

List of acceptable documents for HUF and Legal Entities for KYC Updation

A) List of self attested documents & details to be submitted for HUF Accounts:

1. Latest passport size photograph of the karta/ existing authorized signatories to the account
2. Identity proof of the karta/ existing authorized signatories to the account
3. Communication address proof of the karta/ existing authorized signatories to the account
4. Present phone/mobile number and e-mail ID
5. Permanent Account Number (PAN) if not provided earlier (PAN should be in name of HUF)

B) List of self attested documents & details to be submitted for Partnership firm:

1. Latest passport size photograph of existing authorized signatories to the account
2. Identity & Address proofs of existing authorized signatories to the account
3. Communication address proof of the entity
4. Present phone/mobile number and e-mail ID
5. Permanent Account Number (PAN) if not provided earlier

C) List of self attested documents & details to be submitted for Pvt/Public Ltd companies :

1. Certificate of Incorporation
2. Communication address proof of the entity
3. Present phone/mobile number and e-mail ID
4. Permanent Account Number (PAN) if not provided earlier
5. Latest colour passport size photograph of each of the existing authorised signatories.
6. A copy of one valid photo identification document of each of the existing authorised signatories
7. List of beneficial owners holding more than 25% in the company. (Directly / Indirectly)
8. Permanent Account Number (PAN) / Identity proof of such beneficial owners as identified above.

D) List of self attested documents & details to be submitted for Proprietorship Account & entity owned by HUF:

1. Two documents in the name of the entity confirming the name and address issued by Government authority/Department as registration/license document (as per Table A & Table A2)
2. Latest passport size colour photograph of the proprietor
3. Permanent Account Number (PAN) card of the proprietor
4. In case Power of Attorney (POA) has been granted for Account operations, photograph and identity proof of the POA holder should also be submitted.

(i) Table A: KYC Documents issued in the name of Entity.

Following documents can be accepted as Entity proofs:

- Any certificate issued for registration/operations/Trade License/business by Local/State/Central Government/Government Agency/SEBI/IRDA/ICAI/ICSI/ICWAI/Office of Registrar of Newspapers for India in the name of entity/firm. Eg: Sales Tax,TIN/VAT/TAN etc.
- APMC/Mandi License/Certificate
- Labour License/Certificate
- Professional Tax Registration Certificate
- Trade Mark Registration Certificate
- Liquor License/Registration Certificate
- Drug License
- Registration Certificate issued by Excise & Customs Department.
- License/Certificate to Sell/Stock/Exhibit for Sale or Distribute Insecticide/Pesticide
- Registration Certificate issued under Weight & Measurement Act
- Police Department Permission/License/Certificate
- Regional Transport Office Permit/Registration Certificate
- Consent to Operate document issued by State/Central Pollution Control Board
- Sales Tax Registration Certificate/TIN Certificate/VAT Certificate/Service Tax certificate/TAN certificate/Allotment letter for new firms not older than six months. BSM/BM/DBM/DBM/RHS to visit communication address and submit report as per Annexure 3 in case details of TIN/VAT/ST etc. could not be verified from official website of issuing authority.
- Valid Shops & Establishment Certificate/Trade License. Validity can be extended up to the grace period for renewal as mentioned in such certificate.
- Certificate Issued by SEZ, STP, EHTP, DTA and EPZ in the name of the entity mentioning the address allotted.
- Importer–Exporter Code Certificate along with PAN Card (if PAN is quoted on the IEC Certificate).
- Gram Panchayat Certificate (should be on letterhead and not more than 3 month old) to be accepted with BM/BSM/DBM/DBM/RHS site visit report as per Annexure 3 along with bank officials details mentioned on AOF. Certificate should be used as entity proof for entities registered and operating from rural areas only.
- Trade License in the name of entity.
- District Industries Center (DIC)/ Small Scale Industries (SSI) Certificate - Acknowledgment Part -II issued by DIC/SSI containing Entrepreneur's Memorandum Number. Duly stamped and signed by issuing authority.
- Factory Registration Certificate in the name of entity.
- SEBI Registration Certificate in the name of the entity.
- Certificate of enlistment/license/shop allotment letter issued by Municipal Corporation (Kolkatta, Ludhiana and others).
- Shops & Establishment Certificate issued by E-Seva Kendra's (Andhra Pradesh). Receipt issued only by Municipal Corporation of Hyderabad (MCH) to be accepted along with Shops & Establishment Certificate.
- The Shops and Establishment Certificate issued by the Municipal Corporations in West Bengal are valid till March 31 every year. The entities are given time up to July 31st to renew the certificate. On application, the Municipal Corporation starts issuing the certificate from August 1st. Expired certificate (for last financial year) and the latest renewal fee receipt copy duly acknowledged by the MC to be taken.
- Copy of PAN Card in the name of firm (only for Partnership firms, HUF & JV).
- Partnership registration certificate issued by Registrar of Firms. (Only for Partnership

Constitution)

Note:

- 1) Any entity proofs given as KYC documents for opening current account should be signed & stamped by issuing authority / department.
- 2) A step towards online registration, whereby many registering authorities across India have started issuing registration certificate / licenses which are issued online and physical copies are not issued to the customer. In such scenarios Online Certificates / Licences will be accepted as entity proofs / address proof of firms. Wherever online certificates / licence are collected as entity / address proof, the customer to provide the copy of downloaded certificate / licence and following process should be followed :-
 - a) Certificates / Licences should be authenticated by the customer under firm's/entity rubber seal / stamp confirming the ownership of the said document.
 - b) The bank official (BSM/BM/DBM/CBM) will cross verify the details available on the certificate from the website of the issuing authority and will put the declaration on the photocopy that "Copy of License / Registration Certificate is issued online and the details of License / Registration Certificate is verified from website of the issuing authority " instead of putting Original seen and verified stamp.
 - c) Print out of the desktop due diligence conducted by the bank official to be attached with the certificate and the same should be supported by BM / CBM approval on usage of the online registration certificate as an entity proof.
 - d) Details of the firm available on online issued certificate / license should exactly match with details available on website of the authority.
- 3) The document must be valid at the time of account opening.
- 4) Any document bearing exclusive conditional disclaimer for not to be used other than purpose of issuance should not be considered as Entity/Address proof as Table A documents.

