

Individual Client Master Maintenance



(For Office use Only) CIF No.

Account No.

Date

Branch to affix rubber stamp of name and code no.

Instructions :

1. Please fill up in BLOCK letters only and use black ink for signature. Please leave one box blank between two words. Tick (✓) the appropriate boxes.
2. Fields marked asterix (*) are not mandatory.
3. Please affix a passport size photograph in the box provided. Also enclose another photograph for affixing in the pass book.
4. For opening account of minors where proof of identity/address is not available the same will be provided by Father/Mother and Natural Guardian.
5. In case of illiterate customers. Left Thumb impression (LTI) to be affixed and verified.

Branch / Office Code

Customer Type : Single Joint Corporate Minor Senior Citizen

Number of Joint Customers Customer IDs

Relationship : Son Father Mother Brother Sister Uncle Other Specify

Title Code : Sri Smt. Kumar Kumari M/s.

First Name *

Middle Name

Last Name *

Customer Alpha ID

Constitution Code * Individual / Proprietary / Minor

Weaker Section Code : SC ST Women Minorities SHG Others

Father Name

Residential Status : Resident Non-Resident

Address Type :

Company / Third Party Name :

Address

Permanent

Communication

House No.	<input type="text"/>	<input type="text"/>	<input type="text"/>
Street	<input type="text"/>	<input type="text"/>	<input type="text"/>
Village	<input type="text"/>	<input type="text"/>	<input type="text"/>
Mandal	<input type="text"/>	<input type="text"/>	<input type="text"/>
Pin / Zip Code	<input type="text"/>	<input type="text"/>	<input type="text"/>
Location Code	<input type="text"/>	<input type="text"/>	<input type="text"/>
Country	<input type="text"/>	<input type="text"/>	<input type="text"/>
Phone Numbers	<input type="text"/>	Mobile Numbers	<input type="text"/>

Staying Since Years Date

Customer Category Code

Individual Association Trust PACS/LSCS HWCS Bank Staff Public Ltd., Private Ltd.,

Customer Segment Code

Direct Finance to Agriculture Indirect Finance to Agriculture Cottage and small scale industries
 Drip irrigation /sprinkler irrigation Agri Allied Activites Loans to Artisans Educational Loan
 Professional and Self Employed Small Road and Transport Operators Others-Miscellaneous

Business Division :

Retail Corporate SME / FIRM PACS/LSCS HWCS Other Societies Others

Personal Details :

Date of Birth Place of Birth

Sex : Male .Female Marital Status : Single Married

Spouse Details :

Spouse Customer Number Date of Birth

Spouse Name Wedding Date

Proof of identity

- A) Passport where the address differs
- B) Voter ID Card
- C) PAN Card
- D) Govt./Defence ID Card
- E) ID Card of reputed employer
- F) Driving License
- G) Photo - ID card issued by Post Office
- H) Photo - ID card issued by Universities/ Institutes approved by UGC / AICTE
- I) Letter from a recognized public authority or public servant verifying the identity and residence of the customer*

Proof of address (Correspondence Address)

- A) Credit card statement
- B) Salary Slip (with address)
- C) Income tax/Wealth tax assessment order
- D) Electricity bill
- E) Telephone bill
- F) Bank Account statement
- G) Letter from a reputed employer
- H) Letter from any recognized public authority
- I) Ration Card
- J) Copies of Registered Leave & License Agreement/ Sale Deed/Lease Agreement
- K) Certificate issued by hostel warden of University / Institute (approved by UGC/AICTE) where the student resides*
- L) For students residing with relatives, address proof of relatives along with their identity proof*

No.:
 Issued at :
 Issue Date :
 Expiry Date :

No.:
 Issued at :
 Issue Date :
 Expiry Date :

Contact Person Details & Introduction Details : Please Tick(✓) (*)

Contact Person Available Yes No

Contact Person Name

Designation

Residence

Office

Telephone Numbers Mobile

Email Id.

I _____ confirm that know the applicant(s) for more than _____ months/years and confirm his/her/their identity and address as stated above.

Date

Signature of the Introducer _____ Sign verified by (Sign.ENo. & Stamp)

KDCC bank agreeing to open my Small Deposit account under liberalized KYC norms specified by RBI, I undertake to submit the required KYC documents as and when the balance or total annual transaction in account exceed the stipulated limits in this regard. In the event of non compliance the Bank is within its rights to stop operations in account after advance notification as per RBI instructions.

