



arriba inclusive finance pvt. ltd.

CIN – U65929TG2019PTC129904

**ARRIBA INCLUSIVE FINANCE PRIVATE LIMITED**

**KNOW YOUR CUSTOMER (KYC) AND**

**PREVENTION OF MONEY LAUNDERING POLICY**

# KNOW YOUR CUSTOMER (KYC) AND PREVENTION OF MONEY LAUNDERING POLICY

## INTRODUCTION

Money laundering is the act of converting money or other monetary instruments gained from illegal activity into money or investments that appear to be legitimate so that an illegal source cannot be traced. For the purposes of the Policy, money laundering is generally defined as engaging in acts designed to conceal or disguise the true origins of criminally derived proceeds so that the unlawful proceeds appear to have been derived from legitimate origins or constitute legitimate assets.

In accordance with the Master Directions issued and amended from time to time by Reserve Bank of India, all Regulated Entities (REs) including Arriba Inclusive Finance Private Limited (Arriba) is required to put in place policy and procedures to comply with certain customer identification while on boarding and monitoring transactions in terms of the provisions of Prevention of Money-Laundering Act, 2002 and the Prevention of Money-Laundering (Maintenance of Records) Rules, 2005, as amended from time to time by the Government of India. The Reserve Bank of India (RBI) issued Master Directions on Know Your Customer (KYC) Direction, 2016 (Updated as of October 17, 2023).

## POLICY STATEMENT

Arriba is primarily engaged in lending to micro enterprises and by nature of its business the potential risks of money laundering, terrorist financing that it poses is relatively low. Arriba recognizes the importance of the AML programs and commits itself to inculcating a vigilant culture in combating money laundering to the extent applicable to the Company. Accordingly, the Company puts in place a detailed KYC & AML policy and procedures hereunder in line with RBI Directions and Prevention of the Money Laundering Act, 2002 /Rules as amended from time to time.

Further, Arriba recognizes that the economic and financial impact on institutions that fail to comply with the requirements of the law can be devastating. Even the perception of having inadequate controls to prevent money laundering can be damaging to Arriba's reputation. Hence, it is important for Arriba to develop internal controls to protect itself from exposure to money laundering, the financing of terrorism and to comply with regulations.

## Key Definitions

**Customer:** For the purpose of the Arriba KYC policy a 'Customer' means a person defined under the KYC policy of RBI, and will include:

- A legal entity that maintains an account and/or has a business relationship with the Company;
- One on whose behalf the business relationship is maintained (i.e. the beneficial owner as stated in the RBI Direction);

- Clients introduced to Arriba by professional intermediaries such as authorized arrangers/agents; however, such authorized arrangers/agents will not be considered customers.

**Central KYC Records Registry:** “Central KYC Records Registry” (CKYCR) means an entity defined under Rule 2 (1) (aa) of the Prevention of Money-Laundering (Maintenance of Records) Rules, 2005, to receive, store, safeguard and retrieve the KYC records in digital form of a customer.

**Officially Valid Document (OVD):** Any one of the passport, the driving licence, proof of possession of Aadhaar number, the Voter's Identity Card issued by the Election Commission of India, job card issued by NREGA duly signed by an officer of the State Government, letter issued by the National Population Register containing details of name and address. A document shall be deemed to be an OVD even if there is a change in the customer's name subsequent to its issuance provided it is supported by a marriage certificate issued by the State Government or Gazette notification, indicating such a change of name.

**Principal Officer for KYC/ AML/ CFT:**

CFO/Finance Head is designated as the Principal Officer for the purpose of KYC/AML/CFT policies of the Company. The Principal Officer will act independently and report directly to the concerned Director or Managing Director or to the Board of Directors. The role and responsibilities of the Principal Officer(s) should include overseeing and ensuring overall compliance with regulatory guidelines on KYC/AML/CFT issued from time to time and obligations under the Prevention of Money Laundering Act, 2002, rules and regulations made there under, as amended from time to time. Any change in the name, designation or address of the Principal Officer will be notified to the Financial Intelligence Unit – India (“FIU-IND”).

