

Type of Entity	KYC & Other Documents Required
Resident Individuals	<ul style="list-style-type: none">• Biometric <p>OR</p> <ul style="list-style-type: none">• Non Biometric ID document - any one officially valid document<ul style="list-style-type: none">• Address proof - Officially Valid Documents (Aadhaar / Voters ID / Passport / Driving Licence / Job Card issued by NREGA duly signed by an officer of the State Government / Letter issued by the National Population Register containing details of name and address)• Passport size photograph (one) signed across the front below the face (not required for biometric authentication)

Type of Entity	KYC & Other Documents Required
Proprietorship	<ul style="list-style-type: none"> • Entity Proof/Address Proof • Registration Certificate • IEC (Import Export Code) issued to Proprietary concern by office of DGFT • Certificate/license issued by municipal authorities under Shop and Establishment Act • Sales and income tax returns (name of the proprietary firm to be clearly mentioned) • License /certificate of practice issued in the name of the proprietary concern by any professional body incorporated under a statute • Certificate/registration document issued by Sales Tax/Service Tax/Professional Tax authorities • GST Certificate (Provisional /Final) • Drug License, Liquor License • Complete latest Income Tax Return form (not just the acknowledgement) in the name of proprietor, where the firm's income with its name is reflected, duly authenticated /acknowledged by the I.T. authorities etc. • Utility bills like landline telephone connection/electricity bill in the name of the proprietary concern and with name of the proprietor (last 3 months) • Udyam registration certificate issued by the government
Proprietor	<ul style="list-style-type: none"> • Biometric <p>OR</p> <ul style="list-style-type: none"> • Non Biometric ID document - any one officially valid document <ul style="list-style-type: none"> • Address proof - Officially Valid Documents (Aadhaar / Voters ID / Passport / Driving Licence / Job Card issued by NREGA duly signed by an officer of the State Government / Letter issued by the National Population Register containing details of name and address) • Passport size photograph (one) signed across the front below the face (not required for biometric authentication)

KYC Refresh Checklist for HUF

DCB BANK

Type of Entity	KYC & Other Documents Required
HUF	<ul style="list-style-type: none">• HUF declaration - signed by Karta and co – parceners• All documents and Customer Request Form to be signed along with HUF stamp. If co–parcener is minor, then natural guardian has to sign on behalf of minor & mention Date Of Birth (DOB) of minor.• Co-parceners consent letter and death certificate of Karta (if the Karta of HUF is deceased and a new Karta taking over reins of the HUF)
Karta / Co-parcners	<ul style="list-style-type: none">• Biometric <p>OR</p> <ul style="list-style-type: none">• Non Biometric ID document - any one officially valid document<ul style="list-style-type: none">• Address proof - Officially Valid Documents (Aadhaar / Voters ID / Passport / Driving Licence / Job Card issued by NREGA duly signed by an officer of the State Government / Letter issued by the National Population Register containing details of name and address)• Passport size photograph (one) signed across the front below the face (not required for biometric authentication)

Type of Entity	KYC & Other Documents Required
Partnership	<ul style="list-style-type: none"> • Last two partnership deed (Notarized or Registered) (Only the one presently in force and the one immediately previous to it). If deed is notarized additional business proof must be obtained • Reconstitution deed and supplementary deed (wherever applicable) • If the partnership deed is not registered then constitution must be treated as Unincorporated Association additional business proof must be obtained. • The names of all the partners and address of the registered office, and the principal place of its business, if it is different. • Any other license related to the business activity of the firm, if applicable • List of additional proof documents <ol style="list-style-type: none"> 1. Registration certificate 2. GST Certificate (Provisional /Final) 3. ITR acknowledgement copy 4. Utility bill • In case of changes to the partnership entity or Authorised signatories New Resolution signed by all partners with revised Mode of Operation on the letter head along with specimen signature card must be sought (To be signed under the “For stamp” of the entity). • ANNEXURE R along with KYC documents, FATCA and photograph of beneficial owner for new partners or Authorised signatories if any • As per, Addendum to the KYC/AML & CFT Policy of the Bank FY 2023-24 In the principal rule, in rule 9;in sub-rule (3), in clause (b);-(b) where the client is a partnership firm, the beneficial owner is the natural person(s) who, whether acting alone or together, or through one or more juridical person, has ownership of entitlement to more than ten per cent. of capital or profits of the partnership or who exercises control through other means; • after clause (b), the following Explanation shall be inserted, namely:- “Explanation - For the purpose of this clause, “Control” shall include the right to control the management or policy decision;”. • All partners sign along with stamp will be required wherever applicable
Partners/ Authorised signatory and Beneficial owner	<ul style="list-style-type: none"> • Biometric OR <ul style="list-style-type: none"> • Non Biometric <ul style="list-style-type: none"> ID document - any one officially valid document <ul style="list-style-type: none"> • Address proof - Officially Valid Documents (Aadhaar / Voters ID / Passport / Driving Licence / Job Card issued by NREGA duly signed by an officer of the State Government / Letter issued by the National Population Register containing details of name and address) • Passport size photograph (one) signed across the front below the face (not required for biometric authentication)

