No.G-25013/1/2016-BI/2693

Date: 14.03.2019


Please find enclosed herewith the Prasar Bharati secretariat’s letter No. ADG(B&A)/AI/A/CS/2017-18/CFDL/824-40 dated 13.03.2019 (Copy enclosed) on the above mentioned subject.

2. HOO/DDO of all the Kendras/Field Units are, therefore, requested to take note of the instructions contained in the said letter for information, guidance and strict compliance. The compliance regarding opening of Subsidiary Account(s) should be sent to Prasar Bharati Release Section immediately after opening the bank account for updating their records for future release of funds under intimation to this Directorate (Email ID- budgetsection1@gmail.com).

Encl: as above.

(K.C. Jain)
Dy. Director (Budget)

1. All HOO/DDO of Doordarshan Kendras/Field Units.
2. DBA (Cash), DG: DD.
3. DG (News), DD.

Copy to:-
1. Deputy Director General (F), PB Sectt., Prasar Bharati House, New Delhi
2. PPS to ADG (F)/DD (B) at this DG: DD.
3. IT Cell with the request to upload the letter on Doordarshan website.
4. Guard File.
PRASAR BHARATI
(India's Public Service Broadcaster)
Prasar Bharati Secretariat
(Budget & Accounts Section)
6th Floor, Prasar Bharati House,
Copernicus Marg, New Delhi-110001

No. ADG(B&A)/AI/A/CA/2017-18/CFDL/-/24/4-0

Dated 3.03.2019

Accounting Circular No.13

Sub: Implementation of Centralized Fund cum Distribution Limits (CFDL) facility offered by State Bank of India in Prasar Bharati.

Presently, Prasar Bharati Secretariat is transferring funds to its field units based on their fund requirement and budget allocation on monthly basis. The units are giving request for monthly LOC through EMS. In response, Prasar Bharati releases the funds to the concerned DDO units for Salary in dedicated salary bank account and for Expenditure other than salary viz. OAE, PP&SS (Programme Software), RNUs, Kisan, Capital etc. in OAE bank account. It has been noticed that there is always a time lag between transfer of funds in the bank accounts of DDO units and its actual utilization.

As per existing instructions/guidelines of Prasar Bharati, all DDO units need to maintain CLTD based current accounts for OAE. When Prasar Bharati’s Release Section transfers the funds then the funds are initially parked in the bank accounts of DDOs until the Cheque/NEFT request presented in the bank for payment.

In the present system of fund allocation, there is huge time lag between allocation of funds and its utilization. In order to overcome the disadvantages of the existing system of Budget allocation and release of funds to field units, it has been decided to implement Centralized Fund cum Distribution Limits (CFDL) facility offered by State Bank of India (SBI) for OAE bank accounts.

CFDL is an efficient fund management system for deployment of funds in Central account to increase return on CLTD and to monitor the utilization of the funds by the field units of Prasar Bharati. Under CFDL facility, two types of current bank accounts are opened i.e. Central account and Subsidiary account(s): All funds are kept in Central account and funds withdrawal limits are set for Subsidiary bank accounts. The field units can withdraw the funds up to fund withdrawal limit set for their subsidiary account(s). The subsidiary accounts function as a normal current bank account to the extent of deposit and withdrawal of funds are concerned. Initially, on presentation of withdrawal request, the balance of subsidiary accounts will become negative for the time being and at the end of the day, the subsidiary accounts pull the funds from Central account and make its balance zero.

It has been decided that CFDL facility will be implemented in all units of Prasar Bharati located in Delhi including Directorates w.e.f. 01.04.2019 and thereafter, in rest of India w.e.f. 01.05.2019. On or after this cut off date, the IEBR funds for OAE, RNU, PP&SS etc. will be released through CFDL facility only.
The process for implementation of Centralised Fund cum Distribution Limits (CFDL) in Prasar Bharati in respect of OAE bank account is as follows:

1. Prasar Bharati Release Section has already opened Central account (A/c No. 38244673159) for Expenditure from IEBR under CFDL facility with SBI, New Delhi Main Branch, Parliament Street. The Customer Identification Folio (CIF) of Central Account is 90262336044.

2. All field units are required to open subsidiary current bank accounts for expenditure from IEBR under CIF of Central account as mentioned in Para 1 above with the same authorised signatories which these units are having at present in respect of existing OAE bank accounts. All field units located in Delhi should open the subsidiary bank account for OAE by 25th March, 2019. The field units located in rest of India are required to open subsidiary bank account for OAE latest by 15th April, 2019. The compliance regarding opening of subsidiary account(s) should be sent to Prasar Bharati Release Section immediately after opening the bank account for updating their records for future release of funds. The form for opening of subsidiary bank account is enclosed as Annexure-1.

3. Budget allocation and request for release of funds by field units will be as per the existing practices.

4. For fixation of withdrawal limit, the field units will send their LOC request through EMS as per the existing practice to respective Directorate. Prasar Bharati Release Section will be the custodian of Central account and will periodically fix the limits for withdrawal of fund for each subsidiary account through its banker i.e. SBI New Delhi Main Branch as per the recommendation of Directorates.

5. On or after cut off date as mentioned above, no actual transfer of funds will be made. The funds for expenditures from IEBR will be released to the field units through subsidiary account only.

6. After fixing the limit(s), Prasar Bharati Release section will convey about the limit(s) fixed for the field unit(s) as per existing practices.

7. The field units like CCW, Zonal Engg. Offices, CPC, PAOs etc. which are operating their OAE bank account for Works, Capital Expenditure under Plan Scheme, Kissan and other Central Sector schemes related expenditure will continue to incur such type of expenditure from their existing OAE account. The funds for most of the purposes which were earlier transferred through OAE account will be disbursed through Subsidiary bank account.

8. A) The field units other than mentioned in Para 7 above should discontinue their transactions from existing OAE bank account from the cut off date as mentioned above for the implementation of CFDL facility for their units. They should not issue any withdrawal request on or after cut off date from the existing OAE bank account and keep the unutilised leaves of cheque books of OAE bank accounts in safe custody.
B) These field units should transfer the opening balance of unutilised funds as per the Bank Book (i.e. balance reflected in books of account/ Receipts & Payments Account) as on cut off date lying in the existing OAE bank accounts to the Prasar Bharati Release section.

C) The existing OAE bank account should be kept alive till the clearance of the last cheque/NEFT/RTGS issued from that account or three months from cut-off date, whichever is earlier. The OAE bank accounts of field units in Delhi and rest of India can be kept alive maximum upto 30th June, 2019 and 31st July, 2019 respectively.

D) After clearance of the last cheque/NEFT/RTGS issued or three months from cut-off date, whichever is earlier, the unutilised cheque leafs/ books of all the existing OAE bank accounts should be returned to the bank and that account should be closed. The unutilised funds, if any, lying in the bank account should be transferred to Prasar Bharati Release Section.

