

Documents required for opening of a Savings Bank Account

Following documents are required to be submitted by different types of entities for opening Savings Bank account. Originals of documents for reference and verification are required to be presented and certified true copies to be submitted for bank's record;

Individuals

Proof of identity (any one of the following)

- Passport
- PAN card or Form No. 60 / 61 (as applicable)
- Voter's Identity Card
- Driving License
- Job Card issued by NREGA duly signed by an officer of the State Govt
- The letter issued by the Unique Identification Authority of India (UIDAI) containing details of name, address and Aadhaar number
- Identity card (subject to the bank's satisfaction)
- Letter from a recognized public authority or public servant verifying the identity and residence of the customer to the satisfaction of bank

Proof of Address (any one of the following)

- Telephone bill
- Bank account statement
- Letter from any recognized public authority
- Electricity bill
- Ration card
- Letter from employer (subject to satisfaction of the bank)
- A rent agreement indicating the address of the customer duly registered with State Government or similar registration authority.

In case any document alone suffices the purpose of both identity and address, no separate documents for the same shall be required.

Following additional documents shall be required as below;

Accounts of minors

- If guardian is appointed by the court, order of the court for the same
- In case the guardian is illiterate, birth date certificate of the minor from the competent authority

Trusts & foundations

- Certificate of registration
- Power of Attorney granted to transact business on its behalf
- Any officially valid document to identify the trustees, settlers, beneficiaries and those holding Power of Attorney, founders/managers/ directors and their addresses
- Resolution of the managing body of the foundation/ association
- Telephone bill

In addition to the above, account opening form, customer information form etc. duly filled in and authenticated are required to be submitted.

Documents in proof of identity and addresses of the individual/s involved as proprietor / partners / directors / trustees / authorized signatories etc. are required to be submitted as required under KYC norms.