

KYC – Individual Account

1. List of Valid ID Proof:
2. Valid Passport
3. PAN (Permanent Account Number) card
4. Voter ID card
5. Valid Permanent Driving license
6. Aadhaar Card / E-Aadhaar letter issued by government of India.
7. Job card issued by NREGA duly signed by an officer of the State Government
8. Identity card issued by Central/State Government, Public sector undertaking, any Scheduled Commercial Bank, or any Public Financial Institution for their employees is also acceptable.

List of Valid Address Proof:

1. Valid Passport
2. Voter ID card
3. Valid Permanent Driving license
4. Aadhaar Card issued by government of India.
5. Job card issued by NREGA duly signed by an officer of the State Government
6. Utility bill which is not more than two months old of any service provider (electricity, telephone, post-paid mobile phone, piped gas, water bill);
7. Property or Municipal Tax receipt;
8. Bank account or Post Office savings bank account statement;
9. Pension or family pension payment orders (PPOs) issued to retired employees by Government Departments or Public Sector Undertakings, if they contain the address;
10. 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
11. Documents issued by Government departments of foreign jurisdictions and letter issued by Foreign Embassy or Mission in India

Account Opening for Minor:

1. For Minor account opening DOB Proof of Minor is mandatory.
2. For DOB proof – Birth certificate / PAN/ Aadhaar can be accepted but Guardian name and DOB should be clearly mentioned on that document.
3. Guardian can be Natural (Parents) or Court appointed guardian only.
4. Guardian who is joint applicant in the account can not be Nominee in same account.
5. Minor above 13 years can open Self operated account.
6. Debit card can be issued for Minor accounts wherein Minor age is 13 or above.
7. Cheque book facility provided at the time of account opening only. Branch tick the Cheque book option on AOF itself.

Account Opening for Senior Citizen:

1. For Senior Citizen account DOB proof is mandatory. All other process same as Regular saving account opening.
2. For DOB proof – PAN, Aadhar, Birth Certificate, School Leaving certificate or any ID Proof issued by State/Central Govt having DOB on it can be accepted.
3. Branch to ensure nomination facility is availed for senior citizen account (Insist customer). If not interested ensure that "No Nominee" option ticked on AOF.

Account Opening for Person with Thumb Impression:

1. For Thumb Impression process is same as Regular saving account.
2. Cheque and Debit card facility not allowed for Thumb impression customer.
3. On Account Opening Form near Thumb impression of the customer, Branch staff certification to be done as below :
4. For Female customer – "Right Hand Thumb Impression done in my presence"
5. For Male Customer – "Left Hand Thumb Impression done in my presence"

Current Account

Sole proprietorship Firm:

Table A: Documents issued in the name of Entity:

1. 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, TIN/VAT/TAN etc.
2. APMC/Mandi License/Certificate
3. Labour License/Certificate
4. Professional Tax Registration Certificate
5. Trade Mark Registration Certificate
6. Liquor License/Registration Certificate
7. Drug License
8. Registration Certificate issued by Excise & Customs Department.
9. License/Certificate to Sell/Stock/Exhibit for Sale or Distribute Insecticide/Pesticide
10. Registration Certificate issued under Weight & Measurement Act
11. Police Department Permission/License/Certificate
12. Regional Transport Office Permit/Registration Certificate
13. Consent to Operate document issued by State/Central Pollution Control Board
14. Sales Tax Registration Certificate/TIN Certificate/VAT Certificate/Service Tax certificate/TAN certificate/Allotment letter for new firms not older than six months. BM/DBM to visit communication address and submit Visit report (CPV) in case details of TIN/VAT/ST etc. could not be verified from official website of issuing authority
15. Valid Shops & Establishment Certificate/Trade License. Validity can be extended up to the grace period for renewal as mentioned in such certificate.
16. 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
17. Importer–Exporter Code Certificate along with PAN Card (if PAN is quoted on the IEC Certificate)
18. Certificate/License issued by Indian Medical Council
19. License issued by Food and Drug Control Authorities
20. 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 month old) to be accepted with BM/DBM site visit report along with bank officials details mentioned on AOF.

