KVB Karur Vysya Bank *Smart way to bank*	Branch	Instant Account Opening Form For Individuals (Primary Applicant) e-kyc / Non E-kyc

Product: **ORN: _____/_____**	**A/c Num:** ..... **CKYC ID**

First Name	Middle Name	Last Name	Customer ID	Date of Birth

Father's Name	Mother's Name
Spouse Name	Guardian Name

Joint Holder 2	Joint Holder 3	Joint Holder 4

Gender M / F / T	Married Y / N	Nationality	Religion	PAN: Aadhaar:

E Mail	Mobile	Profession	Politically Exposed Person (PEP) ☐ YES ☐ NO	Qualification

Identity Proof Details Expiry Date:	Address Proof Details Expiry Date:	Nature of Business	Annual Income / Turnover

Address (Permanent)	**City:** **State:** **Pincode:**
Address Communication (Mention mailing address if different from permanent address)	**City:** **State:** **Pincode:**

Residence for Tax Purposes in Jurisdiction(s) Outside India - Y / N

Operating Instructions		**Initial Payment Amount**

Photo	Photo	Photo	Photo
Signature (A/c holder 1)	**Signature (A/c holder 2)**	**Signature (A/c holder 3)**	**Signature (A/c holder 4)**

KYC details of Primary Applicant. (Joint account holder(s) have to submit separate KYC form)

Assets Owned (Tick)	Car	House	Two Wheeler	Gold	Silver	Land	Four Wheeler
Other Assets							
Loans Availed (tick)	Credit Card	Personal	Jewel Loan	Professional	Two Wheeler	Four Wheeler	Mortgage Housing
Other Loans							
Investments (tick)	Deposits	Insurance	Shares	Mutual Funds	House :- Rented / Owned / Employers		
Other Investments							

SMS Alert	Debit Alert: Yes / No Amount above: ₹	Credit Alert: Yes / No Amount above: ₹	Both: Yes / No Amount above: ₹
E-Mail Alert	Debit Alert: Yes / No Amount above: ₹	Credit Alert: Yes / No Amount above: ₹	Both: Yes / No Amount above: ₹

Rules and Regulations:

Account Opening: I/ We have checked and confirmed the details entered on the device. The terms and conditions, services, product features, charges etc. have been explained to me/us. I/We understand that detailed and updated information on all services, terms and conditions, rules and regulations etc. are available inside the welcome kit and also on the corporate website www.kvb.co.in. I/We accept and agree to be bound by the said terms and conditions, and I/We understand that changes to terms and conditions will be available in the corporate website www.kvb.co.in only.

Services and Charges: I/We understand that the Bank at its absolute discretion shall discontinue any of the services completely / partially by issuing due notification to me/us. I/We agree that the Bank shall debit my/our account for service charges as applicable from time to time with applicable service tax. I/We understand that any change to service charges/fees etc. will be communicated to me/us 30 days in advance through SMS/e-mail. If no funds are available in the account to pay fees/charges, I/We authorize Karur Vysya Bank Ltd. to set off any available credit, including amounts flowing into the account from collection proceeds or any deposits.

Account close/freeze: I/We hereby authorize Karur Vysya Bank to close my/our account in-case (a) there are high occurrences of dishonored payments in the account. (b) If it is suspected that my/our account is being misused as a money mule or as a channel for unauthorized money pooling or as a conduit for any illegal activity. I/We hereby authorize Karur Vysya Bank to freeze my/our account incase there is no operation in my/our account for a continuous period of 2 years.

Channel facilities: All channel facilities provided by Karur Vysya Bank including Debit cards, Internet Banking, Mobile Banking etc. are subject to specific guidelines that are available in www.kvb.co.in. I/We am/are aware that Karur Vysya Bank does not seek any information relating to sensitive credentials like ATM card number, CVV number, Internet Banking login ID/Password, T-pin, Mobile Banking login/password, M-pin etc. through SMS/e-mail/phone/otherwise. I/We further agree and confirm that Karur Vysya Bank shall not be liable for any losses arising from my/our sharing/disclosing of sensitive credentials to anyone. I/We further agree to take all precautions to protect my/our account details so as to avoid any unauthorized use.

