

## ACCOUNT OPENING (CA/SA) & CUSTOMER PROFILE FORM FOR NON-INDIVIDUALS

Fields marked with asterix (\*) are mandatory

For office use only			
*Branch Code	<input type="text"/>	*Branch Name	<input type="text"/>
*Request For	<input type="checkbox"/> Account Opening <input type="checkbox"/> Client Creation <input type="checkbox"/> KYC updation	*Date	<input type="text"/>
*Client Type	<input type="checkbox"/> New <input type="checkbox"/> Existing	Client ID (For existing customers)	<input type="text"/>
CKYC No.	<input type="text"/>	*Ref No.	<input type="text"/>
		Account No.	<input type="text"/>

### Customer Profile Details

*Name of Entity (Name as in Entity Proof)	<input type="text"/>
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### \*Constitution of Entity (Tick as Applicable)

<input type="checkbox"/> Sole Proprietor	<input type="checkbox"/> HUF	<input type="checkbox"/> Registered Partnership	<input type="checkbox"/> Unregistered Partnership	<input type="checkbox"/> LLP
<input type="checkbox"/> Private Limited	<input type="checkbox"/> Public Limited Company- Listed	<input type="checkbox"/> Public Limited Company- Unlisted	<input type="checkbox"/> Sec 8/25 Company	<input type="checkbox"/> Liquidator
<input type="checkbox"/> Registered Trust	<input type="checkbox"/> Unregistered Trust	<input type="checkbox"/> Society	<input type="checkbox"/> Cooperative Society	<input type="checkbox"/> SHG
<input type="checkbox"/> Unregistered Association	<input type="checkbox"/> Unregistered Club	<input type="checkbox"/> Unregistered Body of Individuals	<input type="checkbox"/> Government	<input type="checkbox"/> Local Bodies
<input type="checkbox"/> Artificial Judicial Person	<input type="checkbox"/> Foreign Body	<input type="checkbox"/> Others		

### Customer Profile Data (Tick/Fill as Applicable)

*Nature of Business:	<input type="text"/>				
*Business Type (Refer Page No. 8)	<input type="text"/>	*Industry Code (Refer Page No. 8)	<input type="text"/>	*ISO Country Code of Incorporation:	<input type="text"/>
*Date of Incorporation	<input type="text"/>	*City of Incorporation:	<input type="text"/>		
*Date of Commencement of Business (as applicable)	<input type="text"/>	*PAN of Entity	<input type="text"/>		
GSTIN (If available)	<input type="text"/>		IE Code (Mandatory for EXIM customers)	<input type="text"/>	
CIN (applicable for Companies)	<input type="text"/>				
Registration Number	<input type="text"/>		Registration Authority	<input type="text"/>	
Date of Registration	<input type="text"/>	Registration Expiry Date	<input type="text"/>		
Legal Entity Identifier (LEI) number	<input type="text"/>			LEI Expiry Date	<input type="text"/>
Non-Profit Organization (NPO) (Applicable for Society, Reg Trust & Sec 8/25 companies only)	<input type="checkbox"/> Yes <input type="checkbox"/> No	DARPAN ID (Mandatory If entity is NPO)	<input type="text"/>		
*Source of Income	<input type="checkbox"/> Business <input type="checkbox"/> Others	Other Source of Income (Mandatory if Source of income is others)	<input type="text"/>		
*Annual Business Turnover	₹ <input type="text"/>	Net Worth	₹ <input type="text"/>		
Authorized Capital	₹ <input type="text"/>	Paid up Capital	₹ <input type="text"/>		

