

Document Checklist

(All items marked * are MANDATORY)

1. FOR ID PROOF:

- *Photo copy of the relevant pages of the current passport of each applicant showing applicant's name, address, date of birth, date and place of issue, expiry date, photograph and signature and page indicating the last date of arrival in India. The Bank account can only be opened as per the name mentioned on the passport.
- *Photocopy of valid resident visa /student visa/dependant visa/work permit/employment visa (in case of expired visas, duly acknowledged petitions made to the Visa Authorities for renewal of such visa will be accepted as a valid document if the document permits the holder to stay in the country of residence, till the new visa is issued). Separate proof of Nonresident status to be submitted if overseas Residence Visa/Permit or Work Permit is not included in the passport.
- Photocopy of Government issued ID Card.
- Photocopy of Company ID card with address.
- *In case of minors, please attach a photocopy of guardian's passport and guardian's photograph signed on the front. Minor Declaration (available as part of AOF) to be submitted.
- **For PIO (Person of Indian Origin), holding Foreign Passport:**
 - *Photo copy of the relevant pages of the current foreign passport showing applicant's name, address, date of birth, date and place of issue, expiry date, photograph and signature. The Bank account can only be opened as per the name mentioned on the passport.
 - AND
 - Copy of PIO Card /OCI Card issued by the Government of India OR
 - Indian passport of Spouse / Parents/ Grandparents (In this case a valid relationship proof needs to be provided) OR
 - Copy of recent bank statement of applicant's NRE account with any Bank in India, attested by that bank official (not more than 3 months old) OR
 - Expired Indian Passport or Driving License or PAN Card issued in the name of the applicant at any point of time proving that at any point of time, the applicant was a citizen of India by virtue of the Constitution of India or Citizenship Act, 1955
 - Certificate issued by Indian Embassy proving applicant's PIO status
 - *PIO Declaration(available as part 'M'of AOF) to be submitted.
- **For Employees of Foreign Shipping Companies/Merchant Navy (Seafarer)**
 - *Photo copy of the relevant pages of the current passport showing applicant's name, address, date of birth, date and place of issue, expiry date, photograph and signature. The
 - Bank account can only be opened as per the name mentioned on the passport.
 - AND
 - Continuous discharge certificate. OR
 - Contract Letter OR Appointment Letter / Employment Letter from current employer indicating that the applicant is posted at foreign ports and is residing outside India is required OR

- Latest Salary Slip (not older than three months) OR Letter from the Company/ Local Agent stating employment with the shipping company or confirming next date of joining vessel or applicant's current work contract.

AND

- *Seafarer's Declaration (available as part 'L' of AOF) to be submitted.

2. FOR OVERSEAS ADDRESS PROOF (submit any one of the following for each applicant):

- Photocopy of the Utility/telephone bill (not more than 3 months old)
- Photocopy of Social Security Card / Green Card
- Photocopy of Overseas Driving License
- Photocopy of Overseas Bank statement and /or Indian Bank statement having overseas address as mailing address (not more than 3 months old)
- Credit Card Bills /statement (not more than 3 months old)
- Photocopy of Rent Agreement alongwith Utility Bill (not more than 3 months old) in name of Landlord. The Rent Agreement should be valid as on date of account opening
- Photocopy of Appointment Letter issued by the overseas employer for the employment overseas mentioning the complete address
- Original letter issued on its letterhead by the company (Authorized signatory), specifying the purpose of letter issuance as Account Opening.

3. FOR INDIAN ADDRESS PROOF(submit any one of the following for each applicant):

- Valid Indian Passport
- Voter ID card(election card)
- Valid Indian driving license
- Job Card issued by NREGA duly signed by an officer of the State Government
- UID (Aadhaar) Letter / Card issued by the Unique Identification Authority of India (UIDAI) containing details of name, photograph, address and Aadhaar number.

