

B 1. Current Accounts (Individual, Proprietorship, Partnership, Companies etc.)

Acceptable ID Proof of Proprietor, Partner, Director, Authorized Signatory, POA Holder, Co. Secy etc. : – as Per A 1 (SB Account)

B 2. Current Accounts (Individual & Proprietorship) - Entity Proof
(Any two of the documents from Group A or Any one document from Group A and one document from Group B)

Entity Proof should, along with Entity name, have name of the Proprietor to establish that he owns the business. Failing which to establish the ownership, in the absence of any other document the branch may accept a self signed cheque from an existing proprietary account for opening of Sole Proprietary accounts

Sr. No.	GROUP A	GROUP B
1	Valid Shop Act License / Trade License etc. issued by Municipal Corporation	Latest Income Tax Return Filed in the Name of the Sole Proprietor including Computation of Income Details reflecting Name of the Firm
2	CST / VAT / Service Tax Certificate or Letter of Registration for CST / VAT / Service Tax/ Central Excise Registration Certificate	Acknowledgement of ITR 4 Return with Name of the Firm clearly mentioned on Acknowledgement
3	Certificate / Registration document issued by Service Tax / Professional Tax Authorities	Latest CST / VAT / Service tax / Profession Tax Return filed - in the name of the Firm / Entity with acknowledgement
4	License (eg. Certificate of Practice) issued in the name of the Entity by Registering Authorities like ICAI, ICWAI, ICSI, IRDA etc.	TAN allotment letter in the name of the firm / Entity
5	License issued by Food & Drug Control Authority, Indian Medical Council etc.	Latest Available Income Tax / Wealth Tax Assessment Order in the name of the Firm / Entity along-with confirmation of PAN from Website
6	Certificate of Registration under any specific Statute or Act of the Govt.	Latest Property Tax / Water Tax / Utility (landline Telephone or Electricity) bill or receipt in the name of the Firm / Entity issued by local govt. authorities or service providers.
7	Valid Business License or Certificate of Registration issued by State / Central Govt. Authority (incl. grace period for renewal)	
8	Permission issued by Govt. Authorities for Units in Special Economic Zone , Software Technology Park, Export Oriented Unit, Electronic Hardware Technology Park, Domestic Tariff Area , Export Processing Zones	

	in the name of the entity with address allotted	
9	Registration certificate of recognized Provident Fund with PF Commissioner	
10	Factory Registration certificate issued by Central / State Govt.	
11	Registration Certificate issued by RBI , SEBI	
12	License to sell / exhibit for Sale / distribute Insecticide issued by State / Central Govt. under relevant rules	
13	Registration Certificate issued by District Industries Centre for registration of Firm as SSI / Micro / Medium scale unit	
14	License Issued under Contract Labour (Regular & Abolition) Act 1970	
15	Import – Export Code Certificate issued by Director General of Foreign Trade (DGFT)	

B 2. – 1 Current Accounts (Individual & Proprietorship) - Address Proofs

Sr. No.	Address Proof (Any One Document Required)
1	Telephone / Electricity bill (not older than 3 months) issued by Service Provider in the name of the Firm / Entity
2	Stamped & Registered Property Ownership Documents (Title Deed) in the name of the Firm / Entity - Copy duly verified with the original/s
3	TAN allotment letter in the name of the Firm / Entity
4	Property Tax or Water Tax bill / Paid Receipt issued in the name of the Firm / Entity
5	Latest Bank Account Statement or Latest Passbook extract from the existing Account held with any Nationalized / Private Sector / Foreign Bank, alongwith Initial Pay cheque from the same account in the name of the firm / entity. In isolation (without Initial Pay cheque from same account) Bank Account Statement/ Pass Book extract will not be considered.
6	Registered Leave & License or Rent Agreement in the name of the firm / entity along with Utility Bill copy in the name of the Landlord together with Positive Address Verification. / Police Verification Report.
7	IT PAN intimation letter alongwith IT PAN Website Print out (PAN could be in the name of the Proprietor or the Firm) and PAN card copy

B 3. Current Accounts (Partnership Firm)

Mandatory Document: All partnership accounts are to be opened with a registered partnership deed on records. In the event the PAN Card in the name of the partnership is not available then branch may needs to insist on a Form 60 to be completed and held on record and the PAN card copy needs to be obtained within a period of 6 months from the date of account opening.

Identification and address proof of partners to be held on records.

