

KNOW YOUR CUSTOMER (KYC) DOCUMENTS REQUIRED FOR CARD APPLICATION



1. What are the KYC documents required to apply for a Credit Card?

It is very simple. To apply for a Credit Card you need to submit one single documentary 'proof of identity and address' along with your recent passport size photograph and Permanent Account Number (PAN).

2. What are the documents to be given as 'proof of identity' and 'proof of address' by me?

Following documents are accepted as KYC:

Category A (Both ID and Address Proof)

Obtain a copy of any one of the following:

- Driving License
- Passport Copy
- Election / Voter's ID Card
- Aadhar Card (UIDAI)

Category B (Only ID Proof)-Separate Address Proof document required

- PAN
- Marriage Certificate : In the event of change of name of the applicant due to marriage or otherwise, a marriage certificate issued by a State Government/Gazette Notification will be acceptable to evidence the changed name. The marriage certificate/Gazette Notification should be submitted along with an identity proof as listed above

Category C (Address Proof)-Separate Proof of ID is required

A declaration by a close relative e.g. husband, wife, son, daughter and parents, etc. of the prospect. The declaration should be supported with a proof of address and identity of the relative with whom the prospective customer is living. Such a declaration is acceptable in cases where the prospect does not have any other proof of address and wherein the prospective customer is staying with the close relative.

In certain cases the below listed documents may be accepted for the purpose of establishing the address. Please contact your Relationship Manager or the helpline to know more.

- 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
- Documents issued by Government departments of foreign jurisdiction and letter issued by Foreign Embassy or Mission in India.

If a document has an expiry date then it should be valid at the time of applying for the Credit Card.

E-Aadhar is acceptable only if downloaded by Bank from UIDAI website.

In certain cases the below listed documents may be accepted for the purpose of verifying the identity and establishing the address. Please contact your Relationship Manager or the helpline to know more.

- Identity Card with your photograph issued by Central/State Government Department, Statutory/Regulatory Authorities, Public Sector Undertakings, Scheduled Commercial Bank, and Public Financial Institutions; or
- Letter issued by gazetted officer, with a duly attested photograph of yours

3. If I am currently staying in Chennai but my address proof shows my address of New Delhi, can I still apply for Credit Card in Chennai?

Yes, surely you can. Along with your proof of address of New Delhi, you will have to declare your Chennai address for communication purpose in the application form.

4. Why do banks require proof of identity and address?

Banks require your proof of identity and address as a part of Know Your Customer (KYC) requirement to ensure that banks know their customers properly.

Important Note: If any of the documents do not contain the full date of birth, then the Bank may in lieu ask for an additional document.



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Following documents are accepted as KYC:

Category A (Both ID and Address Proof)

Obtain a copy of any one of the following:

(I) Driving License; (II) Passport Copy; (III) Election/Voter's ID Card; (IV) Aadhar Card (UIDAI)

Category B (Only ID Proof)-Separate Address Proof document required

(I) PAN (II) Marriage Certificate - In the event of change of name of the applicant due to marriage or otherwise, a marriage certificate issued by a State Government/Gazette Notification will be acceptable to evidence the changed name.

Category C (Address Proof)-Separate Proof of ID is required

A declaration by a close relative e.g. husband, wife, son, daughter and parents, etc. of the prospect.

In certain cases the below listed documents may be accepted for the purpose of establishing the address. Please contact your Relationship Manager or the helpline to know more.

(I) Utility bill which is not more than two months old of any service provider (electricity, telephone, post-paid mobile phone, piped gas, water bill).

(II) Property or Municipal tax receipt.

(III) Bank account or Post Office savings bank account statement.

(IV) Pension or family pension payment orders (PPOs) issued to retired employees by Government Departments or Public Sector Undertakings, if they contain the address.

(V) Letter of allotment of accommodation from employer.

(VI) Documents issued by Government departments of foreign jurisdiction and letter issued by Foreign Embassy or Mission in India.

For detailed information, please refer to page 1 & 2 of this document, or contact your Relationship Manager / the helpline to know more.

Important Note: If any of the documents do not contain the full date of birth, then the Bank may in lieu ask for an additional document.