Type of Entity	KYC & Other Documents Required
LLP	<ul style="list-style-type: none"> • Certificate of Incorporation • Limited Liability Partnership - LLP Agreement (Registered) • Reconstitution deed and supplementary deed (wherever applicable) • Board resolution with Mode of Operation in case of change in Authorised signatories along with specimen signature card (to be signed under the "For stamp" of the entity) • ANNEXURE R along with KYC documents, FATCA and photograph of beneficial owner for new partners or Authorised signatories if any • For Beneficial Owner: The ownership of/entitlement to more than 10% of the capital or profits of the juridical person where the juridical person is a partnership;
Partners/ Authorised signatory and Beneficial owner	<ul style="list-style-type: none"> • Biometric <p>OR</p> <ul style="list-style-type: none"> • Non Biometric ID document - any one officially valid document <ul style="list-style-type: none"> • Address proof - Officially Valid Documents (Aadhaar / Voters ID / Passport / Driving Licence / Job Card issued by NREGA duly signed by an officer of the State Government / Letter issued by the National Population Register containing details of name and address) • Passport size photograph (one) signed across the front below the face (not required for biometric authentication)

KYC Refresh Checklist for One Person Company

DCB BANK

Type of Entity	KYC & Other Documents Required
One Person Company	<ul style="list-style-type: none"> • Certificate of Incorporation • Memorandum of Association (MOA) & Articles of Association (AOA) • List of directors on the letter head of the firm as on date • Board resolution with Mode of Operation in case of change in Authorised signatories along with specimen signature card (to be signed under the “For stamp” of the entity)
Authorised Signatory	<ul style="list-style-type: none"> • Biometric <p>OR</p> <ul style="list-style-type: none"> • Non Biometric ID document - any one officially valid document <ul style="list-style-type: none"> • Address proof - Officially Valid Documents (Aadhaar / Voters ID / Passport / Driving Licence / Job Card issued by NREGA duly signed by an officer of the State Government / Letter issued by the National Population Register containing details of name and address) • Passport size photograph (one) signed across the front below the face (not required for biometric authentication)

Type of Entity	KYC & Other Documents Required
Companies	<ul style="list-style-type: none"> • Certificate of Incorporation (COI) • Memorandum of Association (MOA) & Articles of Association (AOA) • Certificate of commencement is additionally required for Public Limited companies • Latest shareholding pattern in case of difference in shareholding pattern from MOA (If there is no change in shareholding & beneficial owner, declaration from the customer has to be obtained that there is no change in share holding pattern and beneficial owner) • ANNEXURE R along with KYC documents, FATCA and photograph of beneficial owner for new Authorised signatories if any • Ownership of/entitlement to more than 10 percent of shares or capital or profits of the company; (relating to beneficial owner, managers, officers or employees, as the case may be, holding an attorney to transact on the company's behalf) • Registered address must be as per MCA and if any change is applicable for communication address any other registration certificate must be sought • List of directors on the letter head of the firm as on date • The names of the relevant persons holding senior management position; and the registered office and the principal place of its business, if it is different • Latest board resolution with Mode of Operation in case of change in Authorised signatories along with specimen signature card (to be signed under the "For stamp" of the entity) - resolution should be certified by either chairman/managing director or two directors or company secretary
Authorised signatory and Beneficial owner	<ul style="list-style-type: none"> • Biometric <p>OR</p> <ul style="list-style-type: none"> • Non Biometric ID document - any one officially valid document <ul style="list-style-type: none"> • Address proof - Officially Valid Documents (Aadhaar / Voters ID / Passport / Driving Licence / Job Card issued by NREGA duly signed by an officer of the State Government / Letter issued by the National Population Register containing details of name and address) • Passport size photograph (one) signed across the front below the face (not required for biometric authentication)