(ii) Table A2 : KYC Documents issued in the name of Entity.

Following documents can be accepted as 2nd Entity proof only for sole proprietorship firm:

- Registration of firm with Employee Provident Fund Organization.
- Registration of firm with Employee State Insurance Corporation.
- Letter or Certificate (should be on letterhead and not more than 3 month old) confirming existence of business issued by Chairman/President/CEO/ Head of the Nagar Panchayat/Parishad, and not by local councillors/corporators to be accepted with BM/BSM/DBM/CBM/RHS site visit report as per Annexure 3 along with bank officials details mentioned on AOF.
- Complete Sales tax return in the name of the firm duly acknowledged. Note: The portion of the sales tax return showing the name of the firm should be duly acknowledged by the accepting authority
- Last available Income/Wealth Tax Assessment order in the name of firm.
- Latest copy of Electricity Bill, not more than 3 months old.
- Latest copy of Telephone Bill from Telecom operator, not more than 3 months old.
- Certificate issued by Municipal Corporation/Local Self Government Bodies confirming address of the firm.

- True copy of gas connection book in the name of entity along with latest gas receipt not more than 3 months old or Gas bill in case of pipe connection.
- Water Tax bill paid to Municipal Body/Corporations, not more than 6 months old along with the Tax receipt should stand in the name of the firm.
- Property Tax bill should not be more than calendar one year old from the bill issuance date along with Tax receipts for property tax paid to Municipal Body / Corporations. The Tax receipt should stand in the name of the firm.
- Certificate of Verification issued under Weight & Measurement Act–This document will not be considered if Registration Certificate issued under the same act has been taken as 1st entity proof document.

E) List of documents & details to be submitted are as follows (Trust, Association, Society, Club Accounts):

1. Constitution document of the entity viz
 - The Trust Deed in case of public/ private trust or Bye-laws in the case of society/association/ club
 - Memorandum of Association or Article of Association in the case of sec-25 companies
 - Rules of acts or Gazette notifications in the case of Govt .Quasi -Govt or Semi -Govt, entities or entities established under Act under which the entity is established
2. The list of directors /Members of the Managing committee / the Managing Council.
3. A copy of the proof of identity of the entity viz.
 - Registration Certificate issued by Registrar in the case of societies /by charity commissioner in case of trust or societies engaged in charitable work or certificate of Incorporation issued by Registrar of Companies in case of companies.
 - Recognition certificate in the case of an educational institutions.
4. PAN card or proof of exemption from income tax (if applicable).
5. Proof of communication address of the entity.
6. Latest colour passport size photograph of each of the existing authorised signatories.
7. A copy of one valid photo identification document of each of the existing authorised signatories
8. List of beneficial owners holding more than 15% in the Trust. (Directly / Indirectly)
9. Permanent Account Number (PAN) / Identity proof of such beneficial owners as identified above.

Note:

1. Please submit self-attested copies of the documents listed above as applicable along with completed Customer Information Updation Form at your nearest ICICI Bank branch.
2. Please carry original documents for verification.

F) Re_KYC guidelines for Liaison/Representative Office/ Project Office/ Branch Office Accounts:

1. Certificate of Incorporation and company formation documents (as applicable in

respective country) duly notarized by Indian embassy/ notary public in country of Registration. If COI and company formation documents are in other than English language, then English version of certificate of Incorporation and company formation documents must be attested by Indian embassy/ notary public in the country of registration. All copies should be certified as "True and Updated Copy" & attested by Company Secretary or director of foreign company.

2. Communication address proof of the entity (Note: Only Indian Communication address proof is accepted).
3. Present phone/mobile number and e-mail ID
4. Permanent Account Number (PAN) if not provided earlier
5. Latest colour passport size photograph of each of the existing authorised signatories.
6. A copy of one valid photo identification document of each of the existing authorised signatories. In case of foreign nationals copy of Passport (attested by customer) & sign on Customer Information Updation Form should be verified by either foreign notary public / Consulate general / Indian Embassy to be accepted (Passport copy should be current and should bear photograph and signature of applicant).
7. List of beneficial owners holding more than 25% in the company. (Directly / Indirectly)
8. Permanent Account Number (PAN)/Identity proof of such beneficial owners as identified above.
9. Permission to setup office as mentioned below.

Liaison/ Representative Office:

- a. Copy of RBI permission required OR
- b. Copy of IRDA approval for foreign insurance companies

For Branch Office:

- a. Copy of RBI permission to open a Branch Office in India is required OR
- b. For Banking Company copy of approval under provisions of Banking Regulation Act is required OR
- c. For Branch/Unit in SEZ copy of the Certificate to establish a Branch/Unit in SEZ required.

For Project Office:

- a. Duly acknowledged copy of report stating project details made to RBI is required OR
- b. Project/Contract award letter and Annexure 4 Declaration in lieu of RBI Permission for Project Office and underlying document to confirm the category which is mentioned in declaration that the project is actually among the categories allowed.
