

Entity	Guidelines / Documents to be Obtained
LLP	<ul style="list-style-type: none"> • Non-Individual ReKYC form to be collected • PAN in the name of LLP • Certificate of Incorporation • Latest LLP agreement (Along with Old chains of deed/agreement) • Latest list of Designated Partners on Letter head with DPIN signed by Designated Partner. This list should match with MCA site or else Form 3 / 4 should be provided with ROC receipt. • Address proof in the name of LLP as per KYC guidelines • Revised Non-Individual FATCA/CRS Annexure is mandatory • In case of regulated entity, copy of license / approval from the respective regulator (e.g. RBI / SEBI / IRDA / NHB / etc.) • Signature on form and documents to be taken as per MOP in the account. • Photograph, ID & Address proof of Authorized signatories & Individual Beneficial Owner, as per KYC policy. <p>MCA site Company Master printout (Status of Company should be " Active")</p>
I. Registered Trust/Association/Society/Club/Private University/Parent-Child Entity	<ul style="list-style-type: none"> • Signature on RE-KYC form and self-attestation documents to be taken as per MOP in the account. • Existing Customer ID cannot be quoted for RE-KYC in case of AUS and Individual Beneficial Owners. Fresh KYC documents have to be obtained <ol style="list-style-type: none"> 1. Non-Individual RE-KYC form along with AML details duly filled 2. PAN in the name of the entity 3. Copy of Trust Deed/ Byelaws/MOA/Association Deed/Association Agreement/Constitutional document/Any other acceptable constitutional document-Original along with the amendment document (if any) <p>Note: In case of university: -</p> <ul style="list-style-type: none"> • Extracts of the relevant State/Central Act (Gazette Notification confirming passing of a separate Act for the establishment and incorporation of the particular Private University) • Copy of Byelaws/Rules and Regulations of the University (if available) • Sponsoring body's KYC document to be obtained <ul style="list-style-type: none"> ○ PAN Card/E-PAN/PAN Number, ○ Valid address proof, ○ Valid Registration Certificate/Certificate of Incorporation, ○ Constitutional document i.e., Copy of Trust Deed/Byelaws/MOA and AOA etc. Original and Amended document (if any), OR Existing RE-KYC compliant/Active/Live Customer ID for the Sponsoring Body KYC's can be quoted <ol style="list-style-type: none"> 4. Valid Registration certificate proof required registered with any State or Central Government/ Sub-Registrar of Assurances/Local Charities Commissioner/Registering Authority/Wakf Board/Election Commission <p>Note: In case of university: Valid Affiliation certificate of the University issued by UGC.</p> <ol style="list-style-type: none"> 5. Latest list of present/current trustees/governing body members along with proof of appointment 6. Mailing address proof in the name of the entity

	<p>7. Annexures: Beneficial Owner Declaration (Annexure I), FATCA-CRS and CKYC Annexure.</p> <p>8. Valid KYCs (OVD-ID and Address Proof) of AUS and Beneficial Owners to be obtained as per the prevailing KYC Circular along with PAN and latest colour photograph</p> <p>9. <u>In case of Parent-Child entity: following additional documents to be obtained-</u></p> <ul style="list-style-type: none"> • ID Proof in name of the Child Entity i.e., Valid Affiliation/Registration Certificate/License • Mailing address proof in the name of the child entity • PAN in the name of the child entity (if available) OR Parent Entity PAN to be obtained <p>Note: All other KYC documents of the Parent entity i.e. Trust/Society etc. have to be obtained</p> <p>10. <u>If the entity maintains a savings account –</u></p> <ul style="list-style-type: none"> • Income Tax Certificate issued as Form 10AC/10AD under section 12A/12AA/10(23C) OR • Societies registration certificate which is registered under the Societies Registration Act, 1860 or any other corresponding law in force in a State or a Union Territory except societies registered under the State Co-operative Societies Acts and specific state enactment creating Land Mortgage Banks needs to be obtained OR • Annexure R declaration (Refer Attachment 7) (on the stamp paper of value as per applicable State Stamp Act Rules) if the entity income is exempt under any other section of Income Tax Act 1961, as exception cases with approval from RBB BBH and GIB Business Head along with proper justification from the customer <p>Note:</p> <ul style="list-style-type: none"> • Apartments/Flat Owners Association/Residential Welfare Association/Housing Societies etc. if registered under Societies Registration Act, 1860 or any other corresponding law in force in a State or a Union Territory are eligible to hold only current account and cannot hold Savings account • If the customer is unable to provide the eligibility document to maintain a savings account, then the existing savings account to be closed and a new current to be opened with complete account opening KYC documentation as per the extant process
<p>II. Unregistered Trust/Association/Entity</p>	<p>1. Non-Individual RE-KYC form along with AML details duly filled</p> <p>2. PAN in the name of the entity</p> <p>3. Copy of Trust Deed/Byelaws/MOA/Association Deed/Association Agreement/Joint Venture Deed/Joint Venture Agreement/Constitutional document (Unregistered)-Original along with the amendment document (if any) as legal existence proof</p> <p>4. If the Trustee/Member is Trusteeship Company/Non-Individual Entity-</p> <p>a. KYC documents of the trusteeship company/non-individual entity to be obtained:</p> <ul style="list-style-type: none"> • Copy of PAN Card/E-Pan/Pan Number, • Valid Address proof, • Certificate of Incorporation (can also be taken as address proof)

