

List of 'Officially Valid KYC Documents' for Account Opening

These 'Officially Valid Documents' must be obtained from the customers to verify the identity and address of the customers. **It must be noted that only the documents mentioned in this list would be accepted by the branches while opening of any new account. Branches would not have the discretion to accept any other document for this purpose.**

Type of Account holder	'Officially Valid Documents' for Identity Proof & Proof of Address
<u>Accounts of Individuals</u>	<ol style="list-style-type: none"> 1. Passport 2. Driving license with photo 3. Permanent Account Number (PAN) card (will be accepted for Identity proof only) 4. Voter's Identity Card issued by Election Commission of India, 5. <u>Job card issued by NREGA duly signed by an officer of the State Government.</u> 6. <u>The letter issued by the Unique Identification Authority of India containing details of name, address and Aadhaar number.</u> <p><u>(Copy of latest two passport size photographs and copy of any one of the above documents to be obtained)</u></p>
<u>'Simplified measures' for 'Low Risk' Customers:</u>	<p>Where 'simplified measures' are applied for verifying the identity of customers the following documents shall be deemed to be 'Officially Valid Documents':</p> <ol style="list-style-type: none"> 1. Identity card with applicant's Photograph issued by Central/ State Government Departments, Statutory/ Regulatory Authorities, Public Sector Undertakings, Scheduled Commercial Banks, and Public Financial Institutions; 2. letter issued by a gazetted officer, with a duly attested photograph of the person; <p>Where 'simplified measures' are applied for verifying for the limited purpose of proof of address the following additional documents are deemed to be 'Officially Valid Documents':</p> <ol style="list-style-type: none"> 1. Utility bill which is not more than two months old of any service provider (electricity, telephone, postpaid mobile phone, piped gas, water bill); 2. Property or Municipal Tax receipt; 3. Bank account or Post Office savings bank account statement; 4. Pension or family pension payment orders (PPOs) issued to retired employees by Government Departments or Public Sector Undertakings, if they contain the address; 5. Letter of allotment of accommodation from employer issued by State or Central Government departments, statutory or regulatory bodies, public sector undertakings, scheduled commercial banks, financial institutions and listed companies. Similarly, leave and license agreements with such employers allotting official accommodation; 6. Documents issued by Government departments of foreign jurisdictions and letter issued by Foreign Embassy or Mission in India. <p><u>Note:</u> In case of Permanent Address Proof, a Declaration for local address should be given.</p>

<p>For Joint Account Holders who are not closely related to each other</p>	<p>1. Independent identity and address proof (any one ID document from the above mentioned list) of each joint account holder is required to be obtained.</p>
<p>In case of Foreign Students</p>	<p>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.</p>
<p><u>Accounts of Companies</u></p>	<p><u>(All following documents to be obtained)</u> 1. Certificate of Incorporation 2. Memorandum & Articles of Association. 3. Resolution of the Board of Directors and Power of Attorney granted to its managers, officers or employees to transact on its behalf An officially valid document in respect of managers, officers or employees holding an attorney to transact on its behalf.</p>
<p><u>Accounts of Sole Proprietary firms.</u></p>	<p><u>(Any two of the following documents to be obtained)</u> 1. Proof of the name, address and activity of the concern, like registration certificate (in case of registered concern), 2. certificate of / license issued by the municipal authorities under Shop & Establishment Act, 3. sales and income tax returns, 4. CST / VAT certificate, 5. Certificate / registration document issued by Sales Tax / Service Tax / Professional Tax authorities. 6. License 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. 7. The complete Income Tax return (not just the acknowledgement) in the name of Sole Proprietor where the Firm's income is reflected, duly Authenticated/ Acknowledged by the Income Tax Authorities. 8. Utility bills such as electricity, water, and landline telephone bills in the name of the proprietary concern as required documents for opening of bank accounts of proprietary concerns.</p> <p style="text-align: center;">OR</p> <p>In case where the branches are satisfied that it is not possible to furnish two such documents, they would have the discretion to accept only one of those documents as activity proof. In such cases, the branches would have to undertake contact point verification, collect information to establish the existence of such firm, confirm, clarify and satisfy that the business activity has been verified from the address of the proprietary concern.</p> <p style="text-align: center;">AND</p> <p>Any Officially valid document (as given above for Accounts of individuals) identifying proprietor with his/her photograph.</p>

<u>Accounts of Partnership firms. (Registered)</u>	<u>(All following documents to be obtained)</u> 1. Registration certificate, 2. Partnership deed and. An Officially valid document in respect of the person holding an Attorney to transact on its behalf.
<u>Accounts of Trusts & Foundations.</u>	<u>(All following documents to be obtained)</u> 1. Registration Certificate 2. Trust Deed; and Any Officially valid document (as given above for Accounts of individuals) for <u>verifying identity and address Proof</u> of Trustees, settlers, beneficiaries and persons holding Power of Attorney, Founders/ Managers Directors/Signatories.
<u>Accounts of Unincorporated Associations or body of individuals/Society / Clubs.</u> *For unregistered entities (whether partnership firm, trusts, foundations etc)	<u>All following documents to be obtained)</u> 1. Resolution of the Managing body of such association or body of individuals; 2. Power of Attorney granted to him to transact on its behalf; 3. An Officially valid document in respect of the person holding an Attorney to transact on its behalf; and 4. Any one of the below mentioned list of documents to collectively establish the legal existence of such an associations or body of individuals. a. Partnership Deed/ Trust Deed b. Certificate of / license issued by the municipal authorities under Shop & Establishment Act, c. Sales Tax Returns, d. CST / VAT certificates e. Certificate / registration document issued by Sales Tax / Service Tax / Professional Tax authorities. f. License 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. g. The complete Income Tax return (not just the acknowledgement) in the name of Sole Proprietor where the Firm's income is reflected, duly Authenticated/ Acknowledged by the Income Tax Authorities. h. Utility bills such as electricity, water, and landline telephone bills in the name of the proprietary concerns.
<u>Accounts of Hindu Undivided Family</u>	<u>(All following documents to be obtained)</u> 1. Declaration from the Karta. 2. Any Officially valid document (as given above for Accounts of individuals) to verify the identity and address of Karta. 3. HUF Letter signed by all the adult co-partners
<u>Non- Resident Individuals (NRI)</u>	<u>(All following documents to be obtained)</u> 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.