

KYC Documents List

Savings Account:

Following are the documents that can be taken as KYC documents at the time of opening of a savings account :

ID Proof: (Any one document from the list given below)

1. Passport
2. PAN Card
3. Election Card
4. Driving License
5. I Card – (subject to Bank's satisfaction)
6. Letter from a recognized public authority at the level of Gazetted officer like

District Magistrate /Divisional Commissioner/ BDO/ Tehsildar/ Judicial Magistrate .

Address Proof:(Any one document from the list given below)

1. Telephone Bill
2. Bank's statement
3. Govt. Documents or Letter from any recognized public authority
4. Electricity Bill
5. Ration Card
6. Passport
7. Letter from employer (subject to Bank's satisfaction)
8. In case of Rented Premises: Registered Rent Agreement Copy along with Utility bill in the name of Owner of the premises and in case; rent agreement is unregistered then utility bill along with identity proof of owner of premises.

Following are the documents that can be taken as KYC documents at the time of opening of a current account:

Accounts of Proprietary Concern:

Proof of Identity, Proof of Residential Address, Latest Color Photographs Regarding Business:

1. Registration certificate (in case of a registered concern)
2. Certificate / License issued by the Municipal authorities under Shop & Establishment Act, Sales and Income Tax returns, CST/VAT certificate.
3. License issued by the registering authority like Certificate of Practice issued 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.

Any two of the documents are to be obtained. These documents should be in the name of the proprietary concern.

Account of Companies:

Documents of All Directors – Proof of Identity, Proof of Residential Address Latest Color Photographs

Documents of Business Concern:

1. Certificate of incorporation and Memorandum & Articles of Association.

2. Resolution of the Board of Directors to open an account and identification of those who have authority to operate the account.
3. Power of Attorney granted to its managers, officers or employees to transact business on its behalf.
4. Copy of PAN Card or PAN allotment letter.
5. Copy of the latest Telephone Bill.

Accounts of Partnership Firms:

Documents of All Partners Proof of Identity, Proof of Residential Address, Latest Color Photographs Documents of Business Concern -

1. Registration Certificate, if registered
2. Partnership Deed
3. Power of Attorney granted to a partner or an employee of the firm to transact business on its behalf
4. Any officially valid document identifying the partners and the persons holding the Power of Attorney and their addresses
5. Copy of the latest Telephone Bill in the name of firm/ partners

Accounts of Trusts & Foundations:

Documents of Directors/Trustees Proof of Identity, Proof of Residential Address,) Latest Color Photographs Documents of Business Concern-

1. Certificate of Registration, if registered
2. Trust Deed
3. Power of Attorney granted to transact business on its behalf
4. Any officially valid document to identify the trustees, settlers, beneficiaries and those holding Power of Attorney, founders / managers /directors and their addresses
5. Resolution of the managing body of the foundation / association
6. Copy of the latest Telephone Bill