

Annexure –C

Indicative List of KYC Documentation

Following KYC documents may be relied upon and obtained for identification of customer in addition to Introduction while (i) opening a Bank Account of various types of Account Holders / Customers, and (ii) updating identification data of old existing Account Holders / Customers.

Type of Account holder	Identity Proof Documents	Documentary proof for *correct permanent address
<p><u>Accounts of Individuals</u></p> <p>Note: In case of Passport / Driving License, branch should ensure that it is valid. In case of Telephone Bill, branch can accept / obtain postpaid bills of land line or mobile phones. In case of utility bills, branch should ensure that it is latest one i.e. not older than one month). In case account is categorized as Medium / High Risk, branch to obtain more than one document to its satisfaction as a measure of higher due diligence. Correct Permanent Address as referred to herein means the address at which a person usually resides and will be taken as the address as mentioned in a utility bill or any other document accepted by the bank for verification of the address of the customer.</p>	<ol style="list-style-type: none"> 1. Passport 2. PAN card 3. Voter's Identity Card 4. Driving license with photo. 5. Photo Identity card / confirmation from employer (subject to the bank's satisfaction) 6. Job card issued by NREGA duly signed by an officer of the State Government. 7. The letter issued by the Unique Identification Authority of India containing details of name, address and Aadhaar number. 8. Letter from a recognized public authority or public servant verifying the identity (Photograph) of the customer to the satisfaction of bank. 9. Confirmation / Letter from employer / other bank verifying therein photograph of the person along with other things. <p><u>(Copy of latest two passport size photographs and copy of any one of the above documents to be obtained)</u></p> <p>Note: For rural branches, in the</p>	<ol style="list-style-type: none"> 1. Passport 2. Voter's Identity Card 3. Driving license 4. Telephone bill. 5. Electricity Bill 6. Bank account statement with address. 7. Income Tax / Wealth Tax Assessment order with address. 8. Letter from any recognized public authority verifying residence address of the customer subject to the satisfaction of the Bank 9. Letter from employer (subject to satisfaction of the bank). 10. Ration Card <p><u>(Copy of any one of the above documents to be obtained.)</u></p> <p>Note: For rural branches, in the absence of any of the above documents, Certificate from the local body/ NGO/MFI will suffice for establishing address of the applicant.</p> <p>Branch will ensure to verify /</p>

<p>For Joint Account Holders who are not closely related to each other</p> <p>For close relatives (e.g. wife, son, daughter and parents etc.) living with husband / father /mother/ son/ daughter etc. and utility bills required for their address verification are not in their names, branch will obtain</p> <p>In case of customers who stay as tenants and utility bills required for their address verification are not in their names, branch will obtain</p>	<p>absence of any of the above documents, photo ration card / Certificate from the local body/ NGO/MFI will suffice <u>for establishing identity (Photograph) of the applicant.</u></p> <p>Branch will ensure to match photograph of prospective customer with his / her ID document.</p> <p>1. Independent identity proof (any one ID document from the above mentioned list) of each joint account holder is required to be obtained.</p> <p>1. An identity document of prospective customer(any one from the above mentioned list)</p> <p>2. An identity document of the relative (any one from the above mentioned list) with whom the prospective customer is living.</p> <p>3. A declaration from the relative that the said person (prospective customer) wanting to open an account is his / her relative (mentioning relationship) and is staying with him / her subject to satisfaction of the bank.</p> <p>1. An identity document of such customer(any one from the above mentioned list)</p> <p>2. An identity document of his / her landlord (any one from the above mentioned list).</p>	<p>match address of prospective customer mentioned in A/c opening form with his / her address proof document.</p> <p>1. Independent address proof (any one address proof document from the above mentioned list) of each joint account holder is required to be obtained.</p> <p>1. Utility bill of the relative with whom the prospective customer is living.</p> <p>2. Branch may in addition to the above accept / use any supplementary evidence to its satisfaction such as a letter received through post for further verification of their address.</p> <p>1. Lease / Tenancy Agreement if executed between landlord and the prospective customer and or renewed from time to time subject to satisfaction of the bank.</p>
---	---	--