### Actual/Expected value of Transactions (in INR) in a month

Total Cash Deposits:	<input type="checkbox"/> Below 50,000	<input type="checkbox"/> 50,000 to < 1 Lakh	<input type="checkbox"/> 1 Lakh to < 5 Lakh	<input type="checkbox"/> Above 5 Lakh
Total Cash Withdrawals:	<input type="checkbox"/> Below 50,000	<input type="checkbox"/> 50,000 to < 1 Lakh	<input type="checkbox"/> 1 Lakh to < 5 Lakh	<input type="checkbox"/> Above 5 Lakh
Total Non-Cash Deposits:	<input type="checkbox"/> Below 50,000	<input type="checkbox"/> 50,000 to < 1 Lakh	<input type="checkbox"/> 1 Lakh to < 5 Lakh	<input type="checkbox"/> Above 5 Lakh
Total Non-Cash Withdrawals:	<input type="checkbox"/> Below 50,000	<input type="checkbox"/> 50,000 to < 1 Lakh	<input type="checkbox"/> 1 Lakh to < 5 Lakh	<input type="checkbox"/> Above 5 Lakh
Foreign Inward/Outward Remittances	<input type="checkbox"/> NA <input type="checkbox"/> < 1 Lakh	<input type="checkbox"/> 1 Lakh to < 5 Lakh	<input type="checkbox"/> 5 Lakh to < 25 Lakh	<input type="checkbox"/> 25 Lakh & above
Transacting Countries	<input type="text"/>			

### Contact Details of Customer

*Mobile No: +	<input type="text" value="country code"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	*Email ID:	<input type="text"/>
Alternate Mob. No: +	<input type="text" value="country code"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Alternate Email ID:	<input type="text"/>

**Mobile number declaration:** I / We hereby request for registration / updation of the mobile number mentioned above (with country code) in your records and for sending any communication related to this account / customer ID as well as transaction advices. I / We further confirm that

- (a)  the said mobile number is held by this entity and is not in use by any third party OR  
 (b)  this mobile number belongs to Mr./Mrs./Ms.....who is entity's.....  
 (relationship with subscriber of the mobile number).

The reason I / We am / are giving this mobile number is that

- (i)  the entity is not having mobile number in it's own name OR  
 (ii)  ..... (specify the reason)

**Email ID declaration:** I / We hereby request for registration / updation of the Email ID mentioned above in your records and for sending any communication related to this account / customer ID, as well as transaction advices. I / We further confirm that

- (a)  the said Email id is held by this entity and is not in use by any third party OR  
 (b)  this Email id belongs to Mr./Mrs./Ms..... who is entity's.....  
 (relationship with holder of the Email id).

The reason I / We am / are giving this Email id is that

- (i)  the entity is not having Email id in it's own name OR  
 (ii)  .....(specify the reason)

### \*Registered Address (Valid address proof to be submitted)

Address Type	<input type="checkbox"/> Residential/Business	<input type="checkbox"/> Residential	<input type="checkbox"/> Business	<input type="checkbox"/> Registered Office
Address - 1	<input type="text"/>			
Address - 2	<input type="text"/>			
Address - 3	<input type="text"/>			
City	<input type="text"/>	District	<input type="text"/>	
State	<input type="text"/>	Postal Code	<input type="text"/>	
Country	<input type="text"/>			
Proof of Address	<input type="checkbox"/> CIN	<input type="checkbox"/> GST	<input type="checkbox"/> Registration Certificate	<input type="checkbox"/> Others <input type="text"/>

### \*Communication Address (Valid address proof to be submitted)

Communication Address same as Registered Address

Address Type	<input type="checkbox"/> Residential/Business	<input type="checkbox"/> Residential	<input type="checkbox"/> Business
Address -1	<input type="text"/>		
Address -2	<input type="text"/>		
Address -3	<input type="text"/>		
City	<input type="text"/>	District	<input type="text"/>
State	<input type="text"/>	Postal Code	<input type="text"/>
Country	<input type="text"/>		
Proof of Address	<input type="checkbox"/> CIN	<input type="checkbox"/> GST	<input type="checkbox"/> Registration Certificate <input type="checkbox"/> Others <input type="text"/>

### FATCA/CRS Details of Entity (Applicable if Entity / Ultimate BO / Controlling person is a tax resident of any country other than India)

Tax Identification Number (TIN)	<input type="text"/>	TIN Issuing Country Code	<input type="text"/>
Number of Controlling person(s)residing outside India for Tax Purpose	<input type="text"/>		

\*\* FATCA/CRS annexure to be used seperately

**Section 1**

(Provide details of All-Natural Beneficial Owners identified)- For Multilayer shareholding entities, BO identification to be done basis the Shareholding Tree shared for each of the entities)

I / We hereby declare that following natural person(s) (listed in table below) are Beneficial Owners (BOs) in the entity based on the threshold value defined as per the Policy.

