

ANNEXURE: III**Customer Identification Procedure:**

Documents and other information to be collected while Opening an account and during the periodic updation –

Sr. No	Customers / Clients	Documents (Certified copy of any one of the following officially valid document)
1	Individuals	<p>• Officially Valid Documents (OVD) are as under:</p> <p>➤ Mandatory Document:</p> <ol style="list-style-type: none"> 1. The Permanent Account Number (PAN) or Form No. 60 as defined in Income tax Rules, 1962 of the individual. 2. Certificate issued by concern Tahsildar / Collector (applicable only for Sanjay Gandhi Niradhar Yojna (SGNY)). <p>➤ Officially Valid Document (any one):</p> <ol style="list-style-type: none"> 1. Proof of Possession of Aadhaar Number (submit it in such form as are issued by the Unique Identification Authority of India) (Preferred document/ Voluntary) 2. The Passport. 3. The Driving Licence. 4. The Voter's Identity Card - issued by the Election Commission of India. 5. Job card issued by NREGA duly signed by an officer of the State Government. 6. Letter issued by the National Population Register containing details of name and address <p>➤ <u>Where the OVD submitted by customer does not have updated address the following documents shall be deemed to be OVDs for the limited purpose of proof of address:</u></p> <ol style="list-style-type: none"> i. Utility bill which is not more than two

		<p>months old of any service provider (electricity, telephone, post-paid mobile phone, piped gas, water bill).</p> <p>ii. Property or Municipal tax receipt.</p> <p>iii. Leave and License Agreement (Registered).</p> <p>iv. pension or family pension orders issued to retired employees by Government Departments or Public Sector Undertaking if they contain address.</p> <p>v. letter of allotment of accommodation from employer issued by State or Central Government, Statutory or Regulatory bodies, Public Sector Undertakings, Scheduled Commercial Banks</p> <p>• Important Guideline:</p> <ol style="list-style-type: none"> 1. Any one document towards proof of identity and proof of address (both permanent and correspondence) should be obtained. 2. PAN card serves only as proof of identity. 3. If the Permanent address (Aadhaar Card) and Communication/ Correspondence address are different, additional documents must be obtained to confirm the correspondence address. 4. If there is a change in the name subsequent to the issuance of the document, it should be supported by a marriage certificate issued by the State Government of Gazette Notification, indicating such a change of name.
2	Co-op Society / Trust / Local Body / Universities / Body of Individual / Association / Mandal	<p>• Officially Valid Documents (OVD) are as under:</p> <ol style="list-style-type: none"> 1. The Permanent Account Number (PAN) as defined in Income tax Rules, 1962 of the Society. 2. Registration Certificate issued by concern Authorities. 3. Form II with all the resolution of the managing body / committee stated in the said form.

		<p>4. Resolution to authorized the person / member to act on behalf of the entity.</p> <p>5. Customer Due Diligence of the Beneficial Owners are to be carried out. Proof of identity and address of the Committee Members / Trustees etc. should be obtained.</p> <p>6. Bye-Laws / Trust Deed.</p> <p>7. Such other documents as may be required to establish the legal existence of the society.</p> <p>8. Documents as mentioned in the CDD measures.</p>
3	Chief Promoter Account	<p>• Officially Valid Documents (OVD) are as under:</p> <p>1. Registrar approval letter to open account in the name of the proposed Society.</p> <p>2. For Chief Promoter and other Promoters, Customer Due Diligence of the Beneficial Owner is to be carried out. Proof of identity and address of the Promoter should be obtained.</p>
4	Sole Proprietorship Concerns	<p>Officially Valid Documents (OVD) are as under:</p> <p>➤ Mandatory Document:</p> <p>The Permanent Account Number (PAN) as defined in Income tax Rules, 1962 of the Sole Proprietor.</p> <p>➤ Officially Valid Documents (OVD) are as under (any two to be obtained):</p> <p>1. Certificate / license issued by the Municipal authorities under Shop and Establishment Act. OR,</p> <p>2. Certificate / registration document issued by Goods & Service Tax / Central Sales Tax / VAT / Professional Tax authorities. OR,</p> <p>3. MSME / Udyam Registration Certification.</p> <p>4. The complete Income Tax return (not just the acknowledgement) in the name of the sole</p>