I/We hereby note to update the change to my/our personal details to the Bank. I/We agree to indemnify the Bank for any fraud, losses & damages due to my/our providing wrong information or not providing information in time to Karur Vysya Bank.

Welcome kit acknowledgement: I/We hereby acknowledge that I/we have received the welcome kit with account number _____. I/We understand that the account shall be operated only after it has been activated and an SMS/E-mail confirmation is sent to me/us by the Bank. I/We are aware that the delivery of welcome kit cannot be construed to mean that

Karur Vysya Bank has agreed to open the account. The Bank at its sole discretion can reject my/our application without assigning any reason whatsoever or call for additional documents. In case of rejection of my/our application, I/we undertake to return the welcome kit to the Bank.

I/We hereby grant my/our explicit consent to receive transactional and promotional alerts / information on my/our mobile number/ email ID. For the purpose of providing certain services, the Bank is/ may be required to engage the services of specialized and other service providers/agents. I/We authorize the Bank to furnish any information regarding my/our account to these service providers/agents.

I/We declare that the information provided in the application form is true and correct to the best of our knowledge and belief.

Re-KYC (Applicable for existing customers):

☐ I/We hereby declare that I/we are residing in the same address and there is no change in the mobile/contact no./Identity address as detailed earlier. This can be treated as KYC re-verification.

☐ I/We hereby declare that there is change in my residential address/Mobile no. (enclosed the proof for the same)

Signature A/c holder 1 **Signature A/c holder 2** **Signature A/c holder 3** **Signature A/c holder 4**

Please do not sign if the form is blank. Please ensure all relevant sections and columns are completely filled to your satisfaction and then sign the form.

e-KYC resident consent (For paperless KYC verification): I hereby grant my explicit consent to the Bank to retrieve my demographic details viz.. Name, Age, Gender, Address, Photograph etc. available with UIDAI (Unique Identification Authority of India) and authorize the Bank to store the demographic details for their records. I understand that the details can be retrieved by the Bank only when I furnish my Aadhaar number to the Bank and authenticate with my finger prints/iris on a biometric device, and that my biometric finger prints / iris pattern details will be used by the Bank only for authentication of my details with UIDAI and will not be stored by the Bank in electronic form or otherwise. I also understand that my details cannot be compromised during electronic transfer of data as the Bank uses a secure medium of communication.

Signature of the primary account holder

I confirm that I personally know the applicant detailed herein for more than 6 months and confirm his / her identity and address.

Introducer ID: **Introducer Name:** **Introducer A/c:**

LC(code): **LG(code):** **RM(code):** **Signature of the Introducer**

I hereby certify that this account opening form is complete in all respects and relevant documents have been obtained as per the KYC guidelines of RBI. Due diligence has been performed to verify the genuineness of the customer.

Risk Category (Primary Customer): Low / Medium / High **Date:** **Signature, seal & code of Bank Official**

IF MINOR ACCOUNT

Name of the Parent / Guardian _____

Relationship ☐ Father ☐ Mother ☐ By Court order (enclose a copy)

I shall represent the minor in all transactions of any description in the above account till the said minor attains majority. I shall fully indemnify the bank against any claim of the above minor for any withdrawal/transaction made by me in his/her account.

DECLARATION OF THE GUARDIAN

*My minor son/daughter, Master/Miss ..... has opened on SB Account with your bank with A/c No. ..... in his/her own name. I declare the date of birth of the minor is ...../...../.....

*I have opened a joint SB A/c with your bank in the name of myself and my minor son/daughter, Master/Miss ..... with A/c No. ..... I declare the Date of birth of the minor is ...../...../.....

*I am his/her natural and lawful guardian. *I am the guardian appointed by the court vide order dated ...../...../..... (Copy enclosed).

