

**CUSTOMER IDENTIFICATION PROCEDURE**  
**FEATURES TO BE VERIFIED AND DOCUMENTS THAT MAY BE OBTAINED FROM CUSTOMERS**

<b>FEATURES TO BE VERIFIED</b>	<b>DOCUMENTS THAT MAY BE OBTAINED FROM CUSTOMERS</b>
<p><b><u>Accounts of individuals</u></b></p> <ul style="list-style-type: none"> <li>• Legal name and any other names used</li> </ul>	<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 Aadhar number (vii) Identity card (subject to the bank's satisfaction) (viii) Letter from a recognized public authority or public servant verifying the identity and residence of the customer to the satisfaction of bank (ix) In case of NRI accounts copies of Passport and Visa are compulsory.</p>
<p><b><u>Correct permanent address</u></b></p>	<p>(i) Telephone bill (ii) Bank account statement (iii) Letter from any recognized public authority (iv) Electricity bill (v) Ration card (vi) Letter from employer (subject to satisfaction of the bank) (any one document which provides customer information to the satisfaction of the bank will suffice ) (vii) A rent agreement indicating the address of the customer duly registered with State Govt. or similar Registration Authority.</p>
<p><b><u>Accounts of companies</u></b></p> <ul style="list-style-type: none"> <li>• Name of the company</li> <li>• Principal place of business</li> <li>• Mailing address of the company Telephone/Fax Number</li> </ul>	<p>(i) Certificate of incorporation and Memorandum &amp; Articles of Association (ii) Resolution of the Board of Directors to open an account and identification of those who have authority to operate the account (iii) Power of Attorney granted to its managers, officers or employees to transact business on its behalf (iv) Copy of PAN allotment letter (v) Copy of the telephone bill</p>
<p><b><u>Accounts of partnership firms</u></b></p> <ul style="list-style-type: none"> <li>• Legal name</li> <li>• Address</li> <li>• Names of all partners and their addresses</li> <li>• Telephone numbers of the business firm and partners</li> </ul>	<p>(i) Registration certificate, if registered (ii) Partnership deed (iii) Power of Attorney granted to a partner or an employee of the firm to transact on its behalf (iv) Any officially valid document identifying the partners and the persons holding the Power of Attorney and their addresses (v) Telephone bill in the name of firm/partners</p>
<p><b><u>Accounts of trusts &amp; foundations</u></b></p> <ul style="list-style-type: none"> <li>• Names of trustees, settlers, beneficiaries and signatories</li> <li>• Names and addresses of the founder, the managers/directors and the beneficiaries</li> <li>• Telephone/fax numbers</li> </ul>	<p>Certificate of registration, if registered (ii) Power Attorney granted to transact business on its behalf (iii) Any officially valid document to identify the trustees, settlers, beneficiaries and those holding Power Attorney, founders/managers/ directors and their addresses (iv) Resolution of the managing body of the foundation/association (v) Telephone bill</p>
<p><b><u>Accounts of Proprietorship Concerns</u></b></p> <ul style="list-style-type: none"> <li>• Proof of the name, address and activity of the concern</li> </ul>	<ul style="list-style-type: none"> <li>• Registration certificate (in the case of a registered concern)</li> <li>• Certificate/ license issued by the Municipal authorities under Shop &amp; Establishment Act,</li> <li>• Sales and income tax returns</li> <li>• CST/VAT certificate</li> <li>• Certificate/registration document issued by Sales Tax/Service Tax/Professional Tax authorities.</li> <li>• License issued by the Registering authority like Certificate of Practice issued by Institute Chartered Accountants of India, Institute of Cost Accountants of India, Institute of Company Secretaries of India, Indian Medical Council, Food and Drug Control Authorities, Registration/licensing document issued in the name of the proprietary concern by the Central Government or State Government also accept IEC Authority/ (Importer Department, etc. Banks may Exporter Code) issued to the proprietary concern by the office of DGFT as an identity document for opening of the bank account etc.</li> <li>• The complete Income Tax return (not just the acknowledgement) in the name is of the sole firm's duly</li> <li>• Proprietor income where reflected, authenticated/ acknowledged by the Income Tax Authorities.</li> <li>• Utility bills such as electricity, water, and landline telephone bills in the name of the proprietary concern.</li> <li>• Any two of the above documents would suffice. These documents should be in the name of the proprietary concern.</li> </ul>

