

Here is a list of KYC Documents to be submitted with the completed and duly signed Account Opening Form for various types of accounts:

a) Individuals

- Aadhaar/ Proof of application of Aadhaar enrolment which is not older than six months **and**
- PAN/Form 60 (In case of Form 60, one certified copy of OVD* to be submitted) **and**
- FATCA Declaration which is part of the account opening form
- Recent Photograph

b) Hindu Undivided Family

- Aadhaar/ Proof of application of Aadhaar enrolment of Karta/existing authorised signatories)
- PAN/Form 60 (In case of Form 60, one certified copy of OVD* to be submitted) of HUF
- PAN/Form 60 (In case of Form 60, one certified copy of OVD* to be submitted) of Karta /existing authorised signatories)
- Declaration from the Karta and Joint Hindu Family letter signed by all the adult holders as per format **Annexure 2** attached
- Recent Photograph of Karta/authorised signatories
- FATCA Declaration which is part of the account opening form

c) Proprietorship Firms

KYC documents of the proprietor as applicable for individuals
Certified copy of PAN/GIR No. /Form 60 of the firm/proprietor and
FATCA declaration and

Any two of the following business proofs:

- Registration certificate
- Certificate/licence issued by the municipal authorities under Shop and Establishment Act
- Sales and income tax returns
- CST/VAT/GST certificate (provisional/final)
- Certificate/registration document issued by Sales Tax/Service Tax/Professional Tax authorities
- IEC (Importer Exporter Code) issued to the proprietary concern by the office of DGFT/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 where the firm's income is reflected, duly authenticated/ acknowledged by the Income Tax authorities
- Utility bills such as electricity, water, and landline telephone bills

d) Partnership Firms

KYC documents of the partners/authorised signatories as applicable for individuals **and**

- Certified Copy of PAN/GIR No. of the partnership firm **and**
- Certified copy of the partnership deed **and**

- Certified copy of the registration certificate, in case of registered partnership **and**
- Address proof of the firm, if not available in the partnership deed or registration certificate **and**
- FATCA declaration

In case of Limited Liability Partnership (in addition to the above)

- Certificate of Incorporation as LLP
- Registered agreement between partners

e) Limited Companies

KYC documents of the Directors/authorised signatories as applicable for individuals **and**

- DIN of the Directors who are authorised signatories **and**
- Certified true copy of Certificate of Incorporation **and**
- Certified true copy of Memorandum & Articles of Association **and**
- List of directors (copy of Form 32 if directors are different from AOA) **and**
- Board Resolution to open and operate the account **and**
- Certified Copy of PAN Card / GIR No. of the company **and**
- Proof of address of the firm (like latest telephone/electricity bill) **and**
- Certified true copy of Certificate of commencement of business (public limited company) **and**
- FATCA Declaration

f) Trusts/NGO

KYC documents of the Trustees/authorised signatories as applicable for individuals **and**

- Certified copy of the registration certificate **and**
- Certified copy of the Trust deed /Bye-Laws/ Constitutional Document (If unregistered, notarised copy to be obtained) **and**
- Duly authenticated list of current Trustees / Office bearers on the letter head of the entity **and**
- Certified copy of resolution for opening and operating of the account **and**
- Certified copy of PAN Card/GIR No. **and**
- Address Proof **and**
- Income Tax registration u/s 12A (if exempted from income tax) **and**
- FATCA Declaration

g) Association/Society/Clubs

KYC documents of the authorised signatories as applicable for individuals **and**

- Certified copy of Rules/Regulations/Bye-Laws/Constitutional Document (If unregistered, notarised copy to be obtained) **and**
- Resolution of the managing body of such association or body of individuals **and**
- Power of attorney granted to transact on its behalf **and**
- Registration certificate in case of a registered association/society **and**
- Address proof of the association/society/clubs **and**
- Certified copy of PAN/GIR No. **and**
- FATCA Declaration

h) Government Department/ Agency/ Board/ ULB/ Local Government (Taluk, Gram Panchayat/ Autonomous Body)

KYC documents of the authorised signatories as applicable for individuals **and**

- Resolution/Authorization/Mandate Letter (on the letter head) by competent authority to open account and list of authorized signatories to operate the account (competent authority is an official/drawing authority/department head who is empowered to open account through delegation of powers). If the competent authority and account opening/operating authority is one and same, the same needs to be mentioned in the Resolution/Authorization /Mandate Letter **and**
- Identification of authorized signatories duly attested by the unit head **and**
- Certificate of Incorporation/Registration, Bye-Laws (if applicable) **and**
- PAN Card / Form 60 / GIR No/Income Tax exemption letter for the year issued by IT Dept **and** Address proof Latest Telephone Bill/Electricity or any government issued document showing address of the unit

Note: In case the communication and permanent addresses are different, proof for both needs to be submitted.

****(OVD) Officially Valid Documents***

Following are the Officially Valid Documents (OVD) as specified by Government of India and RBI:

- *Passport*
- *Voters ID Card*
- *Driving License*
- *Job Card issued by NREGA duly signed by an officer of the State Government*
- *Letter issued by the National Population Register containing details of name and address*