	<ul style="list-style-type: none"> • MOA and AOA, LLP Deed, Partnership Deed etc. OR Existing RE-KYC compliant/Active/Live Customer ID can be quoted for the entity KYC documents • The latest list of directors/partners/designated partners to be obtained on the letter head of the entity • the letter head of the entity <p>Note: List of directors/designated partners and status of the Company to be verified from MCA site by the Branch Delegated Authority/Branch Manager as per the extant process</p> <p>1. SEBI Registration Certificate (For the AIF Fund)</p> <p>Note: If the account opened is of a scheme under the AIF Fund, then the necessary copy of intimation of PPM to SEBI for the scheme is required</p> <p>2. Latest list of present/current trustees along with proof of appointment</p> <p>3. Mailing address proof in the name of the trust</p> <p>4. Annexures: Beneficial Owner Declaration (Annexure I), Revised FATCA-CRS and CKYC Annexure</p> <ul style="list-style-type: none"> • Valid KYCs (OVD-ID and Address proof) of AUS and Beneficial Owners to be obtained as per the prevailing KYC Circular along with PAN and latest colour photograph
<p>III. AIF (Alternative Investment Fund) formed as Trust</p>	<p>5. Non-Individual RE-KYC form along with AML details duly filled</p> <p>6. PAN in the name of the trust</p> <p>7. Copy of Trust Deed-Original along with the amendment document (if any)</p> <p>8. If the Trustee/Authorised Signatories is from the Trusteeship Company/Investment Manager/Non-Individual Entity-</p> <p>a. KYC documents of the Trusteeship Company/Investment Manager/Non-Individual entity to be obtained: -</p> <ul style="list-style-type: none"> • Copy of PAN Card/E-Pan/Pan Number, • Valid Address proof • Certificate of Incorporation (can also be taken as address proof) • MOA and AOA, LLP Deed, etc. OR Existing RE-KYC compliant/Active/Live Customer ID can be quoted for the entity KYC documents • The latest list of directors/designated partners to be obtained on the letter head of the entity <p>Note: List of directors/designated partners and status of the Company to be verified from MCA site by the Branch Delegated Authority/Branch Manager as per the extant process</p> <p>9. SEBI Registration Certificate (For the AIF Fund)</p> <p>Note: If the account opened is of a scheme under the AIF Fund, then the necessary copy of intimation of PPM to SEBI for the scheme is required</p> <p>10. Latest list of present/current trustees along with proof of appointment</p> <p>11. Mailing address proof in the name of the trust</p> <p>12. Annexures: Beneficial Owner Declaration (Annexure I), Revised FATCA-CRS and CKYC Annexure</p> <ul style="list-style-type: none"> • Valid KYCs (OVD-ID and Address proof) of AUS and Beneficial Owners to be obtained as per the prevailing KYC Circular along with PAN and latest colour photograph