Sr. No.	Name of Beneficial Owner(s)	Date of Birth	Designation of Beneficial Owner (i.e. Director/Partners etc.)	Client ID (If Available)	Percentage holding as per BO definition
1.					
2.					
3.					
4.					
5.					
6.					
7.					
8.					
9.					
10.					

Does the above listed natural beneficial owners hold through multiple layers of shareholding of intermediate shareholder / owner entities.

No  Yes (If yes, attach the comprehensive Beneficial ownership structure / tree as per the format in Sec 1)

**Section 2** (Applicable for Listed entities/ Subsidiary of a Listed entity)

I / We hereby declare that company is listed on \_\_\_\_\_ (Name of Stock Exchange) OR is a Wholly owned subsidiary of \_\_\_\_\_ (Name of Listed Company) listed on \_\_\_\_\_ (Name of Stock Exchange).

**Section 3** (Applicable for entities for whom No person holds any shareholding as per the threshold value defined in the policy)

I / We hereby declare that in the entity there are **no natural person(s) as beneficial owners as per the defined threshold value in the policy**. Therefore details of senior managing officials / key managerial persons are mentioned in the table below.

(\*\*In case of existing Customer, please confirm the existing BOs to be retained / removed and new BOs to be added)

Sr. No.	Name of Senior Managing Official	Date of Birth	Designation of Senior Managing Official (i.e. MD, CEO, Trustee, Settlor etc.)	Existing BO or New BO (If Existing, mention Client ID)	To be retained / removed / Added (in the existing Client ID)
1.					
2.					
3.					
4.					
5.					
6.					
7.					
8.					
9.					
10.					
11.					
12.					
13.					
14.					
15.					

\*\*Note- In case of New BO, CIF form is to be submitted. In case if the count of person exceeds the space available in the table, please use additional form for filling.

I / We confirm that the facts stated above are true and correct. I/we also agree to notify bank as and when any changes happen on the share holding pattern in the entity.

Name with seal & signature of AUS1

Name with seal & signature of AUS2

Name with seal & signature of AUS3



## Nomination (Applicable for Proprietorship account)

Nomination Required (If required, ensure that nominee details are given in the Nomination form)

**OR**

Nomination Not Required. The Bank officials have briefed me/us about the advantages of having nomination and requested to fill the nominee details. After considering Bank's request, I/we have decided not to opt for nomination and request Bank to open account without nomination. I/We understand & acknowledge the risk consequences associated with not opting for nomination.

