization of input tax credit, I/We shall validate the invoices uploaded in the GSTN portal by the Bank between the 10th -15th day of the month succeeding the relevant period. In case of any discrepancies, I/We shall bring it to the notice immediately. Customer/s should necessarily have GST-IN, as the same is required to be captured in Finacle while uploading of invoices. 15.J&K Bank will issue invoices on a daily basis. The contents of all the invoices, debit notes, credit notes, etc. will be as per rules and guidelines in the GST law. 16. I am fully aware that the bank sends SMS alerts on all account/card related transactions promptly on the mobile number shared at the time of account opening/updated subsequently and any failure to update contact information with the bank may result in any financial loss in case of misuse of cards. 17. I understand, acknowledge and authorize that as per the provisions of Income Tax Act, Rules made there under and the guidelines issued by the Government/RBI in the matter, depending upon the residential status and/or other criteria stipulated therein, the Bank may have to report the details in respect of my account(s) as per the prescribed format to the Central Board of Direct Taxes (CBDT) or other Government Agencies to comply with the obligations as per the Inter-Governmental Agreements (IGA) in respect of Foreign Accounts T. Compliance Act (FATCA) and Common Reporting Standards (CRS) and / or any other similar arrangements. 18. I undertake the responsibility to declare, disclose and recertify within 30 days any changes that may take place in the information provided in the account opening form and signed by me as well as in the documentary evidence provided by me or if any certifies ion become incorrect, 19. I also agree that our failure to disclose any material fact known to me now or in future, may invalidate my application and J&K Bank would be within its right to put restrictions in the operations of my account or take appropriate action permissible under the Indian regulations for the purpose or take any other action as may deemed appropriate if the deficiency is not updated/rectified by me within the stipulated period. 20. I agree to furnish any particulars/information that is called upon me by J&K Bank on account of any change in law either in India or abroad in the subject matter herein. 21. In the event there is any tax demand (including interest(if any.)) raised due to nondisclosure/inaccurate disclosure of information/documents on my/our part, I undertake to pay the demand forthwith and provide the bank with all information/documents that may be necessary for any proceeding before GOI/RBI/Income Tax Authorities. 22. The Customer agrees that no amount in cash shall be paid to any sales representative of the Bank at the time of opening an Account. The Customer agrees to deposit cash only at the Bank's teller counters at the branch premises or by any other mode allowed by the Bank. In case the account opening cheque is dishonoured, the Bank reserves the right to deny opening/ activation of the account or reserves the right of closure of the Account. 23. J&K Bank protects the interest of its customers against any unauthorized electronic banking transaction. You may visit Bank's website www.jkbank.com for more details in respect of the same. Would you like J&K Bank to contact you and tell you about new products, features and offers? Yes No 24. By opening an account; I/We are willing to enroll and avail Doorstep banking non-cash services (i.e. pick-up and/or delivery of cheque and/or documents) – details of which are available on www.jkbank.com.

	Authorised Signatory/ Thumb Impression
CKYC Number	
BANK USE SECTION	
Payment Details	
AmountChequeCh	eque / DDNEFT / RTGS
Cash / Cheque / DD No Bank Name	Branch Name
DatedTran ID	UTR No
Customer ID	
B/U CodeB/U Name	Product Code
Banker Certification	
☐ I have met the customer at his ☐ Communication Address ☐ Business ☐	Address Other
AND	
I have seen the original KYC Documents and returned these to the customer. Co	ppy / Photo taken for record.
AND	
The customer has signed in my presence.	
Name Dated	
Employee ID	

