

Periodic Updation of KYC (Re-KYC)

Mandatory KYC documents to be submitted by Non Individual Customers

| Type of Account | KYC Documents |
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| Sole proprietor | <ul style="list-style-type: none"> • Any two of the approved documents as proof of business/ activity in the name of the proprietary firm or one document with Contact Point Verification, as applicable • Proof of Address of the entity, if different from above document |
| Partnership | <ul style="list-style-type: none"> • 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 |
| Hindu Undivided Family (HUF) | <ul style="list-style-type: none"> • HUF PAN • HUF letter with the name and signature of all coparceners. |
| Private limited company/ Public limited company including PSUs/listed companies | <ul style="list-style-type: none"> • Certificate of Incorporation • Memorandum and Articles of Association • Latest list of directors • Beneficial Ownership declaration |
| Registered Trusts/Societies/ Trade Unions / Political Party | <ul style="list-style-type: none"> • Constitution documents viz, Trust deed/Bye laws /Rule book • Certificate of registration • Current list of trustees/ Office bearers Beneficial ownership declaration <p>Other Document:</p> <ul style="list-style-type: none"> • Income Tax exemption certificate to be obtained in case of savings accounts of Trusts |
| Accounts of Unincorporated or unregistered entities/Associations/ Trusts/ body of individuals/clubs | <ul style="list-style-type: none"> • Constitution documents viz., Trust deed/ Bye laws/Agreement/ Rule Book • One Proof of Existence document as per laid down guidelines. • Beneficial ownership declaration <p>Other Document:</p> <ul style="list-style-type: none"> • 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 (As per Annexure-3.25), for applicable segments as per the Bank's guidelines. |
| Self Help Group | <ul style="list-style-type: none"> • 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 |
| Association of Person (AOP)/ Body of Individuals (BOI) | <ul style="list-style-type: none"> • Bye Laws/Agreement/ Rules/ Constitution documents • Legal existence proof in name of the entity. • Current list of members/ Office bearers • Beneficial ownership declaration |
| Section 25 Company/ Section 8 Company | <ul style="list-style-type: none"> • Certificate of Incorporation • Memorandum and Articles of Association • Latest list of directors • Beneficial Ownership declaration <p>Other Document :</p> <ul style="list-style-type: none"> • License copy of section 25/ section 8 company |
| Juridical persons, such as Government or its Departments, Societies, Universities and Local bodies like village panchayats | <ul style="list-style-type: none"> • One Proof of the entity being government entity. • Customer and Branch certification as per Annexure 3.11 and 3.12 (confirming entity's bonafides) |
| Limited Liability Partnership (LLP) | <ul style="list-style-type: none"> • 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 |
| Foreign Companies (LO/BO/ PO) | <ul style="list-style-type: none"> • Constitutional documents as applicable for the entity as per the laid 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 |
| Vostro Account | <ul style="list-style-type: none"> • Memorandum and Article of association (equivalent document) • Certificate of Incorporation and Certificate of Registration • Banking License or any equivalent document issued by the Central Bank of the Correspondent Bank's country • Latest audited Annual Report or Financial statement. • List of Key Directors and management profile. • Authorized signatory booklet. |
| Embassy/ Consulate | <ul style="list-style-type: none"> • Constitutional KYC documents of the entity OR Permission by the Ministry of External Affairs • Beneficial ownership declaration |
| Mutual Funds | <ul style="list-style-type: none"> • SEBI certificate • Re-KYC documents of the trustee Company as per its constitution. • List of Directors of the trustee company • Beneficial ownership declaration |
| Banks | <ul style="list-style-type: none"> • 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. (Refer Section III of KYC procedural manual) • A latest list of Office bearers/ Directors, with their name and address. • Beneficial Ownership declaration |
| Foreign Portfolio Investors (FPIs) | <ul style="list-style-type: none"> • Constitutional documents as applicable for the entity as per the laid down guidelines • List of Directors/ office bearers • Beneficial ownership declaration |