Signature of Proprietor without seal

## General Terms and Conditions

### Declaration ( Applicable for all consitutions)

- 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/we am/are aware that I/We may be held liable for it. I/We hereby also affirm and declare that my/our address for correspondence is as mentioned overleaf. I/We understand that the address (positive) confirmation letter sent by the bank to that address, if returned undelivered, will result in the bank stopping all operations of my/our account, without further notice.
  - I/We would like to share/retrieve my/our personal/KYC details with the Central KYC registry. I/We hereby consent to receive information from the Central KYC registry through SMS/E-mail on the above registered mobile number/E-mail ID.
  - I/We hereby give my/our consent that the entity's/firm's KYC details may be shared with/retrieved from Central KYC Registry. Further I/we give my consent to receiving information from Central KYC Registry through SMS/E-mail on the registered mobile number/E-mail address. I/we give my/our consent to download/update information from & to Central KYC Registry on a time to time basis the records available with the Bank.
  - I/we give my/our consent for the bank to get our personal information that may be deemed fit for the bank to keep its record updated which may not be specifically mentioned in the website
  - I/We have read, understood & unconditionally agree to comply with the Bank's Most Important Terms & Conditions in force from time to time, governing the conduct of the account & other services, including value added services, as applied for ie; ATM/Debit Card/CSB Internet Banking/Mobile Banking (details available on the Bank's website [www.csb.bank.in](http://www.csb.bank.in)).
  - I/We have read, understood & unconditionally agree to comply with the Bank's Most Important Terms & Conditions in force from time to time, governing the conduct of the account & other services, including value added services, as applied for ie; ATM/Debit Card/CSB Internet Banking/Mobile Banking (details available on the Bank's website [www.csb.bank.in](http://www.csb.bank.in)). "I/ We here by provide consent for capturing/ collecting necessary details pertaining to me/ us, up to the satisfaction of the Bank, for the purpose of onboarding.
- The User ID, Password, PIN Number or any other security systems provided for the operation of Internet Banking, Mobile Banking, ATM operations shall be kept by me/us as confidential information. I/We should not divulge the same due to my/our carelessness or otherwise and if any loss or damage is occurred to Bank due to the access got to it by any other person. I will be truly responsible and the Bank is fully indemnified to the loss that may occur due to such unauthorized access. I/We accept and agree to be bound by the said Bank's Conditions including those limiting the Bank's liability.
- I/We understood that bank may at its absolute discretion, discontinue any of the service/s completely or partially without any notice to me/us.
  - I/We agree to maintain the minimum balance as applicable from time to time in the account & that the Bank shall be at liberty to deduct service charges as per rules in force for non-maintenance of requisite minimum balance.
  - I/We also agree that we have no objection to the Bank debiting my/our account for any other service charges applicable from time to time.
  - I/We authorize the Bank to keep providing me/us the information of the Bank's new products and offers through my/our preferred mode of contact or through a phone call as convenient.
  - I/We hereby irrevocably authorize the Bank to disclose from time to time any information on or relating to my/our account(s) with the Bank to any other branch of CSB BANK LIMITED/other Banks/Financial Institution/Agencies/Statutory Bodies/Persons as the Bank may deem necessary.
  - I/We undertake to inform the Bank any change in my address and to provide any further information/updated KYC document that the CSB BANK LIMITED may require from time to time.
  - I/We also agree that the original account opening form and photocopy of KYC documents shall be retained by the Bank, for record purposes.
  - I/We certify that I/we have the capacity to sign for the entity as per the CBDT rules/Applicable laws.
  - I/We also agree that my/our failure to disclose any material fact/information known to me/us now or in future or my/our failure to remedy any deficiency in documents/information/other details within the stipulated period, may invalidate me/us from transacting in the account and the Bank would be within its right to put restrictions in the operations of my account or to close it or to report to any regulator and/or any authority designated by the Government of India (Gol)/RBI for the said purpose or take any other action as may be deemed appropriate by the Bank under the guidelines issued by CBDT/RBI/FEMA/Gol from time to time.
  - I/We also authorise the Bank and agree to close/discontinue my account without any notice to me in case of any violation of laws/rules/regulations or terms and conditions of maintaining the account.
  - I/We undertake and unconditionally agree that in respect of this account, the amount invested & the transactions in this account will be strictly as per FEMA regulations, and also the entity does/will not involve in any Restricted business activity as per FEMA & RBI regulations.

Initial Payment Funding Declaration: that I/we am/are depositing/deposited funds from my/our own/entities' bank account and not from Third Party Bank account.

