

1. Background

As per directions of ORMC, Bank need to display KYC guidelines / Periodic Updation guidelines on Bank website for establishing new relationship or periodic updation of KYC (Re-KYC).

2. Channels to update KYC in Bank

2.1 Branch Channel:

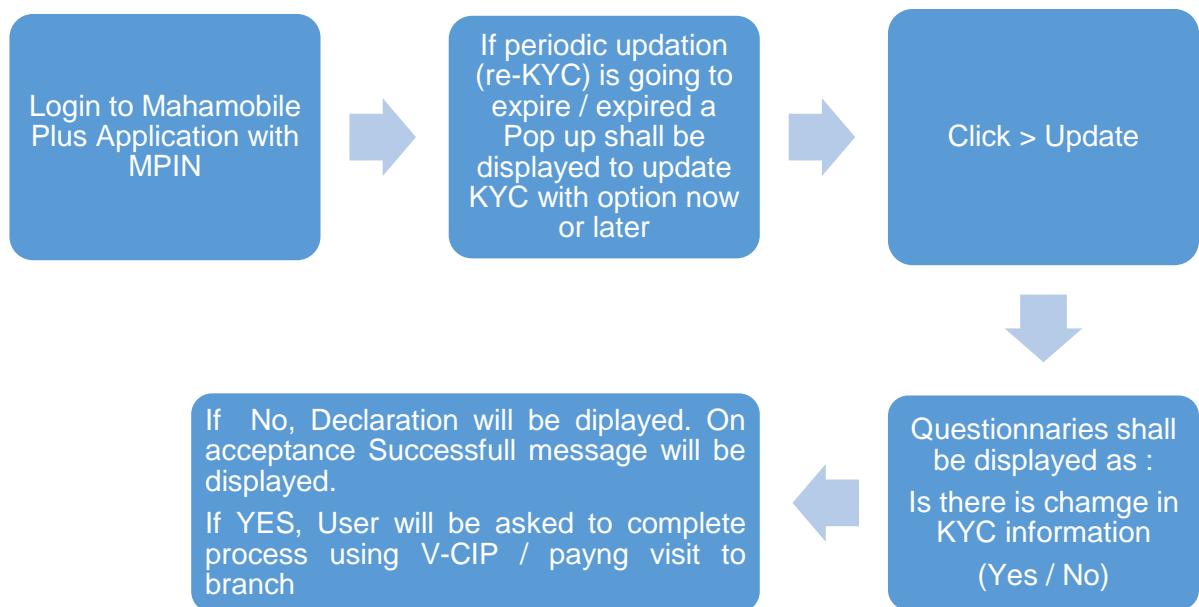
Table showing Documents to be submitted while periodic updation of KYC (Re-KYC)

| Sr. No. | Customer Category | Scenario | Documents to be Submitted | Applicable only when |
|---------|-----------------------|--------------------------------|--|--|
| 1. | Individual | No change in KYC Information | <ul style="list-style-type: none">• Self -Declaration from customer• (Request format is attached as Annexure-1) | a. CKYCR is available in Bank record. b. KYC Documents are as per the current CDD standards |
| 2. | Individual | Change only in address details | <ul style="list-style-type: none">• OVD with current address• Request format is attached as Annexure-2) | a. CKYCR is available in Bank record b. KYC document are as per the current CDD standards |
| 3. | Individual | Change in KYC information | <ul style="list-style-type: none">• OVD• Latest Photograph• Request format is attached as annexure-3 | Applicable in all cases where there is change in KYC information |
| 4. | Individual | Customers minor to major | <ul style="list-style-type: none">• Updated OVD• Latest photograph• Request format is attached as annexure-3 | Accounts of customers who were minor at the time of opening account, on becoming major |
| 5. | Other than individual | No change in KYC information | <ul style="list-style-type: none">• Request format attached as Annexure-4 | a. CKYCR is available in Bank record. b. KYC Documents are as per the current CDD standards |
| 6. | Other than Individual | Change in KYC Information | <ul style="list-style-type: none">• Request format attached as Annexure-5 | Applicable in all cases where there is change in formation |

2.2 Digital Channels to update KYC in Bank (Only for Individual Customers)

a. Mahamobile Plus and Internet Banking:

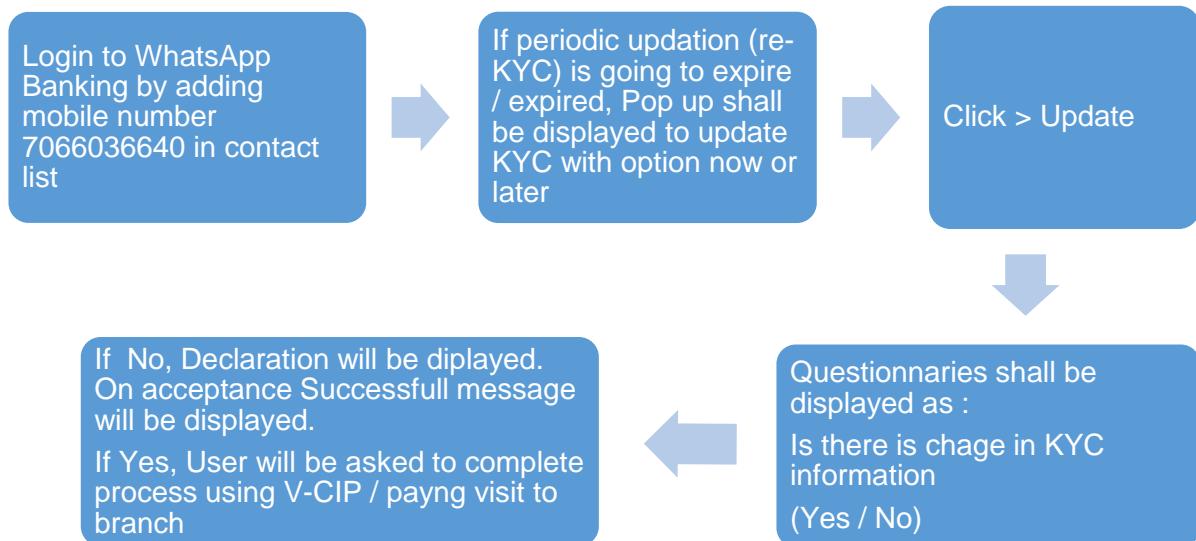
It is applicable for only those customers where there is no change in KYC information. Process flow is as below:



Note: Option of Re-KYC is available on home page of Mahamobile App and in internet banking it is available in the profile of customer.

b. WhatsApp Banking:

It is applicable for only those customers where there is no change in KYC information.
Process flow as below:



Note: Option of Re-KYC is available on service request menu of WhatsApp Banking.

c. Email RPA Process:

