

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)	No	Yes	No	No
<input type="checkbox"/>	Permanent Resident permit / Work permit / Family card/ Trade License /Government issued document / Government ID card mentioning the overseas address	No	Yes	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
2. For PIO/OCIs overseas address proof is mandatory

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 Australia & New Zealand residents**)
- 7- Apostille Certification

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 along with self-attested copy of Visa/Resident Permit/Card