

KYC Document Checklist

1. Salaried cases
2. Self Employed individual cases- includes applicants having proprietorship firms, co-applicants in Partnership/Private Ltd. firms

Sr. No.	A. List of KYC documents - For Individual applicants (As per RBI policy) wherein Permanent address is same as Current address (any one)	ID proof	Approved KYC as Address proof	Signature proof
1	Voter's Identify Card issued by Election commission of India	Yes	Yes	
2	Valid Passport	Yes	Yes	
3	Valid Driving License. Learning License not permitted.	Yes	Yes	
4	PAN Card (additional address proof to be collected).	Yes	No	
5	Letter issued by the Unique Identification Authority of India containing details of name, address and Aadhar number or Aadhar card. Acknowledgement receipt is not acceptable	Yes	Yes	
6	Job card (with photo) issued under Mahatma Gandhi National Rural Employment Guarantee Act (NREGA) duly signed by an authorised officer of the State Government.	Yes	Yes (if it is with address)	
<p>Note: As per RBI Circular RBI/2015-16/213 (DBR.AML.BC. No. 46/14.01.001 /2015-16) dated October 29, 2015, we may accept a copy (which is self-certified and OSV done) of marriage certificate issued by the State Government or Gazette notification indicating change in name together with a self-certified copy of the 'officially valid document' in the existing name of the person.</p>				
In case of Low Risk Customers				
7	Identity card with applicant's photograph issued by Central / State Government Departments (like Photo Ration card), Statutory / Regulatory Authorities (like ICAI, ICSI, ICWAI member ID card), Public Sector Undertakings (IOC, BPCL, HPCL employee ID card), Scheduled Commercial Banks (Banks like SBI, PNB, ICICI, etc..) and Public Financial Institutions	Yes	Yes (if it is with address)	
8	Letter issued by a gazette officer, with a duly attested photograph of the person Only acceptable with photograph.	Yes	Yes (if it is with address)	
9	Utility bill which is not more than two months old of any service provider (electricity, telephone, post-paid mobile phone, piped gas, water bill);	No	Yes	
10	Property Tax or Municipal Tax receipt for the owned accommodation;	No	Yes	
11	Bank account or Post Office savings	Yes	Yes	

	bank account statement; (can be accepted as ID proof if photo attested)			
12	Pension or family pension payment orders (PPOs) issued to retired employees by Government Departments or Public Sector Undertakings, if they contain the address	No	Yes	
13	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. Similarly, leave and license agreements with such employers allotting official accommodation	No	Yes	
14	Documents issued by Government departments of foreign jurisdictions and letter issued by Foreign Embassy or Mission in India. (Work/Resident Permit, Social Security Card, Green Card etc.)	No	Yes	

Sr. No.	B. List of KYC documents - For Individual applicants wherein Permanent address is different from Current address	ID proof	Address proof	Signature proof
Note: In addition to above KYC documents for both ID & address, we need to collect any ONE of the following address documents as proof for current address.				
1	Voter's Id	Yes	Yes	NO
2	Utility Bills - Telephone (land or Mobile) / Electricity (in applicant's name). Not greater than 3 full calendar months old. Example: If file log in has been done on 20th April 2010 then last three months would imply Jan 2010 onwards. –		Yes	NO
	PAN Card	Yes	NO	Yes
3	Passport	Yes	Yes	Yes
4	Valid Driving License. Learning License not permitted.	Yes	Yes	Yes
5	Life Insurance Policy. If the address has changed since then. The applicant needs to provide the latest Renewal premium paid receipt reflecting the new address, along with policy.	NO	Yes	NO
6	Municipal/Corporation tax / Corporation Water tax / Water charges payment voucher or bill. Not	NO	Yes	NO

	more than 3 full calendar months old.			
7	Printed Gas bill / Gas receipt with the address clearly mentioned. Not more than 3 full calendar months old. Gas Book not accepted.	NO	Yes	NO
8	Printed Bank statement having the customer's current residential address. E-statements are also acceptable (along with a ATM generated mini statement with overlapping transactions with the E-statements). Bank passbooks (with entries more than 6 month old). above documents can be accepted as ID proof if it has photo affixed with bank manager sign and seal	Yes (if photo affixed)	Yes	NO
9	Registered sale deed or sale agreement.	Yes (if photo affixed)	Yes	NO
10	Registered lease deed or leave and license agreement (rent agreement). At least 6 months old document either franked or on stamp paper. The stamp paper date / franking date should confirm the age of the document.	NO	Yes	NO
11	RC copy of 4 wheeler.	NO	Yes	NO
12	Ration card. (if the photo ration card has a family photo and the applicant's part of the family photo, then the document is a valid ID proof)	Yes (if photo affixed)	Yes	NO
13	Allotment letter issued from Government departments for government employees can be taken as address proof. Should have name and sign of issuing authority	Yes (if photo affixed)	Yes	NO
14	Employee ID card (For government employees & CAT- A Company only).	Yes	NO	NO
15	Letter issued by the Unique Identification Authority of India containing details of name, address and Aadhar number or Aadhar card. Acknowledgement receipt is not acceptable	Yes	Yes	NO
16	Government Medical insurance card	Yes	NO	NO
I.	In cases where any of the above listed valid address proof documents are NOT available (section B). Address proof in the name of PARENT / CHILDREN / SPOUSE together with a relationship proof document establishing the relationship may be accepted. Acceptable Relationship Proof for applicant staying in the residence of a relative (Parent / Child /			

	Spouse); Marriage Certificate, Birth Certificate, Passport, PAN Card, Voter's Id, Ration Card.
II.	In the above situation, it is mandatory to collect the KYC of the person whose address proof is being taken.
III.	A declaration from the address proof holder that he is aware that his relatives (exact relation) have applied for a loan and he has no objection.
Note:	
1	The above list is applicable to all new borrower segments.
2	KYC documents are not required to be collected for existing borrower segment in case there is no change in address. IN case of change of address or change in name/surname above KYC policy will apply.
3	In case the existing borrower segment, new KYC documents will have to be collected if the loan is tagged as PEP.