(Any One Document from Group A and Any One Document from Group B are mandatory)

Sr. No.	Group A : Existence Proof	Group B : Address Proof
01	Certificate of Registration under any Statute / Act or Professionals Bodies	Telephone / Electricity bill of Public Service Provider – not more than 3 months old
02	Valid Business License or Certificate of Registration issued by Central / State Govt. Authority (validity includes grace period of renewal)	Stamped & Registered Property Ownership Deed (Title Deeds) in the name of the Firm
03	PAN Card in the Name of the Firm	Property Tax, Water Tax bill or paid receipt in the name of the Firm
04	Last Available Income Tax Assessment Order / Latest available Wealth Tax assessment order – alongwith print out from IT PAN website confirming name of Firm & PAN no.	TAN Allotment letter in the name of the firm
05	IRDA License issued in the name of the Firm	Latest Account Statement (not more than 4 months old) / Passbook (entries not older than 1 month) of Existing Bank account held with any Nationalized / Private Sector or Foreign Bank
06	Certificate issued by Govt. Authority for units in Special Economic Zone (SEZ), Software Technology Park (STP), Export Oriented Unit (EOU), Electronic Hardware Technology Park (EHTP), Domestic Tariff Area (DTA), Export Processing Zone (EPZ) – in the name of the Firm alongwith Address	Registered Leave & License or Rent Agreement alongwith Utility Bill copy in the name of the Landlord and Positive Address Verification/ Police Verification
07	Registration Certificate of any recognized Provident Fund with PF Commissioner	PAN Intimation letter where the PAN is in the name of the firm alongwith PAN card copy or IT PAN Web Site printout confirming PAN
08	Intimation to the Firm about Registration No. by Sales Tax Dept.	ANY Document from Group A which also has Address of the

		Firm
09	Certificate of Registration / Letter granting Certificate of Practice issued by Professional Bodies like ICAI, ICWAI, ICSI	
10	Registration Certificate of Partnership Firm	

B 3.1 Current Accounts (Limited Liability Partnership Firm)

(All Documents from Group A and Any One Document from Group B are mandatory)

Sr. No.	Group A : Existence Proof	Group B : Address Proof
1	Limited Liability Partnership Agreement	Telephone / Electricity bill of Service Provider – not more than 3 months old
2	Certificate of Incorporation	Stamped & Registered Property Ownership Deed (Title Deeds) in the name of the LLP Firm
3	List of all designated Partners in LLP alongwith Designated Partner Identification no. (DPIN) issued by Central Govt.	Sales Tax / Excise /VAT / Service Tax Registration certificate in the name of LLP
4	Resolution passed at the meeting of Designated Partners confirming account opening with Bank	TAN allotment letter in the name of LLP
5	Relevant Certificate/ Registration Certificate mentioned under B3, Group A	Property Tax / Water tax bill or paid receipt
6		Latest Account Statement (not more than 4 months old) / Passbook (entries not older than 1 month) of Existing Bank account held with any Nationalized / Private Sector or Foreign Bank
7		Registered Leave & License or Rent Agreement alongwith Utility Bill copy in the name of the Landlord and Positive Address Verification / Police Verification
8		PAN Intimation letter where the PAN is in the name of the firm alongwith PAN card copy or IT PAN Web Site printout confirming PAN
9		Certificate of Incorporation containing Address
10		Latest available Income Tax

		assessment order / Wealth Tax Assessment Order alongwith printout from PAN website
11		Any Mandatory Document from Group A containing Address of the Firm

B 4. Current Accounts (Private Limited Company)

ID Proof and Address Proof of Directors, Secretary, Authorised Signatory with their photographs need to taken for records in addition to the documents listed below.

Sr.No.	Group A : Existence Proof (All Mandatory Documents)	Group B : Address Proof (Any One required)
1	Memorandum & Articles of Association	Telephone / Electricity bill not older than 3 months issued by any Service Provider
2	Certificate of Incorporation	Sales Tax / Excise / VAT / Service Tax registration certificate in Co. name
3	Latest List of Directors signed by Director / Co. Secy./ Authorized Signatory	Certificate of Incorporation with Address
4	Board Resolution (BR) signed by Co. Secy or Director/s not named in the BR as signatory/s. More than Two Signatories – BR to be signed by Co. Secy and any other Director (non signatory) Single Signatory – BR has to be signed by any other Director who is not a signatory ID proof of Co. Secy / Director/s certifying the BR is / are required.	TAN allotment letter in Co. Name
5	Form 32 (or duly signed ROC Website Printout confirming names of Directors / confirming existence of Co.) along with ROC receipt required in case of : any Director not named in the Memorandum of Association or any Director certifying the BR but is not Authorized Signatory, or any Director whose name appears in the Memorandum & Articles of Association but not included in the list of Directors supplied to the Bank	Registered Leave & License or Rent Agreement alongwith latest Utility bill copy in the name of Landlord and positive address verification report / Police Verification
6		Property Tax / Water Tax bill / paid receipt in the name of the Co.
7		Bank account statement from

		Existing Current Account held with Nationalized / Pvt. Sector or Foreign Bank (< than 4 months old) alongwith initial pay Cheque from same account
8		PAN intimation Letter in the name of the Co. alongwith PAN Card copy
9		Latest available Income Tax assessment order / Wealth Tax Assessment Order alongwith printout from PAN website
10		Stamped & registered Property ownership documents (Title Deed) in Co. Name
11		Printout from ROC website duly Authenticated with signatures by Director/s or Co Secy - acceptable only when communication address is the same as Reg. Off. Add.