<p>IV. Employee Retirement Benefit Trust – Gratuity/Superannuation/ Provident Fund /Pension/Employee Welfare /ESOP Trusts</p>	<ol style="list-style-type: none"> 1. Non-Individual RE-KYC form along with AML details duly filled 2. PAN in the name of the trust 3. Copy of Trust Deed (unregistered)-Original along with the amendment document (if any) as legal existence proof 4. Additionally, KYC documents of the Parent Corporate to be obtained: - <ul style="list-style-type: none"> • Copy of PAN Card/E-Pan/Pan Number, • Valid Address proof, • Certificate of Incorporation, • Constitutional Document i.e., MOA and AOA, LLP Deed, Partnership Deed etc. OR Existing RE-KYC compliant/Active/Live Customer ID for the Parent Corporate KYC's can be quoted • The latest list of directors/partners/designated partners to be obtained on the letter head of the entity <p>Note: List of directors/designated partners and status of the Company can be verified from MCA site by the Branch Delegated Authority/Branch Manager as per the extant process</p> <ol style="list-style-type: none"> 5. Latest list of present/current trustees along with proof of appointment 6. Mailing address proof in the name of the trust 7. Annexures: Beneficial Owner Declaration (Annexure I), Revised FATCA-CRS and CKYC Annexure 8. Valid KYCs (OVD-ID and Address proof) of AUS and Beneficial Owners to be obtained as per the prevailing KYC Circular along with PAN and latest colour photograph 9. <u>If the entity maintains a savings account –</u> Certified copy of Income Tax Recognition/Approval Certificate issued by Income Tax (Applicable only for Gratuity/Superannuation/Pension Trusts) Certified copy of 'Exemption approval' issued by EPFO in case of Provident Fund Trust or IT approval <p>Note:</p> <ul style="list-style-type: none"> • If the customer is unable to provide the eligibility document to maintain a savings account, then the existing savings account to be closed and a new current to be opened with complete account opening KYC documentation as per the extant process • Employee Welfare and ESOP Trusts are not eligible to hold savings account
<p>V. Diplomatic Mission– Embassies/Consulates</p>	<ol style="list-style-type: none"> 1. Non-Individual RE-KYC form along with AML details duly filled 2. Copy of Appointment Letter of the Consulate General/Ambassador/Finance Head/Authorized Signatory. If the Consulate General/Ambassador has given a letter with the names of authorized signatory, then appointment proof is not required for them. For person signing the letter or authorized signatory his Official Id Card or Website update will also be sufficient as appointment proof 3. Mailing address proof to be obtained in the name of the consulate office/ Embassy (if request letter has the address mentioned of the consulate/embassy – same can be considered as address proof) or screenshot of Embassy website mentioning the address 4. CKYC Annexure

5. **Valid KYCs of AUS-**

a. **Indian Nationals: -**

- Valid KYC documents (Latest colour photograph, valid ID, and Address Proof to be obtained as per the prevailing KYC Circular)
- PAN card/E-PAN/PAN number

Note: Non-DBT consent-applicable only if Aadhaar is provided as an OVD (**ID and Address proof**)

b. **Foreign Nationals/Diplomat: -**

- Valid KYC Documents (Latest colour photograph, valid ID, and Address Proof to be obtained as per the prevailing KYC Circular)

Note: In case mailing address is different than the address proof submitted - Confirmation of mailing address to be obtained on the Embassy letter head. Address given on Embassy/Consulate letterhead signed by Consulate General/Ambassador can be considered as address proof

- Form 60
- Passport copy of the Diplomats with visa stamped or if visa stamped is unavailable then website details of latest Treaty Agreement copy of the origin country of the entity to be obtained. This Treaty agreement if not self-attested then even Branch Manager confirmation of downloaded by himself in branch will be sufficient
- Diplomat ID Card issued by State Government to be obtained

6. Valid Signature and OVD (**ID proof**) of all non-AUS persons signing the Request Letter/Resolution/any other AOD's to be obtained

- **Note:** Beneficial Owner Declaration (Annexure I) and FATCA is not mandatory (**waived off**) for Diplomatic Mission Accounts

• **Identification of Section 8/25 company:**

S No	Incorporation Section in COI (Certificate of Incorporation)	CIN Number bears -	Additional Document to be obtained
1	Section 8 under Companies Act 2013	NPL	NA
2	Section 8 under Companies Act 2013	PTC	License under Section 8
3	Section 7 under Companies Act 2013	NPL	License under Section 8
4	Under Companies Act 1956	NPL	License under Section 25
5	Section 25 under Companies Act 1956	NPL	NA
6	Section 25 under Companies Act 1956	PTC	License under Section 25

1. Non-Individual RE-KYC form along with AML details duly filled
2. PAN in the name of the entity
3. Certificate of Incorporation/Commencement of Business
4. The latest list of directors on the letter head of the entity to be obtained and it should be signed by the Director or Company Secretary (**Their names should match with MCA site**). If there is any mismatch, then Form 32/DIR 12 along with ROC receipt for the appointment or resignation to be obtained as per the latest prevailing KYC circular