For the sake of operational convenience, I have requested the bank to issue an ATM Debit Card to my minor son/daughter to be used by him/her. I will explain to the minor, the rules of operation of the account as well as safeguards to be followed while using ATM Debit Cards. I will suitably guide my son/daughter for the safekeeping of the ATM Debit card and maintaining the secrecy of PIN number allotted to him/her. I will also explain the consequences of loss/misuse/abuse of the ATM card. I undertake to supervise the use of the ATM debit card by the minor and the account would be operated under my guidance and I will monitor the transactions done through ATM. I will not hold the bank responsible and liable for any transactions done by the minor and I undertake not to make any claim against the Bank for consequences arising out of unauthorized use/misuse/abuse of the card. All the transactions done using the ATM Debit Card will bind me, as if done by me only.

*Strike out whichever is not applicable. **SIGNATURE OF THE GUARDIAN**

FORM NO. 60

(See third proviso to rule 114B)

Declaration to be filled by a person who does not have either a PAN or General Index Register Number and who makes payment in cash in respect of transaction specified in clauses (a) to (h) of Income Tax Rule 114B.

Full name of the Declarant		Account Number
Address of the Declarant		
Particulars of transaction: Opening of Savings / Current A/c	Amount of transaction	If applied for PAN and it is not yet generated Date of application _____ Acknowledge number _____
If PAN not applied, fill estimated total income (including income of spouse, minor child etc. as per Section 64 of Income-tax Act 1961) for the financial year in which the above transaction is held a. Agricultural Income (₹) _____ b. Other than agricultural Income (₹) _____		
Details of document being produced in support of address		

Declaration by Customer

I do hereby declare that what is stated above is true and correct to the best of my knowledge and belief. Verified today, the _____ day of _____ 20___

Date :

Place : Signature of the Declarant

Nomination Form (DA-1) - Nomination under Section 45ZA of the Banking Regulation Act,1949 and Rule2(1) of the Banking Companies (Nomination) Rules,1985

Bank has explained to me the benefits of availing nomination for deposits. I/We do not wish to avail nomination facility.

I/We nominate the following person to whom in the event of my/our death, the eligible amount outstanding in the account _____ shall be returned by The Karur Vysya Bank Ltd. _____ branch in which the deposit is held.

Account Type:	Account No.	Nominee Name	Date of Birth	Relationship

Address	Gender - M / F / T Mobile No. _____

Strike out if nominee is not a minor

As the nominee is a minor on this date, I/we appoint Shri/Smt/Kum _____ Aged _____ currently residing at

_____

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

Name of witness 1:	Address of witness 1:
Name of witness 2:	Address of witness 2:

Place:

Date : **Signature of the account holders**

- **Tear Off Portion** -

Acknowledgement to customer for Nomination Registration by Bank

The Karur Vysya Bank Limited	Nominee Name and Address
Account Number:	Nominee Relationship
Registration No. & Date	Signature of Manager / Officer

KVB **Karur Vysya Bank**
Smart way to bank

Application for E-services
For Individuals / Corporate

Photo
Please paste colour stamp size photo here. Please do not use pins, staples or tape

Please fill all the details in CAPITAL LETTERS and in **BLACK INK** only.

Branch Name: _____ ***Branch Code:*** _____ ***Date*** _____

CUSTOMER ID		**ACCOUNT NO.**																	

I/We wish to apply for the following E-Services with your bank. I/We furnish the details of my/our account for which the facility shall be enabled.

FACILITY / SERVICES REQUIRED

☐ Debit Card ☐ Add on Card ☐ Alert (Mob / E-mail) ☐ Internet Banking ☐ Mobile Banking (Dlite)

Mr./Ms/ Messers	ACCOUNT NAME: (IN THE ORDER OF FIRST, MIDDLE & LAST NAME) leave space between words.

