

Identification Documentation Checklist for customers

Sr. No.	Description
1	Individual Savings accounts
2	Non-Resident Indian (NRI)/Person of Indian Origin (PIO) Accounts
3	HUF Accounts
4	Partnerships Accounts
5	Sole Proprietor Accounts
6	Company Accounts
7	Trusts/Associations/Body of Persons (Registered or Unregistered)/Cooperative Bodies Accounts
8	Branch Office/Liaison Office Accounts
9	Multilateral Agencies/International Bodies/Embassy/(UNDP/World Bank etc) Accounts

1. Identification Documentation Checklist for Individual Saving Accounts

Type	Individual
a) Self	Valid Identity Proof for every individual
	Valid Address Proof for every individual
	Birth Date (Only for Minor per local regulations)
	PAN Card (Or Form 60)
	Recent Photograph of every individual
	KYC on every individual customer (not Minor) OR the Controlling Person/s if different than the Account Holder.
	Contact Numbers of all individuals
B) Controlling Persons	All above documents for the Actual signatory if different than account holder.
	Power of Attorney if Account Operator is different than the customer.
	Account Holder who is an adult.
	Proof of identity and residential address of the controlling person
C) Signatories	Specimen Signature of all Account Holder/s and Account Operator/s if both are different.

Acceptable Identity Proof (Any one)	Passport with future expiry date
	Driving License with future expiry date
	PAN Card
	Voter's Identity Card
	Employer's ID Card (Subject to Bank's satisfaction)
	Letter from a recognized public authority or public servant attesting identity and residence of the customer, subject to satisfaction of the bank.
	Letter issued by Unique Identification Authority of India (UIDAI) containing details of name, address and Aadhaar number

Acceptable Address Proof (Any One of listed alongside)	Any recent Utility Bill (Landline Telephone/Electricity) Not more than 3 months old
	Bank Account Statement received at the address. (Other than Bank of America) Not more than 3 months old
	Passport

Admissible Birth Date Proof (Any One)	Birth Certificate
	School or College Leaving Certificate
	PAN Card (if available)

Document from Primary Relationship Parent/Related Entity (Any One)	1) Letter of introduction or affirmation of relationship with related entity.
	2) Employment IDs of office bearers of related entity
(Applicable only to Bank Customers)	3) Any other acceptable evidence that office bearers are related to Primary relationship entity.

Copies of all documents provided by the customer need to be self-attested by the customer, with bank employee or agent verifying against original and attesting as such as 'Original Seen & Verified'.

2. Identification Documentation Checklist for Non-Resident Indian (NRI)/Person of Indian Origin (PIO) Accounts

Type	Non-Resident Indian (NRI)	Person of Indian Origin (PIO)
a) Self	NRI Status Declaration by NRI/Valid work permit/Visa or Residency Card.	PIO Card/PIO Status Declaration by PIO mentioning name of Mother/Father or Grand Mother/Grand Father who was Indian Citizen.
	Valid Identity Proof for every individual	Valid Identity Proof for every individual
	Valid Address Proof for every individual (address proof required for the client's foreign residential address also)	Valid Address Proof for every individual (address proof required for the client's foreign residential address also)
	Copy of Passport to validate NRI status	Copy of Passport to validate NRI status
	Recent Photograph of the Customer	Recent Photograph of the Customer
	KYC on the customer	KYC on the customer
	Tax Status Declaration	Tax Status Declaration
	Tax Identification Proof (PAN Card or equi.)	Tax Identification Proof (PAN Card or equi.)
	Contact Numbers of the Customer	Contact Numbers of the Customer
B) Controlling Persons	All above documents for the Actual signatory, if different than account holder.	All above documents for the Actual signatory if different than account holder.
	Power of Attorney if Account Operator is different than the customer.	Power of Attorney if Account Operator is different than the customer.
	Account Holder who is an adult.	Account Holder who is an adult.
	Proof of identity and residential address of the controlling person	Proof of identity and residential address of the controlling person
C) Signatories	Specimen Signature of all Account Holder/s and Account Operator/s if both are different.	Specimen Signature of all Account Holder/s and Account Operator/s if both are different.

