

# The Saraswat Co-operative Bank Ltd.

(A Scheduled Bank)



Saraswat Bank

Madhushree, Plot No. 85, District Business Centre, Sector 17, Vashi, Navi Mumbai - 400 703.  
Tel. : +91 22 2788 4161-64 ☐ F : +91 22 2788 4153 E-mail : user\_demmat@saraswatbank.com

Acknowledgement No. \_\_\_\_\_

## PART I KNOW YOUR CLIENT (KYC) APPLICATION FORM (For Individuals) Annexure J

☐ NEW ☐ CHANGE REQUEST (Please tick ✓ the appropriate)

Please fill this form in **ENGLISH** and in **BLOCK LETTERS**

(Please tick ✓ the box on left margin of appropriate row where **CHANGE/CORRECTION** is required and provide the details in the corresponding row)

### A. IDENTITY DETAILS

1	Name of the Applicant												
2	Father's / Husband's Name												
3	a) Gender	<input type="checkbox"/> Male <input type="checkbox"/> Female	b) Marital status	<input type="checkbox"/> Single <input type="checkbox"/> Married	c) Date of Birth	D	D	M	M	Y	Y	Y	Y
4	a) Nationality	<input type="checkbox"/> Indian <input type="checkbox"/> Other (Please specify, _____)	b) Status	<input type="checkbox"/> Resident Individual <input type="checkbox"/> Non Resident <input type="checkbox"/> Foreign National									
5	a) PAN		b) Unique Identification Number (UID) / Aadhaar, if any										
6	Specify the proof of identity submitted		<input type="checkbox"/> PAN card	<input type="checkbox"/> Any other (Please specify, _____)									

Photograph

Please affix your recent passport size photograph

Signature Across photo graph

### B. ADDRESS DETAILS

1	Correspondence Address											
		City/town/village					PIN Code					
		State					Country					
2	Specify the proof of address submitted for correspondence address											
3	Contact Details	Tel. (Off.)					Tel. (Res.)					
		Fax No.					Mobile No.					
		Email ID										
4	Permanent Address (if different from above. Mandatory for Non-Resident Applicant to specify overseas address)											
		City/town/village					PIN Code					
		State					Country					
5	Specify the proof of address submitted for permanent address											

### C. OTHER DETAILS

1	Gross Annual Income Details (please specify):												
	Income Range per annum						OR	Networth					
	<input type="checkbox"/> Below ₹ 1 lac <input type="checkbox"/> ₹ 1- 5 lac <input type="checkbox"/> ₹ 5- 10 lac <input type="checkbox"/> ₹ 10- 25 lac <input type="checkbox"/> More than ₹ 25 lac							Amount ( ₹ ) _____					
								As on (date) D D M M Y Y Y Y					
								(Networth should not be older than 1 year)					
	Occupation (please tick any one and give brief details) : _____												
2	<input type="checkbox"/> Private Sector <input type="checkbox"/> Agriculturist <input type="checkbox"/> Public Sector <input type="checkbox"/> Retired <input type="checkbox"/> Government Service <input type="checkbox"/> Housewife <input type="checkbox"/> Business <input type="checkbox"/> Student <input type="checkbox"/> Professional <input type="checkbox"/> Others (Please specify: _____)												
3	Please tick, if applicable: <input type="checkbox"/> Politically Exposed Person (PEP) <input type="checkbox"/> Related to a Politically Exposed Person (PEP)												
4	Any other information												

### D. DECLARATION

I hereby declare that the details furnished above are true and correct to the best of my 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.

Signature of the Applicant \_\_\_\_\_

Date

D	D	M	M	Y	Y	Y	Y
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### FOR OFFICE USE ONLY

- ☐ (Originals verified) True copies of documents received  
☐ (Self-Attested) Self Certified Document copies received

Signature of the Authorised Signatory

Date

D	D	M	M	Y	Y	Y	Y
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Seal/Stamp of The Saraswat Co-operative Bank Ltd.

In Person Verification (IPV) Details  
 The Saraswat Co-operative Bank Ltd.  
 Intermediary ID - P 2843

