

List of KYC Documents for Individuals

Any one of the following officially valid document have to be obtained

(Part A)

Constitution	Documents List
Individual	<ul style="list-style-type: none"><li>• Passport</li></ul>
	<ul style="list-style-type: none"><li>• Driving License</li></ul>
	<ul style="list-style-type: none"><li>• Aadhar card/Proof of possession of Aadhar Number</li></ul>
	<ul style="list-style-type: none"><li>• Voter's Identity card issued by the Election commission Of India</li></ul>
	<ul style="list-style-type: none"><li>• Job card issued by NREGA duly signed by an officer of the state government</li></ul>
	<ul style="list-style-type: none"><li>• Letter issued by the National Population Register containing details of Name and Address</li></ul>

(Part B)

Where the Officially Valid Documents furnished by the customer does not have updated address then the following documents or the equivalent E-documents thereof shall be deemed to be OVDs for the limited purpose of Proof of address, (Refer other Scenario 2)

- i. Utility Bill which is not more than Two months old of any service provider
- ii. Electricity bill
- iii. Land line telephone bill along with Land line Number
- iv. Post-paid Mobile bill along with Mobile Number
- v. Piped gas bill
- vi. Water bill
- vii. Property Bill or latest Municipal tax paid receipt
- viii. Pension or Family pension payment orders issued to retired employees by government departments or public sector undertaking, if they contain the address Letter of allotment of accommodation from employer issued by State Government Department, Central Government Department , Statutory or regulatory bodies, Public sector undertakings, Scheduled commercial banks, Financial Institutions, Listed Companies, Leave and License agreements with such employers allotting such official accommodation
- ix. Leave and License agreement along with latest utility bill
- x. Index 2 Copy (Not more than 6 months old)

The customer shall submit OVD with current address within a period of three months of submitting the documents specified above at Part B.

### 9.1 KYC guidelines for Sole Proprietorship Account

For opening account of sole proprietorship firm any two documents or the equivalent E-documents there of proof of business/activity in the name of the proprietary firm shall also be obtained. Examples of documents are as below,

Constitution	Documents List
Sole Proprietor	<p>Any two entity proofs from the below mentioned Documents</p> <p>(a) Registration certificate (b) Certificate/licence issued by the municipal authorities under Shop and Establishment Act. (c) Sales and income tax returns. (d) 36CST/VAT/ GST certificate (provisional/final). (e) Certificate/registration document issued by Sales Tax/Service Tax/Professional Tax authorities. (f) 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. (g) 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. (h) Utility bills such as electricity, water, landline telephone bills, etc.</p>

In cases where the REs are satisfied that it is not possible to furnish two such documents, REs may, at their discretion, accept only one of those documents as proof of business/activity.

Provided REs undertake contact point verification and collect such other information and clarification as would be required to establish the existence of such firm, and shall confirm and satisfy itself that the business activity has been verified from the address of the proprietary concern.

### 9.2 KYC guidelines for HUF (Hindu Undivided Family) Account

Constitution	Documents List
HUF (Hindu Undivided Family)	<ul style="list-style-type: none"><li>• PAN card in the name of HUF</li><li>• HUF Letter including all details and signature of Co-partners</li><li>• KYC of Karta of HUF</li><li>• HUF Deed</li><li>• Address proof in the name of HUF/KARTA</li></ul>

### 9.2.1 Conditions

- While opening of HUF account rubber stamp of HUF must be match with name mentioned on HUF PAN card.
- In case of sole proprietorship account HUF is proprietor then HUF name has to be mentioned on entity proof as proprietor.
- Nomination is not allowed in HUF account.

### 9.3 KYC guidelines for Partnership firm

Constitution	Documents List
Partnership Firm	<p>List of self-attested documents &amp; details to be submitted for Partnership firm</p> <ul style="list-style-type: none"><li>• Partnership deed</li><li>• Registration certificate (Only for Registered Firm)</li><li>• Partnership Firm's PAN card</li><li>• Address proof in the name of the firm</li><li>• Beneficial Owner Declaration Form</li><li>• Documents relating to Beneficial Owner</li><li>• All KYC's of Partners</li></ul>
Limited Liability Partnership	<p>List of self-attested documents &amp; details to be submitted for Limited Liability Partnership firm</p> <ul style="list-style-type: none"><li>• LLP Agreement</li><li>• Certificate of Incorporation</li><li>• PAN of Limited Liability Partnership</li><li>• Address proof in the name of the firm</li><li>• Resolution from partners to open and operate bank account</li><li>• Beneficial Owner Declaration Form</li><li>• Documents relating to Beneficial Owner</li></ul>

### 9.3.1 Conditions

- If the condition for operation of bank account differs between account opening form and partnership deed then collect separate letter stating Mode of operation on the letterhead of the firm with sign and stamp of all partners.
- NOC require from the Leading Bank if customer enjoys credit facilities.
- Nomination is not allowed in partnership firm.