B 5. Current Accounts (Public Limited Company)

ID Proof and Address Proof of Directors, Secretary, Authorised Signatory with their photographs need to taken for records in addition to the documents listed below.

Sr. No.	Group A : Existence Proof (All Mandatory Documents)	Group B : Address Proof (Any One required)
1	Memorandum & Articles of Association	Telephone / Electricity bill not older than 3 months issued by any Service Provider
2	Certificate of Incorporation	Sales Tax / Excise / VAT / Service Tax registration certificate in Co. name
3	Certificate of Commencement of Business	Certificate of Incorporation with Address
4	Latest List of Directors signed by Director / Co. Secy./ Authorized Signatory	TAN allotment letter in Co. Name
5	Board Resolution (BR) signed by Co. Secy or Director/s not named in the BR as signatory/s. More than Two Signatories – BR to be signed by Co. Secy and any other Director (non signatory) Single Signatory – BR has to be signed by any other Director who is not a signatory ID proof of Co. Secy / Director/s certifying the BR is / are required.	Registered Leave & License or Rent Agreement alongwith latest Utility bill copy in the name of Landlord and positive address verification report. / Police Verification

6	Form 32 (or duly signed ROC Website Printout confirming names of Directors / confirming existence of Co.) along with ROC receipt required in case of : any Director not named in the Memorandum of Association or any Director certifying the BR but is not Authorized Signatory, or any Director whose name appears in the Memorandum & Articles of Association but not included in the list of Directors supplied to the Bank	Property Tax / Water Tax bill / paid receipt in the name of the Co.
		Bank account statement from Existing Current Account held with Nationalized / Pvt. Sector or Foreign Bank (< than 4 months old) alongwith initial pay Cheque from same account
		PAN intimation Letter in the name of the Co. alongwith PAN Card copy
		Latest available Income Tax assessment order / Wealth Tax Assessment Order alongwith printout from PAN website
		Stamped & registered Property ownership documents (Title Deed) in Co. Name
		Printout from ROC website duly Authenticated with signatures by Director/s or Co Secy - acceptable only when communication address is the same as Reg. Off. Add.

B 6. Clubs / Societies

Mandatory Documents (Proof of Existence) : Proof of registration with any State Govt / Central Govt / Regulatory Authority alongwith duly certified copy of By-laws/ Rules & Regulations

ID Proof and Address Proof of Office Bearers / Authorised Signatory with their photographs need to taken for records in addition to the documents listed below.

Sr. No.	Address Proof (Any One Document Required)
1	Registration Certificate with Address – This address to be captured on AOF
2	Telephone / Electricity bill not older than 3 months issued by Service Provider
3	TAN allotment letter in the name of entity
4	Registered Lease & License or Rent Agreement alongwith latest Utility bill copy in the name of Landlord and positive address verification report / Police Verification
5	Property Tax / Water Tax bill / paid receipt in the name of the Entity
6	Bank account statement from Existing Current Account held with Nationalized / Pvt. Sector or Foreign Bank (< than 4 months old) alongwith initial pay Cheque from same account
7	PAN intimation Letter in the name of the entity alongwith PAN Card copy
8	Latest available Income Tax assessment order / Wealth Tax Assessment Order in the name of Entity alongwith printout from PAN website
9	Stamped & registered Property ownership documents (Title Deed) in Entity Name

B 7. Trust

Mandatory Documents (Proof of Existence) : Proof of registration with any State Govt / Central Govt / Regulatory Authority alongwith duly certified copy of Trust Deed & Bye-laws, Resolution to open account with the Bank and Branch, List of Trustees

Photograph, ID Proof and Address Proof of Trustees required to be held on records.

Sr. No.	Address Proof (Any One Document Required)
1	Letter from Charity Commissioner or Provident Fund Commissioner Recognizing the Trust
2	Telephone / Electricity bill not older than 3 months issued by Service Provider
3	TAN allotment letter in the name of entity
4	Registered Lease & License or Rent Agreement alongwith latest Utility bill copy in the name of Landlord and positive address verification report / Police Verification
5	Property Tax / Water Tax bill / paid receipt in the name of the Entity
6	Bank account statement from Existing Current Account held with Nationalized / Pvt. Sector or Foreign Bank (< than 4 months old) alongwith initial pay Cheque from same account
7	PAN intimation Letter in the name of the entity alongwith PAN Card copy
8	Latest available Income Tax assessment order / Wealth Tax Assessment Order in the name of the Entity alongwith printout from PAN website
9	Stamped & registered Property ownership documents (Title Deed) in Entity Name