- I/We understand and accept that Bank can refuse to open the account at its discretion if any discrepancy is found. The Bank will return the IP funds/IP funding cheque to me/us if the account opening could not be processed on account of non-submission of KYC documents by me/us.
- I/We also hereby agree to, pay the Bank/the Bank deducting from my/our funds lying with the Bank, the processing fee as notified by the Bank from time to time on its website [www.csb.bank.in](http://www.csb.bank.in) along with tax if the account is closed/is not activated due to non-submission of KYC documents by me/us as per the extant guidelines of the Bank.
- I hereby understand & agree that, if the transaction turnover in this account exceeds the turnover/income declared by me 'at the time of opening the account' or 'as updated by me from time to time', the bank reserves the right to freeze any further credits and/or debits to/in this account and/or freeze the channel facilities like debit card/internet banking/mobile banking etc., without any advance notice to me. The freezing may be lifted at the discretion of the bank after obtaining satisfactory explanation/ documentary evidence from me substantiating the transactions."
- In case of any update in the documents submitted by the customer at the time of establishment of business relationship / account-based relationship and thereafter, as necessary; customers shall submit to the bank the update of such documents. This shall be done within 30 days of the update to the documents for the purpose of updating the records.
- I/We also agree that my/our failure to disclose any material fact/information known to me/us now or in future or my/our failure to remedy any deficiency in documents/information/other details within the stipulated period, may invalidate me/us from transacting in the account and the Bank would be within its right to put restrictions in the operations of my account or to close it or to report to any regulator and/or any authority designated by the Government of India (Gol)/RBI for the said purpose or take any other action as may be deemed appropriate by the Bank under the guidelines issued by CBDT/RBI/FEMA/Gol from time to time. I/We also authorise the Bank and agree to close/discontinue my account without any notice to me in case of any violation of laws/rules/regulations or terms and conditions of maintaining the account.

## Declaration

### Sole Proprietorship Declaration

I declare that I am the sole proprietor of the said concern and request and authorize you to honour all Cheques, Bill of Exchange, Promissory Notes and other orders drawn, accepted or made by me in the name of my concern on said account be in credit or overdrawn. I shall be solely responsible for all liabilities of my said concern to the bank. I agree that the Bank may recover occurs in the constitution of the concern to the bank until I receive from the Bank an acknowledgement of my letter and until all my liabilities to the Bank of the receipt of such notice by the Bank, are fully satisfied.

#### Information pursuant to Anti-Money Laundering (Applicable for all Current/Savings Accounts)

1. I/We confirm that the account will not be used for any money laundering purposes.
2. I/We am/are the beneficial owner of all assets run through my/our own account.
3. The beneficial owner of some/all assets run through the account is/are (name and address of the person for whom the account(s)are maintained):  
.....

The \_\_\_\_\_ Branch of CSB Bank Limited where my/our account is maintained will be the base branch accountable for repayments / settlements. I request and authorize you to honour all cheques, Bill of Exchange, Promissory Notes and others, drawn, accepted or made on the said account by me whether the account is in credit/overdrawn.

#### Change In Rules

The bank reserves the right to alter, delete or add to any of the Rules and/or service charges for which the customer will be duly notified. The detailed rules are available on the Banks website [www.csb-bank.in](http://www.csb-bank.in) and/or branch notice board. I/We hereby also affirm and declare that my/our mailing address is as indicated overleaf.

I/We understand that the positive confirmation letter sent by the bank to that address, if returned undelivered, may result in the bank stopping all operations of my/our account, without further notice.

## BQR Terms and Conditions:

1. By on boarding to CSB Bank Merchant collect services, (CSB Bank Collect Merchant App and the Static QR), the Merchant hereby agrees to the below Terms and Conditions, which form the contract between the Merchant and the Bank.
2. CSB Bank Collect Merchant App and the Static QR of the Bank shall be governed by these terms and conditions as amended by the Bank from time to time. These terms and conditions shall be in addition to and not in derogation of other terms and conditions relating to any account of the Merchant and/or the respective product or the services provided by the Bank unless otherwise specifically stated.
3. Definitions: The following words and expressions shall have the corresponding meanings wherever appropriate.