E) At the time of the closure of the existing OAE bank account, these field units must ensure that there is no pending item in Bank Reconciliation Statement of that account.

9. On transfer of funds, the field units should make necessary entries in Receipts & Payments Account under head 'Inter Current A/c transfer of funds – ‘To Prasar Bharati’ [sl. no.IV(i)] appearing in the Payments side. Simultaneously, Prasar Bharati Release section will reflect the funds received in R&P A/c under 'Inter Current A/c transfer by PB- 'Other Stations/ Kendras' [sl. no.III(b)] appearing in the Receipts side.

10. From the cut off date, the field units should do the banking transactions, relating to expenditure under IEBR, from their new subsidiary bank accounts only as per the existing practice. The units will be allowed to do the banking transactions upto the limit fixed for their subsidiary bank account.

11. Any withdrawal from subsidiary bank account will simultaneously reduce its drawing limit by that particular amount. The residual limit will be available for further withdrawals. At the end of the day, the subsidiary account will pull the funds from Central account and the closing balance will become zero.

12. The Prasar Bharati Release Section and the concerned units to which Subsidiary account pertain will be responsible for preparation of Bank Reconciliation Statement of Main bank account and subsidiary bank accounts from its start date respectively.

13. Bank Reconciliation Statement should be prepared by the concerned field unit in respect to its Subsidiary bank account. Since now all balances will be maintained in Central Bank account hence preparation of Bank reconciliation Statement will become simpler. The field unit(s) needs to reconcile all cheques issued during the month as per bank book with their clearance in the bank statement of that subsidiary bank account. Normally, the closing balance of a day in the bank book will either be negative or zero as it will pull amount utilised by the concerned field unit during the day from the Central account to make its balance zero.
14. The control of adding/deleting any subsidiary bank account of field unit(s) and fixation of limit for a particular subsidiary bank account will be with custodian of central bank account i.e., Prasar Bharati's Release Section.

15. The field units will not be allowed to view transactions of other field unit's bank account(s). The field units may operate and view their own subsidiary account using Corporate Internet Banking (CINB) facility. However, Prasar Bharati Release Section may view the transactions of any subsidiary bank accounts under its CIF using Corporate Internet Banking (CINB) facility.

16. After implementation of bank accounts under CFDL facility, the MOD/CLTD will be maintained in Central bank account only.

Both the Directorates are requested that they should circulate and ensure the compliance of the abovementioned instructions by all field units under their control scrupulously. The Finance wings of both the directorates should ensure the opening of bank accounts within the given timeframe positively.

This issues with the approval of CEO, Prasar Bharati.

(C.K Jain)
DDG(Fin.)

DG: AIR/DD

Copy to:
1. ADG(E&A)/ ADG (Sports), PB Secretariat.
2. ADG (Fin), AIR / DD.
3. CE(CCW), New Delhi.
4. DDG(Fin), AIR / DD.
5. Director (Admin), PB Sectt.
6. DD (B&A)/ (Accounts)/ (F&A), Prasar Bharati Sectt.
7. DDG (Tech.), Prasar Bharati Sectt. with a request to upload the above circular on the official website of Prasar Bharati.

Copy for information to:
1. SO to CEO PB.
2. PS to M(F) PB.
<table>
<thead>
<tr>
<th>COUNTRY OF TAX RESIDENCY OUTSIDE INDIA OTHER THAN US</th>
<th>TAX IDENTIFICATION NUMBER OR EQUIVALENT, IF ISSUED BY JURISDICTION</th>
<th>IDENTIFICATION TYPE (TIN, COMPANY IDENTIFICATION NUMBER (CIN), EIN OR OTHER, PLEASE SPECIFY)</th>
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**NAME:** [Redacted]

(SAME AS ID PROOF)

IF APPLIED FOR PAN AND IT IS NOT YET GENERATED, ENTER DATE OF APPLICATION

6. THE ACKNOWLEDGEMENT NUMBER

IF PAN IS NOT APPLIED, FILL ESTIMATED TOTAL INCOME (INCLUDING INCOME OF SPOUSE, MINOR CHILD, ETC.) AS PER SECTION 64 OF INCOME TAX ACT 1961 FOR FINANCIAL YEAR IN WHICH THE ABOVE TRANSACTION IS HELD

<table>
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<th>AGRICULTURE INCOME (RS)</th>
<th>OTHER THAN AGRICULTURAL INCOME</th>
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**VERIFICATION**

I, [Name], hereby declare that what is stated above is true to the best of my knowledge and belief. I undertake to inform you of any changes therein, immediately. In case any of the information is found to be false or untrue or misleading or misrepresented, I am aware that I may be held liable for it.

1. I hereby certify that I/we have the capacity to sign for the entity as per the CDBT rules/RSI guidelines.

2. I/we certify that I/we have the capacity to sign for the entity as per the CDBT rules/RSI guidelines.

3. I/we certify that I/we have the capacity to sign for the entity as per the CDBT rules/RSI guidelines.

4. I/we certify that I/we have the capacity to sign for the entity as per the CDBT rules/RSI guidelines.

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19. I/we certify that I/we have the capacity to sign for the entity as per the CDBT rules/RSI guidelines.

20. I/we certify that I/we have the capacity to sign for the entity as per the CDBT rules/RSI guidelines.

I, [Name], hereby declare that what is stated above is true to the best of my knowledge and belief. I undertake to inform you of any changes therein, immediately. In case any of the information is found to be false or untrue or misleading or misrepresented, I am aware that I may be held liable for it.

Verified today, the ______ day of __________, 20_____

Place: [Redacted]

Signature of the Declarant
9. I/we acknowledge and authorize that as per the provisions of Income Tax Act, Rules made thereunder 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/our 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 Tax Compliance Act (FATCA) and Common Reporting Standards (CRS) and/or any other similar arrangements.

10. I/we certify & declare that the information provided by me/us for opening account and availing other services herein or through website/electronically as applicable to me/us and signed/affixed/attested by me/us as well as in the documentary evidence provided by me/us for opening account and availing other services are, to the best of my/our knowledge and belief, true, correct and complete and that I/we have not withheld any material information that may affect the assessment/categorization of my/our account as a U.S. Reportable Account or Other Reportable Account or otherwise. In case any of the information or details provided by me/us is found to be false or untrue or misleading or misrepresenting, I/we undertaking that I/we may be liable to be prosecuted for the same.

11. I/we undertake the responsibility to declare and disclose immediately and in no case beyond 50 days from the date of change, any changes that may take place in the information provided herein/or otherwise, as well as in the documentary evidence provided by me/us or any certification becomes incorrect or undergoes a change. I further undertake to provide fresh and valid self-certification along with documentary evidence as and when so required; nevertheless all declaration and undertaking given hereunder will also be applicable to all such modified/amended documents/information provided by me/us unless revised self-certification as above is provided to the Bank.

