

List Of Valid KYC Documents For Account Opening:-		
Permanent Account Number (PAN)/ FORM60 is mandatorily to be obtained while opening of the accounts as per extant Reserve Bank of India Guidelines.		
Officially Valid Documents (OVDs) for Accounts of Individuals	<ul style="list-style-type: none"> ➤ Passport ➤ Driving license with photo ➤ Proof of possession of Aadhaar Number ➤ Voter's Identity Card issued by Election Commission of India, ➤ Job card issued by NREGA duly signed by an officer of the State Government. ➤ Letter issued by the National Population Register containing details of Name and Address. 	
Deemed Officially Valid Documents, In case OVD does not contains current/ updated address. (At least one document from the list is required.)	<ul style="list-style-type: none"> ➤ Utility bill of any service provider i.e. electricity, telephone, postpaid mobile phone, piped gas, water bill (not more than two months old) ➤ Property or Municipal Tax receipt; ➤ Pension or family pension payment orders (PPOs) issued to retired employees by Government Departments or Public Sector Undertakings, If they contain the address; ➤ Letter of allotment of accommodation from employer issued by State or Central Government departments, statutory or regulatory bodies, and public sector undertakings, scheduled commercial banks, financial institutions and listed companies. Similarly, leave and license agreements with such employers allotting official accommodation; 	
In case of Foreign Students	<ul style="list-style-type: none"> ➤ Copy of Passport and copy of Visa. ➤ An Identity Card issued by college / institution. ➤ An admission letter for the course mentioning duration of course for which he/ she is admitted by the Institute / College. ➤ An allotment letter on letter head of the institution/ college for allotment of 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. or a valid address proof giving local address in form of rent agreement within 30 days of opening of the account. 	
For NRI / Foreign Tourist	<ul style="list-style-type: none"> ➤ Passport ➤ Valid Visa ➤ PAN/FORM60 	Address proof mentioning the current overseas address (any one of the below)
For PIO/OCI	<ul style="list-style-type: none"> ➤ Passport ➤ PIO card/ OCI card ➤ PAN/FORM60 	<ul style="list-style-type: none"> ➤ Documents issued by Govt. Deptt. of foreign jurisdictions i.e. Driving License, National Identification Card, Social Security Card, Employee Card and Labour Card, Tax Residency Certificate etc. having Name and Address of the Applicant ➤ Letter Issued by Foreign Embassies or Mission in India having Name and Address of the Applicant ➤ Utility bill of any service provider i.e. electricity, telephone, postpaid mobile phone, piped gas, water bill (not more than two months old) ➤ Property/ Municipal Tax Receipt ➤ Letter of allotment of accommodation/ Leave and License agreements allotting official accommodation from employer issued by State or Central Govt. departments, statutory or regulatory bodies, public sector undertakings, scheduled commercial banks, financial institutions and listed companies.

