



## **List of documents required Customer Identification Documents (Annexure)**

Note:

- All copies of documents should be self-attested along with the entity stamp and accompanied by a Customer Declaration form
- Documents required for Individuals should be submitted for all accounts of the Customer Relationship Number. In case an individual is linked to more than one account then, only one set of documents need to be submitted with adequate noting on the customer declaration form
- The document evidencing Proof of Identity should reflect the name and date of birth or age of the individual along with photograph
- The KYC documents provided should be valid documents, i.e. the same should not be beyond its validity / expired. Where a utility bill is being submitted, please ensure that the document is recent, i.e. issued within 3 months
- All individuals who are ultimately entitled to exercise or control the exercise of 10% or more of the voting rights of the entity, either directly or indirectly through their beneficial ownership of an underlying shareholder, should be regarded as Principal Shareholders / Beneficial Owners of the entity
- Please provide a correct Permanent Account Number (PAN) with PAN Card / Allotment Letter copy as proof. As per the new section 206AA in the Income-tax Act, 1961 it has become mandatory for payers to withhold tax at a higher rate if the payee does not provide its PAN. This provision is applicable from 1 April 2010

Kindly refer to the documentation applicable for the following constitutions / customer relationships:

**1. Individuals** : [Click here to see the list of documents](#)

(Sole Proprietor, Partners, Directors, Principal Shareholders, Beneficial Owners, Authorised Signatory (ies), Delegates, Karta, Members of HUF).

### **2. Non Personal Accounts**

- a. Corporate / Entity : [Click here to see the list of documents](#)
- b. Trust : [Click here to see the list of documents](#)
- c. Societies : [Click here to see the list of documents](#)
- d. Partnership firms : [Click here to see the list of documents](#)
- e. HUF : [Click here to see the list of documents](#)
- f. Sole Proprietor : [Click here to see the list of documents](#)

## 1. KYC Documents for Individuals

Documents to be provided for each individual e.g. Sole Proprietor, Partners, Directors, Principal Shareholders, Beneficial Owners<sup>^^</sup>, Authorised Signatory (ies), Delegates, Karta, Members of HUF.

Following KYC documents are required as a Proof of Identity and Proof of residential Address and permanent address (if different from residential address) in addition to recent passport size photograph. Separate documents are to be submitted to evidence Proof of Identity and Proof of Address\*.

<b>A self attested copy of Proof of Identity (PI) (any one document)</b>	<b>A self attested Proof of Residential / Permanent Address (PA) (any one document)</b>
Passport Election / Voter's ID Permanent driving licence Government employee ID card Permanent Account Number (PAN) card Defence ID Card	Passport * Election / Voter's ID Permanent driving licence Ration card # Society outgoing bill (only from registered societies) Electricity / water / telephone bill Property tax bill Domicile certificate with address issued by Municipal

\* Valid Passport is the only document accepted as a Proof of Identity and Proof of Address where the address on the passport is same as the address on the account opening form.

# Ration card is not accepted as a proof of residential / permanent address in the state of Gujarat and Maharashtra or in those states where the ration card specifically states that it has been issued only for 'ration purposes'. For all other states, the ration card would be accepted post satisfactory checks by the bank.

<sup>^^</sup> All individuals who are ultimately entitled to exercise or control the exercise of 10% or more of the voting rights of the entity, either directly or indirectly through their beneficial ownership of an underlying corporate shareholder, should be regarded as Principal Shareholders / Beneficial Owners of the entity. Please provide their Proof of Identity and Proof of residential Address.

### 2 a. KYC Documents for Corporate Customers

- Photograph and KYC documents (i.e. proof of identity and proof of address) of all authorised signatories, delegates and any other individuals who have a PoA to operate the account / relationship ([Refer KYC for Individuals](#))
- KYC document of minimum 2 directors and all principal shareholders / ultimate beneficial owners\* ([Refer KYC for Individuals](#))

\* All individuals who are ultimately entitled to exercise or control the exercise of 10% or more of the voting rights of the company, either directly or indirectly through their beneficial ownership of an underlying corporate shareholder, should be regarded as Principal Shareholders / Beneficial Owners of the entity. Please provide their Proof of Identity and Proof of residential Address.