Signature of the Applicant _____

Credit limits with other Bank / PACS : Yes No

Accounts with Other Banks Yes No

Sl.No.	Bank Name	Branch Name	Account Number	Type & Facilities

Employment Details : Type of Employment : Please Tick(✓) (*)

- Employed Self Employed/Own Business Not Employed
- Retired / Pensioner Pensioner Others

Relation with Bank :

Employee Director Outsourced staff Staff Family Members Former Employee
Employee / Staff Number

Occupation

Farmer/ Agriculturist Self Employed Pensioner Home Maker/Housewife Service
Businessman Advocate / Lawyer Doctor Architect Engineer
Others Student

Employee with company
Employee number assigned by
Employer
Company Address
Position / Designation
Working since Date Retirment Date

Income Details : Please Tick(✓) (*)

Annual Income
Annual Income Slab <= 1Lakh > 1Lakh <=2.5Lakh > 2.5Lakh <= 5 Lakh Above 5 Lakh

TDS / PAN Details :

PAN / GIR Number or **Form 60**
Form of declaration to be filed by a person who does not have either a Permanent Account Number or General Index Registration Number and who makes payment in respect of transaction specified in clause (a) to (h) of rule 114B
Full name and address of declarant _____

Particulars of transaction - Opening of _____ account (s)
Amount of transaction _____
Are you assessed to tax ? Yes No
If yes. i) Details of Ward/Circle/Range where the last return of income was filed, ii) Reason for not having Permanent Account Number / General Index Register Number _____
Details of documents being produced in support of address in column(1) _____
IT Status Code Resident Individuals Non-Resident Individuals Nominal Members Form 15G Form 15H
IT Sub Status Code TDS Exemption Yes No

Verification

_____,do hereby declare that is stated above is true to the best of my knowledg and belief. Verified today, the _____ day of _____ 20_____
Place : _____
Signature of the Declarant _____

Type of Accommodation : Please Tick(✓) (*)

Own Independent House Own Flat On Rental Company Provided Joint Family Others
Customer Owns a Two Wheeler Yes No
Customer Owns a Car Yes No
Insurance Policy Information : Available Plan to take new Policy in the near future

Corporate Cleint Details :

Customer Name :
Constitution Code : Private Ltd., Company Public Ltd., Company Bank
Authorized Capital
Issued Capital Paid up Capital Networth
Date of Incorporation Reg. Number Reg.Authority
Registration Date Reg. Expiry Date
Reg. Office Address

FOR OFFICE USE :Risk Categorization :

LOW	Medium	High
-----	--------	------

I hereby declare that this account opening form is complete in all respects. I have verified the signature of the introducer and it is found correct. All the signatories have signed in my presence. All KYC norms are fully complied with. Relevant documents have been obtained. I have verified the documents produced for identity and address proof with the original and certified to that effect on the copies. I authorise opening of the account.

Date _____

Manager / Sub Manager / Asst. Manager's Name _____ Signature _____

Certified that the implications and conditions for the operation of the account have been explained to the depositor (only in case of illiterate applicant)

Open Account :Date

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

 (Authorised Signatory)**Account number generated :**Date :