**Designated Director:** The Designated Director shall be nominated and authorized by the Board to ensure overall compliance with the obligations imposed under Chapter IV of the PML Act and the Prevention of Money-Laundering (Maintenance of Records) Rules. The Designated Director is the CEO/Managing Director. Any change in the name, designation or address of the Designated Director will be notified to the FIU-IND.

**Politically Exposed Person (“PEP”):** PEPs are individuals who are or have been entrusted with prominent public functions in a foreign country, e.g., Heads of States/Governments, senior politicians, senior government/judicial/military officers, senior executives of state-owned corporations, important political party officials, etc.

## **OBJECTIVES OF THE POLICY**

The primary objective is to prevent the Company from being used, intentionally or unintentionally, by criminal elements for money laundering activities or terrorist financing activities. The policies and procedures delineated in this document, with the aforementioned aim, shall comprise the customer due diligence process from KYC perspective.

Therefore, the policy seeks to achieve the following objectives:

- To provide a framework for how the company, in its process of conducting business with customers, will deal with the threat of money laundering.
- To prevent criminal elements from using Company for Money Laundering and Terrorist Funding activities
- That all the staff are aware and receive training on the Anti Money laundering legislation applicable to them, as well as to adhere to their responsibilities under the regulations
- To put in place an effective system and procedure for Customer identification and verifying its / his / her identity and residential address.
- To enable the Company to know and understand its customers and their financial dealings better which, in turn, would help the Company to manage risks prudently.
- To put in place appropriate controls for detection and reporting of suspicious activities as envisaged under the Prevention of Money Laundering Act, 2002 and in accordance with laid down procedures.
- To comply with applicable laws and regulatory guidelines.

This Policy establishes the standards of AML compliance and applies to the micro-financing activity of Arriba. Arriba does not accept any deposits and all financial transactions are limited to disbursement of loans to women from marginalized communities and accepting repayments of these loans.

## **SCOPE OF THE POLICY**

This Policy applies to all employees of Arriba and third-party authorized agents, if any, engaged by it for origination, fulfilment, and collection etc. The policy seeks to maintain high standards of conduct within the Company and among its authorized agents, if any, by preventing criminal activity through money laundering.

The Policy sets out the procedures which must be followed (for example the reporting of suspicions of money laundering activity) to enable the Company to comply with its legal obligations. The legislation and Regulatory directives places responsibility upon Arriba, its employees, and its authorized agents to combat money laundering and covers a very wide area of financial transactions, including possessing, or in any way dealing with, or concealing, the proceeds of any crime. It applies to all employees involved with handling monetary transactions. It is a criminal offence to assist a money launderer, “tip off” a person suspected to be involved in money laundering that they are suspected or that they are the subject of police investigations, fail to report a suspicion of money laundering and acquire, use, or possess criminal property.

The policy also aims to make all employees aware of their responsibilities and the consequences of non-compliance with this policy. Any employee could potentially be caught by the money laundering provisions if they suspect money laundering and either become involved with it in some way and /or do nothing about it.

## **KEY ELEMENTS OF THE POLICY**

As mentioned in the scope above, this policy is applicable to all business operations of Arriba, and it is to be read in conjunction with related operational guidelines issued from time to time. The policy includes the following key elements:

- a) Customer Acceptance Policy (CAP)
- b) Customer Identification Procedures (CIP)
- c) Monitoring of Transactions
- d) Risk Management

### **CUSTOMER ACCEPTANCE POLICY (CAP)**

Arriba's CAP lays down criteria for acceptance of customers. While taking the decision to grant any facilities to the customers as well as during the continuation of any facilities the following norms and procedures will be followed by the company:

- a) No account will be opened in anonymous or fictitious/benami name.
- b) Customers will be accepted only after verifying their identity, as laid down in Customer Identification Procedures. Necessary checks will be done before opening a new account to ensure that the identity of the Customer does not match with any person with known criminal background or with banned entities.
- c) Arriba will refrain from opening an account where the company is unable to apply appropriate Customer Due Diligence (CDD) measures either due to non-cooperation of the customer or non-reliability of the documents/information furnished by the customer.
- d) No transaction or account-based relationship shall be undertaken without the Customer Due Diligence procedure (CDD), set out in this policy.
- e) A Unique Customer Identification Code (UCIC) shall be allotted to new and existing customers. Arriba shall apply the CDD procedure at the UCIC level. Thus, if an existing KYC compliant customer of Arriba desires to open another account with Arriba, there shall be no need for a fresh CDD exercise.
- f) Suitable system is put in place to ensure that the identity of the customer does not match with any person or entity, whose name appears in the sanctions lists circulated by Reserve Bank of India.
- g) Circumstances in which a customer is permitted to act on behalf of another person/entity, are clearly spelt out. In the case of Arriba, clients may use professional intermediaries to reach out to Arriba. Arriba does not open accounts directly for intermediaries. The ultimate responsibility of knowing the client lies with Arriba.
- h) Where Permanent Account Number (PAN) is obtained, the same shall be verified from the verification facility of the issuing authority.

Implementation of CAP should not become too restrictive and result in denial of the Arriba's services to the public, especially those who are financially or socially disadvantaged.

## **CUSTOMER IDENTIFICATION PROCEDURE (CIP)**

Customer Identification involves verification of a customer's identity by using reliable, independent source documents, data, or information. The Company shall obtain sufficient information necessary to verify the identity of each new customer along with brief details of its promoters and management. The Arriba KYC Form, found in Annexure, shall be used to obtain the relevant details. All customers shall provide the annexed KYC information to Arriba prior to completion of the loan documentation. Each and every one of the beneficial owners, as well as signatories as authorized by the customer's Board of Directors, shall fill the KYC Form. Where the beneficial owner is a company listed on a 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.

In case the client is not a private or public limited company, Part III (Customer Due Diligence Measures for Legal Entities) of the RBI Direction shall be referred to.

A broad guideline for the customer identification is given below:

Arriba shall ensure that Customer identification process is undertaken, whenever,

- a) an account-based relationship is being established.
- b) carrying out any international money transfer operations for a person who is not an account holder.
- c) there is doubt about the authenticity or adequacy of customer identification data already obtained.
- d) selling third party products as agents, selling their own products, payment of dues of credit cards/sale and reloading of prepaid/travel cards and any other product for more than rupees fifty thousand.
- e) carrying out transactions with walk in customers, where the amount involves equal or exceeds rupees fifty thousand, whether conducted as a single transaction or several transactions that appear to be connected.
- f) Arriba has reasons to believe that a customer is intentionally structuring transactions into a series of transactions below the threshold of Rupees Fifty thousand.

### **Other Guidelines to be followed during the Borrower Identification procedures:**

- a) Decision-making functions of determining compliance with KYC norms shall not be outsourced.
- b) Introduction shall not be sought while making loan.
- c) The Borrower shall not be required to furnish an additional OVD, if the OVD submitted by the Borrower for KYC contains both proof of identity and proof of address.
- d) The legal entity shall be required to furnish separate proof of correspondence address, if it is different from the address recorded in the official registration document such as certificate of incorporation. Such proof of correspondence address for a legal entity may include utility bills, lease agreement, etc.

- e) For the individuals (e.g. authorized signatories and beneficial owners), the current address for which their OVD proof of address is not available, shall be verified through utility bill, property or Municipal tax receipt, pension or family pension payment orders (PPOs) issued by Government Departments or Public Sector Undertakings, letter of allotment of accommodation from employer issued by State Government or Central Government Departments, statutory or regulatory bodies, public sector undertakings, scheduled commercial banks, financial institutions and listed companies, and leave and license agreements with such employers allotting official accommodation.

