RAMGARHIA CO-OPERATIVE BANK LTD.

Head Office : 1/4, Desh Bandhu Gupta Road, Pahar Ganj, New Delhi-110055 Ph. : 23525238, 23532705

PERSONAL INFORMATION SHEET (CONFIDENTIAL)

(Separate form for each account holder needs to be taken)

Account No. .....Date of Opening .....

Name .....

Father's/Husband's Name .....

PAN No. .....Aadhar Card No. .....Identity Card No. .....Passport No. .....

In case of Joint A/C Releationship between the applicants .....

Firm/Company Name .....

Residential Status .....Indian / Non Resident Indian (NRI)

Local Address .....

Permanent Address .....

.....

Business Address .....

Telephone No. (R) .....SMS Yes / No .....

Telephone No. (O) .....Mobile No. .....

A. PERSONAL INFORMATION :

i) Date of Birth ..... (ii) Category SC/ST/GENERAL .....

iii) Gender-Male/Female/Transgender (iv) Religion a) HINDU b) MUSLIM

c) SIKH d) CHRISTIAN e) BODH f) JAIN g) ANY OTHER.....

v) Martial Status.....Married / Unmarried

vi) Educational Qualification : a) Illetrate b) Middle c) HSC d) Graduate e) Post Graduate

vii) Educational Qualification (specify)

viii) The Individual's Residence is : a) Rented b) Self Owned

c) Family Owned d) Company Provided e) Others

B.I Occupation : Tick whichever applicable

a) Salaried b) Self Employed / Professional c) Business d) Student

e) Retired f) Agriculture/Professional g) House wife h) others (specify).....

B.II If Employed / Business / Professional : Tick whichever is applicable

a) Doctor b) Lawer c) Engineer d) C.A. e) Business f) Others

B.III Name & Nature of Business Activity in case of Business

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Sources of Funds : .....

Purpose of Opening the account .....

Potential Activity expected in the Account (pattern of receipt/payment/Credit/Debit entries)

.....

Any other Sources of Income .....

Signature of Customer's

C. (I) MONTHLY INCOME TICK WHICHEVER APPLICABLE :

A. Up to Rs. 20,000
B. Up to Rs. 20,001 to 50,000
C. Up to Rs. 50,001 to 1 lac
D. Up to Rs. 1,00,001 to Rs. 5 lac
E. Up to Rs. 5,00,001 to Rs. 10 lac
F. Above Rs. 10,000,00

(ii) Turn Over .....Monthly Turn Over .....Annual Turn Over .....

D-I Details of Family Member

(i) Spouse's Name ..... Date of Birth .....
(ii) Son's Name ..... Date of Birth .....
(iii) Son's Name ..... Date of Birth .....
(iv) Daughter's Name ..... Date of Birth .....
(v) Daughter's Name ..... Date of Birth .....

D-II* Any relative settled abroad : Yes /No. if Yes, mention their name and address*

A) Name ..... Address .....
.....
B) Name ..... Address .....
.....
C) Name ..... Address .....
.....

E* How many time you have been abroad in last 3 years ?

Never 1 to 5 times Above 5 time

* This information is optional. However, in case of high-risk category accounts, this is mandatory.

F. Do you have Credit card Yes / No If yes (Specify)

Name of Bank and Branch Types of accounts with number

(i) .....
(ii) .....
(iii) .....

H. Existing credit facilities, if any

a)	Car Loan	Yes / No	b)	Housing Loan	Yes / No
c)	Consumer Loan	Yes / No	d)	Laon against Security	Yes / No
e)	Education Loan	Yes / No	f)	Agriculture Loan	Yes / No
g)	Other Loan	Yes / No			

I. Assets : Total Value Rs. ..... (Approx) Agricultural Land .....

Tick whichever is applicable :

a)	Vehicle	Car	Two Wheeler	Value .....
b)	House you live in	Ancestral.....	Rental	Purchased .....
c)	Value of House	Up to 5 lacs	Up to 10 lacs	Above 10 lacs .....
d)	Insurance Policy	Up to 1 lacs	Up to 2 lacs	Above 2 lacs .....
e)	Other Investments	Up to 1 lacs	Up to 2 lacs	Above 2 lacs .....
f)	Any other Assets	Up to 1 lacs	Up to 2 lacs	Above 2 lacs .....