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

 (Authorised Signatory)**RULES & REGULATIONS**

1. As per the extant Reserve Bank of India (RBI) guidelines, which are mandatory, photographs of all applicant(s) / Power of attorney holders (i.e. who are authorized to operate the account(s)) should be furnished to the bank.
2. As per extant Government of India (GOI) guidelines, PAN / Form No. 60/61 (Where PAN is not available) is required to be furnished.
3. Savings Bank A/c (SB A/c) can not be opened for business purposes as per RBI directives and hence SB a/c should be used to route transactions of only non-business / non-commercial nature. In the event of occurrence of such transactions or any other such transactions that may be construed as dubious or undesirable, the Bank reserves the right to unilaterally freeze operations in such accounts.
4. The balance in the account must adhere to the minimum monthly/quarterly average balance stipulation laid down by the Bank and communicated to you at the time of opening of the account. Non-maintenance of such monthly/ quarterly average balance will attract applicable penalty on a monthly/quarterly basis and on a date determined by the bank.
5. If there is no transaction by the account holder in the account continuously for 24 months, the account automatically gets classified as a "dormant / inoperative account" whereupon further debit transactions are not permitted in the ordinary course. A request for activation of the account has to be made by the customer and the customer is subject a fresh to KYC norms (proof of address).
6. If the balance in the account becomes zero and remains so continuously for three months or more, the Bank reserves to itself the right to close the account without any obligation to intimate the customer.
7. Satisfactory conduct of the account entails maintaining stipulated monthly/quarterly average balance as well as sufficient balance to honour cheques issued to third parties. If there are high incidences(i.e. more than 3 cheque returns for want of funds) to the contrary, the Bank reserves the right to close the account under intimation to the customer.
8. Any special instructions, both financial and non-financial in nature, like standing instructions, stop payment instructions, issuance of cheque books, issuance of duplicate ATM Cards / PIN etc. must be communicated in writing. Otherwise, it shall not be binding on the Bank to comply with such instructions.
9. Any change of address should be immediately communicated in writing to the Bank. The bank will be sending through courier or post from time to time PIN mailers and any other notices / correspondences. Hence, it is incumbent upon the applicant(s) to intimate change in mailing address, if any, immediately without any loss of time. The bank will not be responsible for any loss, damage or consequences for wrong delivery of the above items arising out of non-intimation of change in mailing address.
10. The account number is to be quoted in pay in slip / cheques issued by the account holder and in all the correspondences with the bank.
11. The account holder(s) is / are expected to verify the entries made in the passbook and draw the attention of the bank to any errors or omissions that might be discovered. The bank does not accept any responsibility for any loss arising out of failure on the part of the account holder to carry out verification of entries in the pass book and to point out such error and / or omission within one month from the date of updation of pass book.
12. Alterations, if any, on cheques are required to be authenticated by the drawer's full signature against each such alteration. The Bank reserves the right to refuse payment of cheques that have been altered in any way unless the alteration is authenticated by the drawer under full signature as per specimen on record with the Bank. Cheques should be drawn in such a way as to prevent alteration after issue and the drawer's signature should be uniform with that on record.
13. No overdrawing is permissible in accounts.
14. The bank has the authority to debit the accounts to recover any amount credited erroneously.
15. Collection of outstation instruments entails collection charges. The bank does not accept any responsibility for loss, delay, mutilation or interception of the instruments in postal or courier transit.
16. The total numbers of withdrawals from a savings bank account during any quarter, whether by cheque or otherwise should not exceed 25 in all. In case of cheque, the date of payment and not the date of the cheque, will be taken as the date of withdrawal for the purpose.
17. Interest will be credited every six months on or about 30th September and 31st March calculated on daily product basis No interest will be allowed unless the amount accrued during the half year amounts to Re. 1/-.
18. When a customer wants his / her operative account at one branch to be transferred to another branch, he / she has to give his / her request in writing along with, unused cheque books. The bank will close the account and arrange to open a new account at the other branch and will issue new cheque book.
19. Local cheques, etc., may be tendered for collection sufficiently early in the day as required vis-a-vis the local clearing house times. Drawals against clearing cheques will be normally permitted only against cleared balances as per clearing house rules.
20. Please change the PIN for ATM operations, frequently. Please don't keep the blank signed cheque books. Keep the cheque books in lock and key.
21. Immediate credit of outstation / local cheques up to Rs. 15,000/- is permitted to satisfactorily operated Savings Bank account holders. For further details, contact your branch.
22. Nomination facility is available.
23. Passbook will be given to all SB account holders. If the customers want statement of accounts, then it will be issued on specific request and on payment of necessary charges.
24. The opening / operating / closing of any account are subject to the extant Know Your Customer (KYC) guidelines drafted in line with the RBI norms.
25. The Bank reserves the right to close the account(s), which according to the Bank is / are not conducted satisfactorily, after due notice to the customers without assigning any reasons thereof.
26. The Bank reserves to itself the right to alter, delete or add any of these rules at any time without prior intimation to individual customers or to refuse to open an account or to close any account. However such charges will be posted in the Bank's website and in the Notice Board of the branches.
27. Opening of the Savings Bank Account tantamount to deemed acceptance of the aforesaid rules and regulations as well as the fact of being informed about the various service charges being levied by the Bank and the terms and conditions guiding related products and service.

Signature of Applicant _____