

## KYC Check List

The following documents/information are required to be submitted by the person along with the account opening form and other legal documents at the time of opening of the Constituent Subsidiary General Account.

### Type of the organisation

#### Accounts of companies/ financial institutions/banks etc

#### Documents required

- Account opening form
- Memorandum & Articles of Association.(including Certificate of Incorporation and commencement of business).
- Copy of latest Annual report.
- Identification details of the Authorised signatories and the Board of Directors(including DIN and photograph).
- Power of Attorney/Letter of Authority granted to authorized signatories
- PAN proof and any utility Bill for the Operating and Registered address evidence of the Company.
- Copy of statement of current/savings account, if any and IT return.
- Copy of statement of current / savings account,& IT return.
- Copy of RBI licence, if any.
- Net Worth Certificate from Statutory Auditors of the Company.
- Resolution for opening and operating the account.
- Cancelled cheque leaflet of the bank account particulars of which are mentioned on the form
- PMLA undertaking ( By directors of the Company countersigned by authorized signatories)

#### Accounts of trusts & foundations

#### Documents required

- Account opening form.
- Certificate of registration, if registered or PAN Allotment letter / Acknowledged Income Tax Return, if not the Trust is not registered.
- Copy of governing deed/rules/regulations/bye laws as applicable of the client.
- Latest Annual Report.
- PAN Proof and any utility Bill for the Operating and Registered address evidence.
- Trust Deed copy.
- Power of Attorney/letter of authority granted to the authorized signatories as per resolution of Board of trustees.
- Identification details of the Authorised signatories and the Board of Trustees.
- Copy of statement of current/savings account, if any and IT Return.
- Copy of RBI licence, if any.
- Board/ Governing body resolution for opening and operating the account
- Cancelled cheque leaflet of the bank account particulars of which are mentioned on the form
- PMLA undertaking ( By the Trustees countersigned by authorized signatories)

#### Accounts of Individuals

#### Documents required

- (a) Proof of Identity (POI) :
- PAN card with photograph **(Mandatory)**
- In case of Non Photo PAN Card in addition to copy of PAN Card any one of the following

- Passport
- Voter ID Card
- Driving license
- Identity card/document with applicant's Photo, issued by
  1. Central/State Government and its Departments,
  2. Statutory/Regulatory Authorities,
  3. Public Sector Undertakings,
  4. Scheduled Commercial Banks,
  5. Public Financial Institutions,
  6. Colleges affiliated to Universities (**this can be treated as valid only till the time the applicant is a student**), (this can be treated as valid only till the time the applicant is a student),
  7. Professional Bodies such as ICAI, ICWAI, ICSI, Bar Council etc., to their Members, and
  8. Credit cards/Debit cards issued by Banks.

- (b) **Proof of Address:** any one of the following
- 1) Ration card, Passport, Voter ID Card, Driving license   
Or
  - 2) Latest Bank Passbook/Bank Account Statement (not more than 3 months prior to the date of application, at least one transaction must have taken place in the last one month from the date of application)   
Or
  - 3) Verified copies of the latest. 
    - a) Electricity bills.
    - b) Landline/Mobile (not more than 3 months prior to the date of application)and
    - c) Leave and License agreement / Agreement for sale.
  - PMLA undertaking ( By the individual himself and countersigned by the authorized person if any)
  - Power of Attorney/letter of authority granted to the any other person to open and operate the account.
- VII. Self-declaration by High Court & Supreme Court judges, giving the new address **in respect of their own accounts.** (If any)
- 3) In case of joint holdings, collection of the Proof Of identity and Proof of address documents of all the Joint Holders shall be mandatory.

#### Accounts of HUFs

### Documents required

- 1) Units can only be held in the name of Karta on behalf of the HUF
- 2) Copy of PAN Card of the HUF.
- 3) Latest Bank Passbook & Bank account statement (not more than 3 months prior to the date of application).
- 4) Alternately, any of the documents listed for proof of address for an individual can be provided by the karta.
- 5) List of authorized signatories
- 6) PMLA undertaking ( By the karta and countersigned by the authorized person if any)

#### Accounts of Partnership firms

### Documents required

- Certificates of Registration, in case of registered Partnership Firms.
- Partnership deed.
- PAN Card copy of the firm
- Identification details of partners and authorized signatories.
- Specimen signature card
- Any other officially valid documents in respect of holding a power of attorney to transact (Authorised Signatories List and resolution / authority to invest).
- Bank account details including bank statement.
- PMLA Undertaking ( By partners of the Firm countersigned by authorized signatories ( if other than partners)