The collection of data on the Borrower shall be the primary responsibility of the Business Team of Arriba and the required data as per formats prescribed in this policy shall be collected without fail. Review of this information is the responsibility of the Compliance Officer/Designated Director. The Borrower may also be requested to resubmit information annually or give a declaration in case there is no change in the aforesaid information.

### **CUSTOMER DUE DILIGENCE PROCEDURE (CDD) IN CASE OF INDIVIDUALS**

For undertaking CDD, Arriba shall obtain the following from an individual while establishing an account-based relationship or while dealing with individual who is a beneficial owner, authorized signatory or power of attorney holder related to any legal entity.

- a) A certified copy of Officially Valid Documents (OVD) viz., Aadhaar Card, containing details of proof of their identity and address.
- b) One recent photograph
- c) A certified copy of the Permanent Account Number or Form No. 60 as defined in Income-tax Rules, 1962; and
- d) such other documents pertaining to the nature of business or financial status specified in this policy.

### **MONITORING OF TRANSACTIONS**

- a) Arriba shall monitor transactions of a suspicious nature on an ongoing basis for the purpose of reporting it to the appropriate authorities. The extent of monitoring by Arriba will depend on the risk sensitivity of the account and special attention will be given to all complex unusually large transactions, which have no apparent economic or lawful purpose.
- b) Arriba shall exercise caution with respect to the transactions with persons (including legal persons and other financial institutions) from the countries which have been identified by Financial Action Task Force (FATF) as high risk and non-cooperative jurisdictions with respect to compliance with the FATF Recommendations, 2012.
- c) Arriba shall file Suspicious Transaction Report (STR), Cash Transaction Report (CTR), counterfeit currency report (CCR) and other applicable reports filing under FATCA in terms of the direction of the RBI/PMLA in respect of all products/ services.

Any transactions of suspicious nature or cash transaction reports should be brought to the attention of the Principal Officer, who will duly report such matters to Director, Financial Intelligence Unit- India (FIU-IND).

In the event of the following two scenarios, Arriba has a duty to stop all discussions and report the party to the Reserve Bank of India, FIU-IND and Ministry of Home Affairs:

- i. The customer's name appears in the "ISIL (Da'esh) & Al-Qaida Sanctions List", which includes names of individuals and entities associated with the Al-Qaida
- ii. The customer's name appears in the "1988 Sanctions List", consisting of individuals and entities associated with the Taliban.

In case the Borrower requests disbursements to an account in a country that is classified by the Financial Action Task Force as high risk or other monitored jurisdiction, then prior to proceeding with the transaction, Arriba shall apply enhanced due diligence measures as required, to determine the legitimacy of the transaction. Primarily, Arriba disburses money to accounts registered within India.

#### **ONGOING DUE DILIGENCE**

- a) Arriba shall undertake on going due diligence of customers to ensure that their transactions are consistent with their knowledge about the customers, customers' business and risk profile, and source of funds.
- b) Any unusual pattern in the operations of the accounts like transactions exceeding threshold limits, high turnover in the accounts compared to the average outstanding etc shall be closely monitored. The extent of monitoring shall be aligned with the risk category of the Customer and high-risk category accounts shall be subjected to more intensified monitoring.
- c) A system of periodic review of risk categorization of accounts, and the need for applying enhanced due diligence measures shall be put in place.

#### **PERIODIC UPDATION**

Periodic updation shall be carried out at least once in every two years, for high-risk Customers, once in every eight years for medium risk Customers and once in every ten years for low-risk Customers as per the following procedure:

- a) CDD as specified in the policy shall be carried out at the time of updation. In the case of low-risk customers when there is no change in status with respect to their identities and addresses, a self-declaration to that effect shall be obtained.
- b) In the case of legal entities, Arriba shall review the documents sought at the time of opening of account and obtain fresh certified copies.
- c) Physical presence of the customers need not be insisted on for the purpose of furnishing Officially Verified Documents (OVD) or furnishing consent for Aadhaar Offline verification unless there are



sufficient reasons for their physical presence to establish their bona-fides. In normal case, OVD/Consent forwarded by the customer through mail/post, etc., can be accepted.