ANNEXURE 1: DECLARATIO	ON FOR SOLE PROPRIETORSHIP FIRMS
and am solely res	y declare that I am the sole proprietor of the firm under the name of responsible for the liabilities thereof. I shall advise you in writing of any
	I will be liable to you for any obligation which may be standing in the otice and until all such obligations shall have been liquidated.
Name	*Father's Name
Maiden Name (if any)	Mother's Name
Marital Status Married Unmarrie	ried Other
Residential Status Resident Individual Non Res	esident Indian Foreign National Person of Indian Origin
Date of Birth DD DMM MM YYYYY Country of Birth	h
Country of Tax Residency	
Separate annexure to be executed in case of dual country of tax residual Separate annexure to be executed in case of dual country of tax residual Separate annexure to be executed in case of dual country of tax residual Separate annexure to be executed in case of dual country of tax residual Separate annexure to be executed in case of dual country of tax residual Separate annexure to be executed in case of dual country of tax residual Separate annexure to be executed in case of dual country of tax residual Separate annexure to be executed in case of dual country of tax residual Separate annexure to be executed in case of dual country of tax residual Separate annexure to be executed in case of dual country of tax residual Separate annexure to tax	sidence
If Country of Birth or Tax Residency is other than India, please prov	ovide Tax Identification Number
ANNEXURE 2: DECLAR	RATION FOR PARTNERSHIP FIRM
of (the "Firm"). We hereby, unconditionally & irrevocably, unde	ners or members of the Firm carrying on business in the name and style (registered under the Indian Partnership Act (IPA)1932)* dertake that the Firm, its Partners and/or its successors shall be jointly/ II times hereinafter to the Bank in connection with our existing and mer whatsoever.
Firm and/or its successors and assignees by any cause what partners or members or to have any interest in the Firm, in a provided by law) of us or such of us respectively, as the case	otwithstanding: a) any change in the constitution or membership of the atsoever or dissolutions thereof; or b) that we or any of us cease to be a any of which events the liability and responsibility (in addition to that ase may be, to have any interest in the Firm and/or its successors as ct of all transactions and dealings existing prior to or at the date of spectively."
Name (i)	Name (ii)
Signature *Please strike off if not applicable	Signature
• •	ORM DA1) (Applicable to Sole Proprietorship concern only)
(Nomination under Section 45 ZA of the Banking Regulations Act, 1949 and Rule 2	2(1) of the Banking Companies (Nomination) Rule, 1985 in respect to Bank Accounts.) Nominee is a foreign national, please contact Bank for an alternate Nomination Form
Yes, I want to nominate the following person to whom in account may be returned by Bank Ltd.	in the event of my/our/minor's death the amount of deposit in the
Customer ID (In case	ase of an existing Account Holder)
Nominee Name:	
Nominee Address:	
Relationship with Depositor (If any)	Date of Birth DD MM YYYY
*Father's Name	
If the nominee is a minor**, please complete this section. As	s 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 minority of the nominee. (** Where deposit is				• • • • • • • • • • • • • • • • • • • •	-
Would you like the nominee name to be	mentioned on	your account	statements/advices	Yes	No
No, I do not wish to nominate anyo consequences of not nominating a			ent. I understand the ac	dvantages of nom	ination and the
I/We do hereby declare what is stated a	above is true to	the best of m	y knowledge and belief		
Date DD MM YYYY	Place				
SIGNATURE	(Required on	WITNESS aly if applicants use		WITNI equired only if applicant	ESS 2 s use thumb impressions)
Name	Name		Na	me	
A	NNEXURE 3 - DEC	CLARATION OF BE	ENEFICIAL OF OWNERSHIP		
Applicable to company (except the compa unincorporated association or body of indiv	ny listed on a st iduals and trusts.	cock exchange	or in case of a subsidiary	of such a compan	y), partnership firm,
Name of the customer: (Company, Partnership Firm, Unincorpo	rated Associatio	n on body of in	dividuals and Trusts)		
2. Registered Number					
(If Available) 3. Registered Address					
J. Registered Address					
The customer as stated above hereby conf	irms and declare	es that as on da	te		
The following natural person(s) listed in table /entitlement of more than 25% (company) / to 15% (trust) of capital/profits/property or o	/ more than 15% controlling throu	(partnership fir	m, unincorporated associa	ntion of individuals)	
For definition of beneficial owner, see anne		<u> </u>	1	- , - , - , - , - , - , - , - , - , - ,	0 1 111
S.No. Full name of beneficial owner / controlling natural person(s)	Date of birth	Nationality	Address	Type of KYC Documents	Controlling Ownership
We certify that the facts stated above are tre the controlling persons, person exercising a association or body of individuals and trusts For and on behalf of [Name of company, pa	control or having , as declared in th	g controlling ow ne table above.	nership interest in the co	mpany, partnership	o firm, unincorporated
Signature of the authorized official*					
Full name of the authorized official					
Designation / Position]	
Date Date		DI	ace		

