

List of Acceptable KYC Documents

Customer Type	Proof Of Identity/ Existence	Proof of Address
<p>Individuals</p>	<p>a) Passport b) Driving License c) Voter's Identity Card issued by the Election Commission of India. d) Job Card issued by NREGA duly signed by an official of State Government. e) Letter issued by National Population Register containing details of name, address. f) Aadhar Card / Proof of possession of Aadhar.</p> <p>The above are referred as OVD (officially valid documents).</p>	<p>a) Passport b) Driving License c) Voter's Identity Card issued by the Election Commission of India. d) Job Card issued by NREGA duly signed by an official of State Government. e) Letter issued by National Population Register containing details of name, address. f) Aadhar Card / Proof of possession of Aadhar.</p> <p>Provided that in case the OVDs mentioned above furnished by the customer does not contain updated address, the following documents shall be deemed to be OVDs for the limited purpose of proof of address: -</p> <p>a) Utility Bill not more than 2 months old from the date of application of any service provider (electricity, telephone, post-paid mobile phone, piped gas, water bill). b) Latest Property or Municipal Tax receipt. c) Pension or family pension payment orders (PPOs) issued to retired central/state government employees. d) Letter of allotment of accommodation/leave and license agreements allotting official accommodation issued by relevant bodies. (Ex. State/Central Government, Statutory or Regulatory Bodies, Public Sector Undertakings, Scheduled Commercial Banks, Financial Institutions and Listed companies).</p> <p>Provided further that the customer shall submit the documents mentioned in Point a) to f) above updated with current address within a period of three months of submitting the above documents.</p>
<p>Sole Proprietorship Firm</p>	<p>Documents as applicable to individuals are to be submitted for the proprietor.</p> <p>In addition, any 2 of the following documents to be submitted in the name of the firm and the proprietor:</p> <p>a) Registration certificate issued by Central government, State governments, local bodies and statutory authorities including Udyam Registration Certificate (URC) issued by the Government b) Certificate/license issued by the Municipal authorities under Shop & Establishment Act</p>	<p>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) One-month account statement from existing bank account maintained with a scheduled commercial bank having at least one customer-initiated transaction and not more than 4 months old. c) Property or Municipal Tax receipt d) Rent agreement/ Sale deed</p>

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	<p>c) Sales and income tax returns</p> <p>d) CST/VAT/Goods and Service Tax (GST) Certificate (Provisional / Final)</p> <p>Where Goods and Services Tax (GST) details are available, the GST number shall be verified from the search/verification facility of the issuing authority.</p> <p>e) Certificate/registration document issued by Sales Tax/Service Tax/Professional Tax authorities</p> <p>f) Complete Income Tax return (not just the acknowledgement) in the name of the sole proprietor reflecting the firm's income, duly authenticated/acknowledged by the IT authorities.</p> <p>g) Utility bills such as electricity, water, and landline telephone bills</p> <p>h) IEC (Importer Exporter Code) issued to the proprietary concern by the office of DGFT/License/certificate of practice issued in the name of the proprietary concern by any professional body incorporated under a statute</p>	
Partnership Firm	<p>One certified copy each of the below documents:</p> <p>a) Certificate issued by government authorities</p> <p>b) Partnership Deed</p> <p>c) PAN card in the name of the firm</p> <p>d) In respect of Authorised officers and Beneficial Officers:</p> <ul style="list-style-type: none"> • Officially Valid Documents; and • Permanent Account Numbers or Form 60 <p>e) The names of all the partners</p> <p>f) Address of the registered office, and the principal place of its business, if it is different</p>	<p>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)</p> <p>b) Property or Municipal Tax receipt</p> <p>c) One-month account statement from existing bank account maintained with a scheduled commercial bank having at least one customer-initiated transaction and not more than 4 months old.</p> <p>d) Rent agreement/ Sale deed</p>
Trusts*	<p>One certified copy each of the below documents:</p> <p>a) Registration Certificate issued by Government Authorities</p> <p>b) Certificate of registration with registrar of trusts/ assistant charity commissioner</p> <p>c) Trust deed signed by at least 2 managing/authorized trustees</p> <p>d) Certified copy of the resolution to obtain credit from the Company. Resolution should clearly indicate the authorized signatories.</p> <p>e) PAN card of Form 60 in the name of the Trust</p> <p>f) In respect of Authorised officers and Beneficial Officers:</p> <ul style="list-style-type: none"> • Officially Valid Documents; and 	<p>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)</p> <p>b) Property or Municipal Tax receipt</p> <p>c) One-month account statement from existing bank account maintained with a scheduled commercial bank having at least one customer-initiated transaction and not more than 4 months old.</p> <p>d) Communication from Registrar/ Ministry of Home affairs</p> <p>e) Rent agreement/ Sale deed</p>

