

**ANNEXURE-A**

**List of KYC documents required for opening of accounts**

| <b>Types of Customers</b>      | <b>Description of Documents</b>  |
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| <b>Accounts of INDIVIDUALS</b> | <b>IDENTITY DOCUMENT</b><br><br><b>Any of the following documents with authenticated photograph thereon. [Copy to be verified from the original will be kept on record]</b>  |
|                                | <ol style="list-style-type: none"><li>1 Passport</li><li>2 PAN card</li><li>3 Voter's Identity Card</li><li>4 Driving licence</li><li>5 Job card issued by NREGA duly signed by an officer of the State Government</li><li>6 The letter issued by UIDAI containing details of name, address and Aadhaar number</li><li>7 Photo Identity card issued by Public authorities (subject to the bank's satisfaction)</li><li>8 Letter from a recognized public authority or public servant verifying the identity and residence of the customer to the satisfaction of bank.</li><li>9 Married woman identity proof with maiden name, if supported with a verified true copy of marriage certificate</li><li>10 Credit card with photo together with statement of such card, not more than three months old.</li><li>11 Registered Property document with photo identity</li><li>12 Arms License issued by State / Central Government of India.</li><li>13 Freedom fighter's pass issued by Ministry of Home Affairs, Government of India with photograph of applicant.</li><li>14 Employee State Insurance Card (ESIC) with photograph supported by latest month's payslip..</li><li>15 <b>[For Small Accounts]</b> 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</li></ol> <p><b><u>NOTE:</u></b></p> <p><b>a) If the address on the document submitted for identity proof by the prospective customer is same as that declared by him/her in the Account Opening Form (AOF), the document may be accepted as a valid proof of both identity and address.</b></p> <p><b>b) If the address indicated on the document submitted for identity proof differs from the current address mentioned in the AOF, a separate proof of address should be obtained.</b></p> |

|   | <b>CURRENT ADDRESS</b>  |
|---|---|
|   | <p><b>Any of the following latest documents:<br/>[Copy verified from the original will be kept on record]</b></p> <ol style="list-style-type: none"> <li>1 Ration Card</li> <li>2 Electricity Bill #</li> <li>3 Telephone Bill #</li> <li>4 Bank account statement#</li> <li>5 Letter from employer (to the satisfaction of the Bank)</li> <li>6 Letter from any recognized public authority (to the satisfaction of the Bank)</li> <li>7 Credit Card Statement #</li> <li>8 Income/Wealth Tax Assessment Order</li> <li>9 Letter from Public Sector employer</li> <li>10 Letter from any recognized public authority having proper and verifiable record of issuance of such certificates.</li> <li>11 Voter ID Card (only if it contains the current address)</li> <li>12 Pension Payment Orders issued to retired employees by Government Departments/Public Sector Undertakings, if they contain current address.</li> <li>13 Copies of Registered Lease &amp; License agreement/Sale Deed/Lease Agreement.</li> <li>14 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.</li> <li>15 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 accounts. This facility is extended only to the Gazetted officers of Central/State Government and Senior Management and above functionaries of Public Sector Undertakings.</li> <li>16 Latest telephone bills from any telephone service providers and mobile service providers not more than 2 month old, postpaid.</li> <li>17 Consumer gas connection card/book/Pipe gas bill</li> <li>18 Post Office Savings Pass Book</li> <li>19 A Rent Agreement indicating the address of the customer duly registered with State Government or similar registration authority may also be accepted as a proof of address.</li> <li>20 The letter issued by UIDAI containing details of name, address and Aadhaar number. In case the address provided by the account is the same as that of Aadhaar letter, it may be accepted as a proof of both identity and address.</li> </ol> <p><b>#Not more than 3 months old.</b></p> |
| <p><b>Accounts of Proprietorship concerns</b></p> <p>Proof of the name, address and activity of the concern</p> | <p><b>In addition to KYC documents of the Proprietor, any two of the following in the name of the firm:</b></p> <ul style="list-style-type: none"> <li>▪ Registration Certificate (in the case of registered concern);</li> <li>▪ Certificate/licence issued by the Municipal authorities under Shop &amp; Establishment Act;</li> <li>▪ Sales and Income Tax Returns</li> <li>▪ CST/VAT Certificate</li> <li>▪ Certificate/registration document issued by Sales Tax/Service Tax/Professional Tax authorities</li> <li>▪ Licence issued by the Registering authority like Certificate of</li> </ul>  |