Note:

- List of directors and status of the Company to be verified from MCA site by the Branch Delegated Authority/Branch Manager as per the extant process
- ROC receipt is not a mandatory requirement provided BDA/PBA has verified the documents on official website of MCA and printout of the

VI. Section 25/8 Companies

	<p>verification is attached with the instruction duly authenticated by BDA/PBA</p> <p>5. Address proof in the name of the entity</p> <p>6. Annexures: Beneficial Owner Declaration (Annexure I), Revised FATCA-CRS and CKYC Annexure</p> <p>7. Valid KYCs (OVD-ID and Address proof) of AUS and Beneficial Owners to be obtained as per the prevailing KYC Circular along with PAN and latest colour photograph</p> <p>8. <u>If the entity maintains a savings account-</u></p> <ul style="list-style-type: none"> • Certificate of Incorporation under Section 25/8 OR • License under section 25/8 (1) of the Companies Act, 2013 <p>Note:</p> <ul style="list-style-type: none"> • If the customer is unable to provide the eligibility document to maintain a savings account, then the existing savings account to be closed and a new current to be opened with complete account opening KYC documentation as per the extant process
<p>Sole Proprietor</p>	<ul style="list-style-type: none"> • ReKYC Form - Sole Prop to be collected • CAT A Existence proof* in the name of firm • CAT B Existence proof* in the name of firm (At least one document from CAT A is mandatory) • Address proof of firm • Revised Individual FATCA/CRS Annexure is mandatory • In case of regulated entity, copy of license/approval from the respective regulator (e.g. RBI / SEBI / IRDA / NHB / etc.) • Photograph, ID & Address proof of Authorised signatories, as per KYC policy • Name of proprietor should be established at least from one of the existence proof. <p>*Existence proof should contain firm name as well as proprietor's name</p>
<p>HUF</p>	<ul style="list-style-type: none"> • ReKYC Form - HUF to be collected • PAN Card in the name of HUF • Address proof in the name of HUF • HUF declaration signed by All Co-parceners and Karta • Revised Non-Individual FATCA/CRS Annexure is mandatory • In case of regulated entity, copy of license/approval from the respective regulator (e.g. RBI / SEBI / IRDA / NHB / etc) • Photograph, ID & Address proof of Authorised signatories & Individual Beneficial Owner, as per KYC policy.
<p>Partnership Firms</p>	<ul style="list-style-type: none"> • Non-Individual ReKYC form to be collected • PAN Card in the name of Firm • Partnership Deed (Along with old chain of deed) • Address proof of Partnership firm • Registration Certificate if the Partnership Firm is Registered with registrar of firms. • Revised Non-Individual FATCA/CRS Annexure is mandatory

	<ul style="list-style-type: none"> • In case of regulated entity, copy of license / approval from the respective regulator (e.g. RBI / SEBI / IRDA / NHB / etc.) • Signature on ReKYC form and documents to be taken as per MOP in the account. • Photograph, ID & Address proof of Authorised signatories & Individual Beneficial Owner, as per KYC policy.
Government/ Local Authority	<ul style="list-style-type: none"> • Non-Individual Re-KYC form to be collected • Address proof in the name of Government or Local authority or CPV • PAN / Form 60 in the name of the authority - If applicable and not already updated in System. • Revised Non-Individual FATCA/CRS Annexure is mandatory • Signature on Re-KYC form and documents to be taken as per MOP in the account. • Photograph, ID & Address proof of Authorised signatories & Individual Beneficial Owner, as per KYC policy. •
Private Ltd Companies/ Public Ltd companies	<ul style="list-style-type: none"> • Non-Individual ReKYC form to be collected • PAN in the name of entity • Certificate of Incorporation • Latest list of Directors on Letter head signed by Director or CS (This should match with MCA site. If there is mismatch then Form 32 with ROC receipt for appointment or resignation as per latest KYC circular • Address proof in the name of company as per KYC guidelines • Certificate of Commencement of Business in the name of company (Applicable for Limited Companies registered under companies act 1956) • Revised Non-Individual FATCA/CRS Annexure is mandatory • In case of regulated entity, copy of license / approval from the respective regulator (e.g. RBI / SEBI / IRDA / NHB etc.) • Signature on ReKYC form and documents to be taken as per MOP in the account • Photograph, ID & Address proof of Authorised signatories & Individual Beneficial Owner, as per KYC policy. • MCA site Company Master printout (Status of Company should be "Active").