



List of Valid KYC Documents or equivalent e-document for Account Opening

Features	Documents
<p>Accounts of individuals –</p> <p>- Legal name and any other names used</p> <p>Certified copy of any one of the document or its equivalent e-documents shall be obtained</p>	<ul style="list-style-type: none">• Permanent Account Number/Equivalent e-document/Form 60 <p>A certified copy of Officially Valid Document</p> <ul style="list-style-type: none">• Passport• Voter’s ID card• Driving License• Proof of possession of Aadhaar Number** (mask first 8-digits of Aadhaar Number).• Letter issued by National Population Register containing details of name, address• Job card issued by NREGA duly signed by an officer of the State Government• Where officially valid document presented by a foreign national does not contain the details of address, then documents issued by the Government departments of foreign jurisdictions and letter issued by the Foreign Embassy or Mission in India shall be accepted. <p>Additional Documents for current address</p> <p>Provided that in case of officially valid document furnished by the customers does not contain updated address, the following documents shall be deemed to be officially valid documents for the limited purpose of proof of address. However, the customer shall submit updated Officially Valid Document with current address within a period of three months of submitting the following documents.</p> <ul style="list-style-type: none">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);b) property or Municipal tax receipt;c) pension or family pension payment orders (PPOs) issued to retired employees by Government Departments or Public Sector Undertakings, if they contain the address;d) letter of allotment of accommodation from employer issued by State Government or Central Government Departments,



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	statutory or regulatory bodies, public sector undertakings, scheduled commercial banks, financial institutions and listed companies and leave and license agreements with such employers allotting official accommodation;
Accounts of companies – Certified copies of each of documents shall be obtained	<ul style="list-style-type: none">• Certificate of Incorporation• Memorandum & Articles of Association• Permanent Account Number of the Company or the equivalent e-document thereof• Resolution of the Board of Directors and power of attorney granted to its managers, officers or employees to transact on its behalf• Identification information/ documents, as mentioned for 'accounts of individual' above, in respect of managers, officers or employees holding an attorney to transact on its behalf.
Account of Sole Proprietary Firms – Certified copies of any of the two documents there of shall be obtained	<ul style="list-style-type: none">• Registration Certificate• Certificate/Licence issued by the municipal authorities under Shop and Establishment Act• Sales and income tax returns• CST/VAT/ GST certificate (provisional/final)• Certificate/Registration document issued by Sales Tax/ Service Tax/Provisional tax authorities• IEC (Importer Exporter Code) issued to the proprietary concern by the office of DGFT or Licence/certificate of practice issued in the name of the proprietary concern by any professional body incorporated under a statute• 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, landline telephones bills etc.• In case Bank is satisfied that it is not possible to furnish two such documents, it may at its discretion accept only one of those documents as proof of business/activity.



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Accounts of partnership firms Certified copies of each of documents shall be obtained	<ul style="list-style-type: none">• Registration certificate;• Partnership deed;• Permanent Account Number of the partnership firm or the equivalent e-document thereof; and• Identification information/ documents, as mentioned for 'accounts of individual' above, in respect of managers, officers or employees holding an attorney to transact on its behalf.
Accounts of trusts and foundations Certified copies of each of documents shall be obtained	<ul style="list-style-type: none">• Registration certificate;• Trust deed;• Permanent Account Number or the equivalent e-document thereof or Form 60 of the trust; and• Identification information/ documents, as mentioned for 'accounts of individual' above, in respect of managers, officers or employees holding an attorney to transact on its behalf.
Accounts of Unincorporated association or body of individuals (incl. Unregistered trusts/partnership firms), Societies Certified copies of each of documents shall be obtained	<ul style="list-style-type: none">• Resolution of the managing body of such association or body of individuals;• Permanent Account Number or the equivalent e-document thereof or Form 60;• Power of attorney granted to transact on its behalf;• Identification information/ documents, as mentioned for 'accounts of individual' above, in respect of managers, officers or employees holding an 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.
Accounts of juridical persons, not covered above, such as Government or its Departments, societies, universities and local bodies like village panchayats Certified copies of each of documents shall be obtained	<ul style="list-style-type: none">• Document showing name of the person authorised to act on behalf of the entity• PAN/ Officially valid documents or the equivalent e-document thereof for proof of identity and address in respect of the person holding an attorney to transact on its behalf and• Such documents as may be required by the Bank to establish the legal existence of such entity/juridical person.



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* For Driving Licences issued in states where it is specifically mentioned that the document cannot be used as address proof, the same will not be acceptable as a KYC document.

** For Aadhaar Card, please mask/black-out first 8-digits of your Aadhaar number. Only last four digits should be readable. You can also download the masked Aadhaar through official website: <https://www.uidai.gov.in> – by going on home page and clicking on ‘download Aadhaar’ filling the required details and selecting the option given as “Masked Aadhaar”.

Important points to remember:

- Documents should be valid on current date
- Each document should be self-attested