#### 9.4 KYC guidelines for Private Limited / OPC / Public Limited Company

Constitution	Documents List
Private Limited / OPC / Public Limited Company	<p>List of self-attested documents &amp; details to be submitted for OPC/Pvt./Public Ltd companies</p> <ul style="list-style-type: none"><li>• Certificate Of Incorporation</li><li>• Company's PAN card</li><li>• Memorandum Of Association</li><li>• Articles of Association</li><li>• Resolution from Board of Directors</li><li>• Address proof in the name of the company</li><li>• Beneficial Owner Declaration Form</li><li>• Documents relating to Beneficial Owner</li><li>• All KYC's of Directors</li></ul>

##### 9.4.1 Conditions

- MCA (Ministry of corporate Affairs) copy require with new account opening form.
- All directors KYC must be enclosed as per director's list mention in MCA copy.
- Nomination is not allowed in company account.
- NOC require from the lending bank if customer enjoys credit facilities.

#### 9.5.1 KYC guidelines for Trust

Constitution	Documents List
Trust	<p>List of self-attested documents &amp; details to be submitted for Trust</p> <ul style="list-style-type: none"><li>• Trust Deed</li><li>• Trust PAN card or Form 60</li><li>• Registration Certificate</li><li>• Resolution of the managing body of the trust</li><li>• KYC documents of Trustees</li><li>• PTR copy</li><li>• Address proof in the name of the entity</li><li>• Beneficial Owner Declaration Form</li><li>• Documents relating to Beneficial Owner</li><li>• 12A/12AA/80G or any other registered certificate under Income Tax Department</li></ul>

##### 9.5.1 Conditions

- Registration certificate is not required if trust is not registered.
- PTR copy is not required where Trust is not registered and If Trustees mentioned on Trust deed doesn't differ with AOF.

- Nomination is not allowed in trust account.
- NOC from the lending bank if customer enjoys credit facilities.
- Document mentioned in (H) above is required in case of Savings Accounts.

**9.6 KYC guidelines for Unincorporated Association or Body of Individuals**

Constitution	Documents List
Unincorporated Association and Body of individuals	<p>List of self-attested documents &amp; details to be submitted for Unincorporated Association and Body of individuals</p> <ul style="list-style-type: none"> <li>• Certificate of Registration</li> <li>• Resolution of the managing body</li> <li>• PAN card or Form 60</li> <li>• Address proof in the name of AoP/BoI</li> <li>• Beneficial Owner Declaration Form</li> <li>• Documents relating to Beneficial Owner</li> <li>• Power of Attorney granted to transact on its behalf</li> <li>• Any document which proves legal existence of such an association or body of individuals</li> <li>• KYC documents of all holders</li> </ul>

**9.6.1 Conditions**

- Registration certificate is not required if firm is not registered.
- Nomination is not allowed in this account.
- NOC from the lending bank if customer enjoys credit facilities.
- Resolution require on the letterhead of the firm.

**9.7 KYC guidelines for juridical person not specifically covered in the earlier part, such as Societies, universities and local bodies like village panchayats**

Constitution	Documents List
Societies, Universities and local bodies like village panchayats	<p>List of self-attested documents &amp; details to be submitted for societies, universities and local bodies like village panchayats</p> <ul style="list-style-type: none"> <li>• Document showing name of person authorized to act on behalf of the entity</li> <li>• Documents of the person holding and attorney to transact on its behalf</li> <li>• PAN card</li> <li>• Any document which proves legal existence of such an Society, University and local body like village panchyat</li> <li>• Beneficial Owner Declaration Form</li> <li>• Documents relating to Beneficial Owner</li> <li>• All KYC of account holders</li> </ul>