



KHARDAH CO OP BANK LTD.

KNOW YOUR CUSTOMER POLICY

Type of customers	Documents to be obtained
<p>Individuals For Identification as well as for address (provided it bears the present address mentioned in AOF).</p>	<p>a. Aadhaar Number, where he/she is desirous of receiving any benefit or subsidy under any scheme with declaration (format available with Branches).</p> <p>Or</p> <p>Individuals who are not beneficiaries of the aforesaid welfare scheme or who do not give declaration as mentioned above, branches shall accept physical Aadhaar card.</p> <p>Or</p> <p>b. The passport, or</p> <p>c. The driving license, or</p> <p>d. The Voter's Identity Card issued by Election Commission of India, or</p> <p>e. Job card issued by NREGA duly signed by an officer of the State Government and the letter issued by the National Population Register containing details of name and address.</p> <p>And</p> <p>Permanent Account Number (PAN) or Form No. 60.</p> <p>And</p> <p>Two recent photograph,</p> <p>And</p> <p>Such other documents pertaining to the nature of business or financial status specified by the Bank from time to time.</p> <p>Provided where Customer submits his/her Aadhaar number, Branches shall ensure that such customer to redact or blackout his/her Aadhaar number through appropriate means where the authentication of Aadhaar number is not required.</p>
<p>For Address (Only Full Address shall be accepted. Post Box / Bag Numbers shall not be accepted)</p>	<p>It is implied that proof of address also follows from the above documents only.</p> <p>If OVD (Official Valid Documents) furnished by the customer does not contain updated address, then Deemed OVDs for limited</p>



KHARDAH CO OP BANK LTD.

KNOW YOUR CUSTOMER POLICY

	<p>purpose of address:-</p> <ol style="list-style-type: none">i. Utility bill which is not more than two months old of any service provider (electricity, telephone, postpaid mobile phone, piped gas, water bill);ii. Property or Municipal Tax Receipt;iii. Pension or Family pension payment orders (PPOs) issued to retired employees by Government Departments or Public sector undertakings, if they contain the address;iv. Letter of allotment of accommodation from employer issued by State or Central Government departments, statutory or regulatory bodies, public sector undertakings, scheduled commercial banks, financial institutions and listed companies. Similarly, leave and license agreements with such employers allotting official accommodation; and Provided that the customer shall submit updated OVD (Official Valid Documents) with current address within a period of <u>three months</u> of submitting the above documents
Joint Individuals	As mentioned above for individuals for each of the joint individuals.
Proprietary concern For Identity of the concern, its activities, address. For identity of the proprietor and his addresses (For creation of Proprietor's Customer ID which is to be attached to the Proprietary Concern's Account)	<p>Apart from Customer Identification Procedure as applicable to the proprietor any two of the following documents in the name of the proprietary concern would suffice.</p> <ol style="list-style-type: none">i. Registration Certificate (in the case of a registered concern)ii. Certificate/License issued by the Municipal Authorities under Shop & Establishment Act,iii. Sales Tax and Income Tax Returnsiv. CST/VAT/GST Certificate (provisional / final)v. Certificate/ Registration document issued by Sale Tax/ Service Tax/ Professional Tax authorities/GST.vi. IEC (Importer Exporter Code) issued to the proprietary concern by the office of DGFT/ License/ Certificate of



KHARDAH CO OP BANK LTD.

KNOW YOUR CUSTOMER POLICY

	<p>practice issued in the name of the proprietary concern by any professional body incorporated under a statute.</p> <p>vii. License (Certificate of Practice) issued in the name of proprietary concern by any professional body incorporated under a statute -</p> <p>Institute of Chartered Accountants of India, Institute of Cost Accountants of India, Institute of Company Secretaries of India, Indian Medical Council, Food and Drug Control Authorities, etc.</p> <p>or any other professional body incorporated under a statute</p> <p>viii. Complete Income Tax Return (not just the acknowledgement) in the name of the sole proprietor where the firm's income is reflected, duly authenticated / acknowledged by the Income Tax Authorities.</p> <p>ix. Utility bills such as electricity, water, and landline telephone bills not older than two months. In cases where the branches are satisfied that it is not possible to furnish two such documents, they would have the discretion to accept only one of those documents as activity proof. In such cases, the branches, however, would have to undertake contact point verification, collect such information as would be required to establish the existence of such firm, confirm, clarify and satisfy itself that the business activity has been verified from the address of the proprietary concern.</p> <p>x. Identity and Address proof of individual as mentioned above in respect of the person authorized/holding an attorney to transact on its behalf. It is implied that proof of address also follows from the above documents only.</p> <p>xi. Recent passport size Photographs of the proprietor</p>
<p>Hindu Undivided family For Identity of the HUF, its activities, address and authority for opening and operation of its account(s) For identity of the Karta and major co-parceners of the HUF who are authorized to operate the account(s) and their addresses.</p>	<p>Prescribed Joint Hindu Family Letter signed by all the major Co-parceners. Declaration form from the Karta.</p> <p>(i) Identity & Address proof of individual as mentioned above of the Karta and each of the major co-parceners as applicable to individuals.</p> <p>(ii) Recent Passport size Photographs of Karta & all major co-parceners.</p>
<p>Partnership Firms For Identity of the Firm, its activities, address and authority delegated for opening and</p>	<p>For Identity Proof of the Partnership Firm</p> <ol style="list-style-type: none">1. Registration Certificate; and2. Partnership Deed; and



KHARDAH CO OP BANK LTD.