- d) Arriba may provide an acknowledgement with the date of having performed KYC updation.

## **RISK MANAGEMENT**

Arriba has put in place appropriate procedures to ensure effective implementation of KYC guidelines.

- a) Risk categorization of Customers shall be undertaken based on various factors, such as nature of employment, business activity of the Customer, location of Customer and his/its clients, mode of payments, volume of turnover, social / financial status, and credit history. Arriba categorizes its customers into 'High Risk / Medium Risk / Low Risk' based on the profile of the customers. Arriba shall apply higher due diligence measures keeping in view the risk level.
- b) Arriba has developed robust underwriting procedures for onboarding borrowers.
- c) Arriba's internal audit periodically evaluates the level of adherence to the KYC procedures. Audit function shall provide an independent evaluation of the effectiveness of KYC policies and procedures, including legal and regulatory requirements.

## **MONEY LAUNDERING AND TERRORIST FINANCING RISK ASSESSMENT**

Arriba shall carry out 'Money Laundering (ML) and Terrorist Financing (TF) Risk Assessment' exercise periodically to identify, assess and take effective measures to mitigate its money laundering and terrorist financing risk for clients, countries or geographic areas, products, services, transactions, or delivery channels, etc.

The assessment process shall consider all the relevant risk factors before determining the level of overall risk and the appropriate level and type of mitigation to be applied. While preparing the internal risk assessment, cognizance of the overall sector-specific vulnerabilities, if any, that the regulator/supervisor may share from time to time shall be taken.

## **ENHANCED DUE DILIGENCE**

**Accounts of Politically Exposed Persons (PEP):** Special care and diligence will be taken in respect of Politically Exposed Persons. Generally, Arriba may not (would not) open accounts of PEP. However, any request from PEPs shall be escalated to Senior management and will be dealt with based on their approval and will be subject to enhanced due diligence (comprising of additional documents) and monitoring.

## **CONFIDENTIALITY OF INFORMATION ABOUT CUSTOMERS**

All the information collected from the customers by Arriba shall be kept confidential and all such information shall be treated as per the agreement/terms and conditions signed by the customers. Additionally, the

information sought from each Customer should be relevant to the risk perceived in respect of that Customer, should not be intrusive and should be in line with the guidelines issued by the RBI in that behalf.

Information collected from customers shall not be divulged for the purpose of cross selling, or for any other purpose without the express permission of the customer.

Exception to the confidentiality of customer information shall be as under:

- a) Where disclosure is under compulsion of law.
- b) Where there is a duty to the public to disclose.
- c) The interest of the company requires disclosure.
- d) Where the disclosure is made with express or implied consent of the customer.

## **MAINTENANCE OF RECORDS OF TRANSACTIONS**

Arriba shall maintain proper records of the transactions as required under the provisions of the PML Act and Rules. Arriba shall

- a) maintain all necessary records of transactions between Arriba and the customer, for at least five years from the date of transaction or any other higher periods specified in any other law
- b) preserve the records pertaining to the identification of the customers and their addresses obtained while opening the account and during business relationship, for at least five years after the business relationship is ended.
- c) introduce a system of maintaining proper record of transactions prescribed under Rule 3 of Prevention of Money Laundering (Maintenance of Records) Rules, 2005 (PML Rules, 2005)
- d) maintain all necessary information in respect of transactions prescribed under PML Rule 3 to permit reconstruction of individual transaction, including the following:
  - i. the nature of the transactions.
  - ii. the amount of the transaction and the currency in which it was denominated.
  - iii. the date on which the transaction was conducted; and
  - iv. the parties to the transaction.
- e) Arriba have a system for proper maintenance and preservation of information in a manner (in hard and/or soft copies) that allows data to be retrieved easily and quickly whenever required or as/ when requested by the competent authorities.

