

NOTICE

In terms of the Prevention of Money Laundering Act, 2002 and Directions given by Reserve Bank of India, all customers of the Bank are required to comply with Know Your Customer (KYC) guidelines. Accordingly, all customers of the bank who have not yet complied with KYC guidelines are hereby requested to make their accounts KYC Compliant by contacting their nearby branches for completing the required documentation. The following Officially Valid Documents (OVDs) may be furnished to the branch for making the accounts as KYC Compliant.

Officially Valid Documents as per PMLA rules

Nature of a/c & Features	Documents
Accounts of Individuals Proof of identity and address	<p>i) Passport ii) PAN card iii) Voter's Identity Card iv) Driving License (v) Job card issued by NREGA duly signed by an officer of the State Government (vi) The letter issued by UIDAI containing details of name, address and Aadhaar number or any document as notified by the Central Government in consultation with the regulator.</p> <p>The following documents may be treated as 'Officially Valid Documents' for 'Low Risk' customers such as Minor, House wife, Salaried Employees taking into consideration the type of customer, business relationship, nature and value of transaction based on the overall money laundering and terrorist financing risk involved.</p> <p>i) 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; ii) Letter issued by a Gazetted officer, with a duly attested photograph of the person;</p> <p>Customers are required to submit one document from Officially valid document. It is implied that proof</p>

	<p>of address also follows from the above documents only. Except PAN card other Officially valid documents serves the purpose of the Identity and address proof. In case of PAN, customers are required to submit any other OVD which contains address.</p> <p>A customer has to submit only one proof of address (Permanent or Current). In case the customer is not residing in the address for which 'proof of address' has been furnished, a declaration of the local address has to be given for correspondence purpose.</p> <p>No documents will be accepted for 'proof of address' other than the Officially Valid Documents.</p> <p>[RBI Circular: DBOD.AML.BC.No.26/14.01.001/2014-15 dated 17.07.2014 & IBA Circular: RB/KYC&AML/660 dated 22.09.2014]</p>
<p>OVDs under 'simplified measure' for the 'low risk' customers for the limited purpose of proof of address where customers are unable to produce any OVD for the same</p>	<p>a) Utility bill which is not more than two months old of any service provider (electricity, telephone, post-paid mobile phone, piped gas, water bill);</p> <p>b) Property or Municipal Tax receipt;</p> <p>c) Bank account or Post Office savings bank account statement;</p> <p>d) Pension or family pension payment orders (PPOs) issued to retired employees by Government Departments or Public Sector Undertakings, if they contain the address;</p> <p>e) 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;</p> <p>f) Documents issued by Government departments of foreign jurisdictions and letter issued by Foreign</p>

Embassy or Mission in India.

“A document shall be deemed to be an ‘Officially valid document’ for individual even if there is a change in the name subsequent to its issuance, provided it is supported by a marriage certificate issued by the State Government or a Gazette notification, indicating such change of name”.

<p>Accounts of companies</p> <ul style="list-style-type: none"> • Name of the company • Principal place of business • Mailing address of the company • Telephone/Fax No. 	<p>i) Certificate of incorporation ii) Memorandum and Articles of Association iii) Resolution of the Board of Directors and power of attorney granted to its managers, officers or employees to transact on its behalf; and iv) An Officially Valid Document in respect of Managers, Officers or Employees holding an attorney to transact on its behalf.</p> <p>For local address, the entities may be asked to submit a declaration giving local address details.</p> <p>Branches should take all of the above documents while opening such accounts [as per PML rule 9(6)Accounts of companies].</p>
<p>Accounts of Registered partnership firms</p> <ul style="list-style-type: none"> • Legal name • Address • Names of all partners and their addresses • Telephone numbers of the firm and partners 	<p>i) Registration certificate; ii) Partnership deed; and iii) An officially valid document in respect of the person holding an Attorney to transact on its behalf.</p>
<p>Accounts of trust & foundations</p> <ul style="list-style-type: none"> • Names of trustees, settlers, beneficiaries and signatories • Names and address of the founder, the managers/ directors and the beneficiaries Telephone/fax numbers 	<p>i) Registration Certificate; ii) Trust Deed; and iii) An officially valid document in respect of the person holding a power of attorney to transact on its behalf.</p>
<p>Accounts of Unincorporated association or body of individuals (Partnership Firm or Trusts or Foundations etc.)</p>	<p>i) Resolution of the managing body of such association or body of individuals; ii) Power of Attorney granted to him to transact on its behalf; iii) An officially valid document in respect of the person holding a attorney to transact on its behalf; and iv) Such information as may be required by the Bank to collectively establish the legal</p>

	existence of such an association or body of individuals.
<p>Accounts of Proprietorship concerns</p> <ul style="list-style-type: none"> • Proof of the name • Address • Activity of the concern 	<p>i) Registration certificate (in the case of a registered concern)</p> <p>ii) Certificate/License issued by the Municipal Authorities under Shop & Establishment Act</p> <p>iii) Sales and Income tax returns</p> <p>iv) CST/ VAT certificate</p> <p>v) Certificate/Registration document issued by Sales Tax/Service Tax/Professional Tax Authorities</p> <p>vi) License issued by the registering authority like Certificate of Practice issued by Institute of Chartered Accountant of India, Institute of Cost Accountants of India, Institute of Company Secretaries of India, Indian Medical Council, Food and Drug Control Authorities, Registration/Licensing document issued in the name of the 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, etc.</p> <p>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.</p> <p>viii) Utility bills such as electricity, water and landline telephone bills in the name of the proprietary concern.</p> <p>(Any two of the above documents would suffice. These documents should be in the name of the proprietary concern)</p> <p>However in cases where the branches are satisfied that it is not possible to furnish two such documents by the proprietor concern, they have discretion to</p>

	accept only one of those documents as activity proof. In such cases, branches to undertake contact point verification collect such information as would be required to establish the existence of such firm, confirm, clarify and satisfy themselves that the business activity has been verified from the address of the proprietary concern. [as per RBI Circular: DBR.AML.BC.No.77/14.01.001/2014-15 dated 13.03.2015].
Accounts of Self Help Groups(SHG)	KYC verification of all the members of self help groups (SHGs) is not required while opening the savings bank accounts of the SHG and KYC verification of only the officials of the SHGs would suffice. No separate KYC verification is needed at the time of credit linking the SHG.(RBI circular DBOD.AML.No.3365/14.01.001/2014-15 dated 4 th September 2014).

In case of joint accounts, joint account holders/applicants who are not closely related to each other, would be required to establish their identity and address independently by submitting the afore said documents.

Bank will be reluctantly compelled in compliance with statutory and regulatory guidelines, to freeze operations in the KYC non compliant account at the risk & responsibility and cost of the customer. Bank may also without prejudice to any other action which might take and its discretion, permanently close KYC non compliant accounts.

In case you would like to have any other information and clarification please contact the Branch Manger concerned.

Assuring our best attention at all times.

Principal Officer (KYC/AML)