

Annexure – I

Documents Required for Opening Saving Account

1. Identity Proof - (any one of the following documents)

- a) Passport
- b) Driving Licence
- c) Voters ID card
- d) Aadhar Card
- e) Job card issued by the National Rural Employment Guarantee Act (NREGA), signed by a State Government Officer
- f) Letter from the National Population Register

2. Address Proof - (any one of the following documents)

- a) Aadhar Card
- b) Driving Licence
- c) Passport
- d) ID cards issued central & state govt.
- e) Registered Leave and Licence Agreement

3. PAN Card/ Form 60/61 is mandatory to be obtain for opening of account as per RBI Guidelines.

Note:

- Any other Identity & Address document can be accepted subject to the bank's satisfaction.
- KYC documents should be valid on the date of submission.
- The above are the Indicative list of KYC documents and are subject to change as per regulatory guidelines and internal KYC Circulars of the Bank.

Documents Required for Opening Current Account

➤ **List of self-attested documents and details to be submitted for Proprietorship Accounts:**

- a) Identity and address proof of the proprietor.
- b) Entity Proof (Any Two of the following):
 - Certificate of Registration
 - License-related to Central-State govt.
 - Certificate related to Municipal authorities.
 - Tax returns-certificate. (GST)
 - SEBI Registration.
 - IEC certificate.
 - CA certificate.
 - Registered lease/licence.
- c) Permanent Account Number (PAN Card)
- d) Income Proof - Copy of ITR.

➤ **List of self-attested documents and details to be submitted for Hindu Undivided Family (HUF) Accounts:**

- a) Identity and address proof of the Karta/ Authorised signatories & Coparceners of the account.
- b) Current contact number and e-mail ID.
- c) PAN Card. The PAN should be in the name of the HUF.
- d) HUF Letter (on Bank's format)

➤ **List of self-attested documents and details to be submitted for Partnership Firm/ LLP Accounts:**

- a) Identity and address proof of all partners & authorised signatories of the account.
- b) List of beneficial owners holding more than 15% in the firm (on Bank's format).
- c) Permanent Account Number (PAN) of the entity.
- d) Current contact number and e-mail ID of the entity.
- e) Entity Proof (Any Two of the following):
 - Partnership Deed
 - Partnership Declaration
 - Partnership Entity
 - Certificate of Registration issued by Registrar of LLP
 - LLP deed agreement
- f) Communication address proof of the entity (Any one of the following):
 - Entity proof (above if it contains address)
 - Property tax certificate
 - Property ownership deed

- Leave-licence agreement
- b) Updated list of Partners. (MCA Extract) (LLP)
- g) Income Proof - Copy of ITR

Note: In case there is a change in partner(s), complete Know Your Customer (KYC) documents and revised Partnership deed need to be obtained.

➤ **List of self-attested documents and details to be submitted for One Person Company (OPC)/ Private/ Public Limited Companies Accounts:**

- a) Identity and address proof of all Directors & authorised signatories of the account.
- b) Entity Proof (Any Two of the following):
 - Certificate of incorporation.
 - Memorandum of Association (MoA)
 - Articles of Association (AoA).
 - Board Resolution (BR).
 - Certificate of Commencement of Business
 - Business Licence issued by state- central govt.
 - Certificate of Registration.
 - Import-Export certificate.
- c) Updated list of directors. (MCA Extract)
- d) Communication address proof of the entity (if it is different with the address mentioned on Certificate of registration)
- e) Permanent Account Number (PAN) of the entity.
- f) Shareholding pattern/ list of beneficial owners holding more than 10% in the company either directly or indirectly (on Bank's format).
- g) Income Proof - Copy of ITR

➤ **List of self-attested documents and details to be submitted for Trust, Association, Society, Club Accounts:**

- a) Entity Proof (Any Two of the following)
 - Registration Certificate issued by Registrar in the case of societies /by charity commissioner in case of trust or societies engaged in charitable work or certificate of Incorporation issued by Registrar of Companies in case of companies.
 - Recognition certificate in the case of educational institutions.
 - The Trust Deed in case of public/ private trust or Bye-laws in the case of society/association/ club

- Memorandum of Association or Article of Association in the case of sec-25 companies
 - Rules of acts or Gazette notifications in the case of Govt. Quasi –Govt. or Semi –Govt., entities or entities established under Act under which the entity is established
- b) The list of directors /Members of the Managing committee / the Managing Council
 - c) PAN card or proof of exemption from income tax (if applicable).
 - d) Proof of communication address of the entity. (if it is different with the address mentioned on Certificate of registration)
 - e) List of beneficial owners holding more than 10% in the Trust & 15% in unincorporated association or body of individuals. (Directly / Indirectly) (on Bank's format)
 - f) Income Proof - Copy of ITR (If Applicable)

