



### CUSTOMER PROFILE (For Non-Resident Individual)

\*Branch Code | | | |

\*Applicant Type ☐ Primary ☐ Joint ☐ Mandate Holder

**CKYC Number (If available):** | | | | | | | | | | | | | | | | | | | | | |

Please affix recent  
Passport Size Colour  
Photograph and Sign across.

Please ensure that the Photograph does not get defaced while affixing signature across photograph

\*Existing Customer ☐ No ☐ Yes; Customer ID Number : \_\_\_\_\_

\*Gender ☒ Male ☐ Female ☐ Third Gender

\*Title ☐ Mr. ☐ Ms. ☐ Mrs. ☐ Others \_\_\_\_\_

**\*Name**  
(As per Passport)

\*Father's Name

\*Mother's Name

\*Marital Status ☐ Unmarried ☐ Married ☐ Others\_\_\_\_\_

[illegible]

\*Resident Status ☐ NRI ☐ PIO/OCI ☐ \*Seafarer: ☐ Yes ☐ No

\*Date of Birth: | D | D | M | M | Y | Y | Y | Y | \*Country of Birth: | | | | | | | | | | | |

\*Date of Becoming NRI: | D | D | M | M | Y | Y | Y | Y | \*Nationality: | | | | | | | | | | | | | | | | | | | | | |

**Religion** ☐ Hindu ☒ Muslim ☐ Christian ☐ Sikh ☐ Buddhist ☐ Jain ☐ Others \_\_\_\_\_

Category SC ST OBC General Others

## OVERSEAS ADDRESS

\*Address Line 1:

Address Line 2:

Landmark	*City
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State	PIN Code	*Country

(Zip code/Area Code/or Equivalent)

### INDIAN ADDRESS

[illegible]

Address Line 2:

Landmark:  \*City

[illegible]

\*PREFERRED MAILING ADDRESS: ☐ Overseas ☐ Indian

(Valid documentary proof is mandatory for the preferred mailing address and all deliverables and communications shall be sent to the chosen preferred mailing address only)

<b>Office:</b>	ISD Code					STD Code					Contact No.								
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<b>Residence:</b>	ISD Code					STD Code					Contact No.								
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[illegible][illegible]

\*Indian Mobile No.

\*PREFERRED MOBILE CONTACT NUMBER:  Overseas  Indian (SMS alerts and OTPs will be sent to the preferred mobile contact no. only)

\*Educational Qualification: ☐ Under Graduate ☐ Graduate ☐ Post Graduate ☐ Professional ☐ Others \_\_\_\_\_

\*Source of Income: ☐ Salary ☐ Business ☐ Investment ☐ Agriculture ☐ Others \_\_\_\_\_

\*Gross Annual Income: ☐ Less than 5 lacs ☐ 5-10 lacs ☐ 10-20 lacs ☐ 20-50 lacs ☐ More than 50 lacs

\*Occupation: ☐ Service (Pvt) ☐ Service (Public) ☐ Service (Govt) ☐ Business ☐ Retired ☐ Professional

☐ Home Maker    ☐ Self Employed    ☐ Student    ☐ Others \_\_\_\_\_

\*PEP/Related to PEP: ☐ No ☐ Yes: \_\_\_\_\_

(Politically Exposed Person or related to a PEP must furnish the relevant information)

**Signature of the Applicant :**

**Indian Address Proof** (Mandatory if Indian address is selected as communication address) ☐ No ☐ Yes

**Overseas Address Proof** (Mandatory if Overseas address is selected as communication address) ☐ No ☐ Yes

<input type="checkbox"/> *PAN No:	<input type="text"/>	<input type="checkbox"/> Form 60 <b>(Please submit the signed form 60)</b>
<input type="checkbox"/> *Aadhaar No: XXXX XXXX	<input type="text"/>	<input type="checkbox"/> <b>I don't</b> have/wish to submit Aadhaar details

(Mention only Last 4 digits)

## Details of other Identification documents submitted (If any)

Document Name: \_\_\_\_\_ Document No: \_\_\_\_\_

Place of Issue: \_\_\_\_\_ Issue Date: 

D	D	M	M	Y	Y	Y	Y
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 Expiry Date: 