Signature of Customer's

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KYC CONTROL SHEET

(Separate form for each account holder needs to be taken)

Account No. .....Date of Opening .....

Name .....

Father's/Husband's Name .....

Met Face to Face Yes / No Signed Photograph held :- Yes / No

Photograph tallied with person met : Yes/No

Identity and Address proof :

Please ensure that any document(s) from Category A is/are sufficient(while opening of an account) for verification of idenfity & Residential Proof. In case person is not able to provide document(s) from category A to establish identity & proof of residence then ensure document(s) from category B1 & B2 are obtainined to establish the above.

Category - A

a) Copy of Passport / Voter's ID _____

b) Employer issued photo I Card+Employer Letter + Salary Slip (only for Public Limited Companies, Bank and Government Companies)

c) Last 3 months Bank statement + Bank Signature Verification (SV) + Self Cheque drawn on the Same account

In case the address does not match with the AOF a separate address proof (category B2 Documents) must be taken.

Category - B1

a) Pan Card_____ b) Driving License_____ c) P S U / Govt. Deptt. Issued I-Card

d) Bank Pass Book containing at least 3 months entries + Signature Verification from the bank + a self - cheque drawn on the same account.

Category - B2

a) Electricity Bill b) Physical Residence Verification c) PAN intimation letter

d) Land Line / WLL Telephone bill e) Mobile bill f) Life / Medical Insurance Policy

g) Municipal Tax / Water Bill h) Income Tax / Wealth Tax Assessment Order

I) DP A/C Statement j) 3 months Credit Card Statement (Latest copy must only be taken)

k) Aadhar Card _____

Income Tax Requirements

a) Copy of PAN Card b) Form No. 60

N.B. : The Branch Manager/authorised officer may rely upon above documents to their satisfaction for verification of identify & Residential Proof which is the purpose of obtaining the above documents.

Product used by customer as per profile :-

a) Savings b) Current c) FDR d) Cash Credit e) Term Loan

f) Locker g) Membership g) Any other

Introduction :

a) Introduction by existing customer having account more than 6 months of satisfactory operations/other well known public figure/person known to the bank Yes / No

b) In case introduction is not available, physicial verification of residence of customer / Principal Account holder (in case of joint acocunt) must be done by branch official and report of the same inclosed (clearly mark on the AOF introduction section that the account has been based on "Self Identification" based on documents+verification of residence and signed by the concerned employee)

Telephone No. Verification

The individual has been called on his landline / WLL / provided in the Account opening form and the availability of the customer confirmed verified Yes / No

Money Laundering Verification (ML)

Country of Domicile Risk a) High b) Medium c) Low

Risk weight of professional a) High b) Medium c) Low

Match with Politically Exposed person / Suspicious Transaction Report / Terrorist list - Yes / No

Money Laundering Risk Level a) High b) Medium c) Low
(To be based on other three status)

Set Threshold limit as per Customer/Business Profile .....

- Please note that original documents of all the above documents are sighed.
- Every page of all the documents copies be signed as **Original seen and verified** and should be dated by the bank / dealing official.
- Separate control sheet has to be prepared for each of the account holder in case of joint account holder / all partners / all the directors of the company / each Trustee / Beneficiary, whether account holder is / are authorised to operate the account or not.
- Separate Identity and address proof in conformity with the detail furnished in the application form for each of the account holder in case of joint account holder / all the partners / all the directors of the company / each trustee / Beneficiary, whether account holder is / are authorized to operate the account or not.
- In case of minor accounts the Guardian (Mother or Father) Photograph, identify and address proof must be taken+birth certificate of the minor/Passport/SSC Board Certificate/School leaving Certificate must be taken for of Date of Birth.
- Where the individual is not in a position to submit thye proof of residence due to residence not being in his name, you may take residential proof in the name of the individual blood relatives with whom the individuals is staying plus the relative identity proof.

Signature of Authorized Officer
Branch Office

Signature of Branch Manager
Branch Office