

## KYC Documents Checklist - CASA/ TD Account Opening & KYC Updation

### I. Individual Customers

<u>Residents</u>
<ol style="list-style-type: none"> <li>1. PAN Card/ Form 60 (If Pan not available Form 60 has to be provided)</li> <li>2. Any Officially Valid Document (OVD) containing details of identity and address. The list of Officially Valid Documents (OVD's) are:               <ol style="list-style-type: none"> <li>a) Aadhar Card</li> <li>b) Valid Passport</li> <li>c) Valid Driving License</li> <li>d) Voter's Identity Card Issued by Election Commission of India, (Subject to address being cited in full)</li> <li>e) Job card issued by NREGA duly signed by an Officer of the state Govt.</li> <li>f) Letter issued by the national Population Register Containing details of name and address of the holder</li> </ol> </li> <li>3. Recent Photograph of the customer</li> </ol>

<u>NRI/ PIO</u>	
Category of Customer & features	KYC documents Required
Non-Resident Indian (holding Indian Passport & going abroad for an indefinite or uncertain period)	<ul style="list-style-type: none"> <li>• Valid Indian Passport</li> <li>• Proof for NR status (Valid Visa/ Residence Permit/ Employment Contract/ Labour Card issued by Foreign Government)</li> <li>• Local Indian address proof if available.</li> <li>• PAN / Form-60</li> <li>• Tax Residency Certificate/Form 10-F, if available</li> <li>• TIN (mandatory for the countries listed by CBDT)</li> <li>• Recent Photograph of the customer</li> </ul>
PIO/ OCI (holding Foreign Passport & residing abroad)	<ul style="list-style-type: none"> <li>• Valid Foreign Passport</li> <li>• Proof for PIO/ OCI status (Eg. OCI Card, Obsolete Indian Passport etc.)</li> <li>• Proof of foreign address if not the same as in the passport.</li> <li>• Local Indian address proof if available.</li> <li>• PAN/ Form-60</li> <li>• Tax Residency Certificate/Form 10-F, if available</li> <li>• TIN (mandatory for the countries listed by CBDT)</li> <li>• Recent Photograph of the customer</li> </ul>

## II. Non-Individual Customers

<b>Sole Proprietorship</b>	<ul style="list-style-type: none"> <li>• Photograph &amp; KYC documents of Proprietor (as required of a Resident Individual or Non-Resident Individual as applicable)</li> <li>• Any of the documents listed below, that evidences the name, address and activity of the concern &amp; the name of the Sole Proprietor. <i>(In situations where the name of the proprietor is not available in the registration certificate/document, a self-attested true copy of the application for registration submitted by the applicant before the registering authority, wherein the name of the proprietor is stated, may be accepted as evidence of the name of the proprietor)</i></li> </ul> <p>Registration certificate (in the case of a registered concern) ,Certificate/ license issued by the Municipal authorities under Shop &amp; Establishment Act / Sales and income tax returns/ CST/ GST Certificate(Provisional or Final), Certificate/ Registration document issued by Sales Tax/ Service Tax/ Professional Tax authorities / Importer Exporter Code [IEC] issued to the proprietary concern by the Office of the Directorate General of Foreign trade [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 duly authenticated/ acknowledged by the Income Tax authorities.</p> <p><i>*Utility bills such as water, electricity, landline, telephone bills etc. in the name of the proprietary concern (Can be collected only as a Second Document)</i></p>
<b>HUF</b>	<ul style="list-style-type: none"> <li>• Letter of Joint Hindu Undivided Family in L-39, signed by the Kartha under official seal &amp; other Major family members of the HUF</li> <li>• Recent Photograph &amp; KYC documents as required of a Resident Individual or Non-Resident Individual as mentioned above in respect of the Kartha</li> <li>• PAN of the HUF</li> </ul>
<b>Partnership firms/ Limited Liability Partnership (LLP)</b>	<ul style="list-style-type: none"> <li>• Partnership Deed for Partnership Firm and LLP Agreement for LLP Firms. (If the deed is of a Reconstituted firm, then the prior deeds if any and the original Partnership deed should be provided for verification)</li> <li>• Certificate of Registration issued by Registrar of Firms (In case of Registered Partnership Firms) and Certificate of Incorporation (In case of LLP)</li> <li>• Proof of address of the Firm/ LLP (GST / license issued by the Govt. authority, utility bill as applicable)</li> <li>• Resolution signed by all partners regarding opening and Operation of Bank Account, Authorized signatories etc.; if not specifically mentioned in the Deed.</li> <li>• PAN of Firm/ LLP</li> <li>• Photograph &amp; KYC documents as required of a Resident Individual or Non-Resident Individual as applicable in respect of each of the Authorized Signatories &amp; Beneficial Owners of the firm if any</li> </ul>