Acceptable Identity Proof (Any one)	Passport with future expiry date	
	Driving License with future expiry date	
	PAN Card	
	Voter's Identity Card	
	Employer's ID Card (Subject to Bank's satisfaction)	

	Letter from a recognized public authority or public servant attesting identity and residence of the customer, subject to satisfaction of the bank.	
	Letter issued by Unique Identification Authority of India (UIDAI) containing details of name, address and Aadhaar number	

Acceptable Address Proof (Any One of listed alongside)	Any recent Utility Bill (Landline Telephone/Electricity) Not more than 3 months old	
	Bank Account Statement received at the address. Not more than 3 months old	
	Passport	

Admissible Birth Date Proof (Any One)	Birth Certificate	
	School or College Leaving Certificate	
	PAN Card (if available)	

Document from Primary Relationship Parent/Related Entity (Any One)	1) Letter of introduction or affirmation of relationship with related entity.	
	2) Employment IDs of office bearers of related entity	
(Applicable only to Bank Customers)	3) Any other acceptable evidence that office bearers are related to Primary relationship entity.	

Copies of all documents provided need to be self-attested by the customer. These documents should also be attested by his current overseas banker/Indian Embassy/Overseas office of any Indian Bank. The documents can be attested by the bank employee or agent in case of in-person verification of the client.

3. Identification Documentation Checklist for HUF Accounts

Type	HUF
A) Entity	Notarized HUF Declaration by Karta, with names of Karta and all Co-parceners (Minors with Guardians) and signatures of all major Co-parceners and Guardians on behalf of Minors.
	Valid Identity Proof for Karta & Co-parceners
	Valid Address Proof of the HUF & Karta-both registered and communication
	Recent Photograph of Karta and all Co-parceners.
	PAN Card of HUF & Karta
	Contact Numbers of Karta
	Declaration of Ultimate Beneficial Owner
	Verification of Ultimate Beneficial Owner (UBO). ID proof of UBO is required.
B) Controlling Persons	Income Proof for Karta
	Declaration of Ultimate Beneficial Owner
	Verification of Ultimate Beneficial Owner (UBO). ID proof of UBO is required.
C) Signatories	Specimen Signature for Karta, duly attested by the banker.

Acceptable Identity Proof (Any one)	Passport with future expiry date
	Driving License with future expiry date
	PAN Card
	Voter's Identity Card
	Employer's ID Card (Subject to Bank's satisfaction)
	Letter from a recognized public authority or public servant attesting identity and residence of the customer, subject to satisfaction of the bank.
	Letter issued by Unique Identification Authority of India (UIDAI) containing details of name, address and Aadhaar number

Acceptable Address Proof (Any One of listed alongside)	Any recent Utility Bill (Landline Telephone/Electricity) Not more than 3 months old
	Bank Account Statement received at the address. (Other than Bank of America) Not more than 3 months old

	Passport
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Admissible Birth Date Proof (Any One)	Birth Certificate
	School or College Leaving Certificate
	PAN Card (if available)

Document from Primary Relationship Parent/Related Entity (Any One)	1) Letter of introduction or affirmation of relationship with related entity.
	2) Employment IDs of office bearers of related entity
(Applicable only to Bank Customers)	3) Any other acceptable evidence that office bearers are related to Primary relationship entity.

Copies of all documents provided need to be self-attested by *Karta* under HUF stamp. These documents should also be attested by bank employee or agent verifying against original and attesting as such as 'Original Seen & Verified'.

4. Identification Documentation Checklist for Partnerships Accounts

Type	Partnerships
A) Entity	Partnership Deed.
	Registration Certificate, if Registered. (Mandatory in case of LLP)
	List of all the partners with full names/Address
	Contact Numbers of all Partners & Firm
	Partnership Declaration signed by all Partners.
	Address Proof of the Entity both registered and communication
	Copy of PAN Card of the Entity.
	KYC on the Entity (and the controlling partners)
	Last Income Tax Return for the firm.
B) Controlling Persons	Recent Photographs of all Partners.
	Photo ID of all Partners.
	Address Proof of all Partners.
	PAN number of all the Partners.
	Declaration of Ultimate Beneficial Owner
	Verification of Ultimate Beneficial Owner (ID proof of Ultimate beneficial owner)
	Beneficial Owners are Partners as identified in the Partnership Deed
C) Signatories	POA of all partners in favor of Signatory/ies.
	Recent Photographs of all Signatories.
	Photo ID of all Signatories
	Specimen Signatures of All Signatories signed by the Managing Partner/Banker.

Acceptable Identity Proof (Any one)	Passport with future expiry date
	Driving License with future expiry date
	PAN Card
	Voter's Identity Card
	Employer's ID Card (Subject to Bank's satisfaction)
	Letter from a recognized public authority or public servant attesting identity and residence of the customer, subject to satisfaction of the bank.
	Letter issued by Unique Identification Authority of India (UIDAI) containing details of name, address and Aadhaar number

Acceptable Address Proof (Any One of listed alongside)	Any recent Utility Bill (Landline Telephone/Electricity) Not more than 3 months old
	Bank Account Statement received at the address. (Other than Bank of America) Not more than 3 months old
Document from Primary Relationship Parent	1) Letter of introduction or affirmation of relationship with related entity.
/Related Entity (Any One)	2) Employment IDs of office bearers of related entity
(Applicable only to Bank Customers)	3) Any other acceptable evidence that office bearers are related to Primary relationship entity.

Copies of all documents provided need to be self-attested by any authorized signatory/Partner/Managing Partner under firm's stamp. These documents should also be attested by bank employee or agent verifying against original and attesting as such as 'Original Seen & Verified'.

5. Identification Documentation Checklist for Sole Proprietor Accounts

	Sole Proprietor
A) Entity	Proprietorship Declaration by the Proprietor.
	Address Proof of the Entity. Utility bills such as electricity, water, and landline telephone bills in the name of the proprietary concern.
	If Address Proof of Proprietor and Entity is same, declaration from the Proprietor.
	Telephone Number of Firm & Proprietor
	Activities of the firm
	For entities that need registration, any Regulatory Registration Numbers of the entity (e.g. Sales Tax/Excise/Vat/Shop & Establishment. Etc.) And for professionals, registration certificate.
	Any two of above documents are required (from Name/Address/Registration licenses in the name of entity)
	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.
B) Controlling Persons	Address Proof of the Proprietor.
	Photo ID of the Proprietor.
	Recent Photograph of the Proprietor.
	PAN Number of the Proprietor.
C) Signatories	POA of Proprietor in favor of Signatory/ies.
	Recent Photographs of all Signatories.
	Photo ID of all Signatories.
	Specimen Signatures of All Signatories signed by the Proprietor/Banker.

Acceptable Identity Proof (Any one)	Passport with future expiry date
	Driving License with future expiry date
	PAN Card
	Voter's Identity Card
	Letter from a recognized public authority or public servant attesting identity and residence of the customer, subject to satisfaction of the bank
	Letter issued by Unique Identification Authority of India (UIDAI) containing details of name, address and Aadhaar number

Acceptable Address Proof (Any One of listed alongside)	Any recent Utility Bill (Landline Telephone/Electricity) Not more than 3 months old
	Bank Account Statement received at the address. (Other than Bank of America) Not more than 3 months old

Document from Primary Relationship Parent	1) Letter of introduction or affirmation of relationship with related entity.
/Related Entity (Any One)	2) Employment IDs of office bearers of related entity
(Applicable only to Bank Customers)	3) Any other acceptable evidence that office bearers are related to Primary relationship entity.

