

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.