		ANNEXURE 4 - FATCA/CRS DECLARATION					
Α	Incorporation Information Details						
	Place of Incorporation						
	Country	of Incorporation					
	Compar	ny Identification Number					
В	Declara	tion of Tax Residency					
	Sr. No.	Country(ies) of Tax Residency	Т	ax Identificati	on Number		
С	Exclusio	n Category, if applicable, for tax residents outside India (Refer Glossary)		Details			
1	US Perso	DDG.					
		an US Persons					
2							
		ach a copy of the Tax Residency Certificate/Copy of Incorporation or Equivamentioned above.	alent	Document for	each of the		
		ANNEXURE 5 - FATCA/CRS DECLARATION					
A. Liste	ed entity/i	ts related entity		Yes	No		
a) Whether the entity is a listed entity? If yes,							
Listed i	Listed in NSE, BSE Others (Please specify)						
b) Whe	ether the e	ntity is a related entity^ of a listed entity?					
Specify	the name	e of the listed company					
Listed i	in NS	SE, BSE Others (Please speci	fy)				
^An entity	y is a related (of more than 50% of the votes/value in an entity)					
		als other than Listed entity/its related entity (Tick applicable category)					
a) Gove	ernment E	ntity					
b) Inter	national C	Drganization Programme Technology (1988)					
c) Cent	c) Central Bank						
d) Entit	d) Entity wholly owned by a, b or c above						
e) Tax-	e) Tax-exempt Entity engaged in a Charitable Purpose						
C. Busi	ness						
a) Hold	a) Holding Company (with subsidiaries engaged in non-financial trade or business)						
b) Com	npany prov	riding, financing and hedging services to related entities					
D. Inco	me/Assets	s Criteria					
a) 50%	a) 50% or more of the income in preceding financial year is from trading/business activities						
b) 50%	AND 50% or more of the assets in preceding financial year are held for trading/business purposes						

ANNEXURE 6 - DECLARATION CUM UNDERTAKING FOR OPENING / CONTINUING CURRENT ACCOUNT

		CL	JRRENT A	ACCOUNT OPENING	G/CONTINUING ELIGIBILITY
1.	Do you have (ies) with any			Credit/ Overdraft) Facility Bank?	Yes Or No If Yes, opening/continuance* of current account is not permissible as per RBI instructions. If No, please proceed to SI. No. 2.
2.				ility (ies) (Other ding JK Bank ?	Yes or No If Yes, then proceed to SI. No. 3. If No, you can open/continue* current account.
3.	If the answer no. 2 is Yes range of Ar Credit Facil CC/OD) Foinstance Bank JK Bank Bank 1 Bank 2 Total Add addition	s, Please mount av. lity (ies)(for Fund Based like TL/DL	Non Fund based like LC/BG	1 ^	You can open/continue* current account, subject to the following undertaking: 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. 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. Whether availed any of these Credit Facility (ies) from JK Bank? Yes or No If Yes, current account can be opened/continued* with JKB. 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 accounts 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.

(Credit facility is sanctioned credit facility / limits)

I / We undertake to inform JK Bankin 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).

ANNEXURE 7 - GST ANNEXURE **CUSTOMER DETAILS** Branch Name Customer Name GST Status Registered Unregistered Are you exempted from GST? Yes (Please submit documentary evidence for the exemption) Customer level exemption Account level exemption If exempt No (If yes, please note that GST as may be applicable, needs to be paid by the related person.) Related person to J&K Bank Yes (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 \$ 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 _____ Name _____ Designation _____ Designation _____

Signature and Stamp

Signature and Stamp

C No	Time of Ending	Annexure-8- KYC Documents required for Opening Current Account
S. No.	Type of Entity	KYC Documents
1.	Proprietorship	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).
		 Certificate/license issued by the Municipal Authorities under Shop & Establishment Act. 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 statue (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.
		 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. Utility bills such as electricity, water and landline telephone bills in the name of the proprietary concern.
2	Partnership	Registration Certificate (in case of registered firms);
	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 besubmitted.
		Other Documents: 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
		partners. (To be compulsorily obtained in case of partnership firms)
		8. Addresses of the Power of Attorney holders9. PoA granted to a partner or employee of the firm to transact business on its behalf
		 Aadhaar and PAN of all partners & beneficial owners Separate Annexure 3 for each beneficial owner to be obtained.
3	Limited Companies	Certificate of Incorporation dated
	Companies	Memorandum of Association registered on
		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 anAadhaar number has not been assigned, proof of application of enrollment for Aadhaar and in case Permanent Account Number is not submitted an Officially
		ValidDocument shall be submitted. Other Documents:
		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 KYCof all such persons operating the account and
		beneficial owners 11. Certificate of Registrar of Joint Stock Companies dated
		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, 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
		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
		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.