In addition to the above, any one of the following registration/address proof document is required in the name of Entity. The registration document should mention the name and business address of the Entity.

- Service tax registration certificate
- Excise registration certificate
- Value added tax (VAT) registration certificate / Taxpayer Identification Number certificate
- Turnover tax registration certificate
- Professional tax registration certificate
- Commercial tax registration certificate
- Certificate / Licence issued by the municipal authorities under the Shops Establishment Act or Municipal Trade / Tax bill
- Recent Water / Electricity / Telephone bill
- Licence issued by the Food and Drug Control authorities / Drug Control Department
- Small Scale Industries registration certificate / Entrepreneurs Memorandum (PartII)
- Importer Exporter Code number certificate
- Certificate of practice issued by bodies such as The Institute of Chartered Accountants of India, The Institute of Cost and Work Accountants of India, The Institute of Company Secretaries of India, Indian Medical Council
- Registration under Software Technology Park scheme
- Tax Deduction and Collection Account Number certificate
- Certificate issued by 'State' Pollution Control Board
- Certificate issued by Agricultural & Processed Food Products Export Development Authority
- Registration-cum-Membership Certificate in name of entity which is issued by competent authority set-up by Ministry (Government of India)
- Registration certificate issued by the Securities and Exchange Board of India (SEBI)
- PAN allotment letter
- Registered lease agreement/title deed (bearing the stamp of the Sub-registrar / registering authority)
- Property tax receipt

## **2 b. KYC Documents for Trusts**

- Trust deed
- Certificate of registration (issued by Charity Commissioner / Sub Registrar of Assurance / Registrar of Trusts / Provident Fund Commissioner etc.), if registered
- Photograph and KYC documents (i.e. proof of identity and proof of address) of all authorised signatories, delegates and any other individuals who have a power of attorney to operate the account / relationship
- KYC documents of the trustees, settlers / grantors (including any person settling assets into the Trust), protectors and beneficiaries ([Refer KYC for Individuals](#))

In addition to the above, any one of the registration / address proof in the name of Trust as per the below list would need to be provided. The registration / address proof document should bear the name and address of the Trust

- Recent Water / Electricity bill / Telephone bill
- Certificate of registration (if address of the Trust entity is carried in the certificate)
- Registration certificate issued by the Securities and Exchange Board of India (SEBI)
- PAN allotment letter
- Registered lease agreement / title deed (bearing the stamp of the registrar)
- Property tax receipt

### **2 c . KYC Documents for Societies**

- Certificate of registration of society with the Registrar of Co-operative Societies or Sub-Registrar of Assurances depending on the type of society
- KYC documents (i.e. proof of identity and proof of address) of all officer bearers  
[\(Refer KYC documents for Individuals\)](#)
- Photograph and KYC documents of all authorised signatories, delegates and any other individuals who have a power of attorney to operate the account / relationship  
[\(Refer KYC documents for Individuals\)](#)

### **2 d. KYC Documents for Partnership Firms**

- Partnership deed
- KYC documents (i.e. proof of identity and proof of address) of all the partners
- Photographs and KYC documents of all authorised signatories, delegates and any other individuals who have a power of attorney to operate the account/relationship  
[\(Refer KYC documents for individuals\)](#)

In addition to the above, any one of the registration / address proof document in the name of partnership firm as per the below list. The registration/address proof document should bear the name and business address of the partnership firm:

- Service tax registration certificate
- Excise registration certificate
- Value added tax (VAT) registration certificate / Taxpayer Identification Number certificate
- Turnover tax registration certificate
- Professional tax registration certificate
- Commercial tax registration certificate
- Certificate / Licence issued by the municipal authorities under the Shops and Establishment Act or Municipal Trade / Tax bill
- Recent Water/ Electricity bill / Telephone bill
- Licence issued by the Food and Drug Control authorities / Drug Control Department
- Small Scale Industries registration certificate / Entrepreneurs Memorandum (Part II)
- Importer Exporter Code number certificate
- Certificate of practice issued by bodies such as The Institute of Chartered Accountants of India, The Institute of Cost and Work Accountants of India, The Institute of Company, Secretaries of India, Indian Medical Council
- Tax Returns (such as VAT / Service / Income etc.)
- Registration under Software Technology Park scheme

- Tax Deduction and Collection Account Number certificate
- Certificate issued by 'State' Pollution Control Board
- Certificate issued by Agricultural & Processed Food Products Export Development Authority
- Registration-cum-Membership Certificate in name of entity which is issued by Competent Authority set-up by Ministry (Government of India)
- Registration certificate issued by the Securities and Exchange Board of India (SEBI)

### **2 e. KYC Documents for HUF Accounts**

The HUF is a special feature of the Hindu society. HUF is defined as consisting of a common ancestor and all his lineal male descendants together with their wives and unmarried daughters. Therefore a HUF consists of male and female members. Daughters born in the family are its members till their marriage and women married into the family are equally members of the undivided family.

- The customer declaration should be signed by the Karta (on behalf of the HUF)
- Photograph and KYC documents (i.e. proof of identity and proof of address) of the Karta, all adult members of the HUF (including female members), authorised signatories, delegates and any other individuals who have a power of attorney to operate the account / relationship ([Refer KYC documents for individuals](#))
- For members who are minors, proof of date of birth of the minor, e.g. passport, birth certificate should be obtained
- PAN card of the HUF as proof of identity of the HUF

### **2 f. KYC Documents for Sole Proprietor**

A copy of PAN card in name of the sole proprietor is mandatory to be submitted.

In addition to obtaining the KYC documents for the sole proprietor and the Power of. Attorney / authorised signatory / delegates ([Refer KYC documents for individuals](#)), **any two** of the following KYC documents is required in the name of sole proprietorship firm.

The two KYC documents\* so obtained should together provide for the name, address and the nature of business activity of the sole proprietorship firm:

- Service tax registration certificate
- Excise registration certificate
- Value added tax (VAT) registration certificate / Taxpayer Identification Number certificate
- Turnover tax registration certificate
- Professional tax registration certificate
- Commercial tax registration certificate
- Certificate / Licence issued by the municipal authorities under the Shops an Establishment Act or Municipal Trade / Tax bill
- Recent Water / Electricity bill
- Licence issued by the Food and Drug Control authorities / Drug Control Department
- Small Scale Industries registration certificate / Entrepreneurs Memorandum (Part II)
- Importer Exporter Code number certificate

- Certificate of practice issued by bodies such as The Institute of Chartered Accountants of India, The Institute of Cost and Works Accountants of India, The Institute of Company Secretaries of India, Indian Medical Council
- Tax Returns (such as VAT / Service / Income etc)
- Registration under Software Technology Park scheme
- Tax Deduction and Collection Account Number certificate
- Certificate issued by 'State' Pollution Control Board
- Certificate issued by Agricultural & Processed Food Products Export Development Authority
- Registration-cum-Membership Certificate in name of entity which is issued by Competent Authority set-up by Ministry (Government of India)
- Registration certificate issued by the Securities and Exchange Board of India (SEBI)

- \* In case the two KYC documents obtained as per the list mentioned above do not provide the information on the nature of business activity of the sole proprietorship firm, please provide the acknowledged copy of the application made to the authority basis which the license or registration certificate was issued to the sole proprietorship firm or certificate issued by a Chartered Accountant on his/her letterhead confirming the nature of business activity.
- \* The two KYC documents submitted should not be issued by the same issuing authority.