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	<ul style="list-style-type: none"> • Permanent Account Numbers or Form 60 <p>g) The names of the beneficiaries, trustees, settlor and authors of the trust</p> <p>h) The address of the registered office of the trust</p> <p>i) List of trustees and documents, as specified in Section 16, for those discharging the role as trustee and authorised to transact on behalf of the trust</p>	
Unincorporated association or a body of individuals	<p>One certified copy each of the below documents:</p> <p>a) PAN /Form No. 60</p> <p>b) Power of attorney granted to transact on its behalf</p> <p>c) Resolution of the managing body of such association or body of individuals and</p> <p>d) Such other information as may be required by the Company to collectively establish the legal existence of such an association or body of individuals</p> <p>e) In respect of Authorised officers and Beneficial Officers:</p> <ul style="list-style-type: none"> • Officially Valid Documents; and • Permanent Account Numbers or Form 60 of association or a body of individuals 	<p>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)</p> <p>b) Property or Municipal Tax receipt</p> <p>c) One-month account statement from existing Company account maintained with a scheduled commercial Bank having at least one customer-initiated transaction and not more than 4months old.</p> <p>d) Passbook of Scheduled Commercial Bank</p> <p>e) Rent agreement/ Sale deed with site verification report</p>
Limited Liability Partnership	<p>One certified copy each of the below documents:</p> <p>a) LLP Agreement</p> <p>b) Certificate of Incorporation</p> <p>c) PAN Card of LLP</p> <p>d) List of designated partners of LLP along with designated partner identification number – to be duly attested with the notation “Verified from the Site” under the signature and employee number of the employee attesting the document</p> <p>e) LLP declaration signed by at least 2 designated partners</p>	<p>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)</p> <p>b) One-month account statement from existing bank account maintained with a scheduled commercial bank having at least one customer-initiated transaction and not more than 4 months old.</p> <p>c) Municipal Registration Certificate</p> <p>d) Local Sales Tax/ Central Sales Tax License</p> <p>e) CST/VAT/Goods and Service Tax (GST) Certificate (Provisional/ Final)</p> <p>f) Import/ Export Certificate in the name of LLP</p> <p>g) Property or Municipal Tax receipt</p>
Hindu Undivided Family (HUF)	<p>One certified copy each of the below documents:</p> <p>a) HUF declaration duly signed by all adult coparceners and naming the Karta, who would be authorized to operate the account.</p> <p>b) Karta’s identity, signature and address proof as applicable for KYC of individuals</p> <p>c) HUF Deed.</p> <p>d) PAN in the name of HUF</p>	<p>a) KYC as applicable to resident individual account and authorized signatories to the account</p>
Societies/ Associations / Clubs *#	<p>One certified copy each of the below documents:</p> <p>a) Certified copy of the certificate of registration of the society signed by the secretary/ chairperson/ President/ Member of the managing committee</p>	<p>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)</p> <p>b) One-month account statement from existing bank account maintained with a</p>

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	b) Certified copy of bye-laws signed by the secretary/ chairperson/ President/ Member of the managing committee c) PAN Card in the name of society/club/ association. d) Certified copy of the resolution to open the account signed by the secretary/ chairperson/ President/ Member of the managing committee e) Power of attorney granted to transact on its behalf. f) Such information as may be required by the Company to collectively establish the legal existence.	scheduled commercial bank having at least one customer-initiated transaction and not more than 4 months old. c) Registration Certificate. d) Any of the entity proof document mentioned above can also be accepted as an address proof if said document contains address. e) Property or Municipal Tax receipt. f) Rent agreement/ Sale deed
Companies (Private/ Public/ One Person Company)* :	One certified copy each of the below documents: a) Certificate of incorporation b) Memorandum and Articles of Association c) Board Resolution – duly signed d) PAN Card in the name of the company e) In respect of Authorised officers and Beneficial Officers: <ul style="list-style-type: none"> • Officially Valid Documents; and • Permanent Account Numbers or Form 60 of association or a body of individuals. f) The names of the relevant persons holding senior management position. g) The registered office and the principal place of its business, if it is different.	a) Certificate of registration under any statute/ act or professional bodies b) Any registering/ licensing document issued by central government or state govt. authority c) Utility bill, which is not more than two months old, of any service provider (electricity, telephone, post-paid mobile phone, piped gas, water bill) d) INC-22 or Form 18 along with ROC challan e) Rent agreement/ Sale deed with site verification report

Notes:

Proof of Possession of Aadhaar as mentioned above shall cover any of the following documents:

- a) Aadhaar letter: Issued by the Authority carries name, address, gender, photo and date of birth details of the Aadhaar number holder.
- b) Downloaded Aadhaar (e-Aadhaar): Carries name, address, gender, photo and date of birth details of the Aadhaar number holder in similar form as in printed Aadhaar letter. This is digitally signed by the Authority as per Information Technology Act (Act No. 21 of 2000), which provides for legal recognition of electronic records with digital signature.
- c) Aadhaar Secure QR Code: A quick response code generated by the Authority containing name, address, gender, photo and date of birth details of the Aadhaar number holder. This is digitally signed by the Authority as per Information Technology Act (Act No. 21 of 2000), which provides for legal recognition of electronic records with digital signature.

Aadhaar Paperless Offline e-KYC: An XML document generated by the Authority containing name, address, gender, photo and date of birth details of the Aadhaar number holder. This is digitally signed by the Authority as per Information Technology Act (Act No. 21 of 2000), which provides for legal recognition of electronic records with digital signature.

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* In case of Non-Profit Organisations, it is to be ensured that Customer is registered on NITI Aayog's DARPAN Portal and NGO Darpan Unique ID is obtained.

If the account opening is in the name of a school/ college/ hospital/ unit of the society, then the following documents should be taken:

- a) Legally constitutional documents of society should be obtained together with such other documents as required by KYC policy for opening FD/ Account along with the resolution of members of the society approving opening of FD/ Account in the name of individual school/ college/ hospital/ unit of the societies/ clubs/ associations
- b) Entity document issued in the name of school/ college/ hospital/ unit of the society. If the entity is a pre-primary or nursery school, which need not be affiliated to any Board as per the law in force in the state concerned, the entity proof need not be insisted upon. In such cases the account would be opened as a unit of the parent entity. (School – Unit of Society/ Trust)
- c) Relationship proof between the society and school/ college/ hospital/ unit of the society
- d) Site verification Report (SVR) for the school/ college/ hospital/ unit of the society by the Company Official.

Kindly note that the above mentioned list can be changed/ amended/ modified by the Company in the event of change in any regulatory requirement/ discretion of the Company.

In furtherance, in the event of any difference between the above mentioned list and RBI regulations, the regulations shall prevail.