

Compliance with KYC Guidelines - Public Notice

Reserve Bank of India has advised Banks that all Customer Accounts opened with them should be compliant with the KYC (Know Your Customer) Norms, which stipulate that certain personal information of the account holder will have to be obtained by the Banks.

The objective of doing so is to facilitate positive Customer Identification by the Banks which is in the interest of customers and this is moreover a legal requirement also.

The KYC guidelines of RBI stipulate banks to collect three proofs from their customers viz. 1. Photograph 2. Proof of identity & 3. Proof of address

For your guidance the list of KYC Documents which can be submitted by the different categories of Customers is given below:

All Customers are requested to cooperate with us and submit the required KYC documents at the earliest.

1. KYC Documents – for Individuals
 - A. Passport alone where the address on the passport is the same as the address given for account opening or
 - B. Any one document from each of the below 2 lists, for a photo identity and a proof of residence/address:

List I (latest / recent) for Legal Name and any other name(s) used	List II (latest / recent) for correct permanent address
1. Passport where the address differs	1. Telephone Bill
2. PAN Card	2. Bank account statement
3. Voter's Identity Card	3. Income /Wealth tax assessment order
4. Driving License	4. Credit Card Statement
5. Govt. / Defence ID card *	5. Electricity Bill
6. ID cards of reputed employers *	6. Ration Card
7. Letter from a recognized public authority or public servant verifying the identity and residence of the customer *	7. Letter from employer *
8. Letter issued by UIDAI containing details of name, address and Aadhaar number	8. Postal Identity Card' issued under signature of Post Master.

* subject to the Bank's satisfaction

2. KYC Documents – for Legal Persons / Entities

Features	Documents
Accounts of Sole Proprietary Concerns:	
<ul style="list-style-type: none"> - Legal Name - Address - Activity 	<ul style="list-style-type: none"> i. Registration Certificate / License Any Registration/ licensing documents issued in the name of Proprietary concern by Govt. / Govt Depts. ii. IEC (Import Export Code) issued to the Proprietary concern by the office of the DGFT. iii. Certificate / license issued by Local Authorities under Shop and Establishment Act iv. Sales / Income tax returns v. CST / VST certificate vi. License issued by Registering Authority like Certificate of Practice by Institute of Chartered Accountants of India, Institute of Cost Accountants of India, Institute of Company Secretaries of India, Indian Medical Council, Food and Drug Control Authorities etc. vii. The 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. viii. Utility bills such as electricity, water, and landline telephone bills in the name of the proprietary concern. <p>Note: Any Two of the above documents, which are in the name of the Proprietary Concern, would be sufficient.</p>
Accounts of partnership firms	
<ul style="list-style-type: none"> - Legal name - Address - Name & address of all partners - Telephone Nos of firm & partners 	<ul style="list-style-type: none"> i. Registration certificate, if registered ii. Partnership deed iii. KYC Documents for partners and Power of Attorney Holders, as applicable to Individuals

Features	Documents
	iv. Telephone bill in the name of firm and partners.
Accounts of companies	
<ul style="list-style-type: none"> - Name of the company - Principal place of business - Mailing address of the company - Telephone/Fax Number 	<ul style="list-style-type: none"> i. Certificate of incorporation and Memorandum & Articles of Association ii. Resolution of the Board of Directors to open an account and identification of those who have authority to operate the account iii. KYC Documents for Authorised Signatories as applicable to Individuals iv. I T PAN No v. Copy of the telephone bill.
Accounts of trusts, NGOs, charities, institutions, foundations, etc.	
<ul style="list-style-type: none"> - Names of trustees, settlers, beneficiaries and signatories - Names and addresses of the founder, the managers/directors and the beneficiaries - Telephone/fax numbers 	<ul style="list-style-type: none"> i. Certificate of registration, if registered ii. KYC Documents for the trustees, settlers, beneficiaries and Power of Attorney Holders, as applicable to Individuals iii. Resolution of the managing body of the foundation/ association/ organization iv. Telephone bill in the name of the organization and office bearers.

Deputy General Manager (I&C)