

ACCOUNTS OF INDIVIDUALS: KYC Requirements (indicative list)
(At least one document from each list)

LIST 1	LIST 2
Documents accepted as proof of identity	Documents accepted as proof of residence
1 Passport.	1 Ration Card.
2 PAN card.	2 Electricity Bill.
3 Voter's Identity Card.	3 Driving License
4 Driving licence.	4 Bank account statement.
5 Job card issued by NREGA duly signed by an officer of the State Government (For Small Accounts).	5 Signed letter having Photo from employer (to the satisfaction of the Bank).
6 The letter issued by UIDAI containing details of name, address and Aadhaar number.	6 Letter from any recognized public authority (to the satisfaction of the Bank).
7 Identity card (subject to the bank's satisfaction) .	7 Credit Card Statement- not more than 3 months old.
8 Letter from a recognized public authority or public servant verifying the identity and residence of the customer to the satisfaction of bank.	8 Income/Wealth Tax Assessment Order.
9 Government / Defence ID card.	9 Signed letter having Photo from Public Sector employer on letterhead.
10 ID cards of reputed Public Sector employers.	10 Letter from any recognized public authority having proper and verifiable record of issuance of such certificates.
11 Pension Payment Orders issued to the retired employees by Central / State Government Departments, Public Sector Undertakings.	11 Voter ID Card (only if it contains the current address).
12 Photo ID cards issued by Post Offices.	12 Pension Payment Orders issued to retired employees by Government Departments / Public Sector Undertakings, if they contain current address.
13 Photo identity cards issued to bonafide students by a University, approved by the University Grants Commission (UGC) and / or an Institute approved by All India Council for Technical Education (AICTE), <u>or any Central / State Education Board or Government Agency</u>	13 Copies of Registered Leave & License agreement / Sale Deed / Lease Agreement.
14 Photo identity issued by any public authority having proper record of issuance of identity proof which is verifiable from records.	14 Certificate and also proof of residence, incorporating local address as well as permanent address, issued by the Hostel Warden of the University / Institute, where the student resides, duly countersigned by the Registrar / Principal / Dean of Student Welfare. Such accounts shall however, be required to be closed on completion of education/leaving the University / Institute provided the constituent does not give any other acceptable proof of residence to the Bank.
15 Ex-Servicemen Card with photograph.	15 <u>Any person including a</u> student residing with relatives, address proof of relatives, along with their identity proof, can also be accepted provided declaration is given by the relative that <u>such a person / student</u> is related to him/her and is staying with him/her.
16 Bar Council / Medical Association / ICAI / ICWAI / ICSI Card with photograph.	16 In respect of officials of Central / State Governments and Public Sector undertakings, who are low risk customers for Bank, Branch Heads may verify the photo / identity and confirm residential address of such officials from independently verifiable sources, to their satisfaction, and permit opening of accounts. This facility is extended only to the Gazetted officers of Central / State Government and Senior Management and above functionaries of Public Sector Undertakings.
17 Student Identity Card with photo issued by reputed colleges with validity during the course period.	17 Latest telephone bills from any telephone service providers and mobile service providers not more than 2 month old, postpaid.
18 Defense Dependent's Card with photograph.	18 Consumer gas connection card / book / Pipe gas bill
19 Married woman identity proof with maiden name, if supported with a verified true copy of marriage certificate.	19 Certificate from ward/equivalent rank officer, maintaining election roll certifying address of the applicant
20 Credit card with photo together with statement of such card, not more than three months old.	20 Post Office Savings Pass Book
21 Registered Property document with photo identity.	21 Caste and Domicile Certificate with communication address and photograph
22 Arms License issued by State / Central Government of India.	22 Certificate of address having photo issued by Village Extension Officer (VEO) / Village Head or equal or higher rank officer. Branch to confirm the authenticity of the certificate and that it has been issued by the person who is holding the said office.
23 Freedom fighter's pass issued by Ministry of Home Affairs, Government of India with photograph of applicant.	23 Court divorce order – Marriage annulment order issued by a Court of Law
24 Employee State Insurance Card (ESIC) with photograph supported by latest month's pay slip.	24 Water bill (not older than 3 months)
25 Talati / Patwari (a local govt. official) attestation by way of putting rubber stamp and signature. Gram Sarpanch / Mukhiya attestation by way of putting rubber stamp and signature (For Small Accounts).	25 Property Tax Receipt (not older than 3 months)
26 Photo Bank ATM card.	26 Insurance Policy
27 Kissan Photo Passbook.	27 Signed letter having Photo from banks on letterhead.
28 CGHS / ECHS Photo card.	28 Vehicle Registration Certificate
29 Disability ID Card / handicapped medical certificate issued by the respective State /UT Governments / Administrations.	29 Registered Sale / Lease / Rent Agreement
30 Ration / PDS Card.	30 Caste certificate having Photo issued by State Govt.
	31 Passport of Spouse
	32 Passport of Parents (In case of minor)
	33 Kissan Photo Passbook.

NOTE:

- If passport having current address is given as proof of identity, there is no need to give separate proof for address from List No.2.**
- RBI has clarified that close relatives e.g. wife, son, daughter and parents, etc who live with their husband, father / mother and son, as the case may be should be allowed to open an account on the basis of utility bills (required for the verification of address) of a relative with whom the prospective customer is living, along with a declaration from the relative that the said person is a relative and is staying with him / her.**