- 'Account' means a commercial checking or demand deposit account maintained by Merchant for the crediting of collected funds and the debiting of fees and charges under this Agreement.
- 'Agreement' means these terms and conditions, any supplementary documents referenced herein, and valid schedules and amendments to the foregoing.
- 'Merchant' means any person, firm or corporation which enters into an agreement with the Bank, the holder of an account in CSB Bank, also the acquiring bank/component which receives the payment.
- 'Customer' refers to the end user making the payment at Merchant payment desk.
- 'MPIN', shall mean the Personal Identification Number (password) for the CSB Bank Collect Merchant App.
- 'Issuer' refer to the Bank/Financial Institution/ Card Company, which has issued Debit, Credit or Prepaid Cards to customers.
- 'Acquirer' refers to CSB Bank, which provides necessary infrastructure to the merchant to accept payment, maintains relationship and facilitate acceptance payments.
- 'Bank' shall mean CSB Bank Limited and any of its successors and assigns.
- 'MDR' shall mean the merchant discount rate is the rate charged to a merchant for payment processing services.
- 'Merchant Settlement Account' shall mean The Bank account given in the application by the Merchant for crediting Merchandise Sale
- Settlement Date (T) - is referred to as the date when the merchant settles the batch of the day's transactions.

#### 'Settlement Cycle'

- Settlement cycle refers to the time period from the settlement date (T) to the date when the amount of merchandise Sale is credited to the merchant account. This is usually given as T + 1 days
  - 'Intermediary Agency' provides card payment network, facilitate clearing and settlement (Visa, MasterCard, American Express, Rupay, National Payment Corporation of India or NPCI).
  - 'Application' shall mean the Bank's CSB Bank Collect Merchant application which will be downloaded onto the mobile phone of the merchant
  - 'Regulator' refers to Reserve Bank of India which regulates the electronic payments in India.
  - 'Mobile Phone Number' shall mean the mobile number that has been used by the merchant to register for the facility.
  - QR Code: Quick Response Code. It can be static or dynamic. QR Contains merchants account details, which is used by the customers to scan and make the payment.
  - 'Terms and Conditions' mean these Terms and Conditions as amended or Supplemented by the Bank.
4. The facility will be available to merchants who have a satisfactory running business relationship with the Bank as per its prescribed guide lines.
  5. Settlement time will be midnight to midnight. Merchant will get the credit on T+1 basis (excluding Bank / Settlement Centre holidays).
  6. The Bank reserves the right to reject a Merchant's application for the facility without assigning any reasons.
  7. The Bank may also terminate or suspend the facility without prior notice and without any reason whatsoever or if the merchant has violated the terms and conditions laid down by the Bank or on the death of the Merchant when brought to the notice of the Bank.
  8. Liability: The Bank shall not be liable if a transaction through CSB Bank Collect Merchant App does not materialize or is delayed or is incomplete-due to any reason whatsoever
  9. Responsibility: Except as otherwise provided by Applicable Law or Terms and Conditions applicable to the Account, merchants understand that they are financially responsible for all uses of the CSB Bank Collect Merchant Services by them and those authorized by them during the registration and payment.
  10. The merchant agrees that the transactions originated using mobile phones are non-retractable as these are instantaneous/real time.
  11. The merchant understands and explicitly agrees that Bank has the absolute and unfettered right to revise the prescribed amount ceilings from time to time which will be binding upon him/her/them.
  12. The merchant agrees to use the facility on a mobile phone properly and validly registered in his/her name only with the Mobile Provider and undertakes to use the Facility only through mobile number which has been used to register for the Facility.
  13. The merchant agrees to receive/accept payments via Static QR-wherein the end user/customer enters the amount details and Dynamic QR-wherein the merchant uses the CSB Bank Collect Merchant App to generate the QR for the respective amount and bill details. As such, it is the merchant's sole responsibility to ensure the safety of the merchant application, QR standee and Stickers provided by the bank and secure it from any unauthorized usage. The bank shall not be held liable for any such instances once the said items are delivered to the merchant. The Bank shall not be responsible for any losses or damages if the customer has failed to use the Facility on mobile phone properly or diligently.
  14. The merchant understands and accepts the MDR structure and bank policies as amended from time to time, with regard to the service provided.