KNOW YOUR CUSTOMER POLICY

<p>operation of its account(s).</p> <p>For identity of the each partners (For creation of Partner's Customer ID which is to be attached to the Partnership Firm's Account)</p>	<p>3. Permanent Account Number (PAN) of the Partnership Firm; and</p> <p>For Identification of the Firm's Partners/Power of Attorney Holder and their Address</p> <ol style="list-style-type: none">1. One copy of OVD (Official Valid Documents) containing details of Identity and address, and2. Permanent Account Number (PAN) or Form No. 60 of all the partners/person holding an attorney to transact on its behalf3. Recent passport size Photographs of all the partners/person holding an attorney to transact on the its behalf.
<p>Companies / Corporations</p> <p>For identity of the Company / Corporation, its activities, address and authority delegated for opening and operation of its account(s).</p> <p>For identity of the directors/ officials of the company/corporation who are authorized to operate the account and their addresses.</p>	<p>Companies / Corporations</p> <ol style="list-style-type: none">1. Certificate of Incorporation; and2. Memorandum and Articles of Association; and3. Permanent Account Number (PAN) of the Company / Corporations; and4. Directors Identification Number (DIN) of board of directors5. Current list of directors with their bio-data & a Resolution from the Board of Directors and Power of Attorney granted to its managers, officers or employees, as the case may be, to transact on its behalf; and6. One copy of an OVD (Official Valid Documents) containing details of identity and address, One recent Photograph and Permanent Account Number (PAN) or Form No. 60 in respect of managers, officers or employees, as the case may be, holding an attorney to transact on its behalf.
<p>Trusts</p> <p>For Identity of the Trust, its activities, address and authority delegated for opening and operation of its account(s).</p> <p>For identity of the trustees who are authorized to operate the accounts of the Trust and their addresses.</p>	<p>Trusts</p> <ol style="list-style-type: none">1. Registration Certificate; and2. Trust Deed; and3. Permanent Account Number of the Trust; and4. One copy of and OVD (Official Valid Documents) containing details of identity and address, one recent photograph and Permanent Account Number or Form No. 60 of the person holding an attorney to transact on its behalf.



KHARDAH CO OP BANK LTD.
KNOW YOUR CUSTOMER POLICY

<p>Local Bodies/Government Departments/Societies/Universities etc., For Identity of the applicant, its activities, address and authority delegated for opening and operation of its account(s).</p>	<p>Local Bodies like village Panchayats /Government Departments / Societies / Universities etc.,</p> <ol style="list-style-type: none">1. Notification/Resolution/Letter of Permission for opening and delegation of authority to operate the account.2. Documents showing name of the person authorized to act on behalf of the entity.3. PAN/OVD (Official Valid Documents) for proof of identity and address in respect of the person holding a power of attorney to transact on its behalf and4. Recent Passport size photograph of all such authorized officials
<p>Unincorporated association or body of individuals including societies For Identity of the applicant, its activities, address and authority delegated for opening and operation of its account(s).</p>	<p>Information as may be required by the bank to collectively establish the legal existence of such an association or body of individuals</p> <ol style="list-style-type: none">1. Resolution of the managing body of such association or body of individuals; and2. Permanent Account Number (PAN) or Form No. 60 of the Unincorporated Association or a Body of Individuals; and3. Power of Attorney granted to person to transact on its behalf; and4. One copy of identity and address, one recent photograph and Permanent Account Numbers (PAN) or Form No. 60 of the person holding an attorney to transact on its behalf. Explanation: Unregistered trusts/partnership firms shall be included under the term 'unincorporated association' or 'a body of individual includes Societies.
<p>Housing Societies</p>	<p>Housing Societies</p> <ol style="list-style-type: none">1. Certificate of Registration2. Bye-laws3. Copy of the resolution by the Board authorizing the members concerned to open and operate the account4. Documents of the authorized signatories as mentioned above for Individuals
<p>Clubs</p>	<p>Clubs</p> <ol style="list-style-type: none">1. PAN card2. Bye-laws of the association or club3. Certificate of Registration4. Copy of the resolution by the Board authorizing the members concerned to open and operate the account5. Documents of the authorized signatories as mentioned above for Individuals