

THE CITIZEN CO-OP. BANK LTD., VASCO-DA-GAMA, GOA

COMPLIANCE DIVISION

Know Your Customer (KYC) Compliance

Notice to Our Customers

All banks are under statutory obligation to comply with the provisions of the Prevention of Money Laundering Act, 2002. Necessary instructions / guidelines in the matter are issued by Reserve Bank of India, which are applicable to all Financial Institutions and all the Scheduled Commercial Banks.

As per the guidelines on Know Your Customer (KYC) policy, we are required to obtain certain identification documents, data or information from all our existing customers i.e. from every Individual, Proprietor, Joint Account Holder / Partner / Director / Trustee / HUF member and other authorized signatory. The same is also necessary to establish, to our satisfaction, the identity of each new customer. The essential documents required are as under:

1. Proof of identity (any one of the following)

- i) Passport
- ii) PAN card
- iii) Voter's Identity Card
- iv) Driving License
- v) Identity Card issued by employer (subject to Bank's satisfaction)
- vi) Any document which provides identity information (subject to Banks satisfaction)

2. Proof of current address (any one of the following)

- i) Telephone bill
- ii) Electricity bill
- iii) Gas connection card/book
- iv) Ration card
- v) Bank account statement
- vi) Income Tax/Wealth Tax Assessment Order
- vii) Letter from any recognized public authority.
- viii) Letter from employer (subject to Bank's satisfaction)

3. Recent photograph (passport size)

4. In case of minors, where proof of identity / address is not available, the same will be provided by the Father / Mother / Natural Guardian.

5. In respect to Company accounts, certified copy of Certificate of Incorporation, Memorandum & Articles of Association, Resolution of the Board of Directors and identification of mandate holders is required.

6. Regarding Trust and Association accounts, copy of the Trust deed, identification document of the trustees and Resolutions etc., as the case may be, to be submitted. All our customers who have not yet complied with the KYC guidelines are hereby requested to make their accounts KYC compliant by immediately contacting the branches where their accounts are maintained and complete the required documentation etc. The account operations would be frozen on failure of meeting the guidelines of KYC. To serve you better, please ensure to provide the branch with current and correct address along with the present telephone/mobile numbers.

Chief Executive Officer
Vasco-da-Gama, Goa.