

KYC Policy: 2025-26

1. <u>Savings A/c</u> <u>(A) Resident Individuals</u>	<ul style="list-style-type: none"> i. Account Opening Form (Account profile with Customer profile form completely filled in all respects for every individual). ii. A self-attested latest front facing photograph with clear background. iii. Any one clear and visible copy of following Officially Valid Documents (OVDs) towards proof of identity and proof of address (either permanent or current): OVD means <ul style="list-style-type: none"> a. Passport b. Driving license c. Proof of possession of Aadhaar number d. Voter's Identity Card issued by the Election Commission of India e. NREGA Card iv. PAN Card v. Customer profile (CKYC)form with Identification information
<u>(B) Minor-</u>	<p>Minor Accounts shall be accepted with only one Guardian across all the relationships at the Bank level. Guardian can be natural guardian or a court appointed legal guardian.</p> <ul style="list-style-type: none"> a. For a Legal guardian Guardianship order / certificate issued by competent authority should be obtained and b. For natural guardian the relationship should be evidenced on the documents prescribed for individuals. c. Documents to be obtained for a Minor: <ul style="list-style-type: none"> (i) Clear and visible copy of Officially Valid Documents. (ii) Photograph of the Minor to be obtained for age of one year and above (iii) Form-60 to be obtained, if there is no PAN in the name of Minor. Form 60 will be signed by the Guardian with a citation "For Minor (name of Minor)". <p>Minor's account can be operated by the guardian or by minor himself/herself if he/she has attained the age of 10 years. (Product wise restrictions will be made applicable).</p> <ul style="list-style-type: none"> d. KYC documents of minor and guardian along with CKYC form.



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<p><u>(I) Non-Resident Individual Accounts – NRE/NRO</u></p>	<p>Non-Resident Indian (NRI) means a citizen of India who is resident outside India for period/s amounting to more than 182 days in a year.</p> <ol style="list-style-type: none"> 1. Account Opening Form (Account profile with Customer profile form completely filled in all respects for every individual). 2. A self-attested latest front facing photograph with clear background. <p>Person of Indian Origin (PIO) means a citizen of any country other than Bangladesh or Pakistan who had</p> <p>(a) at any time held Indian passport or</p> <p>(b) he or either of his parents or any of his grandparents was a citizen of India by virtue of the Constitution of India or the Citizenship Act, 1955 or</p> <p>(c) The person is a spouse of an Indian citizen or a person referred to in (a) or (b).</p> <p>Note: Opening of accounts by companies/ entities of Pakistan/ Bangladesh ownership/ nationality would require the prior approval of the Reserve Bank of India</p> <p>Self-attested and verified copies of documents mentioned below –</p> <ol style="list-style-type: none"> i. Copy of valid Passport containing passport details, personal details, address, latest immigration stamps ii. All documents provided in the foreign language have to be translated in English and to be self-attested by customer iii. Document to support NRI status: For Indian Passport Holders - <ul style="list-style-type: none"> • Copy of Valid Visa - Residence /Student/Dependent Visa/ Work (Visa – to be separate, e-visa, in passport) or • Residence Permit or • Valid copy of Employment PIO-Person of Indian Origin-Holding Foreign Passport - <ul style="list-style-type: none"> • Copy of PIO card issued by Government of India or • Copy of recent bank statement of existing NRE A/c with any Bank in India or • Copy of current Indian Passport of his spouse, father or mother orOR • Old Indian Passport or Driving License issued to applicant at any point of time iv. If the applicant is Person of Indian Origin (PIO), PIO Declaration has to be submitted. v. For PIO Certificate issued by Indian Embassy proving applicant's PIO status or OCI – Overseas Citizen of India document. vi. Aadhaar & PAN is not mandatory for a Non Resident. However Form 60 should be submitted in absence of PAN. vii. Customer profile (CKYC)form with Identification information
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