1	Conjution /	LVVC Decuments on applicable to Associate of unincorporated Associations or Deductional Convert to DAN
4	Societies / Associations /	KYC Documents as applicable to Accounts of unincorporated Associations or Body of Individuals. Copy of the PAN or Form 60 of the Entity.
	Clubs	Other Documents
		1. Copy of the Memorandum of Association registered on
		dated obtained.
		Resolution of managing body for opening the account Copy of the By Laws dated
		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,
5.	Hindu Undivided	Separate Annexure II for each beneficial owner to be obtained. 1. Hindu Undivided Family Letter dated
J.	Family (HUF)	
	()	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
		Declaration that a) the depositor is the Karta of the Joint Family, b) the deposit belongs to JHF
6.	Trusts	KYC Documents
		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.
		Other Documents 5. A declaration containing the names of all the honoficial owners together with their share holding / controlling
		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 dated
		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
7	I leie e e e e e e e	11. All Trust Accounts to be invariably assigned "High Risk"
7	Unincorporated association / or	Resolution of the managing body of such association or body of individuals Power of attorney granted to transact on its behalf;
	body of	3. (a) Aadhaar Number; and (b) Permanent Account Number of Form 60 issued to the person holding POA on its
	individuals	behalf or where an Aadhaar number has not beenassigned, proof of application towards enrollment for Aadhaar
		and in case Permanent Account Number is not submitted an Officially Valid Document shall besubmitted.
		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 authorizedsignatory. (Annexure -3)
		In Case of Political Parties , along with above mentioned document these 4 other documents will also be
		attached: a) Certificate from the Election Commission confirming that "the political party is registered under section
		29A of Representation of people Act, 1951 (43 of1951) 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
		thecase 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 /	Proof of Identity for Executors, Administrators and Liquidators
	Administrators /	1. Probate or letter of administration or authority under the Companies Act dated obtained (for
	Liquidators	inspection. Entry in miscellaneous documents register and return). A copy of the same is retained. 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 Proof of Posidorea for Tax purpose
		Proof of Residence for Tax purpose d) With respect to an entity, any official document issued by an authorizedGovernment 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
	ĺ	territory inwhich 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
- 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:

The beneficial owner, as per Rules 9(3) of PML Amendment Rules 2013 is determined as under:-

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.

Explanation.- For the purpose of this sub-clause-

- "Controlling ownership interest" means ownership of or entitlement to more than twenty - five percent of shares or capital or profits of the company;
- "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.
- 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;

- 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.
- 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 moreinterest in the trust and any other natural person exercising ultimate effective control over the trust through a chain of control or ownership.
- 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.

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ACKNOWLEDGEMENT
NAME: DATE :
DOCUMENTS DEPOSITED
i)
ii)
iii)
iv)
v)

BU Head / Incharge Hall

ANNEXURE 9-NATURE OF INDUSTRY Architecture and Advertising/Media Agriculture Automobile Engineering activities Auto Finance Co. Cement Chemicals/Dyes/Paints Civil engineering Dairy/Food Processing Consultancy Courier/Freight Forwarders Consumer Durables Departmental/Grocery Store Education **Engineering Goods Event Catering** Electronics/Computer Hardware Fertilizers/Seeds/Pesticides Fishery/Poultry **Employment activities** Government Contractor/ Furniture/Timber Gems & Jewellerv Hospital Contractor Hotel/Resort Health Club/Spa Internet Café IT/Software/BPO Nursing Home/Clinic/ Printing/Publishing Law firm Marble/Granite Diagnostic Center Plastic/Paper & Allied Products Pharmaceutical/Chemist Rental and leasing activities Real Estate Security and Investigation Realty & Infrastructure Scrap Metal Sports goods, games, toys activities Self Employed Professional (Doctor/CA/Architect/Lawyer/Consultant) Self Employed Professional (Entertainment/Alternate Medicine Practitioner/Beautician) Textiles/Garments/Handloom Travel & Tourism Telecom Transportation/Logistics Warehousing and support activities for transportation If none of the above are applicable, please refer Annexure 7 for more options Arms/Antique/Art Dealer Boat/Plane Dealership Bar/Casino/Night Club Dot-com Company or Bullion/Forex Dealer Electric power generation, Exchange House Internet business transmission and distribution Financial Advisory - Portfolio Gas-distribution of Housing Finance Co. Insurance Co. management services gaseous fuels Investment / Money Management / Merchant Banking Iron and Steel Liquor Distributor Personal Investment Company Movie theatre

Term Lending Co.

Waste collection, treatment and

disposal activities; materials recovery

Stock Broker

Venture Capital Companies

Agri based food processing

Petroleum Oil & Gas

Used car dealer

Money Services (Money transfer agent,

remittance house, bank note traders)

Pawn Shop

Veterinary activities

Other Pvt. Financial Corp.

GLOSSARY OF TERMS

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 concess ionaire, 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.
- a) 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
- 1) 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