

UPDATED INSTRUCTIONS FOR OPENING NEW ACCOUNTS AND ENSURING
KYC

Sl. No.	CUSTOMER TYPE	REQUIREMENTS FOR OPENING ACCOUNTS
01	INDIVIDUALS- Single Name	<p>a) Account Opening Form: Proper account opening form prescribed by the bank</p> <p>b) Specimen Signature Card: specimen signature card containing specimen signature of the depositor</p> <p>c) Identity Proof: Self attested copy of any one of the documents mentioned in Annexure No.1.</p> <p>d) Address Proof: Self attested copy of any one of the documents mentioned in Annexure No.2.</p> <p>e) Photos: Passport size photos of depositor 2 numbers</p> <p>f) Income tax Permanent Account: Income tax Permanent Account/General Index Number (PAN/GIR). Where PAN/GIR is not available, declaration in Form No.60 for non-agriculture income or form No.61 for Agricultural income. PAN of Mandate holder should also be taken.</p> <p>g) Introduction: Introduction is not mandatory. Where felt necessary, introduction may be taken from a person who is having an active account opened as per KYC norms and completed 6 months from the date of opening of the account.</p>
02	INDIVIDUALS- Joint Names	<p>a) Account Opening Form: Proper account opening form prescribed by the bank completed in all respects and signed by all joint persons. (Guardian has to sign for minor person).</p> <p>b) Customer Profile Form: Customer's profile form for each joint person. Guardian's profile form where the joint person is a minor.</p> <p>c) Specimen Signature Card: Separate specimen signature card for each joint depositor and mandate holder, if any. Where the joint depositor is a minor person, guardian's specimen signature card.</p>

		<p>d) Identity Proof: Self attested copy of any one of the documents mentioned in Annexure No.1 for each depositor separately.</p> <p>Where the joint depositor is a minor person, guardian's identity proof.</p> <p>e) Address Proof:</p> <p>Self attested copy of any one of the documents mentioned in Annexure No.2. Where all the depositors are staying under the same roof, it is enough to give address proof of first named person.</p> <p>f) Photos:</p> <p>Passport size photos of all depositors and mandate holder, if any. Where the joint depositor is a minor person, guardian's photo - 2 numbers.</p> <p>g) Income tax Permanent Account:</p> <p>Income tax Permanent Account/General Index Number (PAN/GIR) of all joint depositors. Where the joint depositor is a minor, guardian's PAN/GIR shall be obtained.</p> <p>If PAN/GIR is not available, declaration in Form No.60 for non-agriculture income or form No.61 for Agricultural income shall be taken.</p> <p>h) Introduction: Introduction is not mandatory. Where felt necessary, introduction may be taken from a person who is having an active account opened as per KYC norms and completed 6 months from the date of opening of the account.</p>
3	Minor Person	<p>Date of Birth of Minor –documentary evidence. Should be given</p> <p>Furnish all the documents mentioned under item No. 1 above from the guardian, who opens and operates the account on behalf of minor.</p>
4	Proprietary Firm	<p>Furnish all documents mentioned under item No. 1 above relating to the proprietor plus the following additional documents.</p> <ul style="list-style-type: none"> • Letter of proprietorship.(declaration) signed by the proprietor without Firm's seal. • Copy of the sales tax/VAT/ income tax return of the firm relating to previous year • Copy of service tax registration certificate in the name of the Firm, if applicable. • Copy of Corporation license/permit, if required. • Copy of TIN facilitation, where necessary
5	Partnership Firm	<p>Furnish all documents mentioned under item No. 1 above relating to individual partners and mandate holder, if appointed (documents relating to guardian for minor partner) plus the following additional documents relating to Firm.</p>

