

Account Opening Requirement

I) Proof of Identity : (Any one of the following)

1. Photocopy of PAN Card.
2. Photocopy of valid Passport (Page containing the date of expiry also to be attached)
3. Photocopy of Voter Identity Card.
4. Photocopy of Driving License (Page containing the date of expiry also to be attached)
5. Identity card / documents with applicant's photo, issued by
 - a) Central / State Government and its department,
 - b) Statutory / Regulatory Authorities,
 - c) Public Sector Undertakings,
 - d) Scheduled Commercial Banks,
 - e) Public Financial Institutions,
 - f) Professional Bodies such as ICAI, ICWAI, ICSI, Bar Council etc., to their members.

II) Proof of Address : (Any one of the following) – (Provide the entire address written on the form matches with the proof)

1. Photocopy of Ration Card.
2. Photocopy of valid Passport (Page containing the date of expiry also to be attached). (copy of expiry date also to be submitted)
3. Photocopy of Voter Identity Card.
4. Photocopy of Driving License (Page containing the date of expiry also to be attached). (copy of expiry date also to be submitted)
5. Photocopy of Telephone or Electricity Bill (Govt. entity only & should not be more than 2 months old)
6. Photocopy of Leave-License / Purchase Agreement.
7. Photocopy of Bank Pass Book.
8. Photocopy of Bank Statement attested by Bank Official. (Not more than 2 Quarter old)
9. Self-declaration by High Court & Supreme Court judges, giving the new address in respect of their own A/c.
10. Identity card / documents with address, issued by
 - a) Central / State Government and its department,
 - b) Statutory / Regulatory Authorities,
 - c) Public Sector Undertakings,
 - d) Scheduled Commercial Banks,
 - e) Public Financial Institutions,
 - f) Professional Bodies such as ICAI, ICWAI, ICSI, Bar Council etc., to their members.

III) Photocopy of cheque leaf of Bank account number mentioned on the form to verify the Bank MICR No.

IV) Email Id & Mobile No. is mandatory.

V) Latest photograph signed by client.

For HUF:-

1. Signed photograph of Karta is required
2. PAN card of HUF
3. PAN card of karta
4. Address Proof of karta
5. Address Proof of HUF (Bank passbook of HUF indicating its existence)
6. Photocopy of cheque leaf of Bank account number mentioned on the form to verify the Bank MICR No.
7. HUF Stamp is required wherever the client signs on the agreement.
8. Authority Letter should be fill up by all the existing members of the family of HUF.
9. No Joint names & Nominee allowed for HUF accounts.

For Minor:-

The account opened in the name of the minor cannot have second and third holders. Further there can be no nominee for minor account. The Guardian has to sign on behalf of the minor.

1. Birth Certificate of the minor. (Notarized)
2. Guardian's proof of address.
3. Guardian's proof of identity.
4. Photograph of the Minor & Guardian.
5. Photocopy of cheque leaf
6. Minor PAN Card.

For N.R.I. (Non Resident Indian) Client:-

1. Latest photograph signed by the client.
2. Photocopy of valid passport (page containing the date of expiry also to be attached)
3. Proof of local address.
4. Proof of foreign address.
5. Photocopy of cheque leaf of bank account number (NRE or NRO) mentioned on the form to verify the bank MICR No.
6. PAN card of NRI.
7. FEMA Declaration.
8. Photocopy of KYC documents/proofs and pan card are attested by the Indian embassy / consulate general / notary public / any court / magistrate / judge / local banker in the country where the NRI resides., affixing "VERIFIED WITH ORIGINAL" stamp.

For Partnership Firm:-

The account cannot be opened in the name of a partnership firm.
It has to be opened in the name of the partners, as an individual account.

IN DP ACCOUNT OPENING FORM:-

1. Minor details like name of the branch, name of the client & address and other details of the client required to be mentioned in the form and Agreement.
2. Signatures are required on all pages of the agreement.
3. All the details (Name & address of the client) must be filled.
4. Name, Address & Signature of the witness are compulsory. (Please note that 1 witness is required to sign on behalf of the client)
5. Please note that if the signature on the form & the proof provided differs, the form will be liable for rejection. In such cases the client has to get his signature verified by the banker.
6. Nominee details must be supported by 2 witnesses (Name, Address & signature).
7. Please note that joint accounts cannot be opened in case of Minor accounts and HUF accounts.
8. In case of any corrections on the application form & agreement holders have to counter sign at place of the correction.