

## 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:

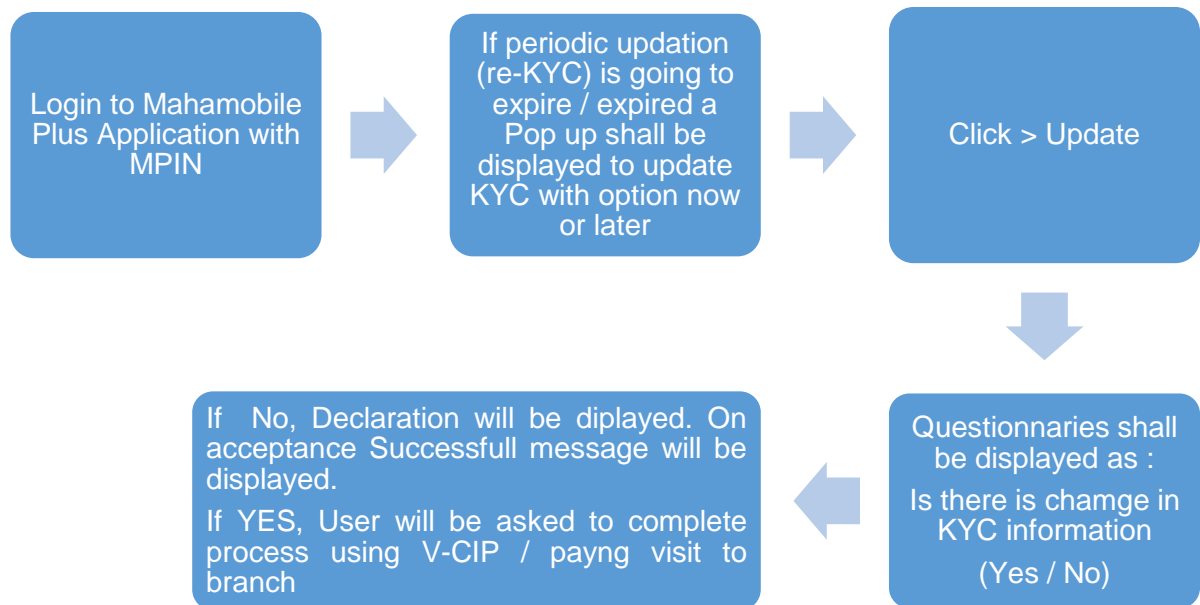
**Table showing Documents to be submitted while periodic updation of KYC (Re-KYC)**

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"><li>Self -Declaration from customer</li><li>(Request format is attached as Annexure-1)</li></ul>	<p>a. CKYCR is available in Bank record.</p> <p>b. KYC Documents are as per the current CDD standards</p>
2.	Individual	Change only in address details	<ul style="list-style-type: none"><li>OVD with current address</li><li>Request format is attached as Annexure-2)</li></ul>	<p>a. CKYCR is available in Bank record</p> <p>b. KYC document are as per the current CDD standards</p>
3.	Individual	Change in KYC information	<ul style="list-style-type: none"><li>OVD</li><li>Latest Photograph</li><li>Request format is attached as annexure-3</li></ul>	Applicable in all cases where there is change in KYC information
4.	Individual	Customers minor to major	<ul style="list-style-type: none"><li>Updated OVD</li><li>Latest photograph</li><li>Request format is attached as annexure-3</li></ul>	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"><li>Request format attached as Annexure-4</li></ul>	<p>a. CKYCR is available in Bank record.</p> <p>b. KYC Documents are as per the current CDD standards</p>
6.	Other than Individual	Change in KYC Information	<ul style="list-style-type: none"><li>Request format attached as Annexure-5</li></ul>	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:

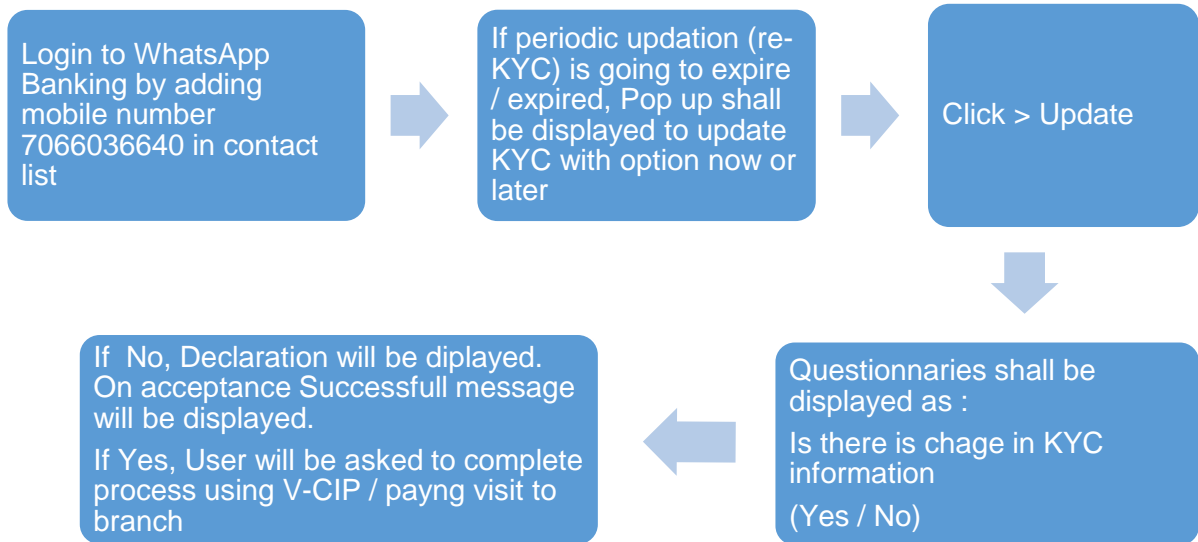
It is applicable for only those customers where there is no change in KYC information. Process flow is as below:



**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:**

