

KYC (Know Your Customer)

"Officially valid document" (OVD) for KYC means the

- a) Passport**
- b) Driving licence**
- c) Permanent Account Number (PAN) Card**
- d) Voter`s Identity Card issued by the Election Commission of India**
- e) Job card issued by NREGA duly signed by an officer of the State Government.**
- f) Letter issued by the Unique Identification Authority of India containing details of name, address and Aadhaar number.**

Explanation: Customers, at their option, shall submit one of the six OVDs for proof of identity and proof of address. Provided that where `simplified measures` are applied for verifying the identity of the customers the following documents shall be deemed to be OVD:

- identity card with applicant`s photograph issued by Central / State Government Departments, Statutory / Regulatory Authorities, Public Sector Undertakings, Scheduled Commercial Banks, and Public Financial Institutions;**
- Letter issued by a Gazetted officer, with a duly attested photograph of the person. Provided further that where `simplified measures` are applied for verifying, for the limited purpose of, proof of address the following additional documents are deemed to be OVDs**
 - Utility bill, which is not more than two months old, of any service provider (electricity, telephone, post-paid mobile phone, piped gas, water bill);**
 - Property or Municipal Tax receipt;**
 - Bank account or Post Office savings bank account statement;**
 - Pension or family Pension Payment Orders (PPOs) issued to retired employees by Government Departments or Public Sector Undertakings, if they contain the address;**
 - 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**
 - Documents issued by Government departments of foreign jurisdictions or letter issued by Foreign Embassy or Mission in India.**