		<p>Proprietor where the firm's income is reflected, duly authenticated/ acknowledged by the Income Tax Authorities.</p> <p>5. For Proprietary concerns, Customer Due Diligence of the Beneficial Owner is to be carried out. Proof of identity and address of the individual (proprietor) should be obtained.</p> <p>Additional Document (any one):</p> <p>6. Utility bill which is not more than two months old of any service provider (electricity, telephone, post-paid mobile phone, water bill).</p> <p>7. Property or Municipal tax receipt.</p> <p>8. Leave and License Agreement.</p> <p>9. Such other documents as may be required to establish the legal existence of the Sole Proprietorship Concern.</p>
5	Partnership Firms	<p>• Officially Valid Documents (OVD) are as under (certified copy of each of the following to be obtained):</p> <p>➤ Mandatory Document:</p> <p>1. The Permanent Account Number (PAN) as defined in Income Tax Rules, 1962 of the Partnership Firm.</p> <p>2. Partnership Deed signed by all the partners (registered).</p> <p>3. Registration Certificate.</p> <p>4. Resolution to authorized the person / member to act on behalf of the entity.</p> <p>5. For Partnership Firms concerns, Customer Due Diligence of the Beneficial Owners are to be carried out. Proof of identity and address of all the partners should be obtained.</p> <p>6. The names of all the partners</p> <p>7. Address of the registered office and the principal place of its business if it is different.</p>

		<p>➤ Additional Document (any one):</p> <ol style="list-style-type: none"> 1. Certificate / license issued by the Municipal authorities under Shop and Establishment Act. OR, Certificate / registration document issued by Goods & Service Tax / Central Sales Tax / VAT / Professional Tax authorities. OR MSME / Udyam Registration Certification. 2. The complete Income Tax return (not just the acknowledgement) in the name of the Partnership firm, duly authenticated/acknowledged by the Income Tax Authorities. 3. Utility bill which is not more than two months old of any service provider (electricity, telephone, post-paid mobile phone, water bill) of the firm. 4. Property or Municipal tax receipt of the firm. 5. Leave and License Agreement of the firm. 6. Such other documents as may be required to establish the legal existence of the Partnership firm.
6	Limited Liability Partnerships (LLP)	<p>• Officially Valid Documents (OVD) are as under:</p> <p>➤ Mandatory Document:</p> <ol style="list-style-type: none"> 1. The Permanent Account Number (PAN) as defined in Income Tax Rules, 1962 of the LLP. 2. Incorporation Certificate issued by the Registrar of Companies 3. LLP Agreement signed by all the partners. 4. Resolution to authorized the person / member to act on behalf of the entity. 5. For LLP, Customer Due Diligence of the Beneficial Owner are to be carried out. Proof of identity and address of all the partners should be obtained.

		<p>➤ Additional Document (any one):</p> <ol style="list-style-type: none"> 1. Certificate / license issued by the Municipal authorities under Shop and Establishment Act. OR Certificate / registration document issued by Goods & Service Tax / Central Sales Tax / VAT/ Professional Tax authorities. OR MSME / Udyam Registration Certification. 2. The complete Income Tax return (not just the acknowledgement) in the name of the LLP, duly authenticated/acknowledged by the Income Tax Authorities. 3. Utility bill which is not more than two months old of any service provider (electricity, telephone, post-paid mobile phone, water bill) of the LLP. 4. Property or Municipal tax receipt of the LLP. 5. Leave and License Agreement of the LLP. 6. Such other documents as may be required to establish the legal existence of the LLP.
7	Companies	<p>• Officially Valid Documents (OVD) are as under (certified copies of each of the following to be obtained):</p> <p>➤ Mandatory Document:</p> <ol style="list-style-type: none"> 1. The Permanent Account Number (PAN) as defined in Income Tax Rules, 1962 of the Company. 2. Certificate of incorporation 3. Memorandum and Articles of Association 4. A resolution from the Board of Directors and Power of Attorney granted to its managers, officers or employees to transact on its behalf. 5. Documents as specified relating to Beneficial owner, the managers, officers as the case may