12. I/we also agree that my/our failure to disclose any material fact/information known to me/us now or in future or my/our failure to remedy any deficiency in documents/information/other details within the stipulated period, may invalidate me/us from transacting in the account and the Bank would be within its right to put restrictions in the operations of my account or to close it or to report to any regulator and/or any authority designated by the Government of India (GOI/RBI) for said purpose or take any other action as may be deemed appropriate by the Bank under the guidelines issued by CBDT/RBI/GOI from time to time.

13. I/we also agree to furnish and intimate to the Bank any other particulars that are called upon me/us to provide on account of any changes in law either in India or abroad in relation to the operation or maintenance of the account.

14. I/we shall indemnify the Bank from any loss/damage that may be caused to the Bank on account of any defect/mistake in the details provided herein or on account of providing incorrect or incomplete information by me/us.

15. I/we undertake to submit data/information together with fresh KYC documents for updation of KYC details at periodic/interval as may be required by the Bank.

16. I/we understand that the account will be deactivated and debits will be allowed only after completion of Customer Due Diligence relating to KYC by the Bank.

17. I/we have been advised of Monthly average minimum balance requirement for the account to be opened and given to understand that these requirements are subject to revision/change and such revision/change will be uploaded in the Bank’s site which will be acceptable to me/us as a notice to that effect.

18. I/we Undertake to submit Aadhaar and/or PAN within 6 months from the date of opening of account, failing to which I understand my account will cease to be operational as per GOI guidelines, amending Prevention of Money Laundering (Maintenance of Records) Rules 2003. In case the account is opened without Aadhaar/PAN...

19. In case, deemed OVDs are submitted for current address at the time of Account opening, I undertake to submit Aadhaar or any of the OVD having Current Address within 3 months from the date of account opening, failing to which I understand that my account may cease to be operational as per GOI guidelines at the material time.

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FOR OFFICE USE ONLY

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1. APPLICANT(S) INTERVIEWED AND PURPOSE ASCERTAINED SPECIFY THE PURPOSE:

2. WHETHER SELF-CERTIFICATION & DOCUMENTS SUBMITTED BY THE CUSTOMERS HAVE BEEN VERIFIED AND FOUND CORRECT AND RELIABLE: [ ] YES [ ] NO

(CARE: BRANCH TO PROCEED WITH OPENING OF ACCOUNT ONLY WHEN THIS CERTIFICATION IS "YES")

3. THRESHOLD LIMIT IS:

4. DOCUMENTS RECEIVED: [ ] SELF CERTIFIED [ ] TRUE COPIES [ ] NOTARY

S. RISK CATEGORY: [ ] HIGH [ ] MEDIUM [ ] LOW

5. IN PERSON VERIFICATION CARRIED OUT AND SIGNATURE OF THE APPLICANT VERIFIED OUT BY: [ ] IDENTIFICATION VERIFICATION

OFFICIAL NAME: [ ] DESIGNATION: [ ]

DATE: [ ] SS NO: [ ] SIGNATURE: [ ]

OPEN CIF DATE: [ ] SS NO: [ ]

(AUTHORISED SIGNATORY)

CIF: [ ] QUEUE NO: [ ] INITIALS: [ ]
STATE BANK OF INDIA

ACCOUNT OPENING FORM (IN INDIVIDUALS):

We are aware that if we apply for a new credit facility (loan) from any other bank(s)/financial institution(s) or
We are aware of any existing credit facility (loan) from other banks/financial institutions as detailed below:

<table>
<thead>
<tr>
<th>SR. NO.</th>
<th>NAME OF THE LENDING BANKS/FIS</th>
<th>BRANCH</th>
<th>ADDRESS OF THE BRANCH (WITH EMAIL AND PIN NUMBER)</th>
<th>ACCOUNT NUMBER</th>
<th>&quot;FOR STAFF USE&quot; NOC RECEIVED</th>
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Note: NOCs to be obtained from all the lending banks before opening of the account.

Industry Code (please refer to industry codes on page 1):

- OTHERS:

Annual Turnover:

- 0-5 Lakh
- 5-10 Lakh
- 10-25 Lakh
- 25 Lakh - 1 Cr.
- 1-5 Cr.
- 5-50 Cr.
- 50-100 Cr.
- 100 Cr. +

Dealing with SBI since (year):

Nature of account:

- CURRENT ACCOUNT
- SAVINGS BANK ACCOUNT
- RECURRING DEPOSIT
- TERM DEPOSIT
- SPECIAL TERM DEPOSIT
- OTHER

Amount of Miscellaneous Facilities (SBI if any):

- CORPORATE INTERNET BANKING: VIEWING RIGHTS
- POS FACILITY (CARD SWIPING MACHINE)
- E-HAND SHAKES/INSTANT DEPOSIT CARD (HOST TO HOST INTEGRATION)
- TRANSACTION RIGHTS
- CHEQUE BOOK
- BUSINESS DEBIT CARD
- STATE BANK COLLECT
- SMS ALERTS
- CASH PICK UP FACILITY
- EXPRESS DEBT CARD
- OTHER

Statement Frequency:

- MONTHLY
- QUARTERLY
- HALF-YEARLY

E-statements to be sent to email ID:

- SMS ALERTS TO BE SENT ON: MOBILE 1
- MOBILE 2

Nature of account:

- NORMAL CURRENT ACCOUNT (MAS RS 5000/-)
- POWER GAIN CURRENT ACCOUNT (MAS RS 20000/-)
- POWER PACK CURRENT ACCOUNT (MAS RS 50000/-)
- POWER POS CURRENT ACCOUNT (MAS RS 5000/-)
- POWER JYOTI (MAS RS 50000/-)
- POWER JYOTI (PRE-UPLOADED) (MAS RS 50000/-)
- SUREHI CURRENT ACCOUNT (MAS RS 1000/-)
- OTHER

For current charges and HABs associated to several products please visit sbi.co.in or visit nearest SBI branch. HABs are subject to change.

Applicant's Declaration:

1. We hereby declare that the details furnished above are true and correct to the best of our knowledge and belief and I/we undertake to inform you of any changes therein, immediately. In case of any information found to be false or untrue or misleading or misrepresented, I/we hereby agree that SBI may be held liable for the same.

