



### KYC Document Check list to open NRI Account Online

Please provide one document under each category as per your NRI / PIO / OCI status

Proof of Identity

Proof of NRI status

Proof of communication address (either Overseas address / Indian address)

Passport size colour photograph (to be affixed on page 1 of the account opening form)

#### For NRIs

| Tick                     | Document   | ID Proof | NRI Status Proof | Communication Address  |                      |
|--------------------------|--|----------|------------------|------------------------|----------------------|
|                          |  |          |                  | Overseas Address Proof | Indian Address Proof |
| <input type="checkbox"/> | Copy of valid Indian Passport (First and Last Page)  | Yes      | No               | No                     | Yes                  |
| <input type="checkbox"/> | Copy of valid Visa - any one of the following(Employment / Residence / Student / Dependent/ Permanent Resident permit / Work permit)   | No       | Yes              | No                     | No                   |
| <input type="checkbox"/> | Family card/ Trade License /Government issued document / Government ID card mentioning the overseas address  | No       | No               | Yes                    | No                   |
| <input type="checkbox"/> | Driving License bearing photo, expiry date & complete address  | No       | No               | Yes                    | Yes                  |
| <input type="checkbox"/> | Utility Bills : Electricity, Gas, Phone,Water Connection (not older than 2 months from the date of application)  | No       | No               | Yes                    | No                   |
| <input type="checkbox"/> | Lease/ Rent / leave and license agreement indicating the address of the customer duly registered with government or similar registration authority. (Registration of rent agreement not mandated for US and European countries)/Registered purchase / sale deed or agreement | No       | No               | Yes                    | No                   |
| <input type="checkbox"/> | Valid Employment contract / offer letter / Employer's certificate / Appointment Letter / Foreign University / Company ID card  | No       | No               | Yes                    | No                   |
| <input type="checkbox"/> | Property or Municipal tax receipt  | No       | No               | Yes                    | No                   |
| <input type="checkbox"/> | Bank Statement / Credit Card Statement (Showing 3 customer induced transactions - not older than 3 months from the date of application)  | No       | No               | Yes                    | No                   |
| <input type="checkbox"/> | Voter ID card (election card)  | No       | No               | No                     | Yes                  |
| <input type="checkbox"/> | Aadhaar Card (attested redacted copy with only last 4 numbers of Aadhaar visible)  | No       | No               | No                     | Yes                  |
| <input type="checkbox"/> | Job Card issued by NREGA duly signed by an officer of the State Government   | No       | No               | No                     | Yes                  |
| <input type="checkbox"/> | Letter issued by National Population Register mentioning details of name and address   | No       | No               | No                     | Yes                  |
| <input type="checkbox"/> | Passport size colour photograph(To be stuck on the Application form, in the provided space, with signature across)   | -        | -                | -                      | -                    |

#### For PIOs/OCIs

| Tick                     | Document   | Id Proof | PIO/OCI Status Proof | Communication Address  |                      |
|--------------------------|--|----------|----------------------|------------------------|----------------------|
|                          |  |          |                      | Overseas Address Proof | Indian Address Proof |
| <input type="checkbox"/> | Valid Foreign Passport (First and Last Page)   | Yes      | Yes                  | Yes                    | NA                   |
| <input type="checkbox"/> | PIO card / OCI card/Government ID card   | No       | Yes                  | Yes                    | NA                   |
| <input type="checkbox"/> | Driving License bearing photo, expiry date & complete address  | No       | No                   | Yes                    | NA                   |
| <input type="checkbox"/> | Utility Bills : (Electricity, Land line, Sewage Services, Gas, Water Connection) not older than 2 months from the date of application  | No       | No                   | Yes                    | NA                   |
| <input type="checkbox"/> | Bank Statement / Credit Card Statement (Showing 3 customer induced transactions - not older than 3 months from the date of application)  | No       | No                   | Yes                    | NA                   |
| <input type="checkbox"/> | Lease/ Rent / leave and license agreement indicating the address of the customer duly registered with government or similar registration authority. (Registration of rent agreement not mandated for US and European countries)/Registered purchase / sale deed or agreement | No       | No                   | Yes                    | NA                   |
| <input type="checkbox"/> | Valid Employment contract / offer letter / Employer's certificate / Appointment Letter / Foreign University / Company ID card  | No       | No                   | Yes                    | NA                   |
| <input type="checkbox"/> | Property or Municipal tax receipt  | No       | No                   | Yes                    | NA                   |
| <input type="checkbox"/> | Passport size colour photograph(To be stuck on the Application form, in the provided space, with signature across)   | -        | -                    | -                      | -                    |

**Imp :**

1. In case your signature on the Account Opening Form is different from the signature on the Passport/Existing Account, you are required to submit any of the following document in addition to the list of documents mentioned above:1) Government issued Photo ID proof carrying the new / current signature2) A self-signed personalized cheque from existing NRE / NRO account3) Notarized affidavit confirming the current signature

**List of Regulated Entities for Third Party Attestation**

The copy of KYC documents for account opening should be duly attested by any one of the following authorities;

- 1- Indian Embassy
- 2- Customer's overseas banker
- 3- Overseas branch of any Indian nationalized bank
- 4- Notary Public abroad
- 5- Judge/Magistrate
- 6- Justice of Peace (**Only for Australian residents**)

**Alternate Acceptable Document**

**Only for Saudi Arabia, Qatar & Kuwait**, in lieu of attested copy of Visa/Resident Permit/Card, original "NRI Certificate" issued by Indian Embassy or its copy duly attested by Indian Embassy