15. Indemnity: In consideration of the Bank providing these facilities, the Merchant agrees to indemnify and hold the Bank harmless against all actions, claims, demands, proceedings, loss, damages, costs, charges and expenses which the Bank may at any time incur, sustain, suffer or be put to as a consequence of or arising out of or in connection with any services provided to the Merchant pursuant hereto. The Merchant shall indemnify the Bank for unauthorized access by any third-party to any information/instructions/triggers given by the Merchant or breach of confidentiality or any loss or damage suffered by the Bank due to the fault of the Merchant.
16. The Merchant understands that Bank will try, to the best of its ability and effort, to provide accurate information and shall not hold the Bank responsible for any errors or omissions that may occur due to reasons beyond the control of the Bank including but not limited to Force Majeure Events.
17. Charge Backs: Merchant can raise the query to respective CSB Bank branches/ email to bharatqr@csb.bank.in or call to 1800 266 9090. However, the instances of Chargeback will be lesser, as the transaction will be originated by the Customer himself instead of merchant. I/We authorize CSB Bank to debit my account maintained with CSB Bank pertaining to this facility on instances relating to chargebacks, wrong credits or any disputes.
18. For any complaints merchants can contact nearest branches/mail at bharatqr@csb.bank.in/call customer care no. 1-800-266-9090.
19. Any disputes between the parties should be subject to the laws of India and courts of Mumbai. However, nothing in this clause shall prevent the parties from pursuing legal remedies in any other court of competent jurisdiction.
20. In the event of any chargeback initiated by a network or bank against the merchant, the bank reserves the full authority to debit the merchant's account or place a lien if the merchant fails to honor the chargeback request within the prescribed network guidelines. To clarify further, for any chargeback related to a previously settled transaction, the bank, at its sole discretion, may Withdraw the disputed amount from the merchant's account/ place a lien for the disputed amount/ offset the disputed amount against future transaction settlements.
21. If sufficient funds are not available in the merchant's account, the bank reserves the right to initiate legal proceedings against the merchant under the jurisdiction of the place where the branch in which the account is opened.
22. Any dispute arising from transaction settlement or reversal shall be resolved in accordance with the bank's internal policies and procedures, at its sole discretion.

Name with seal & signature of AUS1

Name with seal & signature of AUS2

Name with seal & signature of AUS3

**\*For office Use only**

- Certified that CPV of entity and the KYC documents in support of the Identity/address of the Entity and Authorized persons and documentary proof of their relationship with the applicant as mentioned in the form is verified by me.
- Certified that Beneficial Owner of the said firm have been determined on the basis of declaration made by the entity have been verified
- Applicant(s) signed in my presence

**Risk categorization of the Entity**

High

Medium

Low

LG code

RM code

Business Division

LC code

Name of the Sourcing Official \_\_\_\_\_

Signature of Sourcing Staff with Seal

Emp Code of the sourcing Staff

Name of the Staff Approving the AOF (BM/BOM) \_\_\_\_\_

Signature of BM/BOM with Seal

Emp code of the BM/BOM

**Walk-in Customer**  
(CPV is mandatory and shall be certified by the BM)

**Non-Walk-in Customer**  
(For Non-Walk-in Customer, LC/LG Code is mandatory)

**Declaration by BM for Non-Walk-in Customer**

This is to certify that this customer, M/s. \_\_\_\_\_  
(name of the customer) is not a walk-in customer and this customer is sourced by Mr./Mrs./Ms. \_\_\_\_\_  
(name and EMP Code of the LG employee).

Name of the BM \_\_\_\_\_

Signature of BM with Seal

Emp Code of the BM

### Business Type

Business Type Code	Business Type Description	Business Type Code	Business Type Description
01	Agriculture	18	Non-Financial Cooperative Society
02	Manufacturer	19	Regional Rural Bank
04	Wholesale Trade	20	Insurance Corporation
05	Retail Trade	21	Mutual Fund
06	Services	22	HFC - Deposit Taking
07	Construction	23	NBFC - Deposit Taking
08	Export and Import	24	HFC - Non Deposit Taking
09	Others	25	NBFC - Non Deposit Taking
10	Multilevel Marketing	26	Provident & Pension Fund
11	Real Estate	27	Other Financial Entities
12	Indian Commercial Bank	28	Educational Institution
13	Foreign Bank	29	Religious Institution
14	Cooperative Bank	31	Local Area Bank
15	Deposit Taking Cooperative Credit Society	32	Payments Bank
16	Non Deposit Taking Cooperative Credit Society	33	Small Finance Bank
17	Other Financial Cooperative Society		