Account Opening by Foreign Tourists:

- Foreign tourists during their short visit to India can open a Non-Resident (Ordinary) Rupee (NRO) account (Current / Savings). Such account can be opened up to a maximum period of 6 months.
- Documents to be taken:
 - *Photo copy of the relevant pages of the current foreign passport(with appropriate visa & immigration endorsement) showing applicant's name, address in the home country, date of birth, date and place of issue, expiry date, photograph and signature. The Bank account can only be opened as per the name mentioned on the passport
 - Photocopy of Social Security Card / Green Card
 - Photocopy of Overseas Driving License

- Copy of valid visa for visit to India & validity of visa.
- Funds remitted from outside India through banking channel or those obtained by sale of foreign exchange brought by the tourists to India can be credited to the NRO account.
- Tourists can freely make local payments through the NRO account. All payments to residents exceeding INR 50,000 can be made only by means of cheques / pay orders / demand drafts
- At the time of departure from India, the Bank may convert into foreign currency ,the balance in the account for payment to the foreign national tourist account holder, provided the account has been maintained for a period not exceeding six months and the account has not been credited with any local funds, other than interest accrued thereon.
- In case of an account that has been maintained for more than six months, applications for repatriation of balance may be made on plain paper to the Foreign Exchange Department of the Regional Office concerned of the Reserve Bank through the Bank maintaining the account.

Account Opening by Foreign Nationals resident in India:

- Foreign nationals employed in India holding valid visas can open and maintain a resident Rupee account in India in terms of Notification No.5/2000-RB dated May 3, 2000 viz., Foreign. Exchange Management (Deposit) Regulations, 2000, as amended from time to time.
- Documents to be taken:
 - *Photo copy of the relevant pages of the current foreign passport(with appropriate visa & immigration endorsement) showing applicant's name, address in the home country,
 - date of birth, date and place of issue, expiry date, photograph and signature. The Bank account can only be opened as per the name mentioned on the passport
 - *Photocopy of valid resident visa /dependant visa/work permit/employment visa issued by the Government of India.
 - *PAN card
 - Photocopy of Company ID card with address.
 - *In case of minors, please attach a photocopy of guardian's passport and guardian's photograph signed on the front. Minor Declaration (available as part of AOF) to be submitted.
 - Contract Letter OR Appointment Letter / Employment Letter from current employer indicating that the applicant is posted in India for employment.
 - Latest Salary Slip (not older than three months)
 - Photocopy of Rent Agreement alongwith Utility Bill (not more than 3 months old) in name of Landlord. The Rent Agreement should be valid as on date of account opening.
- Only funds either received from abroad or they are repatriable in nature or permissible in terms of RBI notification No. FEMA 13/2000 dated 3rd May 2000, as amended from time to time will be repatriated outside India.
- On leaving India after employment ,in order to facilitate such foreign nationals to collect their pending dues in India, Bank may permit foreign nationals to re-designate their resident account

maintained in India as NRO account, to enable them to receive their pending bonafide dues, subject to conditions.

Account Opening by Foreign National Students studying in India:

- Foreign students studying in India holding valid visas can open a Non Resident Ordinary (NRO) bank.
- Documents to be taken:
 - *Photo copy of the relevant pages of the current foreign passport(with appropriate visa & immigration endorsement) showing applicant's name, address in the home country, date of birth, date and place of issue, expiry date, photograph and signature. The Bank account can only be opened as per the name mentioned on the passport.
 - *Photocopy of valid student visa issued by the Government of India.
 - *Letter offering admission from the Educational Institution in India.
- The Foreign National student to submit the following to the branch where the account is opened within a period of 30 days of opening the account:
 - A valid local address proof like photocopy of Rent Agreement alongwith Utility Bill (not more than 3 months old) in name of Landlord. The Rent Agreement should be valid as on date of account opening.
 - Letter from the Educational Institution in India stating that the student is living in a facility provided by the said Educational Institution.
- During this 30 day period, remittance not exceeding USD 1000 will be allowed into the account. The account will have a cap of monthly cap of Rs. 50000/- pending verification of address.
- Students with Pakistani nationality will need prior approval of Reserve Bank of India for opening the account.