



KYC

(Know Your Customer)

is necessary but
simple – for opening
and maintaining your
bank account

01

ONE 'proof of **identity**' and 'proof of **address**' and a recent photograph are enough to open a bank account.

02

Documents accepted as Proof of Identity/Address: the passport, the driving licence, proof of possession of Aadhaar number, the Voter's Identity Card issued by the Election Commission of India, job card issued by NREGA duly signed by an officer of the State Government and letter issued by the National Population Register containing details of name and address.

03

PAN or Form 60 is mandatory.

04

If your current address is not the same as the proof submitted to your bank, a simple self- declaration of your new address is adequate.

05

Even without 'proof of identity and address' open a savings bank 'small account' by submitting a recent photograph and signature. Enjoy account balance of up to ₹50,000, withdrawals of up to ₹10,000 per month and total credits of up to ₹1 Lakh per financial year.

06

Banks need to reconfirm KYC details only once in every 2, 8 or 10 years depending on your risk profile.

07

For grievance, if any, about the KYC process, please complain to your bank. If unsatisfied with the bank's response, complain to RBI's Banking Ombudsman. For details visit <https://bankingombudsman.rbi.org.in>

Should you need any assistance in this regard, please contact our Branch Officials.

apno ka bank

