

## Individual (NRI-NRO) account KYC Checklist

You are requested to duly fill in and sign the Individual (NRI-NRO) KYC form and submit the same along with a certified copy of the requisite KYC documents as stated below:

### 1. Individual (NRI-NRO) KYC form checklist:

No.	Particulars	Instruction	Mandatory
1	KYC Form (Part 1, Part 2, Annexure-A, Risk Profile)		Mandatory
2	ICCL Form		Mandatory
3	NCL Form		Mandatory
4	Photograph to be affixed on KYC Form and Sign across the photograph		Mandatory
5	PAN		Mandatory
6	Proof Of Identity	Refer Point 2	Mandatory
7	Proof of Address - Correspondence / Local Address	Refer Point 2	Mandatory
8	Proof of Address - Overseas Address	Refer Point 2	Mandatory
9	Bank Proof (NRO Bank Account (Non-PIS account only))	Refer Point 2	Mandatory
10	Demat Proof	Refer Point 2	Mandatory
11	Proof of NRI / OCI Status In case of Indian Passport - Valid Passport & Visa (Work/Student/Employment/Resident permit etc.) In case of Foreign Passport - Valid Passport & Copy of PIO/OCI Card		Mandatory

## Individual (NRI-NRO) account KYC Instructions

### 2. Acceptable KYC Documents:

#### a. Pan Card

#### b. Proof of Identity: Any one of the official valid documents

- i. Aadhaar Card
- ii. Passport
- iii. Voter ID Card
- iv. Driving License
- v. NREGA Job Card
- vi. NPR
- vii. Others (any document notified by Central Government)

Note: If driving license number or passport is provided as proof of identity and proof of address then expiry date is to be mandatorily furnished, In case of Aadhaar card first 8 digit should be masked.

#### c. Proof of Address - Local Address: Any one of the official valid documents

- i. Aadhaar Card
- ii. Passport
- iii. Voter ID Card
- iv. Driving License
- v. NREGA Job Card
- vi. NPR
- vii. Others (any document notified by Central Government)

Note: If driving license number or passport is provided as proof of identity and proof of address then expiry date is to be mandatorily furnished, In case of Aadhaar card first 8 digit should be masked.

#### d. Proof of Address - Overseas Address: Any one of the official valid documents

- i. Driving License
- ii. Bank Statement (not more than 2 months old)
- iii. Copy of rent, leave and license, sale agreement/deed
- iv. Foreign Passport & Copy of PIO/OCI Card
- v. Electricity bill (not more than 2 months old)

Note: If driving license number or passport is provided as proof of identity and proof of address then expiry date is to be mandatorily furnished.

#### e. Bank Proof: Any one of the following documents

- i. Cancelled Cheque
- ii. Bank Statement (not more than 2 months old)
- iii. Bank Passbook- First Page (not more than 2 months old)

Note: You can only add NRO Bank Account (Non-PIS account only and where you should be the first holder). The said document should contain Your Name, Bank Account Number, IFSC Code and **Account Type as NRO Savings**

#### f. Demat Proof: Client Master List (CML)

Note: Kindly note that you can register only **NRO Demat Account (where you should be the first holder)**. DP-ID & Client ID / Beneficiary ID, Depository Participant Name and names of all Account Holders should appear in the said document

#### g. Proof of NRI / OCI Status

- In case of Indian Passport - Valid Passport & Visa (Work/Student/Employment/Resident permit etc.)
- In case of Foreign Passport - Valid Passport & Copy of PIO/OCI Card

### General Instructions:

#### 1. KYC Form and KYC Documents:

- a. **In Person Account opening:** Signed the KYC Form and submit along with the Self Attested KYC documents and accompanied by originals for verification. **Note: In case the original of any document is not produced for verification, then the copies should be properly attested by entities authorized for attesting the documents, as per below mentioned list**
- b. **Account Opening through sending forms by Courier:** Please submit the KYC form duly sign along with Self Attested KYC documents which should be also attested by the Notary Public.

**List of people authorized to attest the documents: In case of NRIs, authorized officials of overseas branches of Scheduled Commercial Banks registered in India, Notary Public, Court Magistrate, Judge, Indian Embassy/ Consulate General in the country where the client resides are permitted to attest the documents.**

#### 2. Proof of Identity:

- a. If any proof of identity or address is in a foreign language, then translation into English is required.
- b. In case of **Merchant Navy NRI's**, Mariner's declaration or certified copy of CDC (Continuous Discharge Certificate) is to be submitted.

#### 3. Proof of Address:

- a. PoA to be submitted only if the submitted POI does not have an address or address as per POI is invalid or not in force.
- b. **For non-residents (allowed to trade subject to RBI and FEMA guidelines), copy of passport / PIOCard / OCI Card and overseas address proof is mandatory.**
- c. Name & address of the applicant mentioned on the KYC form, should match the documentary proof submitted.