<b>Society/ Association/ body of individuals/ Clubs</b>	<ul style="list-style-type: none"> <li>• MOA/ By-law</li> <li>• Resolution/Certified extract of the minutes of the meeting duly passed by all the Managing Body authorizing the opening of account including mandate for operation of the account</li> <li>• Certificate of Registration in case of Societies &amp; for other entities, if registered.</li> <li>• List of present Office-bearers of the Managing Committee or Governing Body on the letterhead of the Society/ Association/ body of individuals/ Clubs</li> <li>• Recent Photograph &amp; KYC documents as required of a Resident Individual or Non-Resident Individual as applicable in respect of each Authorized signatories'/ Office bearers, managers including those, holding an attorney to transact on its behalf and that of Beneficial Owners, if any</li> <li>• PAN/ Form-60</li> <li>• IT exemption certificate (If applicable)</li> </ul>
<b>Trusts &amp; Foundations</b>	<ul style="list-style-type: none"> <li>• Trust Deed</li> <li>• Proof of Registration in case of registered Trusts</li> <li>• Resolution signed by all trustees regarding opening and Operating of Bank Account &amp; Authorized signatories etc.; if not specifically mentioned in the Trust Deed</li> <li>• List of present Trustees/Office-bearers of the Managing Committee or Governing Body</li> <li>• Photograph &amp; KYC documents as required of a Resident Individual or Non-Resident Individual as applicable in respect of each of the Authorized Signatories &amp; Beneficial Owners of the Trust if any.</li> <li>• PAN/ Form-60</li> <li>• Tax Exemption Registration Certificate from Income Tax (If applicable).</li> <li>• Recognition certificate in case of Educational Institution</li> <li>• Proof of Communication address of the entity</li> </ul>
<b>Public Limited Company / Private Limited Company</b>	<ul style="list-style-type: none"> <li>• Certificate of Incorporation (CIN)</li> <li>• Memorandum &amp; Articles of Association</li> <li>• Resolution/ Extract of the minutes of the meeting signed by the Company Secretary or the Authorized Signatory as per the Articles of Association, from the Board of Directors regarding opening of Bank Account, Authorized signatories, operation of account and power of attorney granted to its managers, officers or employees to transact on its behalf.</li> <li>• Photograph &amp; KYC documents as required of a Resident Individual or Non-Resident Individual as applicable in respect of each Authorized signatory, managers or employees holding an attorney to transact on its behalf and that of Beneficial Owners, if any.</li> <li>• Present list of Directors &amp; their DIN Number.</li> <li>• PAN of the Company</li> <li>• Certificate of Commencement of Business (for Public Limited Companies if, applicable)</li> <li>• Address proof of the entity, if it is different from the address mentioned in CIN</li> </ul>

<b>Accounts of Universities and local bodies like Corporations/ Municipalities/ Village Panchayats</b>	<ul style="list-style-type: none"> <li>• Constitution Document as applicable</li> <li>• Document showing the purpose of opening the account and name of the person authorized to act on behalf of the entity</li> <li>• Resolution/Certified extract of the minutes of the meeting duly passed by all the Managing Body authorizing the opening of account including mandate for operation of the account</li> <li>• KYC documents as for proof of identity, address and photograph in respect of the person holding an attorney to transact on its behalf</li> <li>• Such documents as may be required by the Bank to establish the legal existence of such an entity/juridical person</li> <li>• PAN/ Form-60</li> </ul>
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NB: In case of customers who are 'Non-profit organisations (NPO), the details/proof of registration done by such customer on the DARPAN Portal of NITI Aayog shall be submitted. [*Non-profit organisations" (NPO) means any entity or organisation, constituted for religious or charitable purposes referred to in clause (15) of section 2 of the Income-tax Act, 1961 (43 of 1961), that is registered as a trust or a society under the Societies Registration Act, 1860 or any similar State legislation or a company registered under Section 8 of the Companies Act, 2013 (18 of 2013).*]