D	D	M	M	Y	Y	Y	Y
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☐ **I am non-resident** ☐ **resident of India.** I have declared my status as per the rules applicable under the provisions of Income Tax Act, 1961. I confirm having read and understood the terms and conditions governing the banking facilities/products being sought by me, including but not limited to those related to various services and alternate banking channels, and charges and fees, as provided on the official website of Ujjivan Small Finance Bank Ltd. ("the Bank") viz., [www.ujjivansfb.in](http://www.ujjivansfb.in) ("website"). I am aware and acknowledge that the Bank is not bound to send any deliverable or communication to the preferred address quoted by me, unless I have submitted to the Bank requisite OVD or any deemed OVD, as permissible as per the guidelines of the Bank/the Reserve Bank of India ("RBI"), in support of such address. The Bank is mandated to send all such deliverables and communications to my address in respect of which I have submitted requisite OVD or deemed OVD. I am aware and acknowledge that the Bank may at its sole discretion discontinue any of the services completely or partially without any notice to me. I shall abide by and be bound by all applicable rules, regulations, instructions and guidelines issued by RBI, the Common Reporting Standard ("CRS"), the Foreign Account Tax Compliance Act ("FATCA") and such other guidelines issued by governmental or regulatory authority, in force from time to time. I understand that I have certain rights over my personal data, in relation to collection, usage and processing. These rights relate to confirmation and access, correction and erasure, objection of disclosure, and portability of personal data, and these rights are available to me in the manner set out in the concerned guidelines of the Bank, drawn in conformity with the provisions of the relevant data privacy laws. I understand that my personal data may be collected by the Bank only with my valid consent, and that it may be used or processed only in accordance with the relevant guidelines of the Bank. Notwithstanding anything contained in any law (domestic and overseas) governing data protection and data privacy, the Bank is hereby authorized to exchange, share, disclose or part with, any or all of the information and data pertaining to me or my account(s) (including personal sensitive data/information and/or any other information that requires a consent under applicable provisions of relevant statutes/rules, whether provided by me or otherwise, with any statutory/regulatory bodies or financial institutions or Credit information Companies or parent/subsidiary/affiliate/associate of the Bank or any other third parties engaged by the Bank or with whom the Bank has business relationship, as may be required/permitted by any law, rule or regulations or as required by the Bank and I will not hold the Bank or its agents/representatives/employees liable for using/sharing such information. I am aware of the guidelines issued by the Central Board of Direct Taxes ("CBDT"), more particularly Rules 114E to 114H under the Income Tax Rules, 1962, requiring Indian financial institutions such as the Bank to seek additional personal, tax and beneficial owner information and certifications and documentation from all our account holders. Also, in relevant cases, information will have to be reported to tax authorities/ appointed agencies. Towards compliance of this, I shall provide information to institutions such as withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto. I am aware that the banking product sought for and the services associated with it, including the rights and obligations (if any) accrued upon me by virtue of the same, is/are not transferrable or assignable by me to anybody. I am aware of the guidelines issued by RBI on non-resident accounts, and I agree to abide by the same.

**Do Not Disturb Consent:** By sharing the mobile number and e-mail Id (and by informing the Bank about changes, if any, in the mobile number and/or e-mail Id) I certify, warrant, and represent that the given mobile number and the e-mail are within my exclusive usage and domain, and the same do not belong to and are not used by any other person. Further, I consent to receive communications through SMS, instant messaging and other modes of communication, including through WhatsApp platform, telephone calls (pre-recorded and/or artificial voice and/or auto-dialled and/or voice-over-IP service) from the Bank, its agents, authorised representatives, affiliates at the given mobile number and e-mail Id, for promotional or informational or marketing activities. I represent that I am permitted to receive messages and calls which are meant for me as the recipient, at the respective mobile numbers and e-mail Ids. I consent to the Bank to use my contact number/e-mail Id mentioned above, in connection with transactional, promotional as well as service related calls or messages, through Telephone/Mobile/SMS/e-mail by the Bank its agents, authorised representatives, affiliates. I consent for de-registering my contact number in the Do Not Call Registries and also to deactivate/de-register DND status of my contact number. I am aware that post de-registration of DND/NDNC, I may receive a call from the Bank to verify correctness of the request. I am also aware that I have the right and option to re-register for DND/NDNC any time at my discretion, after the Bank deactivating/de-registering the DND/NDNC status.

**C-KYC Consent:** I hereby authorize the Bank to upload the details provided by me on the Central KYC Registry. I also authorise the Bank to download my KYC details from the Central KYC Registry basis the KYC number submitted by me. I hereby consent to receiving information from Central KYC Registry through SMS/Email on the above registered number/email address.