2. I/we affirn and declare that I/we have read over and understand the rules and regulations of the State Bank of India ("Bank") and those relating to various services offered by the bank, including but not limited to deposit facilities/term lending/SMS banking/Tele-banking/Mobile banking/Virtual banking and any other facilities. I/we agree to abide by the same as amended/modified from time to time by the Bank/Regulator/Government published through circulars, notifications, notice board/websites/newspaper publications, etc. I/we waive the rights, if any, to have participation in respect of such amendments/modifications, I/we agree that the transactions and requests executed in my account(s) through internet, mobile, tele-banking or virtual banking under my User ID and password/MFA/OTP will be legally binding on me & I/we am/are responsible for the maintenance of secrecy and confidentiality of the authentication credentials and any other

TOLL FREE NUMBERS IN INDIA: 1800 11 22 11 / 1800 425 3500 | EMAIL: CONTACTCENTRE@SBICOM | WEBSITE: WWW.SBI.CO.IN
Information (details of PAN, etc, in such matters): I/We agree that the Bank has got all the rights to debit my account for any service charge, expenses or other dues which the Bank is entitled to recover from me. I/We also agree to advise the Bank and agree to close/discontinue my account without any notice to me. I/We hereby undertake to inform the Bank on any change in my communication address or constitution, and if I/We submit the address proof in case of transfer of my account from one branch to another branch.

1. I/We undertake to keep MAB (Monday Average Balance) in the account as prescribed under the respective account scheme and agree to pay the penalty if MAB is not maintained.

**NOMINATION**

Applicable Only For Sole Proprietorship

- [ ] I/WE WANT TO MAKE A NOMINATION IN MY ACCOUNT OR
- [ ] I/WE DO NOT WANT TO MAKE A NOMINATION IN MY ACCOUNT

**NOMINATION FORM (DD/1)**

Nomination under Section 45Z of the Banking Regulation Act, 1949 and Rule 211 of Banking Companies (Nomination) Rules 1965 in the respect of Bank Deposits.

I/We ____________ nominate the following person to whom in the event of my/our Minor’s death the amount of Deposit, particulars where are given below, may be remitted by State Bank of India ____________ (Name and address of branch/office in which the deposit is held).

- [ ] I/WE WANT THE NAME OF THE NOMINEE TO BE PRINTED ON THE PASSBOOK.

**DETAILS OF DEPOSIT**

Type of Deposit: ___________________________________________ ACCOUNT NO: ____________________________

**DETAILS OF THE NOMINEE**

NAME: _______________________________________________________ AGE: __________________ DATE OF BIRTH OF NOMINEE: __________________

RELATIONSHIP WITH THE DEPOSITOR: _________________________

ADDRESS: _______________________________________________________

CITY: ___________________________________ PIN: __________________ STATE: __________________

CIF NO. OF NOMINEE (to be filled by LCPD): __________________

As the nominee is a minor on this date, I/We appoint Shri/Smt. ___________________ age _______ years, Address ____________________

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

Signature / Thumb Impression of the Applicant(s)

Personal Details of Witnesses (Witnesses are required only in case of applicant is illiterate and is affixing thumb impression)

Witness 1 Name: _____________________________________________

Address: ________________________________

Signature / Thumb Impression

Place: __________________ Date: __________________

Witness 1 Name: _____________________________________________

Address: ________________________________

Signature / Thumb Impression

Place: __________________ Date: __________________
OPEN THE ACCOUNT

BRANCH MANAGER / AUTHORISED OFFICIAL (SIGNATURE)

ACCOUNT OPENED ON:_________________________ ACCOUNT NUMBER:_________________________

REMARKS (IF ANY):_________________________

ASSISTANT (SIGNATURE)

NAME:____________________________________ EMP/OFFICIAL NAME:_____________________

EMP/OFF. CODE:____________________________ EMP/OFF. DESIGNATION:____________________

EMP/OFF. BRANCH:__________________________

ACCOUNT CLOSED ON:_________________________ ACCOUNT TRANSFERRED TO BRANCH ON

OFFICER (SIGNATURE)

NAME:____________________________________ EMP/OFFICIAL NAME:_____________________

EMP/OFF. CODE:____________________________ EMP/OFF. DESIGNATION:____________________

EMP/OFF. BRANCH:__________________________

1. Whenever the customer does not use alternate channels for opening the Current Account, payments to credit of an account with the Bank should ordinarily be accompanied by a pay-in-slip duly signed by the constituent. Slip with counterfoil will be supplied in book form and the entry of the transactions made in the counterfoil will be authenticated by the initials of an authorized employee of the Bank. The depositor should satisfy himself that the transactions so certified.

2. Cheques must be drawn on the Bank’s printed forms. The Bank reserves its right to refuse payment of any cheque drawn otherwise. The Bank reserves the right to refuse payment of cheques that have been altered in any way unless the alteration is authenticated by the signature drawn under full signature. Cheques should be drawn in such a way as to prevent alteration after issue, and the signature should be uniform with that on record at the Bank.

3. Constituents should not overdraw their accounts, even for small amounts without having made previous arrangements. Overdrafts are granted in current accounts on terms as per extant instructions. Interest will be charged at the rates stipulated by the Bank and calculated upon the daily balances.

4. The Bank will register instructions from the drawer regarding cheques lost, stolen, etc., but cannot guarantee depositors against loss in such cases in the event of such a cheque being paid.

5. The Bank collects bills, drafts, cheques, pay and pension bills, etc., on behalf of constituents. In personal accounts, the Bank offers up to a specified limit immediate credit in respect of cheques, drafts, dividend warrants, etc., payable at the branch.

6. Local cheques, etc., will be cleared under CTS Clearing.

7. Cheques, bills, etc., sent in for collection and credit of an account must not be drawn against until they have been realised.

8. Bills, notes, etc., not payable on demand, intended for realisation by the Bank, should be sent at least one clear day before due date.

9. The Bank accepts standing instructions on accounts for making periodic remittances, etc.

10. Statements of accounts will be sent to constituents periodically and can be obtained at any time on application. The entries of accounts should be carefully examined by the constituent, and, if any errors or omissions are discovered, the attention of the Bank must be drawn to them immediately. The Bank will not be responsible for loss arising from neglect of this precaution. The names of payees of cheques will be entered in constituents’ statements on receipt by the Bank of a written request for the same.

11. Any change in the address of the constituent must be promptly advised to the Bank in all their correspondence with the Bank and on-pay-in slips, etc., constituents should clearly mention the account number allotted at the time of opening of the account.

12. Accounts may be transferred at the request of the constituent to any other office of the Bank.

13. The Bank accepts securities and shares for safe custody and realisation of interest, dividends, etc., on terms which may be had on application.