### Industry Code and Description

Industry Code	Description	Industry Code	Description	Industry Code	Description
01	Mining and Quarrying	30	Glass and Glassware	59	Education
02	Iron and Steel	31	Vehicle Parts and Transport Equipment	60	Social work
03	Other Metal and Metal Products	32	Telecommunications	61	Sewage/sanitation & similar activities
04	All Engineering (except Electrical)	33	Roads and Ports	62	Activities of membership organization
05	Power (Generation and Transmission)	34	Other Infrastructure	63	Recreational/cultural/sporting activities
06	Cotton Textiles	35	Information Technology	64	Other service activities (Repair and Maintenance)
07	Jute Textiles	36	Agri & related service activities	65	Banking
08	Other Textiles	37	Fishing & related activities	66	NBFC
09	Food Processing - Sugar	38	Publishing/printing	67	Money Lending
10	Food Processing Tea	39	Mfg. of medical/optical equipment	68	Chit Funds
11	Food Processing Edible Oil	40	Mfg. of motor vehicles/trailers	69	Leasing & Hire Purchase
12	Beverage and Tobacco	41	Mfg. of furniture/n.e.c.	70	TCSP - Trust and Company Service Providers
13	Paper and Paper Boards	42	Mfg. of Machinery and Equipment's	71	Car & Luxury Goods Dealer
14	Rubber Plastics and their products	43	Recycling	72	Stock Brokers
15	Chemical - Fertilizers	44	Electricity/gas/steam supply	73	Scrap Dealers
16	Cement and Cement products	45	Water supply	74	Chartered Accountant and CA Firms
17	Leather and Leather Products	47	Sale, Maintenance and repair of Motor Vehicles	75	Notaries
18	Construction	48	Wholesale/commission trade	76	Other Independent Legal Professionals & Accountants
19	Petroleum, Coal Products and Nuclear Fuels	49	Retail trade	77	Real Estate Agents and Brokers
20	Other Industries	50	Hotels/restaurants	78	Dealers in Precious Metals or Stones
21	Electronics	51	Travel agencies	79	Contractors
22	Food Processing - Others	52	Financial intermediation	80	Casinos
23	Chemicals - Petro-Chemicals	53	Insurance/pension funding	81	Entertainment & Media
24	Chemicals - Drugs and Pharmaceuticals	54	Real estate activities	82	Logistics
25	Chemicals - Others	55	Renting of machinery/equipment	83	Medical & Health Services
26	Gems and Jewellery	56	Computer & related activities	84	Consumer Durables
28	Man Made Textiles	57	Research & development		
29	Wood and Wood Products	58	Other business activities		

### Purpose of the Account

Purpose of Account Code	Purpose of Account Description	Purpose of Account Code	Purpose of Account Description
01	Savings	08	Specific Account
02	Business	09	Govt. A/c- Grants/Subsidies/Schemes
03	Escrow Arrangement	10	Vostro Arrangement
04	Fee Collection	11	Manage Funds
05	VASP Account	12	Payment Account
06	FCRA Utilization Account	13	Single Nodal Accounts (SNA)
07	Collection Account		



**ACKNOWLEDGEMENT –CUSTOMER COPY**

Received request for Opening / Creation of Customer ID / Savings / Current account under \_\_\_\_\_ Variant (Enter Variant Name)  
 in the Name of M/s \_\_\_\_\_ (Enter Entity Name) with an Initial  
 Payment of Rs \_\_\_\_\_ (in Figures) \_\_\_\_\_

(amount in words) through Cheque / Cash mode

Nomination Reg  Yes  No

Name & Emp ID of the Officer 

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Date with Branch Seal 

d	d	m	m	y	y	y	y
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Signature of staff with Branch seal