<p>In case of Customers who stay in the Houses allotted to them by their Employers and utility bills required for their address verification are not in their names, branch will obtain</p>	<p>3. A declaration from land lord that the said person (prospective customer) wanting to open an account is still his / her tenant and presently staying in his / her house for which he / she has given him / her, his/her identity document and utility bill. This will be subject to satisfaction of the bank.</p> <p>4. Separate confirmation from landlord for having given his / her ID documents / Utility Bills to his tenant for opening account.</p> <p>1. An identification document of such customers(any one from the above mentioned list)</p>	<p>2. Utility bill of his / her landlord in whose house he / she is staying</p> <p>1. House allotment letter on letter head of his / her employer duly signed by the authorized signatory, mentioning detailed address and location of house, ownership of the accommodation and date of allotment of house etc. subject to the satisfaction of the bank.</p> <p>2. Utility bill in the name his / her employer containing same address mentioned in the allotment letter.</p> <p>3. Utility bill of their permanent residence if any declared by them in their account opening form to the bank</p> <p>4. Separate confirmation from their employers for having issued allotment letter and utility bill for residential accommodation either owned by them or taken on lease in their name for a/c opening purpose.</p>
--	--	---

<p>In case of Students who stay in the Hostels allotted to them by their Institutions / Colleges and utility bills required for their address verification are not in their names, branch will obtain</p>	<ol style="list-style-type: none"> 1. An Identity Card issued by college / institution. 2. An admission letter for the course mentioning duration of course for which he / she is admitted by the Institute / College. 3. ID document of their parents (i.e. either father or mother) 	<ol style="list-style-type: none"> 1. An allotment letter on letter head of Institution / College for allotting him / her hostel accommodation duly signed by the authorized signatory, mentioning detailed address and location of hostel, room no. etc. and date of allotment of hostel accommodation etc. 2. Utility bill in the name of their parents for permanent residence to be declared by them in their account opening form to the bank. 3. Such Students will have to submit hostel accommodation letters from their Institutions / Colleges every year during the tenure of their course in the beginning of their terms failing which bank may freeze their accounts. 4. On completion of their course / terms, such students will have to intimate their new address with documentary evidences to the satisfaction of the bank for operating their accounts.
<p>In case of Foreign Students who stay in the Hostels allotted to them by their Institutions / Colleges and utility bills required for their address verification are not in their names, branch will obtain</p>	<ol style="list-style-type: none"> 1. An Identity Card issued by college / institution. 2. An admission letter for the course mentioning duration of course for which he / she is admitted by the Institute / College. 3. Copy of Passport and copy of Visa. 	<ol style="list-style-type: none"> 1. An allotment letter on letter head of Institution / College for allotting him / her hostel accommodation duly signed by the authorized signatory, mentioning detailed address and location of hostel, room no. etc. and date of allotment of hostel accommodation etc 2. Such Students will have to submit hostel accommodation letters from their Institutions / Colleges every year during the tenure of their course in the

<p><u>For newly married women</u> while opening new account or change in the existing account (i.e. change of pre-marital name) branch will obtain.</p>	<ol style="list-style-type: none"> 1. Evidence of marriage i.e. Marriage certificate or Notarized Affidavit in absence of marriage certificate. Where it is difficult to produce evidence of marriage, it will be adequate if a confirmation of change in name is provided on the letter of request from any responsible person well known to the bank. 2. Clear photograph of the wedding where photo of the woman and her husband is shown together and photo of woman matches with the photo on the pre-marital identification documents. Or 3. Joint photograph (marriage photograph) of the bride and the groom. 4. Introduction from an existing customer, who has been subjected to full KYC procedures and is having satisfactory account with the bank <u>for not less than one year.</u> 5. Self declaration in case newly married women is already having an account 	<p>beginning of their terms failing which bank may freeze their accounts.</p> <p>3. On completion of their course / terms, such students will have to intimate their new address with documentary evidences to the satisfaction of the bank for operating their accounts.</p> <ol style="list-style-type: none"> 1. Marriage invitation card for verification of new address 2. Any document (for proof of address as mentioned above for Accounts of individuals) for address proof of the groom.
--	---	--