14. The Bank reserves the right to alter and delete any of these rules at any time.

01. AIRLINES / AVIATION 15. CASINOS 29. IMPORT / EXPORT
02. ADVERTISING AGENCY 16. CEMENT / PAINTS 30. MANUFACTURING
03. AGRICULTURE / ALLIED INDUSTRIES 17. CHT FUNDS 31. MONEY LENDER
04. AUTOMOBILES 18. CONSUMER DURABLES 32. MEDIA / ENTERTAINMENT
05. AUTO PARTS 19. COURIER / CARGO 33. MEDICAL / HEALTHCARE
06. AUTO FINANCE 20. CONSTRUCTION / REAL ESTATE 34. MARBLE & GRANITE
07. ARMS DEALER 21. CONSULTANCY 35. OIL & GAS
08. BANKING / FINANCIAL SERVICES 22. ELECTRONICS 36. PETROL PUMPS
09. ENGINEERING / CAPITAL GOODS 23. FURNITURE / TIMBER 37. PHARMACEUTICALS
10. FERTILIZERS / CHEMICALS / SEEDS / 24. GOVERNMENT BODIES 38. POWER / ELECTRICITY
11. PESTICIDES 25. HOTELS / RESTAURANTS 39. PRINTING / PUBLISHING
12. FISHERIES / POULTRY 26. HOSPITALS / CLINICS / NURSING HOME 40. RELIGIOUS INSTITUTIONS
13. GEMS / JEWELLERY 27. INFRASTRUCTURE 41. SCIENCE & TECHNOLOGY
14. CALL CENTERS / BPO 28. INSURANCE 42. SCHOOL / COLLEGES / INSTITUTES
43. STEEL / HARDWARE 44. STOCKS & SHARES
45. TECH STARTUPS 46. TELECOMMUNICATION
47. TEXTILES / GARMENTS 48. TRAVEL & TOURISM
49. TRANSPORTATION & LOGISTICS 50. FOREX DEALERS / BROKERS
51. PROFESSIONALS (DOCTOR, LAWYER, 52. REAL ESTATE / FMCG
ENG), CONSULTANT, HRI 53. TELECOM
54. TEXTILES 55. TRANSPORTATION
56. IT SERVICES
We declare and certify our entity status under Rules 114F to 114H of the Income Tax Rules, 1962 notified vide CBDT Notification No. S.O. 2166(E) dated 7 August 2013 and RBI Circular Ref No. DBR.AML/GLC No.36/14.01.001/2015-16 dated 28 August 2015, as under:

<table>
<thead>
<tr>
<th>Task status of Financial Institution</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Name of Entity</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>a) Depository Institution</td>
<td></td>
<td></td>
</tr>
<tr>
<td>b) Custodial Institution</td>
<td></td>
<td></td>
</tr>
<tr>
<td>c) Investment Entity which is not a passive NFE</td>
<td></td>
<td></td>
</tr>
<tr>
<td>d) Specified Insurance Company</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2. Owner-Documented FI with substantial US owner(s) details of substantial US Owner to be captured as per Annexure-II</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3. Reporting Financial Institution</td>
<td></td>
<td></td>
</tr>
<tr>
<td>4. If 2 or 3 above is Yes, please provide Global Intermediary Identification Number (GIIN)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>5. Non-Participating Financial Institution</td>
<td></td>
<td></td>
</tr>
<tr>
<td>6. Non-Reporting Financial Entity (If Yes, Please Tick one of the category in the Table below)</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>S No.</th>
<th>Category of NRI (✓)</th>
<th>S No.</th>
<th>Category of NRI</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Governmental Entity;</td>
<td>13.</td>
<td>Provident Fund;</td>
</tr>
<tr>
<td>2.</td>
<td>International Organisation;</td>
<td>14.</td>
<td>An Indian investment entity which is wholly held by NRI/FIs referred to in (i) to (viii) above and where any debt interest is held by a depository institution or NRI/FIs referred to in (i) to (viii) above</td>
</tr>
<tr>
<td>3.</td>
<td>Central Bank;</td>
<td>15.</td>
<td>Qualified credit card issuer;</td>
</tr>
<tr>
<td>4.</td>
<td>Treaty Qualified Retirement Fund;</td>
<td>16.</td>
<td>Specified investment entity as per CBDT rules (Rule 114FES(I));</td>
</tr>
<tr>
<td>5.</td>
<td>Namrata Participation Retirement Fund;</td>
<td>17.</td>
<td>Exempt collective investment vehicle;</td>
</tr>
<tr>
<td>6.</td>
<td>Sroad Participation Retirement Fund;</td>
<td>18.</td>
<td>Trustee-documented Indian Trust;</td>
</tr>
<tr>
<td>7.</td>
<td>Pension Fund of a Governmental Entity;</td>
<td>19.</td>
<td>Financial Institution with a local client base;</td>
</tr>
<tr>
<td>8.</td>
<td>Pension Fund of an International Organisation;</td>
<td>20.</td>
<td>Local Bank (including Regional Rural Bank, Urban Cooperative Banks, State Cooperative Banks / District Central Cooperative Banks, State Bank of India, State Bank of Morth);</td>
</tr>
<tr>
<td>9.</td>
<td>Pension Fund of a Central Bank;</td>
<td>21.</td>
<td>Financial Institution with only low-value account(s);</td>
</tr>
<tr>
<td>10.</td>
<td>Non-public fund of the armed forces;</td>
<td>22.</td>
<td>Sponsored Investment entity and controlled foreign corporation (in case of any U.S. reportable account);</td>
</tr>
<tr>
<td>11.</td>
<td>Employees' state insurance fund;</td>
<td>23.</td>
<td>Sponsored closed-end investment vehicle (in case of any U.S. reportable account)</td>
</tr>
<tr>
<td>12.</td>
<td>Gratuity Fund;</td>
<td>24.</td>
<td>An Indian investment entity which is wholly held by NRI/FIs referred to in (i) to (viii) above and where any debt interest is held by a depository institution or NRI/FIs referred to in (i) to (viii) above</td>
</tr>
</tbody>
</table>

7. **Sponsored Investment Entity**
   a) Name of sponsoring entity
   b) GIIN of sponsoring entity
   c) GIIN of Sponsored entity

We certify that we have the capacity to sign for the Financial Institution as per CBDT rules/RBI guidelines.

**Date:**

**Place:**

**Signature:**

NAME OF THE AUTHORIZED PERSON OF ENTITY

---

**TOLL FREE NUMBERS IN INDIA:** 1800 1122 11 / 1800 4253 800 | **EMAIL:** CONTACTCENTRE@SBI.CO.IN | **WEBSITE:** WWW.SBI.CO.IN
B.

NAME: 

SAME AS ID PROOF

IF APPLIED FOR PAN AND IT IS NOT YET GENERATED, ENTER DATE OF APPLICATION

6. THE ACKNOWLEDGEMENT NUMBER

IF PAN IS NOT APPLIED, FILL ESTIMATED TOTAL INCOME INCLUDING INCOME OF SPOUSE, MINOR CHILD, ETC AS PER SECTION 64 OF INCOME TAX ACT 1961 FOR FINANCIAL YEAR IN WHICH THE ABOVE TRANSACTION IS HELD

AGRICULTURE INCOME (RS) 

OTHER THAN AGRICULTURAL INCOME

VERIFICATION

I, ________________________________, do hereby declare that what is stated above is true to the best of my knowledge and belief. Further declare I do not have a permanent account number and my/our estimated total income including income of spouse, minor child, etc. as per section 64 of Income Tax Act 1961 computed in accordance with the provisions of Income Tax Act 1961 for the financial year in which the above transaction is held will be less than maximum amount not chargeable to tax.

