

Annex- I

Customer Identification Procedure

Documents that may be obtained from customers

| Customers/Clients | Documents (Certified copy of any one of the following officially valid document) |
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| 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> <ul style="list-style-type: none">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;ii. letter issued by a gazetted officer, with a duly attested photograph of the person. <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> <ul style="list-style-type: none">i. Utility bill which is not more than two months old of any service provider (electricity, telephone, postpaid mobile phone, piped gas, water bill);ii. Property or Municipal Tax receipt; |

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| | <ul style="list-style-type: none"> iii. Bank account or Post Office savings bank account statement; iv. Pension or family pension payment orders (PPOs) issued to retired employees by Government Departments or Public Sector Undertakings, if they contain the address; 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 vi. Documents issued by Government departments of foreign jurisdictions and letter issued by Foreign Embassy or Mission in India. |
| Accounts of Companies | <ul style="list-style-type: none"> (a) Certificate of incorporation; (b) Memorandum and Articles of Association; (c) A resolution from the Board of Directors and power of attorney granted to its managers, officers or employees to transact on behalf; and <p>An officially valid document in respect of managers, officers or employees holding an attorney to transact on its behalf.</p> |
| Accounts of Partnership firms | <ul style="list-style-type: none"> (a) registration certificate; (b) partnership deed; and <p>an officially valid document in respect of the person holding an attorney to transact on its behalf.</p> |
| Accounts of Trusts | <ul style="list-style-type: none"> (a) registration certificate; (b) trust deed; and <p>an officially valid document in respect of the</p> |

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| | <p>person holding a power of attorney to transact on its behalf</p> |
| <p>Accounts of unincorporated association or a body of individuals</p> | <p>(a) resolution of the managing body of such association or body of individuals;</p> <p>(b) power of attorney granted to him to transact on its behalf;</p> <p>(c) an officially valid document in respect of the person holding an attorney to transact on its behalf; and</p> <p>(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>Accounts of Proprietorship Concerns Proof of the name, address and activity of the concern</p> | <p>Apart from Customer identification procedure as applicable to the proprietor any two of the following documents in the name of the proprietary concern would suffice</p> <ul style="list-style-type: none"> • Registration certificate (in the case of a registered concern) • Certificate/licence 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 • Licence/certificate of practice issued in the name of the proprietary concern by any professional body incorporated under a statute. 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. <p>In cases where the banks are satisfied that it</p> |

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| | <p>is not possible to furnish two such documents, they would have the discretion to accept only one of those documents as activity proof. In such cases, the banks, however, would have to undertake contact point verification, collect such information as would be required to establish the existence of such firm, confirm, clarify and satisfy themselves that the business activity has been verified from the address of the proprietary concern.</p> |
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