

List of applicable KYC documents

Type of Account	KYC Document
Sole Proprietor	- Any two of the approved documents as proof of business/ activity in the name of the proprietary firm or one document with Field and Contact Point Verification. - Proof of Address of the entity, if different from above document - KYC declaration for Principal place of Business
Partnership	- Partnership deed - Registration certificate/ Proof of existence in name of the firm as applicable for registered/ unregistered firms, as per the guidelines. - Beneficial ownership declaration - KYC declaration for Principal place of Business - Additional Information on Key Officials
Private limited company/ Public limited company including PSUs/listed companies	- Certificate of Incorporation - Memorandum and Articles of Association - Latest list of directors - Beneficial Ownership declaration - KYC declaration for Principal place of Business - Additional Information on Key Officials
Registered Trusts/Societies/ Trade Unions / Political Party	- Constitution documents viz, Trust deed/ Bye laws /Rule book - Certificate of registration - Current list of trustees/ Office bearers Beneficial ownership declaration - KYC declaration for Principal place of Business - Additional Information on Key Officials Other document: Income Tax exemption certificate to be obtained in case of savings accounts of Trusts
Accounts of Unincorporated or unregistered entities / Trusts	- Constitution documents viz., Trust deed/ Bye laws/Agreement/ Rule Book - Beneficial ownership declaration - KYC declaration for Principal place of Business Other document: - Income Tax Exemption letter (to the entity) from Income Tax Department for savings account or document confirming exemption from payment of Tax on the entire income (as per the laid down guidelines) - A certificate from the Branch Head that he/she is thoroughly satisfied with such entity, its objective and the credentials of the office bearers for applicable segments as per the Bank's guidelines.
Association of Person (AOP)/Body of Individuals	- Bye Laws/Agreement/ Rules/ Constitution documents. - Legal existence proof in name of the entity. - Current list of members/ Office bearers - Beneficial ownership declaration - KYC declaration for Principal place of Business
Self Help Group	- Letter of confirmation of SHG by District - Rural Development Agency (DRDA) / Government Officer/Local Bodies (Municipal Body or Gram Panchayat or Attestation of resolution from DRDA/Government Officer/Local Bodies (Municipal body/Gram Panchayat). - List of all members of the SHG with their names and address. - Beneficial ownership declaration

Clubs: Local Chapter of International Clubs this also covers like Rotary, Lions, Jaycee - Local Chapters of Professional Bodies/associations (e.g., 12 Sub-Segment Non Individuals ICWA, CS, CA, Medical and Management Association etc. - Well known International societies)	• Certified copy of international charter of the club/bye laws of the parent body. • Certified copy of resolution to open the account signed by District Governor/President/Head of the International Club/any two authorized signatories. • Duly certified list of names, address, signature of the local office bearers. • A copy of the letter of appointment of the officers of the local chapter by the District Governor/President/Head of the International Club (Rotary/Lion/Jaycee). • Copy of Income Exemption Letter OR copy of last acknowledged return of income/IT assessment order verifying the exemption of tax for the entity. • A documentary proof of affiliation of local chapter with Parent body. • Separate proof of address if the address is different from the address appearing on IT exemption letter.
Employee Welfare Trust	• Registration of the entity with appropriate authority. • The Parent Company should hold a KYC Compliant account with the Bank. • If Rekyc is not due for existing account of parent entity then KYC documents are not required to be obtained. Branch Certification confirming the KYC of the Parent Company • IT exemption Certificate. OR Copy of approval from Income Tax Office under Rule 2 (1) of Part A/B/C of the 4th Schedule of IT Act 1961 (43 of 1961) (Documents listed in this point can be accepted as a registration document) In case the Trust is not registered, one of the following documents to confirm the legal existence of the entity to be obtained along with Branch Head certification. • Latest Income Tax return • Any other acceptable proof of existence document listed as per guidelines • PAN card/PAN intimation letter • Duly authenticated Trust Deed/Bye Laws or constitution document. • Communication address proof to be obtained in case the address is different from the registration certificate. In case the same is not available, the address proof in the name of the parent/promoting entity should be obtained (with NOC from both entities and basic entity documents of parent/promoting if the entity is not existing customer of Bank). • Duly authenticated list of names, address of all current trustees. • Certified copy of resolution for opening and operation of the account. • Power of attorney for Authorized signatories who are other than trustees.
Private Universities:	• Certified copy of byelaws or extract of relevant act passed by state/central government (to be certified by any two members of management committee/vice chancellor/two authorized signatories/Registrar/Chief Accountant/Finance Manager. • Resolution passed by the Managing Committee/Vice Chancellor to open and operate the bank account.

