

# KEYNOTE

## For Individual Account Opening

### A) Document list for Identity Proofs

- Pan Card (Mandatory)
- Aadhaar Card
- Voter ID
- Valid Driving Licence
- Valid Passport
- NREGA Job Card

### B) Proofs of Doc for Permanent Address

- Aadhar Card
- Voter ID
- Valid Driving Licence
- Valid Passport
- NREGA Job Card
- National Population Register Letter

### C) Proofs of doc for Correspondence address

- Aadhar Card
- Voter ID
- Valid Driving Licence
- Valid Passport
- NREGA Job Card
- Utility bill which is not more than two months old of any service provider (electricity, telephone, piped gas, water bill)
- Property or Municipal Tax receipt
- Pension or family pension payment orders (PPOs) issued to retired employees by Government Departments or Public Sector Undertakings if they contain the address
- 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

Important Note: Bank Statement or Rent Agreement will be not accepted as Permanent Address Proof or Correspondence Address Proof.

### D) Bank proofs

- Personalized cheque leaf
- If not personalized, then Cheque leaf + Bank Statement/Passbook (not more than six month old)
- Bank Statement/Passbook with IFSC & MICR

## E) F&O and Derivative proofs

- DP Holding statement – Latest statement with holding value greater than Rs. 25,000.
- Copy of the ITR acknowledgment – Latest ITR acknowledgment with total value of annual income greater than Rs. 1.20 lakhs clearly specified.
- Copy of Form 16 – Latest document with total value of annual salary greater than Rs. 1.20 lakhs.
- Salary Slip – Latest salary slip with value of monthly salary greater than Rs. 10,000 per month.
- Net Worth Certificate – Latest net worth certificate issued by any practicing Chartered Accountant with value of net worth greater than Rs. 1.20 lakhs.
- Copy of Annual Accounts – Latest annual account statement with annual income greater than Rs. 1.20 lakhs.
- Bank Statement – Latest 6 months' bank statement with value of at least one transaction greater than Rs. 10,000 and the current closing balance in the statement should be Rs. 10,000. In case every month there is a credit of salary in the account which satisfies the criteria specified above (> Rs.10,000 per month), then the account closing balance in the bank account can be less than Rs.10,000.