Verified today, the ____________________ day of _________________, 20________.

Place: _______________________________ 

Signature of the Declarant

9. APPLICANT DECLARATION

- If we hereby declare that the details furnished above are true and correct to the best of my/our knowledge and belief and I/We undertake to inform you of any changes therein immediately in case of the information I/We provide is found to be false or untrue or misleading or misrepresenting, I/We understand that I/We may be held liable for it.
- My/Our personal KYC details may be shared with Central KYC Registry.
- I/We hereby consent to receiving information from central KYC Registry through SMS/Email on the above registered number/email address.

DATE: 

PLACE: 

Signature(s) Name of the Applicant

ATTENATION FOR OFFICE USE ONLY

DOCUMENTS RECEIVED: [ ] SELF-CERTIFIED [ ] TRUE COPIES [ ] NOTARY

IN PERSON VERIFICATION CARRIED OUT BY IDENTITY VERIFICATION: [ ] DONE

RISK CATEGORY: [ ] HIGH [ ] MEDIUM [ ] LOW

DATE: 

EMP/OFFICIAL SIGNATURE: 

EMP/OFF. CODE: 

EMP/OFF. DESIGNATION: 

EMP/OFF. BRANCH: 

TOLL FREE NUMBERS IN INDIA: 1800 11 22 11 / 1800 4251 600 | EMAIL: CONTACTCENTRE@SBI.CO.IN | WEBSITE: WWW.SBI.CO.IN
INSTRUCTIONS:
- FIELDS MARKED WITH "**" ARE MANDATORY
- PLEASE FILL THE FORM IN ENGLISH AND IN BLOCK LETTERS

APPLICATION TYPE:
- NEW
- UPDATE

KYC NUMBER (TO BE FILLED BY FINANCIAL INSTITUTION):

(KYC NUMBER OF ENTITY IS MANDATORY FOR UPDATE REQUEST)

PROOF OF ADDRESS (POA):

CORRESPONDENCE / LOCAL ADDRESS DETAILS:

- SAME AS CURRENT / PERMANENT / OVERSEAS ADDRESS DETAILS

ADDRESS TYPE:
- RESIDENTIAL OR BUSINESS
- RESIDENTIAL
- BUSINESS
- REGISTERED OFFICE
- UNSPECIFIED

LINE 1:

LINE 2:

LINE 3:

DISTRICT:

CITY / TOWN NAME:

STATE / UT NAME:

PIN / POST CODE:

CONTACT DETAILS:

TEL (OFF): 

MOBILE NO.:

EMAIL ID:

TOLL FREE NUMBERS IN INDIA: 1800 11 21 11 / 1800 425 1 800 | EMAIL: CONTACTCENTRE@SBI.COM | WEBSITE: WWW.SBI.COM

• I/We hereby declare that the details furnished above are true and correct to the best of my/our knowledge and belief and I/We undertake to inform you of any changes therein, immediately. In case any of the information is found to be false or untrue or misleading or misrepresenting, I/We am/are aware that I/We may be held liable for it.

• My/Our personal KYC details may be shared with Central KYC Registry.

• I/We hereby consent to receiving information from central KYC Registry through SMS/Email on the above registered number/email address.

DATE:

PLACE:

SIGNATURE

NAME OF THE AUTHORIZED PERSON OF ENTITY

ATTENTION: FOR OFFICE USE ONLY

DOCUMENTS RECEIVED:

- SELF-CERTIFIED

- TRUE COPIES

- NOTARY

- RISK CATEGORY:
  - HIGH
  - MEDIUM
  - LOW

IN PERSON VERIFICATION CARRIED OUT BY IDENTITY VERIFICATION:

- DONE

DATE:

EMP/OFFICIAL SIGNATURE

EMP/OFF. CODE:

EMP/OFF. DESIGNATION:

EMP/OFF. NAME:

EMP/OFF. BRANCH:
DECRYALATION OF BENEFICIAL OWNERSHIP

(APPLICABLE TO COMPANY EXCEPT THE COMPANY LISTED ON A STOCK EXCHANGE OR IN CASE OF A SUBSIDIARY OF SUCH A COMPANY, PARTNERSHIP FIRM, UNINCORPORATED ASSOCIATION OR BODY OF INDIVIDUALS AND TRUSTS)

1. NAME OF THE CUSTOMER: [ ] COMPANY, [ ] PARTNERSHIP FIRM, [ ] UNINCORPORATED ASSOCIATION OR BODY OF INDIVIDUALS AND TRUSTS

2. REGISTERED NUMBER: ____________________________

   (IF AVAILABLE)

3. REGISTERED ADDRESS: ____________________________

   (THE CUSTOMER AS STATED ABOVE HEREBY CONFIRMS AND DECLARES THAT ON THE BELOW DATE:)

   (PLEASE TICK THE CORRECT BOX)

THE FOLLOWING NATURAL PERSONS (LISTED IN TABLE BELOW) EXERCISE CONTROL OR ULTIMATELY HAVE A CONTROLLING OWNERSHIP INTEREST, I.E., HAVING OWNERSHIP/ENTITLEMENT OF MORE THAN 25% (COMPANY)/MORE THAN 15% (PARTNERSHIP FIRM, UNINCORPORATED ASSOCIATION OF INDIVIDUALS)/MORE THAN OR EQUAL TO 15% (TRUST) OF CAPITAL/PROFITS/PROPERTY OR CONTROLLING THROUGH VOTING RIGHTS, AGREEMENT, ARRANGEMENT, ETC.

(For definition of beneficial owner, see at page no. 2)

<table>
<thead>
<tr>
<th>SL. NO.</th>
<th>FULL NAME OF BENEFICIAL OWNER / CONTROLLING NATURAL PERSONS</th>
<th>DATE OF BIRTH</th>
<th>NATIONALITY</th>
<th>ADDRESS</th>
<th>TYPE OF KYC DOCUMENTS</th>
<th>CONTROLLING OWNERSHIP INTEREST (%)</th>
</tr>
</thead>
<tbody>
<tr>
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</tr>
</tbody>
</table>

WE CERTIFY THAT THE FACTS STATED ABOVE ARE TRUE AND CORRECT. WE UNDERTAKE AND AGREE THAT WE WILL NOTIFY STATE BANK OF INDIA WITHOUT DELAY OF ANY CHANGES IN THE CONTROLLING PERSONS, PERSON EXERCISING CONTROL OR HAVING CONTROLLING OWNERSHIP INTEREST IN THE COMPANY, PARTNERSHIP FIRM, UNINCORPORATED ASSOCIATION OR BODY OF INDIVIDUALS AND TRUSTS, AS DECLARED IN THE TABLE ABOVE.

