

### **In-Branch Onboarding Process Flow**

1. Customer comes into the branch and requests for opening an account.
2. Officer shall perform general Know Your Customer related activity and identify product need of the customer. After satisfaction, officer shall perform biometric verification of the customer.
3. Officer shall provide Account Opening Form (AOF), Key Fact Sheet (KFS), Terms & Conditions (T&C) Common Reporting Standard (CRS) & FATCA Form, W8-BEN and W9 and Specimen Signature Card (SSC) and other relevant documents to the customer (as per requirement of customer type) Annexure A.
4. Customer shall duly complete and sign Account Opening Form and other provided documents and submit to the Officer.
5. Officer shall scrutinize Account Opening Form for all mandatory fields have been duly filled and ensure other related documents submitted by the customer based on type of account are completed and attached.
6. BOM/BM shall admit customers' signature with signatures on original Valid ID document.
7. Branch shall process the account in system as per their set procedure like
  - a) Completion of e-KYC, e-Risk Rating sheet and Enhanced Due Diligence (where applicable)
  - b) Specimen Signature Card Scanning
  - c) Name Screening by branches
  - d) Name Clearance by CCG
  - e) High Risk individual and PEP accounts Approval (where applicable).
  - f) Account opening in System
8. After generation of account number in system upload scanned copies of document for Centralized Account Opening Department (CAOD) review.
9. All accounts received on or before of 3:00 p.m. at COAD, shall be reviewed by CAOD team and if found in order account shall regularized same day.
10. If account/rectification is received after 3:00 p.m. the case shall be reviewed next day.
11. On successful regularization of account, a Letter of Thanks is sent to customer by CAOD same day.

#### **Note**

In case of Corporate Account the branch submit the case in hard form to CAOD for review and account number is generated by CAOD.