		<ul style="list-style-type: none"> • Letter of Partnership signed by all adult partners and by guardian for minor partner without Firm's seal. • Copy of partnership deed. • Mandate for operations, where authority is given to a person who is not a partner of the Firm • Copy of the sales tax/VAT/ income tax assessment order relating to the firm. • Copy of service tax registration certificate in the name of the Firm, if applicable. • Copy of Corporation license/permit, if required. • Copy of TIN facilitation, where necessary
6	HUF Firm	<p>Furnish all documents mentioned under item No. 1 above relating to individual partners and mandate holder, if appointed (documents relating to guardian for minor partner) plus the following additional documents relating to Firm..</p> <ul style="list-style-type: none"> • Letter of HUF signed by all adult coparceners and by guardian for minor coparcener without Firm's seal. • Mandate in favour of Kartha (Manager of HUF) • Copy of the sales tax/VAT/ income tax assessment order relating to the firm. • Copy of service tax registration certificate in the name of the Firm, if applicable. • Copy of Corporation license/permit, if required. • Copy of TIN facilitation, where necessary
7	Private Limited Company	<p>Furnish all documents mentioned under item No. 1 above relating to individual Directors and mandate/Attorney holder, if appointed plus the following additional documents relating to the Company.</p> <ul style="list-style-type: none"> • Copy of Memorandum and Articles of Association. • Certificate of incorporation • Board Resolution for opening and operating the account • Copy of power of attorney, if appointed. • Copy of latest Annual report & Balance sheet of the company. • PAN of the Company • Copy of TIN facilitation, where necessary • Service tax registration certificate, if applicable
8	Public Limited Company	<p>Furnish all documents mentioned under item No. 1 above relating to Managing Director of the Company plus the following additional documents relating to the Company.</p> <ul style="list-style-type: none"> • Copy of Memorandum and Articles of Association. • Certificate of incorporation • Copy of Certificate of Commencement of business • Board Resolution for opening and operating the account • Copy of power of attorney, if appointed. • Copy of latest Annual report & Balance sheet of the company. • PAN of the Company

		<ul style="list-style-type: none"> • Copy of TIN facilitation, where necessary • Service tax registration certificate, if applicable
9	Government Companies	<p>Furnish all documents mentioned under item No. 1 above relating to Managing Director of the Company plus the following additional documents relating to the Company.</p> <ul style="list-style-type: none"> • Copy of Memorandum and Articles of Association. • Certificate of incorporation • Copy of Certificate of Commencement of business • Board Resolution for opening and operating the account • Copy of power of attorney, if appointed. • Copy of latest Annual report & Balance sheet of the company. • PAN of the Company • Copy of TIN facilitation, where necessary • Service tax registration certificate, if applicable • Copy of Statutory empowerment.
10	Un registered and registered clubs, associations, Benevolent Funds, Societies	<p>Furnish all documents mentioned under item No. 1 above relating to President, Secretary and Treasurer plus the following additional documents relating to the associations/ Club/Benevolent Fund/ Society.</p> <ul style="list-style-type: none"> • Copy of Bye-laws/Rules. • Board/Managing Committee's resolution for opening and operating of the account. • Copy of Registration certificate if registered or declaration if not registered. • Copy of income & expenditure account for the latest period.
11	Co-operative Societies (Existing)	<p>Furnish all documents mentioned under item No. 1 above relating to President, Secretary and Treasurer of the co-operative society plus the following additional documents relating to the Society.</p> <ul style="list-style-type: none"> • Copy of Bye Laws and Registration Certificate. • Board resolution for opening and operating the account. • Copy of the last General Meeting pertaining to election of office bearers. • Registrar/Deputy Registrar of Co-operative Societies permission, where ever necessary. • Copy of latest Annual report & Balance sheet of the Society. • PAN of the Company • Copy of TIN facilitation, where necessary • Service tax registration certificate, if applicable
12	Newly promoting societies	<p>Furnish all documents mentioned under item No. 1 above relating to the Chief Promoter and other promoting members plus the following additional documents relating to the Society.</p> <ul style="list-style-type: none"> • Copy of the Resolution of promoters meeting for opening and operating the account. • Permission letter issued by Registrar/Joint Registrar of Co-operative societies for collecting the share amounts from prospective members