Branch Name \_\_\_\_\_

Sign Of the Officer \_\_\_\_\_

Name of the Officer \_\_\_\_\_

Employee Code No. \_\_\_\_\_

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



## Annexure JB

### INSTRUCTIONS / CHECK LIST FOR FILLING KYC FORM

#### A. IMPORTANT POINTS:

1. Self attested copy of PAN card is mandatory for all clients, including Promoters/Partners/Karta/Trustees and whole time directors and persons authorized to deal in securities on behalf of company/ firm /others.
2. Copies of all the documents submitted by the applicant should be self-attested and accompanied by originals for verification. In case the original of any is not produced for verification, then the copies should be properly attested by entities authorized for attesting the documents, as per the below mentioned list.
3. If any proof of identity or address is in a foreign language, then translation into English is required.
4. Name & address of the applicant mentioned on the KYC form, should match with the documentary proof submitted.
5. If correspondence & permanent address are different, then proofs for both have to be submitted.
6. Sole proprietor must make the application in his individual name & capacity.
7. For non-residents and foreign nationals. (allowed to trade subject to RBI and FEMA guidelines), copy of passport/PIO Card / OCI Card and overseas address proof is mandatory.
8. For foreign entities. CIN is optional; and in the absence of DIN no. for the directors, their passport copy should be given.
9. In case of Merchant Navy NRI's, Mariner's declaration or certified copy of CDC (Continuous Discharge Certificate) is to be submitted.
10. For opening an account with Depository participant or Mutual Fund, for a minor, photocopy of the School Leaving Certificate / Mark Sheet issued by Higher Secondary Board/Passport of Minor/Birth Certificate must be provided.
11. Politically Exposed Persons (PEP) are defined as individuals who are or have been entrusted with prominent public functions in a foreign country. e.g. Heads of States or of Governments, senior politicians, senior Government/judicial/military officers, senior executives of state owned corporations, important political party officials, etc.

#### B. Proof of Identity (POI) : List of documents admissible as Proof of Identity :

1. Unique Identification Number (UID) (Aadhaar)/Passport/Voter ID card/Driving license.
2. PAN card with photograph.
3. Identity card/document with applicant's Photo, issued any of the following: Central/State Government and its Departments, Statutory / Regulatory Authorities, Public Sector Undertakings, Scheduled Commercial Banks, Public Financial Institutions, Colleges affiliated to Universities. Professional Bodies such as ICAI, ICWAI, ICSI, Bar Council etc., to their Members; and Credit cards/Debit cards issued by Banks.

#### C. Proof of Address (POA): List of documents admissible as Proof of Address: (\*Documents having an expiry date should be valid on the date of submission)

1. Passport / Voters Identity Card / Ration Card / Registered Lease or Sale Agreement of Residence / Driving License / Flat Maintenance Bill / Insurance Copy.
2. Utility bills like Telephone Bill (only land line), Electricity bill or Gas bill Not more than 3 months old.
3. Bank Account Statement / Passbook - Not more than 3 months old.
4. Self-declaration by High Court and Supreme Court judges, giving the new address in respect of their own accounts.
5. Proof of address issued by any of the following: Bank Managers of Scheduled Commercial Banks / Scheduled Co-Operative Bank / Multinational Foreign Banks / Gazetted Officer / Notary public / Elected representatives to the Legislative Assembly / Parliament / Documents issued by any Govt. or Statutory Authority.
6. Identity card / document with address, issued by any of the following: Central / State Government and its Departments, Statutory / Regulatory Authorities, Public Sector Undertakings, Scheduled Commercial Banks, Public Financial Institutions, Colleges affiliated to Universities and Professional Bodies such as ICAI, ICWAI, ICSI, Bar Council etc., to their Members.
7. For FII/ sub account, Power of Attorney given by FII/ sub- account to the Custodians (which are duly notarized and/or apostilled or consularised) that gives the registered address should be taken.
8. The proof of address in the name of the spouse may be accepted.

#### D. Exemptions / clarifications to PAN

(\*Sufficient documentary evidence in support of such claims to be collected.)

1. In case of transactions undertaken on behalf of Central Government and/or State Government and by officials appointed by Courts e.g. Official liquidator, Court receiver etc.
2. Investors residing in the state of Sikkim.
3. UN entities/multilateral agencies exempt from paying taxes/filing tax returns in India.
4. In case of institutional clients, namely, FIIs, MFs, VCFs, FVCIs, Scheduled Commercial Banks, Multilateral and Bilateral Development Financial Institutions, State Industrial Development Corporations, Insurance Companies registered with IRDA and Public Financial Institution as defined under section 4A of the Companies Act, 1956, Custodians shall verify the PAN card details with the original PAN card and provide duly certified copies of such verified PAN details to the intermediary.

#### E. List of people authorized to attest the documents:

1. Notary Public, Gazetted Officer, Manager of a Scheduled Commercial/Co-operative Bank or Multinational Foreign Banks (Name, Designation & Seal should be affixed on the copy).
2. In case of NRIs, authorized officials of overseas branches of Scheduled Commercial Banks registered in India, Notary Public, Court Magistrate, Judge, Indian Embassy / Consulate General in the country where the client resides are permitted to attest the documents.