Fill up the rows applicable to the facility requested

1. DEBIT CARD (Name to appear on the card)			
PHOTO CARD ☐ YES ☐ NO		ADD ON CARD : ☐ YES ☐ NO	
2. ADD ON CARD DETAILS	CUSTOMER ID	☐ JOINT HOLDER	☐ NON CUSTOMER (Joint applicant Form to be attached)
ADD ON CARD (Name to appear on the card)			
3. ALERT: ☐ SMS / ☐ E-mail ID	Customer ID	Mobile Number / E-mail ID	
ALERT: ☐ SMS / ☐ E-mail ID	Customer ID	Mobile Number / E-mail ID	
ALERT: ☐ SMS / ☐ E-mail ID	Customer ID	Mobile Number / E-mail ID	
SMS: TRANSACTION TYPE ☐ Debit ☐ Credit ☐ Balance		E-MAIL: TRANSACTION TYPE ☐ Debit ☐ Credit ☐ Balance	
AUTHORISED USER NAME – 1 (For Alert)			
AUTHORISED USER NAME – 2 (For Alert)			
AUTHORISED USER NAME – 3 (For Alert)			
4. MOBILE BANKING – Dlite (mobile number)	**9** **1**		
AUTHORISED USER NAME (For Mobile banking – Dlite)			

5. NET BANKING: ☐ Retail – ☐ Fin-Personal ☐ Fin-Personal and Third Party ☐ Non-Fin

☐ Corporate – ☐ Fin ☐ Non-Fin (Maker is one who enters the transactions. Checker is the one who authorize the transaction.)

AUTHORISED USER NAME	E-MAIL ID	Mobile Number	Maker / Checker	Limit (₹)

6. Net Banking Transaction Authentication Method: ☐ OTP (SMS/EMAIL) ☐ NETSHIELD (Soft Token)

I/We confirm that the mandate from the competent authority has been obtained for the corporate user(s) for operating our accounts and transaction through internet banking services of KVB. The copy of the resolution is enclosed.

SIGNATURE OF THE ACCOUNT HOLDER/S

DECLARATION

Debit Card: I/We have read and understood the terms and conditions governing the usage of the Debit Card. I/We accept to be bound by the said terms and conditions and to any changes made therein from time to time by the Bank, at its sole discretion without any notice to me/us. I/We confirm that I/we am/are the sole account holder or have the required mandate to operate all the accounts linked to the Debit Card(s) singly. I/We understand that upon issue of a Debit Card to me/us, the existing ATM card linked to my account will be deactivated. I/We understand and undertake that the usage of the Debit Card shall be strictly in accordance with the Exchange Control Regulation and in event of any failure to do so, I/we will be liable for action under the Foreign Exchange Management Act, 1999 and the amendments thereof stipulated by the Reserve Bank of India, or rules notified under the Act or any other Act governing such transactions. I/We accept full responsibility for my Debit Card and agree not to make any claims against Karur Vysya Bank, in respect thereto. I/We agree that the cash deposited by me/us in the BNRM/CDM will be credited by the Bank to the account after due verification and if it is found in order. I/We agree further that disputes related to ATM transactions will be resolved by the Bank as per regulatory TAT.

Mobile Banking (Alert): I/We wish to apply for the SMS banking and subscribe for the Mobile alerts facility offered by KVB. I am herewith furnishing the details of my/our account for which this facility shall be enabled. I/We have read and agree to abide by the terms and conditions governing KVB @ Mobile made available to me/us by THE KARUR VYSYA BANK LTD. I/We am/are responsible for the registration of Mobile Banking at the Hand phone Number/s mentioned above. In the event of availing any additional/specialized facility through Mobile Banking, I/we shall be fully responsible for the account being debited on instruction from the above mobile Number/s. I/We have no objection to the fees, duties or any other charges which is associated with the service. In case of any mistake on my part or that of the mobile service provider in respect of these services, I/we agree that the Bank will not be responsible and agree not to make any claim against the Bank.

Mobile Banking (Dlite): I hereby confirm that the following. I / We have read and agree to abide by the terms and conditions governing Mobile Banking services (KVB Dlite) made available to me/us by THE KARUR VYSYA BANK LTD. (a copy of which I am in possession/displayed in the banks website www.kvb.co.in) I am the sole account holder or I have the required mandate for joint account to singly operate the account through mobile banking. I am solely responsible for all the transactions happening through my mobile number. I will keep the application password / MPIN / any other form of security/authentication PIN provided by the bank and maintain the confidentiality and secrecy. In case of change in mobile number, I will uninstall/remove the mobile banking application installed in my mobile, for maintaining the confidentiality and secrecy. In case of lost / theft of my mobile / SIM, I will immediately inform the bank to cease/suspend the mobile application facility. I am aware of the charges applicable for this service and hereby authorize Karur Vysya Bank to debit my account(s) towards any service charges for availing mobile banking facility, as and when it is applicable. Charges as per my tarrif plan may be levied by my mobile service provider. I declare that the above details mentioned in the application are true and correct to the best of my knowledge.