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

21. Trade License in the name of entity
22. Factory Registration Certificate in the name of entity
23. SEBI Registration Certificate in the name of the entity
24. Certificate of enlistment/license/shop allotment letter issued by Municipal Corporation (Kolkata, Ludhiana and others)
25. Shops & Establishment Certificate issued by E-Seva Kendra's (Andhra Pradesh). Receipt issued only by Municipal Corporation of Hyderabad (MCH) to be accepted along with Shops & Establishment Certificate.
26. The Shops and Establishment Certificate issued by the Municipal Corporations in West Bengal are valid till March 31 every year. The entities are given time up to July 31st to renew the certificate. On application, the Municipal Corporation starts issuing the certificate from August 1st. Expired certificate (for last financial year) and the latest renewal fee receipt copy duly acknowledged by the MC to be taken.
27. Provision trade license issued by Agartala Municipal Council/ Grampanchayat in West Bengal
28. Copy of PAN Card in the name of firm (only for Partnership firms, HUF & JV)
29. Partnership registration certificate issued by Registrar of Firms. (Only for Partnership firm)
30. License issued under Explosive Act in the name of Firm

Table B: Following documents can be accepted as 2nd Entity proof:

(Only for sole proprietorship firm)

1. Registration of firm with Employee Provident Fund Organization.
2. Any one document from fowling - 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.
3. Complete Sales tax return in the name of the firm duly acknowledged. Note: The portion of the sales tax return showing the name of the firm should be duly acknowledged by the accepting authority
4. License issued under Explosive Act in the name of Firm
5. Registration of firm with Employee State Insurance Corporation.

6. Letter or Certificate (should be on letterhead and not more than 3 months old) confirming existence of business issued by Chairman/President/CEO/ Head of the Nagar Panchayat/Parishad, and not by local councillors/corporators to be accepted with BM/DBM site visit report as per Annexure 3 along with bank officials details mentioned on AOF.
7. Last available Income/Wealth Tax Assessment order in the name of firm.
8. Certificate issued by Municipal Corporation/Local Self Government Bodies confirming address of the firm.
9. Certificate of Verification issued under Weight & Measurement Act–This document will not be considered if Registration Certificate issued under the same act has being taken as 1st entity proof document.
10. 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.

Note:

1. Any entity proofs given as KYC documents for opening current account should be signed & stamped by issuing authority/department.
2. A step towards online registration, whereby many registering authorities across India have started issuing registration certificate/licenses which are issued online and/or physical copies are not issued to the customer. In such scenarios Online Certificates/Licences will be accepted as entity proofs/address proof of firms. Wherever online certificates/licence are collected as entity/address proof, the customer to provide the copy of downloaded certificate/licence and following process should be followed :-
 - a. Certificates/Licences should be authenticated by the customer under firm's/entity rubber seal/stamp confirming the ownership of the said document.
 - b. The bank official (BM/DBM) 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 seen and verified stamp.
 - c. Print out of the desktop due diligence conducted by the bank official to be attached with the certificate and the same should be supported by BM/DBM approval on usage of the online registration certificate as an entity proof.
 - d. Details of the firm available on online issued certificate/license should exactly match with details available on website of the authority.
 - e. Above guidelines in note, point 2 on website due diligence can also be considered for accepting electricity/telephone bills while accepting as second entity proof, the name & address must match with first entity proof. It should be self-attested by the customer

and BM/DBM will put the declaration on the photocopy that "Bill copy is issued online and the details on the is verified from website of the issuing authority "instead of putting Original seen and verified stamp This will not be considered as address proof independently.

3. The document must be valid at the time of account opening.
4. 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 sole proprietorship concerns. Name of the proprietary concern should necessarily match with the second entity proof collected. It must be backed by the Bank official Visit.
5. Important Points for Proprietorship Account :
 - a. Firms Stamp to be affixed on the AOF and Firm's docs with proprietor signature. Name on the stamp should match with Account title mentioned in the AOF.
 - b. Branch Stamp/Seal with BM/DBM signature to be taken on AOF
 - c. "Customer signed in my presence" notation of bank staff with Signature and Emp ID, to be done at customer signature place on AOF page No- 4 and page No – 6.
 - d. Account opening form to be filled up properly in all respect. Incomplete form can be rejected by CPC.