## **GENERAL**

CDD Procedure and sharing KYC information with central KYC records Registry (CKYCR) Arriba shall capture the KYC information for uploading the data pertaining to all new individual accounts opened on or after 1/4/2017 with the CKYCR in the manner mentioned in the Prevention of Money-Laundering (Maintenance of Records) Rules, 2005, as amended from time to time. Government of India has authorized

the Central Registry of Securitization Asset Reconstruction and Security Interest of India (CERSAI), to act as, and to perform the functions of the CKYCR.

Training Programme Arriba shall have adequate screening mechanism as an integral part of personnel recruitment / hiring process and should have an ongoing employee training programs so that members of the staff are adequately trained in KYC/AML/CFT procedures. Training requirements shall have different focuses for front line staff and officer/staff dealing with new customers so that all concerned fully understand the rationale behind the KYC policies and implement them consistently. Such training shall be in-house and through external agencies wherever possible.

## **COMPLIANCE OF KYC POLICY**

- a) Arriba's internal audit and compliance functions periodically evaluate the level of adherence to the KYC policies and procedures. The compliance function and audit function together shall provide an independent evaluation of the effectiveness of KYC policies and procedures, including legal and regulatory requirements.
- b) Internal Audit shall conduct an evaluation of compliance functions of policies and procedures including legal and regulatory requirements.

## **CUSTOMER EDUCATION**

KYC procedures require Arriba to demand specific information from customers, which may be of a personal nature, or which has hitherto never been called for. This will at times generate concern in the customer as to the motive and purpose of collecting such information. Arriba's front-line staff will therefore personally discuss this with customers, and if required, Arriba will also prepare specific literature/ pamphlets, etc. to educate the customer on the objectives of the KYC program. It is critical that necessary AML controls, such as KYC checks, have the support of Arriba's customers. Customers should see the KYC checks process as a sensible contribution to the fight against crime and terrorism and not as a burdensome and deliberate barrier to access of banking. To promote this understanding, KYC checks should be done in a customer-friendly way. Lastly, Arriba will educate customers on the objectives of KYC by way of financial literacy training before enrolling them in the program.

## **REPORTING TO THE BOARD**

Adequacy of the KYC compliance / ML risk measurement systems, including any findings of internal and external auditors and advisors, if any, shall be reported to the Board on a quarterly basis.

## **POLICY REVIEW**

Given the fact that the risks are constantly changing, and that KYC compliance / ML risk management methodologies, regulations, and tools are also evolving, it is imperative that this policy document is reviewed on an annual basis or as and when required.

[To be printed on the letterhead of the Borrower]

**Know Your Customer (KYC) Request Form for Non-Individual Clients (Legal Entity)**

**[ALL FIELDS ARE MANDATORY]**

[.], 20XX

**Arriba Inclusive Finance Private Limited**

Jahanara Kareem Complex, Plot No.22, Survey No.22

Balanagar, Hyderabad, Telangana – 500037.

**Sub: KYC Details**

**Section 1: Customer Identity Details**

Name of the Customer (Borrower)	
Date of Incorporation	
Place of Incorporation	
Country of Incorporation	
Date of Commencement of Business	
Country of Residence as per Tax laws	
Nature of Application (Private Limited Company, Public Limited Company, Trust, Society, Partnership, NGO, Government Aided Institution, NBFC, HFC, Producer Company, Others. If 'Others' please specify exact nature)	
Proof of Identity: a) Certificate of Incorporation; b) Memorandum of Association; and c) Articles of Association	

**Section 2: Address and Contact Details**

Registered Office Address along with a proof of address (Form INC-22 OR Form 18 filed with ROC along with challan, OR MCA master data print out certified by Director/CFO/CS)	
Correspondence Address If different from Registered Office Address, then proof of address to be submitted (latest utility bill or bank account statement)	
Phone Number	
Mobile Number	
Fax Number	