INTERNET BANKING: I/We have read and agree to abide by the terms and conditions governing KVB@NET internet facility of THE KARUR VYSYA BANK LTD. provided to me/us including those excluding/limiting the Bank's liability and agree to any other changes to be made by the Bank from time to time and acknowledge that the Bank may in its absolute discretion discontinue any of the services completely or partially without notice to me/us. I/We request you to provide access as requested above. I/We agree that the Bank may debit my/our account for the service charges as applicable from time to time. For NRI customers, OTP will be delivered to registered EMAIL ID only.

KVB-Netshield: I/We agree to download and use the KVB-Netshield App (Soft Token), which generates time-based one-time passcodes (TOTP) for me/each individual authorized signatory(s) as mentioned above, for the purpose of securely transacting my/our accounts through internet banking. I/We understand that the app is to be installed on a registered mobile device with the bank and linked to my/our internet banking profile. Use of the KVB-Netshield App for retail and corporate users/Non-individual User(s) is optional and subject to user discretion. I/We confirm that the mandate from the competent authority/Personnel has been obtained for the corporate user(s)/Non-individual User(s) for operating our accounts and transacting through the Internet Banking services of KVB. The details of the resolution and a copy are enclosed.

In order to ensure safety of "Online" banking, I/we shall ensure to observe the following precautions: a) I/We will visit the Internet Banking site directly. I/We will avoid accessing the site through a link from another site or an email and verify the domain name displayed to avoid spoof websites. b) I/We will ignore any e-mail asking me/us the password or PIN and inform the Bank of the same immediately to investigate the same. c) I/We understand that neither the Police nor the Bank will ever contact me/us to ask to reveal my/our online banking or payment card PINs, or my/our password information. d) I/We will not use cyber cafes / shared PCs to access our Internet banking site.e) I/We will update our PC with latest antivirus and spy ware software regularly. I/We will install security programmes to protect against hackers, virus attacks or malicious 'Trojan Horse' programmes. I/We understand that a suitable firewall installed will protect my/our PC and its contents from outsiders on the Internet. f) I/We will disable the 'File and Print Sharing' feature on my/our operating system. g) I/We will log off from the bank's website in my/our PC when not in use. h) I/We agree not to store my/our ID/PIN in the Internet Explorer browser i) I/We agree to check my/our account and transaction history regularly j) I/We will use the Bank's websites to get help and guidance on how to stay online. k) Customer has to inform whenever there is a change in the authorised signatory to the Bank immediately. I/We agree that the Bank is NOT liable for any loss arising from my / our sharing or otherwise passing of my /our User Ids, passwords, cards, card numbers or PINs with anyone, AND from their consequent unauthorized use.I/We have read and agree to abide by the above additional terms and conditions governing KVB@NET, Internet Banking facility of THE KARUR VYSYA BANK LTD. provided to me/us which shall constitute an agreement between me/us and the Bank. I/We have read and understood the rules governing the above channel services and agree to abide by the same.