Note:

- Any entity proofs given as KYC documents for opening current account should be signed & stamped by issuing authority/department.
- Any other entity & Address document can be accepted subject to the bank's satisfaction.
- Certificates/Licences should be authenticated by the customer under firm's/entity rubber seal/stamp confirming the ownership of the said document.
- The bank official (BM/AM/AMS-1/AS-1) will cross verify the details available on the certificate from the website of the issuing authority and will put the declaration on the photocopy that **“Copy of License / Registration Certificate is issued online and the details of License / Registration Certificate is verified from website of the issuing authority “** instead of putting Original Verified Stamp.
- The document must be valid at the time of account opening.
- In case of accepting entity proof for proprietorship entity and entity owned by HUF, utility bills & Service/professional tax certificate/Food License Confirming Name of Proprietor, Firm's name and address of Entity can be taken as valid proof of entity for proprietorship concerns.
- Name of the proprietary concern should necessarily match with the second entity proof collected. It has to be backed by the Bank Official Visit.

Documents issued in the name of Entity:

- Any certificate issued for registration/operations/Trade License/business by Local/State/Central Government/Government Agency/SEBI/IRDA/ICAI/ICSI/ICWAI/Office of Registrar of Newspapers for India in the name of entity/firm. E.g.: Sales Tax, GST etc.
- APMC/Mandi License/Certificate
- Labour License/Certificate
- Professional Tax Registration Certificate
- Trade Mark Registration Certificate
- Liquor License/Registration Certificate
- Drug License
- Registration Certificate issued by Excise & Customs Department.
- License/Certificate to Sell/Stock/Exhibit for Sale or Distribute Insecticide/Pesticide.
- Registration Certificate issued under Weight & Measurement Act.
- Police Department Permission/License/Certificate.
- Regional Transport Office Permit/Registration Certificate.
- Consent to Operate document issued by State/Central Pollution Control Board.
- Sales Tax, GST Registration Certificate/ TIN Certificate/ VAT Certificate/ TAN certificate/ Allotment letter for new firms not older than six months.
- Valid Shops & Establishment Certificate/Trade License. Validity can be extended up to the grace period for renewal as mentioned in such certificate.
- Certificate Issued by SEZ (Special Economic Zone), STP (Software Technology Park), EHTP (Electronic Hardware Technology park), DTA (Domestic Tariff Area) and EPZ (Export Processing Zone) in the name of the entity mentioning the address allotted
- Importer–Exporter Code Certificate along with PAN Card (if PAN is quoted on the IEC Certificate)
- Certificate/License issued by Indian Medical Council.
- License issued by Food and Drug Control Authorities.
- Letter/certificate issued by Village Administrative officers/ Panchayat Head/Mukhiya/ Village Development Officer/ Block Development Officer for customers in rural/village areas stating the details of existence of the firm (should be on letterhead and not more than 3 months old) to be accepted with BM/AM/AMS-1/AS-1 site visit report along with bank official's details

mentioned on AOF. Certificate should be used as entity proof for entities registered and operating from rural areas only.

- Trade License in the name of entity
- Factory Registration Certificate in the name of entity
- SEBI Registration Certificate in the name of the entity
- Receipt issued only by Municipal Corporation of Hyderabad (MCH) to be accepted along with Shops & Establishment Certificate.
- Copy of PAN Card in the name of firm (only for Companies, Partnership firms, HUF & JV etc.)
- Partnership registration certificate issued by Registrar of Firms. (Only for Partnership firm)
- License issued under Explosive Act in the name of Firm.
- Registration of firm with Employee Provident Fund Organization.
- Any one document from following - Latest copy of Electricity Bill, not more than 3 months old OR Latest copy of Telephone Bill from Telecom operator, not more than 3 months old OR True copy of gas connection book in the name of entity along with latest gas receipt not more than 3 months old or Gas bill in case of pipe connection OR Water Tax bill paid to Municipal Body/Corporations, not more than 6 months old along with the Tax receipt should stand in the name of the firm. OR Property Tax bill should not be more than calendar one-year-old from the bill issuance date along with Tax receipts for property tax paid to Municipal Body / Corporations. The Tax receipt should stand in the name of the firm.
- Registration of firm with Employee State Insurance Corporation.
- Last available Income/Wealth Tax Assessment order in the name of firm.
- Certificate issued by Municipal Corporation/Local Self Government Bodies confirming address of the firm.
- District Industries Center (DIC)/ Small Scale Industries (SSI) Certificate - Acknowledgment Part -II issued by DIC/SSI containing Entrepreneur's Memorandum Number. Duly stamped and signed by issuing authority.