

ACCOUNTS OF INDIVIDUALS : LIST OF KYC DOCUMENTS

LIST I	LIST 2
Documents accepted as proof of identity	Documents accepted as proof of residence
<p>1 Passport</p> <p>2 PAN card</p> <p>3 Voter's Identity Card</p> <p>4 Driving licence</p> <p>5 Job card issued by NREGA duly signed by an officer of the State Government(For Small Accounts)</p> <p>6 The letter issued by UIDAI containing details of name, address and Aadhaar number</p> <p>7 Identity card (subject to the bank's satisfaction)</p> <p>8 Letter from a recognized public authority or public servant verifying the identity and residence of the customer to the satisfaction of bank.</p> <p>9 Government/Defence ID card</p> <p>10 ID cards of reputed Public Sector employers</p> <p>11 Pension Payment Orders issued to the retired employees by Central/State Government Departments, Public Sector Undertakings</p> <p>12 Photo ID cards issued by Post Offices</p> <p>13 Photo identity cards issued to bonafide students by a University, approved by the University Grants Commission (UGC) and/or an Institute approved by All India Council for Technical Education (AICTE).</p> <p>14 Photo identity issued by any public authority having proper record of issuance of identity proof which is verifiable from records</p> <p>15 Ex-Servicemen Card with photograph</p> <p>16 Bar Council/Medical Association /ICAI /ICWAI/ICSI Card with photograph</p> <p>17 Student Identity Card with photo issued by reputed colleges with validity during the course period.</p> <p>18 Defense Dependent's Card with photograph'</p> <p>19 Married woman identity proof with maiden name, if supported with a verified true copy of marriage certificate</p> <p>20 Credit card with photo together with statement of such card, not more than three months old.</p> <p>21 Registered Property document with photo identity</p> <p>22 Arms License issued by State / Central Government of India.</p> <p>23 Freedom fighter's pass issued by Ministry of Home Affairs, Government of India with photograph of applicant.</p>	<p>1 Ration Card</p> <p>2 Electricity Bill</p> <p>3 Telephone Bill</p> <p>4 Bank account statement</p> <p>5 Letter from employer (to the satisfaction of the Bank)</p> <p>6 Letter from any recognized public authority (to the satisfaction of the Bank)</p> <p>7 Credit Card Statement- not more than 3 months old</p> <p>8 Income/Wealth Tax Assessment Order</p> <p>9 Letter from Public Sector employer</p> <p>10 Letter from any recognized public authority having proper and verifiable record of issuance of such certificates.</p> <p>11 Voter ID Card (only if it contains the current address)</p> <p>12 Pension Payment Orders issued to retired employees by Government Departments/Public Sector Undertakings, if they contain current address.</p> <p>13 Copies of Registered Leave & License agreement/Sale Deed/Lease Agreement.</p> <p>14 Certificate and also proof of residence, incorporating local address as well as permanent address, issued by the Hostel Warden of the University/Institute, where the student resides, duly countersigned by the Registrar/Principal/Dean of Student Welfare. Such accounts shall however, be required to be closed on completion of education/leaving the University/Institute provided the constituent does not give any other acceptable proof of residence to the Bank.</p> <p>15 For students residing with relatives, address proof of relatives, along with their identity proof, can also be accepted provided declaration is given by the relative that the student is related to him/her and is staying with him/her.</p> <p>16 In respect of officials of Central/State Governments and Public Sector undertakings, who are low risk customers for Bank, Branch Heads may verify the photo/identity and confirm residential address of such officials from independently verifiable sources, to their satisfaction, and permit opening of</p>

