

Criteria	Documents for Salaried	Documents for Self-Employed	Documents for Expat
Proof of Identity	<ol style="list-style-type: none"> 1. Photograph is mandatory 2. PAN 3. Valid Driver's License 4. Valid Passport 5. Voter's ID card 6. Valid Identity card* 7. Overseas Citizen of India Card. 8. Person of Indian Origin Card 9. Job card issued by NREGA¹ 10. Letters issued by the Unique Identification Authority of India² 	<ol style="list-style-type: none"> 1. Photograph is mandatory 2. PAN 3. Valid Driver's License 4. Valid Passport 5. Voter's ID card 6. Valid Identity card* 7. Overseas Citizen of India Card. 8. Person of Indian Origin Card 9. Professional License With Photograph 10. Trade License With Photograph 	<ol style="list-style-type: none"> 1. Photograph is mandatory 2. PAN 3. Valid VISA
Proof of Residence	<ol style="list-style-type: none"> 1. Valid Driving License 2. Valid Passport 3. Voter's ID card 4. Valid Identity card* 5. Utility Bill not more than 3 months old with name & address³ 6. Food Card (Ration Card) 7. Letter from 	<ol style="list-style-type: none"> 1. Valid Driving License 2. Valid Passport 3. Voter's ID card 4. Valid Identity card* 5. Utility Bill not more than 3 months old with name & address³ 6. Food Card (Ration Card) 7. Letter from employer 8. Lease Deed/ 	<ol style="list-style-type: none"> 1. A letter from employer/ Certificate from Embassy of the Country of Origin or any appropriate legal authority certifying the local address in India. 2. Bank account statement printed on bank's

	<p>employer</p> <ol style="list-style-type: none"> 8. Lease Deed/ Rent agreement Copy/ Property Registration Document in the name of the Customer 9. Bank account statement printed on bank's letterhead, not more than 3 months old, signed and stamped by existing banker⁴ 10. Mutual Fund statements 11. Overseas Citizen of India Card. 12. Person of Indian Origin Card 13. Latest IT Return 14. Original Letter from Company 	<ol style="list-style-type: none"> Rent agreement Copy/ Property Registration Document in the name of the Customer 9. Bank account statement printed on bank's letterhead, not more than 3 months old, signed and stamped by existing banker⁴ 10. Mutual Fund statements 11. Overseas Citizen of India Card. 12. Person of Indian Origin Card 13. Latest IT Return 	<p>letterhead, not more than 3 months old/ Passbook signed and stamped by existing banker.</p> <ol style="list-style-type: none"> 3. Rent agreement 4. Certificate of Registration issued by the FRRO
Proof of Signature	<ol style="list-style-type: none"> 1. PAN 2. Valid Driver's License 3. Valid Passport 4. Valid Identity card* 5. Food card 6. First Party 	<ol style="list-style-type: none"> 1. PAN 2. Valid Driver's License 3. Valid Passport 4. Valid Identity card* 5. Food card 6. First Party Cheque 	<ol style="list-style-type: none"> 1. PAN 2. Valid Passport 3. First Party Cheque Signed by Customer and deposited for account

	<p>Cheque Signed by Customer and deposited for account opening along with AOF</p> <ol style="list-style-type: none"> 7. Existing Banker's attestation 8. Mutual Fund statements 9. Overseas Citizen of India Card. 10. Person of Indian Origin Card 	<p>Signed by Customer and deposited for account opening along with AOF</p> <ol style="list-style-type: none"> 7. Existing Banker's attestation 8. Mutual Fund statements 9. Overseas Citizen of India Card. 10. Person of Indian Origin Card 	<p>opening along with AOF</p> <ol style="list-style-type: none"> 4. Certificate of Registration issued by the FRRO
Proof of Age	<ol style="list-style-type: none"> 1. Birth Certificate 2. School Leaving certificate 3. Passport 4. Voters card with DOB 5. College Certificate 6. DOB onTax return 7. PAN card 8. Company ID/HR Confirmation 	<ol style="list-style-type: none"> 1. Birth Certificate 2. School Leaving certificate 3. Passport 4. Voters card with DOB 5. College Certificate 6. DOB onTax return 7. PAN card 	<ol style="list-style-type: none"> 1. Birth Certificate 2. School Leaving certificate 3. Passport 4. Voters card with DOB 5. College Certificate 6. DOB onTax return
Length of Employment / Continuity of Business	<ol style="list-style-type: none"> 1. Letter from employer 2. Old PaySlip/Form 16 3. HR check by designated CPA 	<ol style="list-style-type: none"> 1. Lease Deed/Rent Receipts 2. Ownership Document 3. Utility Bills 4. Tax Returns from the 	<ol style="list-style-type: none"> 1. Letter from employer 2. Old PaySlip/Form 16 3. HR check by designated CPA resource



	resource	same city	
		5. 3 year old bank statement	
Proof of Income and Occupation	<ol style="list-style-type: none"> 1. Latest one or 2 salary slip (not more than 3 months old) 2. Latest Form 16 3. Last 3 months bank statement 	<ol style="list-style-type: none"> 1. IT Returns for last 2 years and supplementary documents 2. Computation of Income Schedule 3. P&L Account 4. Balance Sheet 5. Audit Report 6. Above accounts to be certified by CA 7. Last 6 months bank statement 	<ol style="list-style-type: none"> 1. Latest one or 2 salary slip (not more than 3 months old) 2. Latest Form 16 3. Last 3 months bank statement

*Issued by Govt. Org., PSU, Armed Forces, Statutory/ Regulatory Auth., Recognized Professional Bodies such as ICAI, ICWAI, ICSI, Bar Council, Indian Medical Association, established under the central or state statutes, members of trade bodies and trade councils and can be accepted only if he/she is currently in service or in case of continuing membership.

¹Duly signed by an officer of the State Government

²containing details of name, address and Aadhaar number (For Small Accounts only)

³(Landline Telephone bill, mobile bill, Electricity Bill, Water or Gas Bill)

⁴if this statement is a computer generated, the stamp and signature of the official is optional.

Notes

∅ At least one document verifying Identity, Signature and Address must be collected. As per the Citigroup CIPP requirements, one primary + one secondary document must be collected.

∅ In case of mismatch in any I, S, A documents additional proof documents must be called for. For name mismatch, please refer to the name mismatch grid.



∅ Valid Passport, Valid Driving License are generally accepted as identity proof. However these documents can be accepted as address proof provided the address mentioned thereon matches with that of AOF.

∅ For signature verification College ID in case of students is acceptable.

∅ Specifically for Individuals Residence Address proof is sometimes not available for all holders in an account, typically, where family members reside in the same residence and all utility bills are in the name of one family member (eg: father or spouse). Acceptance of address proof in the name of joint holders, subject to relationship with joint holder being established in ID documents of the holder (eg: pan card or passport which carries husband's or father's name or ration card which carries the names of the family members with relationship) should be permitted. In exceptional cases where the address proof of a close family member (defined as per section 6 of the Companies Act)