

Officially Valid documents (OVDs):

- The Passport
- The Driving Licence
- The voter identity card issued by the Election Commission of India
- Job card issued NREGA duly signed by an officer of the State Government
- Letter issued by the National Population Registrar containing details of name and address.

KYC documents required for different types of customers:

► Individuals:

- The Aadhaar number issued by the UIDAI
- The PAN or Form 60 as defined in Income Tax Rules 1962 as amended from time to time.

Provided, Where an Aadhaar number has not been assigned to an individual, he/she shall furnish proof of application of enrolment for Aadhaar which is not older than six months and in case PAN is not submitted, one certified copy of an "officially valid documents" containing details of identity & address and one recent photograph shall be obtained.

Provided further that an individual, who is a resident in the state of Jammu & Kashmir or Assam or Meghalaya and who does not submit Aadhaar or proof of application of enrollment of Aadhaar the following shall be obtained:

- One certified copy of an OVD containing details of identity & address
- One recent photograph
- The PAN or Form 60 as defined in Income Tax Rules 1962 as amended from time to time

Individual who is not to be enrolled for an Aadhaar number or who is not resident, the following shall be obtained:

- The PAN or Form 60 as defined in Income Tax Rules 1962 as amended from time to time
- One recent photograph.
- One certified copy of an OVD containing details of identity & address

- In case the OVD submitted by a foreign nationals does not contain the details of address, the documents issued by the Government department of foreign jurisdictions and letter issued by the Foreign Embassy or Mission in India shall be accepted as proof of address.

In case the identity information relating to the Aadhaar number or PAN by the customer does not have current address, an OVD to be obtained from the customer containing the current address. In case the OVD furnished by the customer does not contain updated address, the following documents shall be deemed to be OVDs for the limited purpose of proof of address:

- i) Utility bill which is not more than two months old of any service provider (Electricity, Telephone, Postpaid Mobile phone, Piped gas, Water bill)
- ii) Property or Municipal tax receipt
- iii) Pension or family pension payment order (PPOs) issued to retired employees by Government Departments or Public Sector undertakings, if they contain the address
- iv) Letter of allotment of Accommodation from employer issued by Central Govt. departments, Statutory Regulatory Bodies, PSUs, SCBs, FIs & listed companies. Similarly Leave & Licence agreements with such employers allotting official accommodation.

The customer should submit Aadhaar or OVD updated with current address within a period of three months of submitting the above documents.

► Hindu Undivided Families (HUF):

- Proof of Identity & address of Karta
- Prescribed Joint Hindu Family letter signed by all the adult coparceners
- Identity of adult coparceners
- The PAN or Form 60 as defined in Income Tax Rules 1962 as amended from time to time

► Minors:

- If minor is less than 10 years of age, ID & Address proof of the Natural Guardian/person who will operate the account to be submitted along with birth certificate and prescribed Minor declaration.

- In cases where minor can operate the account independently, KYC procedure for identification & address verification as applicable to any other individuals will apply.

► **Accounts of Proprietorship concerns:**

- The Aadhaar number of proprietor issued by the UIDAI
- The PAN or Form 60 as defined in Income Tax Rules 1962 as amended from time to time.

In addition to the above, any two of the following documents as a proof of business activity in the name of proprietary firm shall also be obtained:

- Registration certificate (in the case of a registered concern)
- Certificate/License 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
- IEC (Importer Exporter Code) issued to the proprietary concern by the office of DGFT/Licence/certificate of practice issued in the name of the proprietary concern by any professional body in corporate under a statute.
- 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.
- Utility bills such as electricity, water and landline telephone bills.

► **Accounts of Registered partnership firms:**

- Registration certificate;
- Partnership deed; and
- The PAN as defined in Income Tax Rules 1962 and such other documents pertaining to the nature of business and financial status of the customer as may be required by the Bank

- Proof of Identity & address of the partners/beneficial owners-natural person if beneficial owners are non individuals(Owning 15% of capital or entitled for 15% of profit)

▶ **Accounts of companies:**

- Certificate of Incorporation
- Memorandum and Articles of Association
- A Resolution from the Board of Directors and power of attorney granted to its managers, officers or employees to transact on its behalf;
- The PAN as defined in Income Tax Rules 1962 as amended from time to time
- KYC for Identification & address as applicable to individual in respect of the Managers, Officers, Employees holding an attorney to transact on its behalf
- Proof of identity & address of all the beneficial owners (natural persons if beneficial owners are non individual) owning or entitlement to more than 25 %(twenty-five percent)of shares or capital or profits of the company, in case of company which is not listed in a stock exchange.(Submission of proof of identity & address by beneficial owners of accompany listed in stock exchanges or is a company majority owned by such listed company is not warranted)

▶ **Accounts of trust & foundations:**

- Registration Certificate;
- Trust Deed; and
- The PAN as defined in Income Tax Rules 1962 as amended from time to time
- Identification & address as applicable to individual in respect of the person holding a power of attorney to transact on its behalf.

▶ **Accounts of Unincorporated association or body of individuals (includes Unregistered Trust, Partnership Firm, Societies.):**

- Resolution of the managing body of such association or body of individuals;
- Power of Attorney granted to him to transact on its behalf;

- The PAN or Form 60 as defined in Income Tax Rules 1962 as amended from time to time
- Identification & address as applicable to individual in respect of the person holding a power of attorney to transact on its behalf
- Such information as may be required by the Bank to collectively establish the legal existence of such an association or body of individuals.
- Provided that for the purpose of this clause if the person holding an attorney to transact on its behalf is not eligible to be enrolled for Aadhaar number and does not submit PAN, certified copy of an officially valid document shall be submitted.

► **Accounts of Juridical persons such as Govt. or its Departments, Societies, Universities, and Local Bodies like Village Panchayat etc:**

- Certified copy of the following documents to be obtained:
- Document showing name of the person authorized to act on behalf of the entity.
- Aadhaar/PAN/Officially valid documents(OVDs) for proof of identity and address in respect of the person holding a power of attorney to transact on its behalf
- Such documents as may be required by the Bank to establish the legal existence of such an entity/juridical person