FOR AND ON BEHALF OF [NAME OF COMPANY, PARTNERSHIP FIRM, UNINCORPORATED ASSOCIATION OR BODY OF INDIVIDUALS AND TRUSTS]:

SIGNATURE OF THE AUTHORIZED OFFICIAL:

FULL NAME OF THE AUTHORIZED OFFICIAL:

DESIGNATION / POSITION:

DATE: ____________________________

PLACE: ____________________________

(*The declaration should be signed by an active / designated partner in case of Partnership Firm, a trustee in case of Trust)

For Branch use Only

We certify that the beneficial owner(s) of the said firm has / have been determined on the basis of declaration made by the above mentioned Company / Firm / Trust and the details furnished above have been verified from information, whenever available, in public domain.

(Signature of the Branch Head / Branch Operation Head)

Name: ____________________________

Employee No.: ____________________________

Date: ____________________________

TOLL FREE NUMBERS IN INDIA: 1800 11 22 11 / 1800 4293 800 | EMAIL: CONTACTCENTRE@SBI.CO.IN | WEBSITE: WWW.SBI.CO.IN
### A. Clarification / Guidelines for filling 'Entity Details' section
1. For sole proprietorship/Partnership, the use of PAN, if not available, is not applicable.
2. Identification Type: TIN, C - Company Identification Number, G-US GIRL, E - Global Entity Identification Number (EIIN), O - Other.
3. Date of Commencement of Business is mandatory for companies, and other entities may provide applicable.
4. Clarification / Guidelines for filling 'Other Details' section:
   - Name: The name should match the name as mentioned in the Proof of Identity submitted failing which if application is liable to be rejected.
   - Either father’s name or spouse’s name is to be mandatorily furnished, if in case, PAN is not available father’s name is not mandatory.
5. Residents outside India are not applicable for tax purposes.
6. Provision for capturing multiple Tax residency details is made available (Annexure III).
7. 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 ("functional equivalent"), the same may be reported. Examples of that type of number for individual includes, a social security/insurance number, citizen/personal identification services code/number and resident registration number.
8. Proof of Identity (PoI):
   - If the license number or passport is provided as PoI then expiry date to be mandatorily furnished.
   - Mention identification/reference number if not.
9. PoA:
   - PoA to be submitted only if the submitted PoA does not have an address or address is per PoS invalid or not in force.
10. Statement/UT Name and PoS/Post Code will be mandatory for Overseas addresses.
11. Section 1A to be filled for Controlling Person and Section 1B to be filled for related Person.
12. The details of Controlling Persons are required only if the Legal Entity is Passive NFE as defined in the Income Tax Rules.
13. KYC number of the controlling person is available, no other details except 'Person Type' and 'Name of the Controlling Person/Related Person' are required.
14. "Controlling Person" means the natural person who exercises control over an entity and includes a beneficial owner as determined under sub-rule (3) of rule 9 of the Prevention of Money Laundering (Maintenance of Records) Rules, 2005.

### B. Clarification / Guidelines for filling 'Entity Constitution Type' section

<table>
<thead>
<tr>
<th>Type of legal entity</th>
<th>Type of controlling person (CP)</th>
<th>Permissible values</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sole proprietorship</td>
<td>Sole proprietor</td>
<td>CP not required</td>
</tr>
<tr>
<td>Hindu Undivided Family</td>
<td>Karta</td>
<td>C09 – CP of legal arrangement – Other-settlor equivalent; or</td>
</tr>
<tr>
<td>Partnership</td>
<td>Each Coparcener</td>
<td>C010 – CP of legal arrangement – Other-trustee equivalent; or</td>
</tr>
<tr>
<td>Company</td>
<td>Owner(s)</td>
<td>C012 – CP of legal arrangement – Other-beneficiary equivalent; or</td>
</tr>
<tr>
<td>Society</td>
<td></td>
<td>C011 – CP of legal arrangement – Other-beneficiary equivalent; or</td>
</tr>
<tr>
<td>AOP/BOI</td>
<td>Members (owner)</td>
<td>C003 – CP of legal person – senior managing official; or</td>
</tr>
<tr>
<td>Trust</td>
<td>Settlor</td>
<td>C001 – CP of legal person – ownership; or</td>
</tr>
<tr>
<td>Liquidator</td>
<td>Trustee</td>
<td>C002 – CP of legal person – ownership; or</td>
</tr>
<tr>
<td>Limited Liability Partnership</td>
<td>Partn (ownership)</td>
<td>C009 – CP of legal arrangement – Other-settlor equivalent; or</td>
</tr>
<tr>
<td>Artificial Juridical Person</td>
<td>Equivalent of Settlor</td>
<td>C006 – CP of legal arrangement – Trust-settlor; or</td>
</tr>
<tr>
<td></td>
<td></td>
<td>C007 – CP of legal arrangement – Trust-beneficiary; or</td>
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<tr>
<td></td>
<td></td>
<td>C008 – CP of legal arrangement – Trust-Other; or</td>
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<tr>
<td></td>
<td></td>
<td>C004 – CP of legal arrangement – Trust-settlor; or</td>
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<tr>
<td></td>
<td></td>
<td>C005 – CP of legal arrangement – Trust-trustee; or</td>
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<td></td>
<td></td>
<td>C006 – CP of legal arrangement – Trust-trustee; or</td>
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<tr>
<td></td>
<td></td>
<td>C007 – CP of legal arrangement – Trust-beneficiary; or</td>
</tr>
<tr>
<td></td>
<td></td>
<td>C008 – CP of legal arrangement – Trust-Other; or</td>
</tr>
<tr>
<td></td>
<td></td>
<td>CP not required</td>
</tr>
</tbody>
</table>
I. Active NFE Is Not the following:

1. less than 50% of the entity's gross income for the preceding year consist of passive income and less than 50% of the assets held by the entity during the preceding year consist of assets that produce passive income; or

2. the stock of the entity is regularly traded on an established securities market or the non-financial entity is a related entity of an entity, which stock is regularly traded on an established securities market.

II. The entity is a U.S. Person or the entity is a partnership or a corporation organized in the United States or is under the law of a country to which the terms "United States" or "United States Person" apply.