Copies of all documents provided need to be self-attested by any authorized signatory or the Proprietor under firm's stamp. These documents should also be attested by bank employee or agent verifying against original and attesting as such as 'Original Seen & Verified'.

6. Identification Documentation Checklist for Company Accounts

	Company
A) Entity	Memorandum of Association & Articles of Association
	Registration Certificate. (Certificate of incorporation, commencement of business)
	Registration Address/Address of Principal Place of Business/ Address of Customer/Communication Address
	Address Proof of the Entity both registered and communication
	Copy of PAN Card of the Entity.
	Letters to all existing bankers for NOC of account opening (Only applicable when Client is having Credit facility from other Bank/s.)
	Credit Declaration
	For Banks/Insurance Companies/Mutual Funds, please also obtain copy of registration with Banks, IRDA and SEBI, respectively. For MF, the documents and the accounts would be in the name of Asset Management Company.
B) Controlling Persons	List of Directors signed by Company Secretary/MD/CEO/Chairman or Any Authorized Signatory.
	Shareholding Pattern
	Name, Address and Contact Numbers of All Beneficial Owners.
	Declaration/Identification of Ultimate Beneficial Owner.
	(Check for all those holding stake of 25% or more.)-- Individual /Entity*
	Verification of Ultimate Beneficial Owner (ID proof)
	Verification of Ultimate Beneficial Owner. Any identification document for the beneficial owners holding 25% or more stake for the unlisted companies, private or public limited. For the listed companies, declaration made by the company on the stock exchanges. Print-out from the stock exchange website.
C) Signatories	Board Resolution authorizing Signatories.
	Recent Photographs of all Signatories.
	Photo ID of all Signatories, with Signature & Expiry Page
	Specimen Signatures of All Signatories signed by the Banker/Any Director/Company Secretary or officer of such high position.

Acceptable Address Proof (Any One of listed alongside)	1) Any recent Utility Bill (Landline Telephone/Electricity) Not more than 3 months old
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Address Proof should be obtained for Communication and registered Address	2) Bank Account Statement received at the address. (Other than Bank of America) Not more than 3 months old
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Document from Primary Relationship Parent/Related Entity	1) Letter of introduction or affirmation of relationship with related entity.
(Applicable only to Bank Customers) (Any One)	2) Employment IDs of office bearers of related entity
	3) Any other acceptable evidence that office bearers are related to Primary relationship entity.

Copies of all documents provided need to be 'Certified as True Copy' by any authorized signatory as per Resolution, or responsible related person within the company, e.g. Company Secretary, MD, Director, Chairman, CFO etc., under firm's stamp. The copies of documents related to the Ultimate Beneficial Owner or Directors or Authorized Signatories can be self-certified by the concerned individual or attested by any company official as above or by the bank employee or its agent.

7. Identification Documentation Checklist for Trusts/Associations/Body of Persons (Registered or Unregistered)/Cooperative Bodies Accounts

Type	Trusts/Associations/Body of Persons (Registered or Unregistered)/Cooperative Bodies
A) Entity	Trust Deed & Bye Laws - Any Other Constitutional Document
	Registration Certificate if Registered with Government Body/Agency. Must for Co-op Society. Declaration from the Trustees or Secretary/Chairman if not registered.
	Address Proof of the Entity both registered and communication
	Copy of PAN Card of the Entity (or Form 60/61, if not applicable)
	Any document establishing connection with the Parent Entity which is the Primary Relationship.
	Name, Address & Contact Numbers of All Trustees/Settlers/ Managing Committee Members/Beneficial Owners.
	KYC on the Entity & on Promoter/s (or beneficiary - exemption for beneficiary in case of Retirement Benefit Trusts or Trust having many beneficiaries e.g. Trusts set up for philanthropic purposes)
B) Controlling Persons	Entity Resolution appointing Committee Members/Trustees OR All signatories to the Trust Deed/ Constitutional Document OR List of all Trustees/Committee Members signed by the Secretary/ Managing Trustee/Chairman.
	Recent Photograph of the Trustees/Committee Members (Chairman/Secretary/Treasurer Only)
	Photo ID of the Trustees/Committee Members (Chairman/Secretary/Treasurer Only) and Settlor
	Address Proof of the Trustees/Committee Members (Chairman/Secretary/Treasurer Only) and Settlor
	Copy of PAN Card of the Trustees/Committee Members (Chairman/Secretary/Treasurer Only)
	Verification of Ultimate Beneficiary/ies (Exempt in case of Retirement Benefit Trusts or a Trust which has multiple beneficiaries, for e.g. Trusts set up for philanthropic purposes).
	Verification of Ultimate Beneficial Owner. Any identification document for the beneficial owners holding 25% or more stake for the unlisted companies, private or public limited. For the listed companies, we can rely on the declaration made by the company on the stock exchanges. Print-out from the stock exchange website to be retained on file.
C) Signatories	Entity Resolution authorizing Signatories. If Trustees/MC Members are signatory, General Body Resolution to appoint them as Trustees/MC Member. Documents should be attested by any Trustee/MC Member.
	Recent Photographs of all Signatories.
	Photo ID of all Signatories, with Signature & Expiry Page
	Specimen Signatures of All Signatories signed by the Banker. (Banker attestation may be waived in the case of signature matching with the ID proof submitted.)

Acceptable Address Proof (Any One of listed alongside)	1) Any recent Utility Bill (Landline Telephone/Electricity) Not more than 3 months old
Address Proof should be obtained for Communication and registered Address	2) Bank Account Statement received at the address. (Other than Bank of America) Not more than 3 months old

Document from Primary Relationship Parent/Related Entity	1) Letter of introduction or affirmation of relationship with related entity.
(Applicable only to Bank Customers) (Any One)	2) Employment IDs of office bearers of related entity
	3) Any other acceptable evidence that office bearers are related to Primary relationship entity.

Copies of all documents provided need to be 'Certified as True Copy' by any authorized signatory as per Resolution, or responsible related person within the Trust/Association, e.g. Secretary, Trustee, Chairman, Treasurer etc., under entity's stamp. The copies of documents related to the Ultimate Beneficial Owner or Directors or Authorized Signatories can be self-certified by the concerned individual or attested by any company official as above or by the bank employee or its agent.

8. Identification Documentation Checklist for Branch Office/Liaison Office Accounts	
	Branch Off/Liaison Off
A) Entity	Memorandum of Association & Articles of Association of the Parent
	Approval to set up office by appropriate Regulatory Body (with UIN)
	Registration Address/Address of Principal Place of Business/
	Address of Customer/Communication Address
	Address Proof of the Entity both registered and communication
	Copy of PAN Card of the Entity.
	KYC on Entity.
	Regulatory Approval Letter (permitting entity to establish office and open account with BoA as AD.
	Agreement for the project (Applicable only in case of Project Office) & Declaration of Project office
B) Controlling Persons	Shareholding Pattern of the foreign parent.
	Declaration/Identification of Ultimate Beneficial Owner
	Verification of Ultimate Beneficial Owner
	(Check for those holding stake of 25% or more)- Individual /Parent Entity*
	Verification of Ultimate Beneficial Owner (ID proof)
	Name, Address and Contact Numbers of All Beneficial Owners.
	Verification of Ultimate Beneficial Owner. Any identification document should be obtained for the beneficial owners holding 25% or more stake for the unlisted companies, private or public limited. For the listed companies, we can rely on the declaration made by the company on the stock exchanges. Print-out from the stock exchange website to be retained on file.
C) Signatories	Controlling Officer's Authorization letter appointing signatories.
	Recent Photographs of all Signatories.
	Photo ID of all Signatories, with Signature & Expiry Page
	Specimen Signatures of All Signatories signed by the Banker/Any Director/Company Secretary.

