

Annexure- I (OBC KYC/AML-2016)

**Customer Identification Procedure
Documents that may be obtained from customers**

Customers/Clients	Documents (Certified copy of any one of the following officially valid document)
Accounts of individuals - Proof of Identity and Address	<p>(i) Passport (ii) PAN card (iii) Voter's Identity Card (iv) Driving License (v) Job Card issued by NREGA duly signed by an officer of the State Govt (vi) The letter issued by the Unique Identification Authority of India (UIDAI) containing details of name, address and Aadhaar number.</p> <p>Where 'simplified measures' are applied for verifying the identity of customers the following documents shall be deemed to be 'officially valid documents':</p> <p>i. identity card with applicant's Photograph issued by Central/State Government Departments, Statutory/Regulatory Authorities, Public Sector Undertakings, Scheduled Commercial Banks, and Public Financial Institutions;</p> <p>ii. letter issued by a gazetted officer, with a duly attested photograph of the person.</p> <p>Where 'simplified measures' are applied for verifying for the limited purpose of proof of address the following additional documents are deemed to be OVDs :</p> <p>i. Utility bill which is not more than two months old of any service provider (electricity, telephone, postpaid mobile phone, piped gas, water bill);</p> <p>ii. Property or Municipal Tax receipt;</p> <p>iii. Bank account or Post Office savings bank account statement;</p> <p>iv. Pension or family pension payment orders (PPOs) issued to retired employees by Government Departments or Public</p>

	<p>Sector Undertakings, if they contain the address;</p> <p>v. Letter of allotment of accommodation from employer issued by State or Central Government departments, statutory or regulatory bodies, public sector undertakings, scheduled commercial banks, financial institutions and listed companies. Similarly, leave and license agreements with such employers allotting official accommodation; and</p> <p>vi. Documents issued by Government departments of foreign jurisdictions and letter issued by Foreign Embassy or Mission in India.</p>
Accounts of Companies	<p>(a) Certificate of incorporation;</p> <p>(b) Memorandum and Articles of Association;</p> <p>(c) A resolution from the Board of Directors and power of attorney granted to its managers, officers or employees to transact on its behalf; and</p> <p>An officially valid document in respect of managers, officers or employees holding an attorney to transact on its behalf.</p> <p>One Person Company-The KYC documents required for private limited company constituted under OPC will remain same as are for other private limited companies except that in case of OPC, KYC documents of nominee as per memorandum of company be also obtained by branch</p>
Accounts of Partnership firms	<p>(a) registration certificate;</p> <p>(b) partnership deed; and</p> <p>an officially valid document in respect of the person holding an attorney to transact on its behalf.</p>
Accounts of Trusts	<p>(a) registration certificate;</p> <p>(b) trust deed; and</p> <p>an officially valid document in respect of the person holding a power of attorney to transact on its behalf</p>
Accounts of unincorporated	<p>(a) resolution of the managing body of</p>

<p>association or a body of individuals</p>	<p>such association or body of individuals; (b) power of attorney granted to him to transact on its behalf; (c) an officially valid document in respect of the person holding an attorney to transact on its behalf; and (d) such information as may be required by the bank to collectively establish the legal existence of such an association or body of individuals.</p>
<p>Juridical persons, such as Government or its Departments, societies, universities and local bodies like village panchayats</p>	<p>i. Document showing name of the person authorised to act on behalf of the entity; ii. Officially valid documents for proof of identity and address in respect of the person holding a power of attorney to transact on its behalf and iii. Such documents as may be required by the Bank to establish the legal existence of such an entity/juridical person.</p>
<p>Accounts of Proprietorship Concerns</p>	<ul style="list-style-type: none"> • Registration certificate (in the case of a registered concern) • Certificate/license issued by the Municipal authorities under Shop & Establishment Act, • Sales and income tax returns • CST/VAT certificate • Certificate/registration document issued by Sales Tax/Service Tax/Professional Tax authorities • 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. • Registration / licensing document issued in the name of the proprietary concern by the Central Government or State Government Authority / Department. • IEC (Importer Exporter Code) issued to the proprietary concern by the office of DGFT as an identity

	<p>document for opening of bank account.</p> <ul style="list-style-type: none"> • 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. • Utility bills such as electricity, water, and landline telephone bills in the name of the proprietary concern. <p>Any two of the above documents would suffice. These documents should be in the name of the proprietary concern. .In case two documents not available then for one document Contact point verification can be undertaken.</p>
<p>Supporting Document for TIN (For FATCA/CRS)</p>	<p>Copy of any of these - T- TIN, C- Company Identification Number, G- US GIIN, E- Global Entity Identification Number (EIN), O- Other</p>