For Foreign Nationals	<ul style="list-style-type: none"> ➤ PAN/FORM60 ➤ Valid Foreign Passport ➤ Valid Indian Visa 	Address proof mentioning the current overseas address (any one) <ul style="list-style-type: none"> ➤ Foreign Driving License ➤ Documents issued by Govt. Deptt. of foreign jurisdictions i.e. National Identification Card, Green Card and Social Security Card etc. having Name and Address of the Foreign National. ➤ Letter Issued by Foreign Embassies or Mission in India having Name and Address of the Applicant
(FRRO/ FRO Certificate/ Permit/ Indian Driving License/ OVDs/ any Deemed OVD mentioned herein above, is required to be provided for Indian Address Proof.)		
Accounts of Companies	<ul style="list-style-type: none"> ➤ Certificate of Incorporation ➤ Memorandum & Articles of Association. ➤ PAN No. of the Company ➤ Resolution of the Board of Directors and Power of Attorney granted to its managers, officers or employees to transact on its behalf; and ➤ Any one of the OVDs and PAN/FORM60 of the managers, officers or employees, as the case may be, holding an attorney to transact on its behalf with his / her photograph 	
Accounts of Sole Proprietary firms.	<p><u>(Any two of the following documents to be obtained)</u></p> <ul style="list-style-type: none"> ➤ Registration Certificate ➤ Certificate/ license issued by the municipal authorities under Shop & Establishment Act, ➤ Sales and income tax returns, ➤ CST/ VAT/GST Certificate (Provisional/Final), ➤ 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 or License/ certificate of practice issued in the name of proprietary concern by any professional body incorporated under statute. ➤ 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. ➤ Utility bills such as electricity, water, and landline telephone bills in the name of the proprietary concern. <p>In case where the branches are satisfied that it is not possible to furnish two such documents from the above list, 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, and satisfy itself that the business activity has been verified from the address of the proprietary concern.</p> <p style="text-align: center;">AND</p> <p>Any one of the OVDs along with PAN/ FORM60 of the proprietor.</p>	
Accounts of Partnership firms. (Registered)	<ul style="list-style-type: none"> ➤ Registration certificate, ➤ Partnership deed; and ➤ PAN No. of the Partnership Firm, ➤ Any one of the OVDs and PAN/ FORM60 of the person holding an Attorney to transact on its behalf with his/ her photograph 	
Accounts of Trusts	<ul style="list-style-type: none"> ➤ Registration Certificate ➤ Trust Deed; ➤ PAN/ FORM60 of Entity ➤ Any one of the OVDs and PAN/FORM60 of the person holding an Attorney to transact on its behalf with his/her photograph. 	
Accounts of Unincorporated Associations or body of individuals includes unregistered	<ul style="list-style-type: none"> ➤ Resolution of the Managing body of such association or body of individuals; ➤ PAN/ FORM60 of Unincorporated Associations or body of individuals ➤ Power of Attorney granted to transact on its behalf; 	

<p>partnership firm/ trusts and societies.</p>	<ul style="list-style-type: none"> ➤ Any one of the OVDs and PAN/ FORM60 of the Office bearers / Signatories and persons holding Power of Attorney, if any with his/her photograph in respect of the person holding an Attorney to transact on its behalf; ➤ Any one of the below mentioned list of documents to collectively establish the legal existence of such an associations or body of individuals. <ul style="list-style-type: none"> ▪ Partnership Deed/ Trust Deed/ Bye Laws ▪ Certificate/ license issued by the municipal authorities under Shop & Establishment Act, ▪ Sales Tax Returns, ▪ CST/ VAT/ GST certificates (Provisional/ Final) ▪ Certificate/ registration document issued by Sales Tax/ Service Tax/ Professional Tax authorities. ▪ License/ certificate of practice issued in the name of proprietary concern by any professional body incorporated under statute. ▪ 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. ▪ Utility bills such as electricity, water, and landline telephone bills in the name of the concerns.
<p>Accounts of Hindu Undivided Family</p>	<ul style="list-style-type: none"> ➤ PAN Card of HUF. ➤ Declaration from the Karta. ➤ HUF Letter/ Declaration signed by all the coparcener and Karta ➤ Any one of the OVDs and PAN/ FORM60 of the Karta with his / her photograph
<p>Accounts of the Government or its Departments, societies, universities and local bodies like village panchayats etc.</p>	<ul style="list-style-type: none"> ➤ Document showing name of the person authorized to act on behalf of the Government or its Departments, societies, universities and local bodies like village panchayats; ➤ Any one of the OVDs and PAN/FORM60 of the person holding an attorney to transact on its behalf and ➤ Any document to establish the legal existence of such an entity/ juridical person.
<p>Account of Political Parties</p>	<ul style="list-style-type: none"> ➤ Duly signed resolution of the working committee/ managing body as per bye- laws indicating details of the party president/ authorized signatory, tenure etc. ➤ PAN of the Political Party ➤ Power of Attorney granted to transact on its behalf; ➤ Duly authenticated copy of Constitution/ Bye laws of the Party ➤ Duly authenticated copy of Registration of Party with election commission ➤ Authority letter, on party letter head, from Party president/ Authorized signatory as per Bye-laws for opening of account mentioning address of the State Unit, Title of Account and operating instructions for authorized signatory with attestation of their signature and photograph. ➤ Any one of the OVDs and PAN/ FORM60 of the Office bearers / Signatories and persons holding Power of Attorney, if any with his/her photograph in respect of the person holding an Attorney to transact on its behalf;