I hereby declare that each and single data/information/particulars shared with the Bank relates to me and the same is true, correct and complete in all aspects and that I have not withheld any data/information/particulars. I shall, upon request by the Bank, submit such further data, documents, information, matters and things as the Bank may consider necessary. I am aware and acknowledge that any false/misleading data/information/particulars or suppression of any material fact will render me liable for it. If there occurs any change in the particulars furnished herein, including change in address or communication particulars, I undertake to intimate the Bank in writing about such change within 2 (Two) weeks of such change along with supporting proof. Till such time I serve upon the Bank the same, the Bank is authorised to recognise the herein furnished information for all activities. I shall indemnify and keep the Bank indemnified, its affiliates, successors assign, officers and employees at all times, from and against all actions, demands, losses, cost and expenses whatsoever which the Bank may at any time incur or sustain as a consequence of any negligence/mistake on my part or my non-compliance of any of the terms and conditions, or because of providing to the Bank any incorrect or incomplete information.

Name of the applicant : \_\_\_\_\_ Signature of the applicant : \_\_\_\_\_

Place : \_\_\_\_\_ \*Date: | D | D | M | M | Y | Y | Y | Y |

## ☐ THE PERSON OF INDIAN ORIGIN (PIO) DECLARATION (Proof is Mandatory)

I hereby declare that I am a person of Indian origin and I satisfy one of the following conditions. (Please select as applicable):

☐ (a) was a citizen of India by virtue of the Constitution of India or the Citizenship Act, 1955; or

☐ (b) belonged to a territory that became part of India after the 15th day of August, 1947; or

☐ (c) is a child or a grandchild or a great grandchild of a citizen of India or of a person referred to in clause (a) or (b); or

☐ (d) is a spouse of foreign origin of a citizen of India or spouse of foreign origin of a person referred to in clause (a) or (b) or (c)

☐ **THE OVERSEAS CITIZEN OF INDIA (OCI) DECLARATION** (Proof is Mandatory)

I hereby declare that I satisfy one of the following conditions. (Please select as applicable):

- ☐ I am a citizen of another country (other than Pakistan and Bangladesh), but was a citizen of India at the time of, or at any time after, the commencement of the Constitution of India.
- ☐ I am a citizen of another country (other than Pakistan and Bangladesh), but was eligible to become a citizen of India at the time of the commencement of the Constitution of India.
- ☐ I am a citizen of another country (other than Pakistan and Bangladesh), but belonged to a territory that became part of India after the 15th day of August, 1947.
- ☐ I am a child or a grand-child or a great grandchild of any one of the persons mentioned at (a) to (c) above.  
The Applicant herein is the minor child of any one of the persons mentioned at (a) to (d) above.
- ☐ I am the spouse of foreign origin of a citizen of India or spouse of foreign origin of an Overseas Citizen of India Cardholder registered under section 7A of the Citizenship Act 1955 and whose marriage has been registered and subsisted for a continuous period of not less than two years immediately preceding the presentation of the application for OCI Card."

☐ **SEAFARERS ACCOUNT OPENING DECLARATION, IF APPLICABLE** (Proof is Mandatory)

☐ I hereby declare and confirm that I am a Non-Resident Indian and I am presently on contract with company \_\_\_\_\_ registered in \_\_\_\_\_ (address of the principal). I request you to open a NRE/NRO Savings Account in my name on the basis of the submitted documents.

☐ I also confirm that I will inform the Bank, in case I do not renew my contract or choose to go on a new contract or I am unable to proceed on a new contract or in any case in the event that my status of Non-Resident Indian is altered.

☐ Accordingly, I will have the Non-Resident accounts opened in my name re-designated to Resident accounts.

☐ **Temporary Visa Declarations.**

\*Date: | D | D | M | M | Y | Y | Y | Y

To, The Branch Manager, Branch

I have submitted the bank my temporary visa/ work/residence permit dated  expiring on

agree to furnish the bank with copies of my regular visa/s immediately on issuance and confirm that I do not have any objections if the bank freezes transactions in the account or closes the account if I do not submit copies of regular visas within 3 months from the date of expiry of the above-mentioned visa.

☐ **Voluntary submission of Aadhaar as Address Proof:** I hereby declare that I have voluntarily submitted my Aadhaar card/e-Aadhaar to the Bank and I request and authorise the Bank to use the same as my Identity and/or Address proof.

☐ **Consent regarding Aadhaar: Applicable wherever EKYC is done** I voluntarily give my consent to the Bank or operators of the Bank to use my Aadhaar data/identity information/the physical copy of Aadhaar Card/physical e- Aadhaar/masked Aadhaar/Virtual ID/offline electronic Aadhaar xml as issued by Unique Identification Authority of India (“UIDAI”) for doing Aadhar based e-KYC authentication/Biometric authentication/OTP authentication/Face authentication/Iris authentication with UIDAI for establishing my identity, in the manner acceptable as per UIDAI guidelines or under any Act or Law in force from time to time, for the purposes of processing instructions with the Bank or for providing me the banking product and services, subject to the provisions of the applicable Statutes/Regulations. I am aware that my Aadhaar data/identity information/the physical copy of Aadhaar Card/physical e-Aadhaar/masked Aadhaar/Virtual ID/offline electronic Aadhaar xml will be stored by the Bank only by complying with the legal, regulatory and best practice business requirements. I am aware about other modes available for establishing my identity, i.e. offline verification of Aadhaar, use of passport or any other Officially Valid Document (“OVD”). The consent and purpose of collecting the identity information have been explained to me in vernacular language known to me.