	<p>subjected to full KYC procedures.</p> <p>6. A letter from the female depositor requesting a change in the name also indicating whether she desires to change the style/words of her signature and if so fresh signature card to be obtained.</p> <p>7. Identification documents of the husband where the family name matches with that of the application (i) to open new bank account or (ii) to change in the pre-marital name.</p>	
<p><u>Accounts of Companies</u> -Name of the Company -Names of all Directors and their addresses. -Names of Authorized signatories and their addresses. -Principal place of business -Mailing address of the company -Telephone/Fax Number. -Email address of the Company and its Directors / Authorized Signatories to the account.</p>	<p><u>(All following documents to be obtained)</u></p> <p>1. Certificate of Incorporation and Memorandum & Articles of Association.</p> <p>2. Resolution of the Board of Directors to open an account and list of Directors and list officials authorized to operate the account.</p> <p>3. Identification of Directors and authorized signatories should be based on photo identification documents as in case of individuals, and signature cards duly attested by the company</p> <p>4. Power of Attorney, if granted to its managers, officers or employees to transact business on its behalf</p> <p>5. Copy of PAN allotment letter in the name of the Company.</p>	<p><u>(All following documents to be obtained)</u></p> <p>1. Telephone bill in the Name of company showing principal address and mailing address of the company as the case may be.</p> <p>2. Fax Number & Email Address of the company as the case may be.</p> <p>3. Utility bills in the name of the company as measure of higher due diligence.</p> <p>4. Any document (as given above for accounts of individuals) for address Proof of Directors and Authorized signatories.</p>

<p><u>Accounts of Sole Proprietary firms.</u></p> <ul style="list-style-type: none"> -Legal name. -Address. -Names of the proprietor and his addresses. -Telephone numbers of the firm and proprietor. -Email address of the Firm and Proprietor / Authorized Signatory to the account. 	<p><u>(Any two of the following documents to be obtained)</u></p> <p>Proof of the name, address and activity of the concern, like registration certificate (in case of registered concern), certificate of / licence issued by the municipal authorities under Shop & Establishment Act, sales and income tax returns, CST / VAT certificate, certificate / registration document issued by Sales Tax / Service Tax / Professional Tax authorities. Licence issued by the Registering authority like certificate of Practice issued by Indian Institute of Chartered Accountants of India, Institute of Cost Accountants of India, Institute of Company Secretaries of India, Indian Medical Council, Food and Drug Control Authorities, etc. Registration / Licensing document issued in the name of proprietary concern by the Central Government or State Government Authority / Department, IEC (Importer Exporter Code) issued to the proprietary concern by the office of DGFT as an Identity document.</p> <p style="text-align: center;">AND</p> <p>Any document (as given above for Accounts of individuals) identifying proprietor with his/her photograph.</p>	<p><u>(All following documents to be obtained)</u></p> <ol style="list-style-type: none"> 1. Telephone bill in the name of firm. 2. Utility bill in the name of firm as a measure of higher due diligence. 3.. Any document (as given above for individual accounts) <u>for address proof</u> of Proprietor.
---	---	--