	• Certified list of trustees/office bearers with their name, address signed by Vice Chancellor/Registrar/Chief Accountant. • Power of attorney granted to the signatories to transact on its behalf. • Separate proof of the address of the entity, if the same is not the same as appearing on the recognition certificate. • Recognition certificate/Permission granted in the name of the University by any valid Government Department e.g., UGC/State Board/Central Board/Other Authorized Board/Ministry. • Income Tax Exemption Certificate or Confirmation from the university that the income of the university is exempt under the provisions of Section 10(23C) (iiiab) of the Income – tax Act 1961 as per Annexure -3.26
Parent Entity and Child Unit. (When a Trust or Society operates another unit in a different name).	Documents: As applicable for the legal entity (Trust or society) Scenarios: Clarifications 1. In case the name of parent body and the unit is the same: No additional document would be required. 2. In case name of the parent entity is “XYZ” and name of child unit is “XYZ A/c ABC” or “ABC A/c XYZ”: It implies that the child unit does not exist separately, and account can be opened based on this nomenclature specified in the resolution along with one proof of existence document in the name of the child entity or an undertaking by parent entity with link document (e.g. income tax return filed in the name of Parent with child name mentioned/mention in constitutional document/Tax exemption certificate). 3. If Trust/Society name (parent) is different from the name of the unit (child): a. In case of educational institution or a health care unit: A permission in the name of the unit vide valid government department e.g., UGC/State Board/Central Board/Other Authorized Board/University /Local Bodies/ Municipalities/ Ministry/Notified Government Agencies should be obtained. Note: Affiliation certificate is not mandatory for Primary School.
Section 25 Company/ Section 8 Company	• Certificate of Incorporation • Memorandum and Articles of Association • Latest list of directors • Beneficial Ownership declaration • KYC declaration for Principal place of Business • Additional Information on Key Officials Other Document: • License copy of section 25/ section 8 company
Juridical persons, such as Government or its Departments, Universities and Local bodies like village panchayats,	• One Proof of the entity being government entity. • Letter issued by the Govt. entity
Limited Liability Partnership (LLP)	• LLP Agreement • Certificate of Incorporation • The list of all existing designated partners of the LLP along with the designated partner identification number (DPIN) issued by the Central Government • Beneficial ownership declaration • KYC declaration for Principal place of Business • Additional Information on Key Officials
Foreign Companies (LO/	• Constitutional documents as applicable for the entity as per the laid

BO/ PO)	down guidelines. • RBI permission or Certificate of place of establishment in India issued by Registrar of Companies (ROC), as applicable. • List of Directors/ office bearers • Beneficial ownership declaration • KYC declaration for Principal place of Business • Additional Information on Key Officials
Vostro Account	• Memorandum and Article of association (equivalent document) • Certificate of Incorporation and Certificate of Registration. • Banking License • Latest audited Annual Report or Financial statement. • List of Key Directors and management
Embassy/ Consulate	• Constitutional KYC documents of the entity OR • Permission by the Ministry of External Affairs
Mutual Funds	• Constitutional documents as applicable for the entity as per the laid down guidelines. • SEBI certificate • KYC documents of the trustee Company as per its constitution. • List of Directors of the trustee company • Beneficial ownership declaration • KYC declaration for Principal place of Business • Additional Information on Key Officials
Banks	• Copy of RBI License OR Inspection Letter of NABARD (Co-op Banks) OR • Letter issued by the sponsored Bank (Local Area Bank) • Constitutional documents as per Type of bank. • A latest list of Office bearers/ Directors, with their name and address. • Beneficial ownership declaration
Foreign Portfolio Investors (FPIs)	• Constitutional documents as applicable for the entity as per the laid down guidelines. • List of Directors/ office bearers • Beneficial ownership declaration • KYC declaration for Principal place of Business

Note: Obtaining a certified copy means comparing the copy of officially valid document/KYC document so produced by the client with the original and recording the same on the copy, by the authorized officer of the Bank.