

List of KYC Documents

The documents for establishing the identity and address proof of a person may include:

Type of Customer	Identity Proof*	Address Proof* (at least one of the following)
Individual (including NRIs)	<ul style="list-style-type: none"> a. one certified copy of an OVD containing details of identity and address; b. one recent photograph; c. Permanent account number (PAN) shall be obtained and verified. Form 60 shall be obtained from persons who do not have PAN. 	<p>One of the six OVDs or-</p> <ul style="list-style-type: none"> a. Utility bill, which is not more than two months old, of any service provider (electricity, telephone, post-paid mobile phone, piped gas, water bill); b. Property or Municipal Tax receipt; c. Bank account or Post Office savings bank account statement; d. Pension or family Pension Payment Orders (PPOs) issued to retired employees by Government Departments or Public Sector Undertakings, if they contain the address; e. 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

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		<p>agreements with such employers allotting official accommodation; and</p> <p>f. Documents issued by Government departments of foreign jurisdictions or letter issued by Foreign Embassy or Mission in India.</p>
Companies	<p>a. Certificate of incorporation.</p> <p>b. Memorandum and Articles of Association.</p> <p>c. A resolution from the Board of Directors and power of attorney granted to its managers, officers or employees to transact on its behalf.</p> <p>d. Officially valid documents in respect of managers, officers or employees holding an attorney to transact on its behalf.</p>	One of the six OVDs mentioned above
Partnership Firms and LLP	<p>a. Registration certificate.</p> <p>b. Partnership deed.</p> <p>c. Officially valid documents in respect of the person holding an attorney to transact on its behalf.</p>	One of the six OVDs mentioned above
Trusts & Foundations	<p>a. Registration certificate.</p> <p>b. Trust deed.</p> <p>c. Officially valid documents in respect of the person holding a power of attorney to transact on its behalf.</p>	One of the six OVDs mentioned above

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Unincorporated association or a body of individuals (Note - Unregistered Trusts/partnership firms are included under the term unincorporated association and “body of individuals” includes Societies)	<ol style="list-style-type: none"> a. Resolution of the managing body of such association or body of individuals; b. power of attorney granted to transact on its behalf; c. Officially valid documents in respect of the person holding an attorney to transact on its behalf and d. such information as may be required to collectively establish the legal existence of such an association or body of individuals. 	One of the six OVDs mentioned above
Proprietorship Concerns	<ol style="list-style-type: none"> a. a certified copy of an OVD containing details of identity and address of the individual (proprietor) b. Permanent account number (PAN) shall be obtained and verified. Form 60 shall be obtained from persons who do not have PAN. <p>Any two of the following:</p> <ol style="list-style-type: none"> a. Registration certificate b. Certificate/licence issued by the municipal authorities under Shop and Establishment Act. c. Sales and income tax returns. d. CST/VAT certificate. e. Certificate/registration document issued by Sales Tax/Service Tax/Professional Tax authorities. f. IEC (Importer Exporter Code) issued to the 	One of the six OVDs mentioned above

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	<p>proprietary concern by the office of DGFT/License/certificate of practice issued in the name of the proprietary concern by any professional body incorporated under a statute.</p> <p>g. 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> <p>h. Utility bills such as electricity, water, and landline telephone bills.</p>	
<p>Juridical persons not specifically covered above, such as Government or its Departments, societies, universities and local bodies like village panchayats</p>	<p>a. Document showing name of the person authorized to act on behalf of the entity;</p> <p>b. Officially valid documents for proof of identity and address in respect of the person holding an attorney to transact on its behalf and</p> <p>c. Such documents as may be required to establish the legal existence of such an entity/juridical person.</p>	<p>One of the six OVDs mentioned above</p>
<p>In case a person is unable to open an account due to failure to provide documents mentioned in 3(a)(vi) of Chapter I of the Master Directions, the authorized representative of the Company, not below rank of manager, may at their discretion open accounts subject to the conditions prescribed in para 24 of the Master Directions.</p>		

* Note: KYC documents based on RBI Guidelines Master Directions titled ‘Know Your Customer (KYC) Directions, 2016’ issued by the RBI dated 25th February, 2016¹ (‘Master Directions’).

¹ https://www.rbi.org.in/Scripts/BS_ViewMasDirections.aspx?id=10292