		<p>be holding an attorney to transact on the company's behalf</p> <ol style="list-style-type: none"> 6. The names of the relevant persons holding senior management position 7. The registered office and the principal place of its business if it is different. 8. For Company, Customer Due Diligence of the Beneficial Owner are to be carried out. Proof of identity and address of all Board of Directors and person holding power of attorney should be obtained. <p>➤ Additional Document (any one):</p> <ol style="list-style-type: none"> 1. The complete Income Tax return (not just the acknowledgement) in the name of the Company, duly authenticated / acknowledged by the Income Tax Authorities. 2. Utility bill which is not more than two months old of any service provider (electricity, telephone, post-paid mobile phone, water bill) of the Company. 3. Property or Municipal tax receipt of the Company. 4. Leave and License Agreement of the Company. 5. Such other documents as may be required to establish the legal existence of the Company.
8	Hindu Undivided Family (HUF)	<p>• Officially Valid Documents (OVD) are as under:</p> <p>➤ Mandatory Document:</p> <ol style="list-style-type: none"> 1. The Permanent Account Number (PAN) as defined in Income Tax Rules, 1962 of the HUF. 2. HUF Deed. 3. Registration Certificate if registered. 4. HUF Declaration duly signed by all adult Coparceners and naming the Karta, who would be authorised to operate the account.

		<p>5. For HUF, Customer Due Diligence of the Beneficial Owner are to be carried out. Proof of identity and address of the Karta and Coparceners should be obtained.</p> <p>➤ Additional Document (any one):</p> <p>1. Certificate / license issued by the Municipal authorities under Shop and Establishment Act. OR,</p> <p>Certificate / registration document issued by Goods & Service Tax / Central Sales Tax / VAT / Professional Tax authorities. OR</p> <p>MSME / Udyam Registration Certification.</p> <p>2. The complete Income Tax return (not just the acknowledgement) in the name of the HUF, duly authenticated/acknowledged by the Income Tax Authorities.</p> <p>3. Utility bill which is not more than two months old of any service provider (electricity, telephone, post-paid mobile phone, water bill) of the HUF.</p> <p>4. Property or Municipal tax receipt of the HUF.</p> <p>5. Leave and License Agreement of the HUF.</p> <p>6. Such other documents as may be required to establish the legal existence of the HUF.</p>
9	Self Help Group (SHG)	<p>• Officially Valid Documents (OVD) are as under:</p> <p>➤ Mandatory Document:</p> <p>1. The Permanent Account Number (PAN) as defined in Income Tax Rules, 1962 of the SHG.</p> <p>2. Letter of Certification from empanelled Self Help Promotion Institutions (SHPI) certified by NABARD Official empowered at the village or taluka level.</p> <p>3. SHG Registration certificate (if registered).</p>

		<p>4. Power of Attorney granted to transact on its behalf;</p> <p>5. For SHG, Customer Due Diligence of the Beneficial Owner are to be carried out. Proof of identity and address of all SHG members and person holding power of attorney should be obtained.</p> <p>➤ Additional Document (any one):</p> <p>1. Copy of passbook of existing account with a public sector bank / scheduled commercial bank / Regional Rural Bank/ Co-operative Bank/Credit Co-operative Society etc.</p> <p>2. In case of SHGs sourced under the Direct Sourcing Mode who do not have an existing bank account, a letter of introduction from the Village Sarpanch / Village Administrative Office (VAO) in rural locations would be accepted.</p> <p>3. Such other documents as may be required to establish the legal existence of the SHG.</p>
10	Account of the Government or its Departments, universities and local bodies like Panchayats etc.	<p>1. Document showing name of the person authorized to act on behalf of the Government or its department, universities and local bodies like village panchayats etc.</p> <p>2. Any one of the OVDs and PAN/Form 60 of the person holding an attorney to transact on its behalf and</p> <p>3. Any document to establish the legal existence of such an entity/juridical person.</p>
11.	Political Party	<p>1. Duly signed resolution of the working committee/managing body as per bye-laws indicating details of the party president/ authorized signatory, tenure etc.</p> <p>2. PAN of the political party</p> <p>3. Power of Attorney granted to transact on its behalf</p> <p>4. Duly authenticated copy of constitution Bye Laws of the Party</p>

		<ol style="list-style-type: none">5. Duly authenticated copy of Registration of Party with the election commission6. Authority letter on party letter head, from Party President/ Authorised signatory as per Bye Laws for opening of account mentioning address of the State Unit, Title of Account and operating instructions for authorized signatory with attestation of their signature and photograph.7. Any one of the OVDs and PAN/Form 60 of the Office bearers/Signatories and person holding Power of Attorney, if any with his/her photograph in respect of the person holding an Attorney to transact on its behalf.
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