<p><u>Accounts of Partnership firms.</u></p> <ul style="list-style-type: none"> -Legal name. -Address. -Names of all partners and their addresses. -Telephone numbers of the firm and partners. -Email address of the Firm and its Partners / Authorized Signatories to the account. 	<p><u>(All following documents to be obtained)</u></p> <ol style="list-style-type: none"> 1. Registration certificate, if registered 2. Letter of Partnership. 3. Power of Attorney granted to a partner or an employee of the firm to transact business on its behalf (if applicable) 4. Any document (as given above for Accounts of individuals) identifying partners and the persons holding the Power of Attorney with their photographs. 5. Copy of Pan Allotment letter in the name of the firm. 	<p><u>(All following documents to be obtained)</u></p> <ol style="list-style-type: none"> 1. Telephone bill in the name of firm & partners. 2. Utility bill in the name of firm as a measure of higher due diligence. 3.. Any document (as given above for individual accounts) <u>for address proof</u> of Partners and the persons Holding the Power of Attorney.
<p><u>Accounts of Trusts & Foundations.</u></p> <ul style="list-style-type: none"> -Legal name -Names of trustees, settlers beneficiaries and signatories. -Names and addresses of the founder, the managers/directors and the beneficiaries. -Telephone/Fax Numbers. -Email address of the Trust and its Trustees / Authorized Signatories to the account. 	<p><u>(All following documents to be obtained)</u></p> <ol style="list-style-type: none"> 1.Certificate of Registration, if registered 2. Power of Attorney granted to transact business on its behalf 3. Any document (as given above for Accounts of individuals) to identify the trustees, settlers, beneficiaries, and those holding power of Attorney, founders/managers/directors/ signatories. 4.List of names and addresses of trustees, settlers, beneficiaries and those holding Power of Attorney, and other key officials involved in the day to 	<p><u>(All following documents to be obtained)</u></p> <ol style="list-style-type: none"> 1. Telephone bill in the name of Trust / Foundation. 2. Utility bill in the name of Trust/Foundation (as a measure of higher due diligence.) 3. Any document (as given above for Accounts of individuals) <u>for address Proof</u> of Trustees, settlers, beneficiaries and persons holding Power of Attorney, Founders/Managers Directors/Signatories.

	<p>day management of the Trust to the satisfaction of the bank.</p> <p>5. Resolution of the Managing Body to open an account of the foundation / association.</p> <p>6. Copy of Pan allotment letter in the name of the Trust/Foundation.</p>	
<p><u>Accounts of Society / Associations / Clubs.</u></p> <p>-Legal name. -Names and addresses of elected office bearers. -Telephone Numbers. -Email address of the Society/Association/Club and its Office bears / Authorized Signatories to the account.</p>	<p><u>All following documents to be obtained</u></p> <p>1. Copy of certificate of registration in the case of registered clubs.</p> <p>2. Copy of Bye-laws</p> <p>3. Resolution of Managing Committee societies / associations.</p> <p>4. List of elected office bearers.</p> <p>5. Any document (as given above for Accounts of individuals) to identify each Office bearers / signatories and persons holding Power of attorney, if any, to transact on its behalf.</p> <p>6. Copy of Pan Allotment letter in the name of the society /association /club.</p>	<p><u>(All following documents to be obtained)</u></p> <p>1. Telephone bill in the name of Society / Association / Club.</p> <p>2. Utility bill in the name of Society/Association/club as a measure of higher due diligence.</p> <p>3. Any document (as given above for Accounts of individuals) <u>for address proof</u> of Office bearers / Signatories and persons holding Power of Attorney, if any.</p>
<p><u>Accounts of Hindu Undivided Family</u></p>	<p><u>(All following documents to be obtained)</u></p> <p>1. Declaration from the Karta.</p> <p>2. Any document (as given above for Accounts of individuals) to identify Karta.</p> <p>3. HUF Letter signed by all the adult co-parceners</p>	<p><u>(All following documents to be obtained)</u></p> <p>1. Any document (as given above for Accounts of individuals) <u>for address proof</u> of Karta.</p>

Non Resident Individuals

(All following documents to be obtained)

1. Passport
2. Residence Visa

NOTE:

Copies of these documents to be verified by the bank official with the original or duly attested by Banker / Notary Public/ Indian Embassy to the satisfaction of the bank.