Type of Entity	KYC & Other Documents Required
Trust	<ul style="list-style-type: none"> Trust Registration Certificate (unregistered trust is treated as Unincorporated Association) Trust deed or MOA & rules and regulations Supplementary deed wherever applicable Additional address proof is required if the trust is unregistered. List of additional proof documents <ol style="list-style-type: none"> Registration certificate GST Certificate (Provisional /Final) ITR acknowledgement copy Utility bill ANNEXURE R along with KYC documents, FATCA and photograph of beneficial owner for new Authorised signatories if any Where the client is a trust, the identification of beneficial owner(s) shall include identification of the author of the trust, the trustee, the beneficiaries with 10 % or more interest in the trust and any other natural person exercising ultimate effective control over the trust through a chain of control or ownership. (the names of the beneficiaries, trustees, settlor and authors of the trust and the address of the registered office of the trust; and) List of management committee members/board of trustees on the letter head list of trustees and documents as are required for individuals under sub-rule (4) for those discharging role as trustee and authorised to transact on behalf of the trust.”; Revised resolution with Mode of Operation in case of change in Authorised signatories along with specimen signature card (to be signed under the “For stamp” of the entity) - resolution should be certified by either two trustees or managing trustee Copy of the minutes acknowledged by the registrar or charity commissioner wherever there is change in incumbency of office bearers in case of registered trust Entity proof (identity and address) in case of any entity established under the trust. (Eg. educational institutes set up under trusts - linking document between trust and institution is required) If savings account is opened, tax exemption certificate has to be provided

Type of Entity	KYC & Other Documents Required
Authorised signatory and Beneficial owner	<ul style="list-style-type: none">• Biometric <p>OR</p> <ul style="list-style-type: none">• Non Biometric ID document - any one officially valid document<ul style="list-style-type: none">• Address proof - Officially Valid Documents (Aadhaar / Voters ID / Passport / Driving Licence / Job Card issued by NREGA duly signed by an officer of the State Government / Letter issued by the National Population Register containing details of name and address)• Passport size photograph (one) signed across the front below the face (not required for biometric authentication)

KYC Refresh Checklist for Government Dept / Bodies / Agencies

DCB BANK

Type of Entity	KYC & Other Documents Required
Government Dept / Bodies / Agencies	<ul style="list-style-type: none">• Legal existence proof of handing over & taking over of current entity head• Request letter for addition/deletion of Authorised signatories along with relevant office order/posting orders/authorization letter signed by a higher official or person Authorised as per the enactments/government order/gazette notifications.• Specimen signature of new Authorised signatories under their stamp.
Authorised Signatory	<ul style="list-style-type: none">• Biometric <p>OR</p> <ul style="list-style-type: none">• Non Biometric ID document - any one officially valid document<ul style="list-style-type: none">• Address proof - Officially Valid Documents (Aadhaar / Voters ID / Passport / Driving Licence / Job Card issued by NREGA duly signed by an officer of the State Government / Letter issued by the National Population Register containing details of name and address)• Passport size photograph (one) signed across the front below the face (not required for biometric authentication)

Type of Entity	KYC & Other Documents Required
Association of Person	<ul style="list-style-type: none"> • Registration Certificate • If the partnership deed is not registered then constitution must be treated as Unincorporated Association additional business proof must be obtained • Last two agreement or deed • ANNEXURE R along with KYC documents, FATCA and photograph of beneficial owner for new Authorised signatories if any • Ownership of / entitlement to more than 15% of the property or capital or profits of the juridical person where the juridical person is an unincorporated association or body of individuals • Revised Mode of Operation letter in case of change in Authorised signatories along with specimen signature card (To be signed under the "For stamp" of the entity). The Mode of Operation letter to be signed by all members
Authorised signatory and Beneficial owner	<ul style="list-style-type: none"> • Biometric <p>OR</p> <ul style="list-style-type: none"> • Non Biometric ID document - any one officially valid document <ul style="list-style-type: none"> • Address proof - Officially Valid Documents (Aadhaar / Voters ID / Passport / Driving Licence / Job Card issued by NREGA duly signed by an officer of the State Government / Letter issued by the National Population Register containing details of name and address) • Passport size photograph (one) signed across the front below the face (not required for biometric authentication)