Partnership Firm

Following documents are required for opening a Current Account of a partnership firm:

1. Latest Partnership Deed
2. Documents establishing proof of existence
3. Certificate of Registration under any Statute/Act or professional bodies
4. Registration Certificate issued by Registrar of Firms
5. Valid Business License or Certificate of Registration issued by State/Central Government authority (validity would include the grace period for renewal as mentioned in the certificate)
6. PAN Card in the name of the firm;
7. Self-signed cheque issued from the firm's account from a PSU/private sector/foreign bank along with a bank statement not older than four months.

Documents for establishing proof of address

1. Landline telephone bill/electricity bill of public and approved private operators in the State. (Bills not to be older than 4 months from the date of account opening)
2. Property Ownership Deed i.e. title deeds of the property in the name of the firm duly stamped and registered
3. Latest property tax or water tax paid receipt/bill raised in the name of the firm
4. TAN Allotment Letter in the name of the firm
5. Existing bank account statement or passbook of a PSU/private sector/foreign bank
6. Statement not older than 4 months from the date of account opening to be accepted

Documents for establishing photo identity of authorised partners/signatories (Refer List of acceptable ID Proofs in Individual account opening circular)

Imp Points for Partnership Account:

1. Nomination not allowed for Partnership account
2. Deed Execution date should be same or later date than the Stamp purchase date or Partnership Deed.
3. If there is mismatch in Bank operating instruction in Deed and AOF then separate Declaration from Partners needed for operating instruction.
4. HUF can not be a Partner in Partnership Firm.
5. One Partnership Firm can not be Partner in another Partnership firm.

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

1. Certificate of incorporation.
2. Memorandum of Association (MOA) and Articles of Association (AOA).
3. Board Resolution (BR).
4. Updated list of directors.
5. Communication address proof of the entity.
6. Current landline/ mobile number and e-mail ID of the entity.
7. Permanent Account Number (PAN) of the entity.
8. Latest passport-size colour photograph of each of the authorised signatories.
9. A copy of one valid photo identification and address proof of each of the authorised signatories.
10. Shareholding pattern/ list of beneficial owners holding more than 25% in the company either directly or indirectly (on letterhead).
11. Permanent Account Number (PAN)/ identity proof of such beneficial owners as identified above.
12. Address proof of such beneficial owners as identified above.
13. Identity and address proof of the Senior Managing Official in case the ultimate natural person is not identified as the beneficial owner.
14. Identity and address proof of Senior Managing Officials in case the ultimate natural person is not identified as the beneficial owner.

List of self-attested documents and details to be submitted for Limited Liability Partnership (LLP) Registered under LLP Act 2008:

1. Certificate of Registration issued by Registrar of LLP.
2. Communication address proof of the entity
3. Current landline/ mobile number and e-mail ID of the entity.
4. Permanent Account Number (PAN) of the entity.
5. Latest passport-size colour photograph of each of the authorised signatories.
6. A copy of one valid photo identification and address proof of each of the authorised signatories.
7. In case Power of Attorney (POA) has been granted for account operations, photograph, and identity and address proof of the POA holder should also be submitted.
8. Shareholding pattern/ list of beneficial owners holding more than 25% in the company either directly or indirectly (on letterhead).
9. PAN/ identity proof of such beneficial owners as identified above.
10. Address proof of beneficial owners as identified above.
11. LLP agreement.
12. Updated list of designated partners.

List of documents & details to be submitted are as follows (Trust, Association, Society, Club Accounts):

1. Constitution document of the entity viz
 - a. The Trust Deed in case of public/ private trust or Bye-laws in the case of society/association/ club
 - b. Memorandum of Association or Article of Association in the case of sec-25 companies
 - c. 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
2. The list of directors /Members of the Managing committee / the Managing Council.
3. A copy of the proof of identity of the entity viz.
 - a. 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.
 - b. Recognition certificate in the case of educational institutions.
4. PAN card or proof of exemption from income tax (if applicable).
5. Proof of communication address of the entity.
6. Latest colour passport size photograph of each of the existing authorised signatories.
7. A copy of one valid photo identification and address proof document of each of the existing authorised signatories
8. List of beneficial owners holding more than 15% in the Trust. (Directly / Indirectly) (on letterhead)
9. Permanent Account Number (PAN) / Identity proof of such beneficial owners as identified above.
10. Address proof of beneficial owners as identified above.

Note: Nomination facility not allowed other than Proprietorship accounts.