Acceptable Address Proof (Any One of listed alongside) Address Proof should be obtained for Communication Address	1) Any recent Utility Bill (Landline Telephone/Electricity) Not more than 3 months old
Document from Primary Relationship Parent/Related Entity	1) Letter of introduction or affirmation of relationship with related entity.
(Applicable only to Bank Customers) (Any One)	2) Employment IDs of office bearers of related entity
	3) Any other acceptable evidence that office bearers are related to Primary relationship entity.

Copies of all documents provided need to be 'Certified as True Copy' by any authorized signatory as per Resolution, or responsible related person within the Trust/Association, e.g. Secretary, Trustee, Chairman, Treasurer etc., under entity's stamp. The copies of documents related to the Ultimate Beneficial Owner or Directors or Authorized Signatories can be self-certified by the concerned individual or attested by any company official as above or by the bank employee or its agent.

9. Identification Documentation Checklist for Multilateral Agencies/International Bodies/Embassy/(UNDP/World Bank etc) Accounts

Type	Multilateral Agencies/International Bodies	Embassy/Multilateral Agencies (UNDP/World Bank etc.)
A) Entity	Trust Deed & Bye Laws - Any Other Constitutional Document	Letter of Request from the Headquarters
	Government of India Approval to establish Office	Address of Customer/Communication Address
	Address Proof of the Entity both registered and communication	Copy of Approval from the Ministry of External Affairs to set up office in India. Alternatively, print-out from MEA's website of list of such offices permitted and address, if copy is not received.
	If above documents are not available, information from Government or Entity website to establish existence of entity and the address. Document on the print-out date of print and the source website.	
	Any document establishing connection with the Parent Entity which is the Primary Relationship. ²	
	KYC on the Entity & on Promoter/s (or beneficial owners)	
B) Controlling Persons	Entity Resolution appointing Committee Members/Trustees OR All signatories to the Trust Deed/ Constitutional Document OR List of all Trustees/Committee Members signed by the Secretary/ Managing Trustee/Chairman.	
	Recent Photograph of the Trustees/Committee Members (Chairman/Secretary/Treasurer Only)	
	Photo ID of the Trustees/Committee Members (Chairman/Secretary/Treasurer Only) and Settlor	
	Address Proof of the Trustees/Committee Members (Chairman/Secretary/Treasurer Only) and Settlor	
	Copy of PAN Card of the Trustees/Committee Members (Chairman/Secretary/Treasurer Only)	Letter of Appointment of Chief of India Office
C) Signatories	Entity Resolution authorizing Signatories. If Trustees/MC Members are signatory, General Body Resolution to appoint them as Trustees/MC Member. Documents should be attested by any Trustee/MC Member.	Letter of Authority from the Chief of India Office or his delegate to appoint certain officials as authorized signatories.

	Recent Photographs of all Signatories.	Recent Photographs of all Signatories.
	Photo ID of all Signatories, with Signature & Expiry Page	Photo ID of all Signatories, with Signature & Expiry Page
	Specimen Signatures of All Signatories signed by the Banker. (Banker attestation may be waived in the case of signature matching with the ID proof submitted.)	Specimen Signatures of All Signatories duly attested by the Chief of India Office or delegate.

Acceptable Address Proof (Any One of listed alongside)	1) Any recent Utility Bill (Landline Telephone/Electricity) Not more than 3 months old	
Address Proof should be obtained for Communication Address		
Document from Primary Relationship Parent/Related Entity	1) Letter of introduction or affirmation of relationship with related entity.	
(Applicable only to Bank Customers) (Any One)	2) Employment IDs of office bearers of related entity	
	3) Any other acceptable evidence that office bearers are related to Primary relationship entity.	

For the entities established under special regulatory approvals such as Foreign Institutional Investors/Branch or Liaison or Project Office of Foreign Entity, accounts should be always opened after obtaining and verifying with original copies of Regulatory Approvals (RBI/SEBI) and verifying terms & conditions therein.