Type of Entity	KYC & Other Documents Required
Association	<ul style="list-style-type: none"> • Registration Certificate • Bye laws or MOA & rules and regulations (either notarized or registered) • List of management committee members on the letter head • ANNEXURE R along with KYC documents, FATCA and photograph of beneficial owner for new Authorised signatories if any • Ownership of / entitlement to more than 15% of the property or capital or profits of the juridical person where the juridical person is an unincorporated association or body of individuals • Revised resolution with Mode of Operation in case of change in Authorised signatories along with specimen signature card (To be signed under the "For stamp" of the entity) - resolution should be certified by the chairman • In scenarios where educational institutes set up under associations - Linking document between association and institution is required • If savings account is opened, tax exemption certificate has to be provided
Authorised signatory and Beneficial owner	<ul style="list-style-type: none"> • Biometric <p>OR</p> <ul style="list-style-type: none"> • Non Biometric ID document - any one officially valid document <ul style="list-style-type: none"> • Address proof - Officially Valid Documents (Aadhaar / Voters ID / Passport / Driving Licence / Job Card issued by NREGA duly signed by an officer of the State Government / Letter issued by the National Population Register containing details of name and address) • Passport size photograph (one) signed across the front below the face (not required for biometric authentication)

Type of Entity	KYC & Other Documents Required
Society	<ul style="list-style-type: none"> • Certificate of Registration • Society bye laws (either notarized or registered)/Memorandum of Association and rules & regulations • If society bye laws are notarized additional address proof is required. • ANNEXURE R along with KYC documents, FATCA and photograph of beneficial owner for new Authorised signatories if any • List of management committee members • Revised resolution with Mode of Operation in case of change in Authorised signatories along with specimen signature card (to be signed under the “For stamp” of the entity). • Acknowledged copy of the letter addressed to the registrar / charity commissioner / sub-reg. of assurances, signed by the outgoing chairman /secretary, conveying the names of the new incumbents appointed / elected wherever applicable • In scenarios where educational institutes set up under Society - linking document between Society and institution is required
Authorised Signatory	<ul style="list-style-type: none"> • Biometric <p>OR</p> <ul style="list-style-type: none"> • Non Biometric ID document - any one officially valid document <ul style="list-style-type: none"> • Address proof - Officially Valid Documents (Aadhaar / Voters ID / Passport / Driving Licence / Job Card issued by NREGA duly signed by an officer of the State Government / Letter issued by the National Population Register containing details of name and address) • Passport size photograph (one) signed across the front below the face (not required for biometric authentication)

Type of Entity	KYC & Other Documents Required
Co-operative Banks	<ul style="list-style-type: none"> • Reserve Bank of India license • Certificate of Registration • Society bye laws • ANNEXURE R along with KYC documents, FATCA and photograph of beneficial owner for new Authorised signatories if any • List of management committee members on the letter head • Revised board resolution with Mode of Operation in case of change in Authorised signatories along with specimen signature card (to be signed under the “For stamp” of the entity) • Acknowledged copy of the letter addressed to the registrar / charity commissioner / Sub-Reg. of Assurances, signed by the outgoing chairman /secretary, conveying the names of the new incumbents appointed / elected wherever applicable
Authorised Signatory	<ul style="list-style-type: none"> • Biometric <p>OR</p> <ul style="list-style-type: none"> • Non Biometric ID document - any one officially valid document <ul style="list-style-type: none"> • Address proof - Officially Valid Documents (Aadhaar / Voters ID / Passport / Driving Licence / Job Card issued by NREGA duly signed by an officer of the State Government / Letter issued by the National Population Register containing details of name and address) • Passport size photograph (one) signed across the front below the face (not required for biometric authentication)

Type of Entity	KYC & Other Documents Required
Credit Society	<ul style="list-style-type: none"> • Certificate of Registration • Bye laws • ANNEXURE R along with KYC documents, FATCA and photograph of beneficial owner for new Authorised signatories if any • List of management committee members on letter head. • Beneficial owner Officially Valid Document is required for customer ID creation • Board resolution with Mode of Operation in case of change in Authorised signatories along with specimen signature card (to be signed under the “For stamp” of the entity)
Authorised Signatory	<ul style="list-style-type: none"> • Biometric <p>OR</p> <ul style="list-style-type: none"> • Non Biometric ID document - any one officially valid document <ul style="list-style-type: none"> • Address proof - Officially Valid Documents (Aadhaar / Voters ID / Passport / Driving Licence / Job Card issued by NREGA duly signed by an officer of the State Government / Letter issued by the National Population Register containing details of name and address) • Passport size photograph (one) signed across the front below the face (not required for biometric authentication)