13	Local Bodies and Quasi Government Institutions.	<p>Furnish all documents mentioned under item No. 1 above relating to the Official who is empowered to open and operate the account.</p> <ul style="list-style-type: none"> • Copy of provisions of the Act permitting opening bank accounts. • Governing Body's resolution for opening and operating the account.
14	Executors and Administrators	<p>Furnish all documents mentioned under item No. 1 above relating to the Executor and Administrator plus the following documents.</p> <p>Original will and codicil, if any Copy of letter of probate or administration Mandate of other Executors / Administrators if any, for opening and operating the account.</p>
15	Trusts	<p>Furnish all documents mentioned under item No. 1 above relating to all Trustees plus the following documents.</p> <ul style="list-style-type: none"> • Copy of Trust deed. • Resolution of Trustees if there are more than one Trustee for opening and operating the account as per Trust Deed. • Income and expenditure account certified by the auditor. (In the case of New Trust, this requirement shall not be insisted).
16	Legal Practitioner/ Chartered Accountants	<p>Furnish all documents mentioned under item No. 1 above relating to the Legal Practitioner/ Chartered Accountant plus the following additional documents.</p> <ul style="list-style-type: none"> • Separate account for client's transactions to be opened. His personal transactions should not be mixed with clients transactions. • Declaration that the account is opened for personal transactions only should be obtained if the account is not for transactions of clients. • Copy of latest Annual report & Balance sheet of the Society. • PAN of the Firm, if required • Copy of TIN facilitation, where necessary • Service tax registration certificate, if applicable
17	Old/Sick/Blind/ Incapacitated persons	<p>Furnish all documents mentioned under item No. 1 above plus follow the following precaution.</p> <p>Signature/thumb impression should be witnessed by two independent witnesses who are known to account holder as well as to the bank.</p>

ANNEXURE – 1

Documents prescribed for Identity proof.

Sl. No.	Documents
1.	Voter list /voter identity card
2.	Driving license (should be in force)
3.	Passport (should be in force)
4.	ID card issued by reputed employers acceptable to the bank / Pension Book
5.	Income Tax PAN Card
6.	ID card issued by Central or State Government.
7.	ID card issued by Election Commission of India.
8.	Defence ID card
9.	Senior citizen card issued by State Government.
10.	Health card issued by Insurance Company.
11.	Senior citizen card issued by State Government.
12.	Job card issued by NREGA duly signed by an officer of the State Govt., subject to limitation applicable for small accounts.
13.	Credit Card containing the photo of the user.
14.	Letter issued by Unique Identification Authority of India (UIDAI) containing name, address and Aadhaar Number/Aadhaar Card (letter/Card may be down loaded from Web-site of UIDAI)
15.	Any other reliable proof.

ANNEXURE – 2

Documents prescribed for Address proof.

1.	Voters' list.
2.	Passport containing the present address of the customer (Passport should be current.
3.	Driving license containing the present address of the customer
4.	Telephone bill for latest period.
5.	Electricity / water bill /Gas Bill.
6.	Income / Wealth Tax Assessment order for latest period
7.	Salary slips containing customer's address for latest period
8.	Credit card statement / Bank pass-book/ Pension Book for latest period
9.	House Tax receipt/Rent receipt for latest period or lease agreement acceptable to the Bank

10. Senior citizen card issued by the State Government.
11. ID issued by Election Commission of India.
12. Job card issued by NREGA duly signed by an officer of the State Government subject to limitation applicable for small accounts.
13. Credit Card containing the photo and present address of the user.
14. Letter issued by Unique Identification Authority of India (UIDAI) containing name, present address and Aadhaar Number /Aadhaar Card (The letter/Card may be down loaded from Website UIDAI)
15. Employer's letter confirming the identity and address of the customer
16. Letter from a recognised public authority /servant verifying the identity and residence of the customer
17. Copy of LIC policy/Premium receipt for latest period.
18. Any other document acceptable to the Bank.