Email ID	
Principal Place of Business(es)	

### **Section 3: Statutory Registration<sup>1</sup>**

Corporate Identification Number (Applicable to Company only)	
Entity Registration Number (Applicable to entities other than a Company)	
Permanent Account Number (PAN)	
GST Registration Number	
If registered for Tax Purposes in Jurisdiction Outside India: Tax Identification Number (TIN) <sup>2</sup>	
If registered for Tax Purposes in Jurisdiction Outside India: TIN Issuing Country	

### **Section 4 : Authorized Signatory(ies) and Beneficial Owner(s)<sup>3</sup>**

Name (same as ID proof)	
Maiden Name (If any)	
One recent photograph	
Father / Spouse Name (tick which is applicable)	
Mother Name	
Date of Birth	
Gender (Male / Female / Transgender)	
Marital Status (Married / Unmarried / Others)	
Nationality	
Residential Status (Residential Individual, Non Residential Individual, Foreign National, Person of Indian Origin)	
If Resident for Tax Purposes in Jurisdiction(s) Outside India - please provide below details if applicable: a. Country of Jurisdiction of Residence: b. Tax Identification Number or equivalent (If issued by jurisdiction) <sup>4</sup> : c. City of Birth: d. Country of Birth:	

1 Supporting document copies to be provided

2 TIN to be provided, only if it is issued by that jurisdiction. If the said jurisdiction has issued a high integrity number with an equivalent level of identification (a "Functional equivalent"), the same may be reported. Examples of that type of number for individual include, a social security/insurance number, citizen/personal identification/services code/number, and resident registration number.

3 The beneficial owner is the natural person(s), who, whether acting alone or together, or through one or more juridical persons, who:  
a. Are entitled to more than 25% of the shares or capital or profits, or who exercise control through other means; and/or  
b. Have the right to appoint majority of the directors or to control the management or policy decisions including by virtue of their shareholding or management rights or shareholders agreements or voting agreements.

Where the beneficial owner is a company listed on a 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.

4 Please refer to footnote 3.

e. Passport number:	
Occupation Type: a. Service / Business / Others b. Private Sector / Professional / Public Sector / Government Sector / Self Employed / Retired / Housewife / Student / Not Categorized	
PAN no. along with PAN Card copy	
Permanent Address along with proof (Aadhaar Card / Passport / Driving License / Voter ID) <sup>5</sup>	
Current residence Address along with proof (Aadhaar Card / Passport/ Driving License / Voter ID) <sup>6</sup>	
Phone Number	
Mobile Number	
Fax Number	
Official Email ID	
Relationship of Authorized Signatory with the Customer (Management / Director/ Promoter / Beneficiary / Court Appointed Official / Other)	
Copy of Board Resolution for authorization of signatory	

### Declaration

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 above information is found to be false or untrue or misleading or misrepresenting, I am/we are aware that I/we may be held personally 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.

**For and on behalf of** [.]

\_\_\_\_\_  
**Name:** [.]

**Designation:** [.]

- 5 In case no Officially Valid Document (“OVD” as defined in RBI Master Direction – Know Your Customer Direction, 2016) is available which contains the Permanent Address, any of the following may be submitted as proof:
- i. utility bill which is not more than two months old of any service provider (electricity, telephone, post-paid mobile phone, piped gas, water bill);
  - ii. property or Municipal tax receipt;
  - iii. pension or family pension payment orders (PPOs) issued to retired employees by Government Departments or Public Sector Undertakings, if they contain the address;
  - iv. letter of allotment of accommodation from employer issued by State Government or Central Government Departments, statutory or regulatory bodies, public sector undertakings, scheduled commercial banks, financial institutions and listed companies and leave and license agreements with such employers allotting official accommodation;
- Provided that an OVD copy will be submitted updated with current address, within a period of three months from submitting any of the above four documents.
- 6 If no OVD with proof of current address is available, the same process shall be followed as defined in footnote 6.