**\*DECLARATION FOR PERMANENT ESTABLISHMENT IN INDIA (Under section 206AB of Indian Income Tax Act, 1961)**

I, \_\_\_\_\_ (Name) presently residing at \_\_\_\_\_

(Name of the foreign country) do hereby solemnly declare and affirm on oath as follows:

1. I am not a resident nor deemed resident of India [in terms of provisions of section 6 of the Income-tax Act, 1961].
2. My Permanent Account Number (PAN) is \_\_\_\_\_ (if PAN not available, please mention as PANNOTAVBL)
3. I am aware of the provisions of Section 206AB of the Income-tax Act, 1961 and;  

☐ I have Permanent Establishment (Place of Business) in India as defined in Article 5 of the said DTAA  
☐ I do not have any Permanent Establishment (Place of Business) in India as defined in Article 5 of the said DTAA
4. I undertake to provide supporting documents on demand and a fresh tax declaration to the Bank immediately on expiry of the existing tax declaration submitted to the Bank. I confirm that my delay or failure to provide such documents or fresh tax declaration will allow the Bank to apply the income tax rate as per provisions of section 206AB of the Act.
5. I/We also undertake, to intimate you immediately, if there are any changes in the above at any time during the year.  
This declaration is issued to the Ujjivan Small Finance Bank to enable them to decide upon the withholding tax applicable on the income receivable by me.
6. I hereby declare that the contents above are correct, complete and truly stated.

Name of the applicant : \_\_\_\_\_ Signature of the applicant : \_\_\_\_\_

Place : \_\_\_\_\_ Date\*: 

D	D	M	M	Y	Y	Y	Y
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**Compulsory KYC documents to be submitted**

1. Self-attested copies of Passport (pages with customer name, address, date of birth, date and place of issue, expiry date, photograph and signature).
2. Self-attested copies of valid visa / PIO / OCI / CDC proof
3. Self-attested copies of Overseas address proof (If selected as communication address on the account opening form).
4. Self-attested copies of Indian address proof (If selected as communication address on the account opening form).
5. Recent colour photograph

**Compulsory declarations to be submitted**

1. FATCA-CRS declaration with your foreign Tax Identification Number (TIN) / Functional Equivalent (FE) of the country you are residing / paying tax. (As annexure)
2. Form 60 if PAN is not available (As annexure)
3. Declaration for Permanent establishment in India (Please refer page no 3)
4. Declarations mentioned above if applicable (Please refer page no 3)

<b>Table 1: Acceptable Documents for Address Proof: Document</b>	<b>Overseas</b>	<b>Indian</b>
Copy of Passport	Y	Y
Copy of Bank statement (not more than 3 months old) of Overseas or India based bank.	Y	N/A
Copy of Driving License	Y	Y
Employer's Certificate indicating the address (on letterhead with stamp)	Y	N/A
Copy of Credit card statement (not more than 3 months old) (Original/Downloaded in case of Self-attestation)	Y	N/A
Copy of Company ID card indicating the address along with proof of salary credits	Y	N/A
Certificate from Indian Diplomatic mission stating the contact address	Y	N/A
Copy of Govt. ID card (SSN / Green Card / PIO card / OCI card)	Y	N/A
Copy of appointment letter indicating the company address (on letterhead with stamp) along with proof of salary credits	Y	N/A
Copy of Utility bill (electricity/ gas/phone/ water – not more than 2 months old)	Y	N/A
Copy of letter from University stating the address (for on-campus lodging)	Y	N/A
Voter ID Card	N/A	Y
Copy of CDC issued by Govt. of India	N/A	Y
Copy of Seafarers identity/service book issued by foreign govt.	Y	N/A
Copy of Foreign Government card	Y	N/A
Copy of Permanent Singapore card / Malaysian card	Y	N/A
Copy of Resident / Work Permit (Not Temporary / Entry) if mentioning the overseas address	Y	N/A
Copy of Iqama issued by govt. of gulf countries	Y	N/A
Aadhaar Card (First 8 digit of Aadhaar card to be masked)	N/A	Y
Copy of current year life insurance premium receipt (it should not be a downloaded copy from internet)	N/A	N/A
NREGA Card	N/A	Y