SIGNATURE OF THE AUTHORISED USER **SIGNATURE OF ACCOUNT HOLDERS**

Note: 1. For existing customers the details given in the above application should be same as in the customer master. This should be strictly verified by the Manager/Officer before forwarding. 2. For new accounts, leave account number column as blank. 3. Add on cards should be issued only to the spouse of the account holder (If not a joint account holder).	I certify that all the above information has been verified, updated appropriately and are correct. The above requested services can be enabled for the applicant. **MANAGER / OFFICER** **DATE:**

KVB Karur Vysya Bank
Smart way to bank

FATCA/CRS Declaration Form (For Individuals)
(Foreign Account Tax Compliance Act / Common Reporting Standard)

Customer ID:		**Customer Name:**			
Mobile No.: Prefix with country code		**E-Mail:**			
City of Birth:			**Occupation:**		
PAN:		**Aadhaar No.:**		**Date of Birth:**	
Fathers' Name:		**Spouse Name:**			

PART A	
Country of Residence	
Residence for Tax Purposes (Country)	
Address (if outside India)	
Country of Birth	
US Person* (YES / No)	

PART B

If in any of the fields under "PART A", the 'Country' mentioned is **other than 'INDIA' or if U.S. person=Yes,** then either fill the details in Part-B (i) below **OR** sign the self-declaration in Part-B(ii)

Part B (i)

S.No. (1)	Country of Tax Residency # (2)	Tax Payer Identification Number (TIN) / Functional Equivalent (3)	Issuing Country of TIN / Functional Equivalent (4)	Specify whether column (3) is TIN / Functional Equivalent (5)

to incude all countries other than India, where investor is Citizen / Resident / Green Card Holder / Tax Residert in those respective countries especially of USA

Part B (ii) (If Part B is applicable but Part B(i) has not been filled in, kindly provide information below)

I confirm that I am neither a U.S. Person nor a resident for Tax purpose in any country other than India, though one or more parameters suggest my relation with the country outside India. Therefore, I am providing the following document as proof of my citizenship and residency in India.

☐ Passport ☐ Voter ID ☐ Aadhaar ☐ PAN ☐ Driving License ☐ Govt. ID
☐ NREGA Job Card **Document# _____**

Signature

***-Definition for the term 'U.S. Person' is available on the rear of this form**

Declaration by customer:

1. I hereby certify that I have declared my status as per the rules applicable under Section 285BA of the Income Tax Act, 1961 as notified by Central Board of Direct Taxes(CBDT) vide notification No.S.0.2155(E) dated 7th August 2015 and RBI Circular No. RBI/2015-16/165.DBR.AML.BC.No.36/14.01.001/2015-16 dated 28th August 2015 in this regard.
2. I understand that the Bank is relying on this information for the purpose of determining the status of the applicant named above in compliance with FATCA/CRS. I shall seek advice from a professional tax advisor for clarification on my tax residency and its implication under FATCA/CRS.
3. I understand and acknowledge that as per the provisions of Income Tax Act, Rules made thereunder and guidelines issued by the 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) and Common Reporting Standards (CRS) and or any other similar arrangements.
4. I certify that the information provided by me above as applicable to me and signed by me as well as in the documentary evidence provided by me is, to the best of my knowledge and belief, true, correct and complete and that I have not withheld any material information that may affect the assessment/categorization of my account as a U.S. Reportable Account or other Reportable Account or otherwise. In case any of the above information is found to be false or untrue or misleading or misinterpreting, I am aware that I may be held liable for it.
5. I undertake the responsibility to declare and disclose within 30 days from the date of change, any changes that may take place in the information provided above, as well as in the documentary evidence provided by me or if any certification becomes incorrect and to provide fresh and valid self-declaration along with documentary evidence.
6. I agree to make good any loss that may be caused to KarurVysya Bank on account of providing incorrect or incomplete information by me.

Place: **Date:** **Customer Signature**

Note:

The term 'United States person' will be based on one or more of the following indicia:

1. An individual, being a citizen or resident of the United States of America.
2. Unambiguous indication of a US place of birth.
3. Current US mailing/residence address (including a US post office box)/Current U.S. telephone Number.
4. Standing instructions to transfer funds to an account maintained in USA.
5. Current effective power of attorney or signing authority granted to a person with a US address (or) An 'in-care-of' or 'Hold mail' address that is the sole address the Indian Financial Institution has on the file for the account holder.

Signature & Stamp of Branch Official

---------- **Tear off portion** ----------

Acknowledgement

Karur Vysya Bank hereby confirms that the Bank has received FATCA/CRS declaration from Mr/Ms/Mrs _____ on _____

Signature & Stamp of Branch Official