<p>24 Employee State Insurance Card (ESIC) with photograph supported by latest month's pay slip..</p> <p>25 Talati / Patwari (a local govt. official) attestation by way of putting rubber stamp and signature. Gram Sarpanch / Mukhiya attestation by way of putting rubber stamp and signature (For Small Accounts)</p> <p>NOTE: If the document submitted towards identity proof also contains the address furnished in the account opening form, no separate address proof is to be insisted.</p>	<p>accounts. This facility is extended only to the Gazetted officers of Central/State Government and Senior Management and above functionaries of Public Sector Undertakings.</p> <p>17 Latest telephone bills from any telephone service providers and mobile service providers not more than 2 month old, postpaid.</p> <p>18 Consumer gas connection card/book/Pipe gas bill</p> <p>19 Certificate from ward/equivalent rank officer, maintaining election roll certifying address of the applicant</p> <p>20 PostOfficeSavingsPass Book</p> <p>21 Domicile Certificate with communication address and photograph</p> <p>22 Certificate by Village Extension Officer (VEO) / Village Head or equal or higher rank officer. Branch to confirm the authenticity of the certificate and that it has been issued by the person who is holding the said office.</p> <p>23 Court divorce order - Marriage annulment order issued by Court</p>
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<p>1.0 Accounts of companies</p> <p>1.1 Name of the company 1.2 Principal place of business 1.3 Mailing address of the company 1.4 Telephone/Fax Number</p>	<p>Certificate of incorporation and Memorandum & Articles of Association, (ii)Resolution of the Board of Directors to open an account and identification of those who have authority to operate the account, (iii) Power of Attorney granted to its managers, officers or employees to transact business on its behalf, (iv)Copy of PAN allotment letter,(v) Copy of the telephone bill.</p>
<p>2.0 Accounts of partnership firms</p> <p>2.1 Legal name 2.2 Address 2.3 Names of all partners and their addresses 2.4 Telephone numbers of the firm and partners.</p>	<p>Registration certificate, if registered, (ii) partnership deed, (iii) Power of Attorney granted to a partner or an employee of the firm to transact business on its behalf, (iv) Any officially valid document identifying the partners and the persons holding the Power of Attorney and their addresses (v) Telephone bill in the name of firm/partners.</p>

3.0	Accounts of trusts & foundations	(i)Certificate of registration, if registered, (ii)Power of Attorney granted to transact business on its behalf, (iii) Any officially valid document to identify the trustees, settlers, beneficiaries and those holding Power of Attorney, founders / managers / directors and their addresses, (iv)Resolution of the managing body of the foundation/association, (v) Telephone Bill.
3.1	Name and trustees, settlers, beneficiaries and signatories.	
3.2	Name and addresses of the founder, the managers / directors and the beneficiaries.	
3.3	Telephone/fax numbers.	
4.0	Accounts of Proprietorship concerns 4.1 Proof of the name 4.2 Address & activity of the concern	Registration certificate (in the case of a registered concern) (ii) Certificate/License issued by the Municipal authorities under Shop & Establishment Act, (iii) Sales & income tax returns (IV) CST/VAT certificate (v) Certificate/ registration document issued by Sales Tax/Service Tax/Professional Tax authorities. (vi) License issued by the Registering authority like Certificate of Practice issued by ICAI,ICWAI,ICSI,IMC, Food & Drug Control Authorities, registration/licensing documents issued in the name of the proprietary concern by the Central or State Government Authority/Department, Importer Exporter Code issued to the proprietary concern from the Office of DGFT, etc. vii) The complete Income Tax Return (not just the acknowledgement) in the name of the sole proprietor where the firm's income is reflected, duly authenticated/acknowledged by the Income Tax Authorities, viii) Utility Bills such as electricity, water and landline telephone Bills in the name of the proprietary concern. [Obtain any of the above two documents with PAN Card of the Proprietor].

IMPORTANT P.S:

1. While opening bank accounts of salaried employees of Corporate and other entities of repute, in addition to the certificate/letter from the employer, customer shall submit at least one of the officially valid documents viz. Passport, Driving License, PAN Card, Voter's Identity Card or utility bills for KYC purposes.
2. In respect of account in the name of Legal Entities, apart from submitting the documents prescribed above, customer shall submit additional information in the prescribed format to identify the Beneficial Owner.