J. A U.S Person is any of the following:

1. A U.S. citizen or a "resident" of the United States; or

2. A trust with a U.S. connection; or

3. A corporation organized in a U.S. Possession or under the law of any country or political subdivision thereof.

K. Specified U.S. Person - A U.S. Person other than the following:

1. the stock of which is regularly traded on one or more established securities markets;

2. any corporation that is a member of the same expanding affiliated group, as defined in section 385(b)(3) of the U.S. Internal Revenue Code, or a corporation described in clauses (a) or (b) of the section 482(b) of the U.S. Internal Revenue Code; or

3. any organization exempt from tax described in section 501(a) of the U.S. Internal Revenue Code or an organization described in section 4947(a)(1) of the U.S. Internal Revenue Code.

L. Direct Reporting NFE:

1. A direct reporting NFE is any NFE that is a tax-exempt organization registered with the IRS for the purpose of filing returns under the section 6041(j) of the U.S. Internal Revenue Code.
<table>
<thead>
<tr>
<th>Country</th>
<th>Code</th>
<th>Country</th>
<th>Code</th>
</tr>
</thead>
<tbody>
<tr>
<td>Afghanistan</td>
<td>AF</td>
<td>Dominican Republic</td>
<td>DO</td>
</tr>
<tr>
<td>Antigua &amp; Barbuda</td>
<td>AW</td>
<td>Aruba</td>
<td>AW</td>
</tr>
<tr>
<td>Argentina</td>
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<td>Brazil</td>
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<td>BY</td>
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**Toll Free Numbers in India: 1800 123 1231 / 1800 4253 800**
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<tr>
<th>Sl No</th>
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<th>KYC Documents</th>
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| 1     | Proprietorship | 1. Minimum 2 documents issued in the name of Proprietor as per Annexure II must be taken or where an Aadhaar number has not been assigned, proof of application towards enrolment for Aadhaar and in case of Permanent Account Number is not submitted in a linked Officially Valid Document shall be submitted.  
2. Proof of the name, address and activity of the concern like registration certificate (in case of a company registered concern),  
4. Sales and Income Tax,  
5. GST/CST certificate, certificate of registration document issued by Sales Tax/Service Tax/Professional Tax authorities,  
6. License/ Certificate of practice issued in the name of the proprietor by any professional body incorporated under statute e.g. Certificate of Practice issued by Institute of Chartered Accountants of India, Institute of Cost Accountants of India, Institute of Company Secretaries of India, etc.  
7. IEC (Importer/Exporter Code) issued to the Proprietorship Concern by the Office of Director General of Foreign Trade (DGFT) in the name of Proprietary Concern,  
8. Acknowledged by the Income Tax authorities,  
9. Utility bills such as electricity, water and landline telephone bill in the name of the proprietory concern  
| 2 | Partnership/Unlimited Companies | 1. Registration Certificate in case of registered firm;  
2. Partnership deed;  
3. PAN of the Partnership firm  
4. Aadhaar Number; and  
5. Permanent Account Number of Form 16 issued to the person holding a PAN on its behalf or where an Aadhaar number has not been assigned, proof of application towards enrolment for Aadhaar and in case Permanent Account Number is not submitted in an Officially Valid Document shall be submitted  
6. 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 IV)  
7. Declaration of operation in case of Partnership to indicate clearly in AOF (Vis/Absent owner(s) jointly or severally (Jointly), Participant 1 & Participant 2 jointly or severally (Jointly), etc.)  
8. Partnership letter dated and No. obtained on CoS 37 signed by all partners. (To be compulsorily obtained in case of partnership firms)  
9. Address of the Power of Attorney Holder  
10. Not granted to Espoo or employee of the firm to transact business on its behalf  
11. Aadhaar and PAN of all others beneficial owners, Separate Annexure II for each beneficial owner to be obtained.  
| 3 | Limited Companies | 1. Certificate of Incorporation dated.  
2. Memorandum of Association registered on  
3. Resolution from the Board of Directors and Power of Attorney granted to managers, officers or employees to transact on its behalf,  
4. (a) Aadhaar number and (b) PAN or Permanent Account Number of Form 16 issued to the person holding a PAN on its behalf or where an Aadhaar number has not been assigned, proof of application towards enrolment for Aadhaar and in case Permanent Account Number is not submitted in an Officially Valid Document shall be submitted.  
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 IV)  
6. Certificate of commencement of Business (In case of Public Limited Company)  
7. DIN 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 PAN to grant power of attorney to operate the account (as applicable to individual accounts and KYC of all persons operating the account and beneficiaries)  
11. Certificate of Registrar of Joint Stock Companies dated  
| 4 | Societies/ Associations/Clubs | KYC Documents as applicable to Accounts of unincorporated Associations or Body of individuals  
1. Copy of the Memorandum of Association registered on  
2. Resolution of managing body for opening the account  
3. Copy of the Bye Laws dated and resolution dated  
4. Government (Military Order dated)  
5. Aadhaar and Pan of the chairman / MD/ Chief Promoter/Secretary etc. of all related persons or beneficial owners, Separate Annexure II for each beneficial owner to be obtained.  
| 5 | Hindu Undivided Family (HUF) | 1. Joint Hindu Family Letter dated  
2. Declaration from the Karta  
3. Aadhaar and PAN of the Karta  
4. Aadhaar and PAN of all coparceners  
5. PAN Card of Joint Hindu Family  
6. Oath of the coparcener, birth of coparcener and minor coparcener and minor coparcener attaining majority (18 years), a fresh JHF letter (COS 3A) has to be executed  
| 6 | Trusts | KYC Documents  
1. Registration Certificate  
2. Trust Deed  
3. PAN of the Trust; and  
4. (a) Aadhaar Number; and (b) Permanent Account Number of Form 16 issued to the person holding PAN on its behalf or where an Aadhaar number has not been assigned, proof of application towards enrolment for Aadhaar and in case Permanent Account Number is not submitted in an Officially Valid Document shall be submitted.  
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 IV)
The beneficial owner, as per Rule 9(3) of PMLA Amendment Rules 2012 is determined as:

(a) Where the customer is a company, the beneficial owner is the natural person(s), who, whether acting alone or together, or through one or more juridical person(s), has/have controlling ownership interest in or who exercises control over the company.

Explanation: For the purpose of this sub-clause:

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

(ii) "Control" shall include the right to appoint majority of directors or to control the management or policy decisions including by virtue of their shareholding or management rights or shareholders agreements or voting agreements.

(b) Where the customer is a partnership firm, the beneficial owner is the natural person(s), who, whether acting alone or together, or through one or more juridical person(s), 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 alone or together, or through one or more juridical person(s), have/have ownership of or entitlement to more than 15% of the property or capital or profits of such association or body of individuals.

(d) Where the client is the trust, the identification of the beneficial owner shall include identification of the author of the trust, the trustee, the beneficiaries who holds the position of senior managing official.

(e) Where the client or the owner of the controlling interest is a company listed on stock exchange or is a subsidiary of such a company, it is not necessary to identify and verify the identity of any shareholder or beneficial owner of such companies.