



## **Saraswat Co-operative Bank Ltd.**

(Scheduled Bank)

Documents: Originals & Self-attested copies to be submitted for verification

### **Individuals**

1. One latest passport size photograph
2. Pan card
3. Any of the below officially valid documents (OVD) should be accepted: proof of possession of Aadhaar/ Passport/Driving license/Voter's Identity Card/NREGA Job Card/ letter issued by National Population Register

If the address on OVD is different as that declared by him / her in the account opening form, utility bill/ property or Municipal tax receipt/ pension or family pension payment orders/ letter of allotment of accommodation from employer issued by State Government or Central Government Departments, statutory or regulatory bodies, public sector undertakings, scheduled commercial banks, financial institutions and listed companies  
*- Provided that updated OVD is submitted within a period of three months.*

### **Public or Private Limited Companies**

1. Certificate of Incorporation and Commencement of Business
2. Memorandum and Articles of Association
3. Board resolution authorising the opening and operation of the account
4. PAN card of the entity and authorized signatories
5. Documents of the authorized signatories as mentioned above for Individuals
6. Documents of the beneficial owner as per its constitution
7. Power of Attorney granted to its managers, officers or employees to transact business on its behalf
8. The names of the relevant persons holding senior management position; and
9. Proof of Address (In case address on the account opening form is different from that given in the Registration Certificate)

### **Partnership Firms**

1. Partnership Deed and Registration Certificate
2. PAN card of the entity and authorized signatories
3. Documents of the authorized signatories as mentioned above for Individuals
4. Documents of the beneficial owner as per its constitution
5. Power of Attorney granted to transact business on its behalf
6. Proof of Address (In case address on the account opening form is different from that given in the Registration Certificate)

## **Proprietorship Concerns**

A. Document of proprietor as mentioned above for individuals

B. Any two documents in the name of firm with address of the firm and name of proprietor:

1. Registration certificate
2. Certificate/License issued by the Municipal Authorities under Shop & Establishment Act
3. GST certificate
4. Certificate/Registration document issued by Professional Tax authorities
5. IEC (Importer Exporter Code) issued to the proprietary concern by the office of DGFT
6. Complete income tax return in name of the proprietor wherein the income of the firm is reflected.
7. License issued by the Registering authority like Certificate of Practice issued by Institute of Chartered Accountants of India, Institute of Cost Accountants of India, Institute of Company Secretaries of India, Indian Medical Council, Food and Drug Control Authorities, etc.
8. Udyam Registration Certificate
9. Utility bills such as electricity, water and landline telephone bills
10. Certificate from High Court in the name of advocate and firm
11. NOC from Grampanchayat

## **Trusts**

1. Trust deed
2. Registration certificate
3. Pan Card of the entity and authorized signatories
4. Resolution of the managing body authorizing the members concerned to open and operate the account
5. Documents of the authorized signatories as mentioned above for Individuals
6. Documents of the beneficial owner as per its constitution
7. Power of Attorney granted to transact business on its behalf
8. Proof of Address (In case address on the account opening form is different from that given in the Registration Certificate)
9. The names of the beneficiaries, trustees, settlor, protector, if any and authors of the trust

## **Housing Societies**

1. Certificate of Registration
2. Bye-laws
3. Resolution passed by the members of the Society in the Annual General Meeting authorizing the members concerned to open and operate the account

4. Documents of the authorized signatories as mentioned above for Individuals

#### **Clubs / Mandals**

1. PAN card of entity and authorized signatories
2. Bye-laws
3. Certificate of Registration
4. Resolution by the Managing Committee/Board authorizing the members concerned to open and operate the account
5. Documents of the authorized signatories as mentioned above for Individuals
6. Documents of the beneficial owner as per its constitution
7. Proof of address (In case address on the account opening form is different from that given in the Registration Certificate)

#### **Hindu Undivided Family:**

1. Pan Card of HUF
2. One latest passport size photograph of Karta
3. Pan card of Karta
4. Any of the below officially valid documents (OVD) should be accepted: proof of possession of Aadhaar/ Passport/Driving license/Voter's Identity Card/NREGA Job Card/ letter issued by National Population Register

If the address on OVD is different as that declared by him / her in the account opening form, utility bill/ property or Municipal tax receipt/ pension or family pension payment orders/ letter of allotment of accommodation from employer issued by State Government or Central Government Departments, statutory or regulatory bodies, public sector undertakings, scheduled commercial banks, financial institutions and listed companies  
- *Provided that updated OVD is submitted within a period of three months.*

5. Declaration form for HUF duly filled in and signed by Karta with stamp of HUF and Coparcener

---

#### **Janhit account**

1. One latest passport size photograph
2. Pan card or Form 60

---

#### **Cubs account**

1. One latest passport size photograph of the child and parent
2. Birth proof of the child is mandatory
3. PAN card of parent
4. Any of the below officially valid documents (OVD) should be accepted: proof of possession of Aadhaar/ Passport/Driving license/Voter's Identity Card/NREGA Job Card/ letter issued by National Population Register

If the address on OVD is different as that declared by him / her in the account opening form, utility bill/ property or Municipal tax receipt/ pension or family pension payment orders/ letter of allotment of accommodation from employer issued by State Government or Central Government Departments, statutory or regulatory bodies, public sector undertakings, scheduled commercial banks, financial institutions and listed companies - *Provided that updated OVD is submitted within a period of three months.*

---

### **Campus Account**

1. One latest passport size photograph of the student and parent (if opened jointly with parent)
2. Latest College Identity card of the student as a proof of bonafide student.
3. PAN card of student and parent (if opened jointly with parent)
4. Any of the below officially valid documents should be accepted:  
Proof of possession of Aadhaar/Passport/Driving license/Voter's Identity Card/NREGA Job Card/ letter issued by National Population Register

If the address on OVD is different as that declared by him / her in the account opening form, utility bill/ property or Municipal tax receipt/ pension or family pension payment orders/ letter of allotment of accommodation from employer issued by State Government or Central Government Departments, statutory or regulatory bodies, public sector undertakings, scheduled commercial banks, financial institutions and listed companies - *Provided that updated OVD is submitted within a period of three months.*

---

### **NRI Account**

To open an NRI account please complete the account opening form and forward it to any of our branches of your choice along with the following:

1. One latest passport size photograph
2. Photocopy of Indian passport
3. Photocopy of Visa/Residence permit
4. Overseas Address Proof (any one of these - Utility bills/ Driving License/Credit card bills/ Overseas Bank statement)
5. Local Address Proof if other than that in passport.
6. PAN card
7. Initial money remittance

Documentation: Originals & Self-attested copies to be submitted for verification

Where documents are not submitted to the branch in person, they should be attested by authorised officials of overseas branches of Scheduled Commercial Banks registered in India, branches of overseas banks with whom Indian banks have relationships, Notary Public abroad, Court Magistrate, Judge, Indian Embassy/Consulate General in the country where the non-resident customer resides.

You can authorise a resident close relative to operate your account through a Power of Attorney or Letter of Authority.

Nomination facility available (nominee can be a resident Indian/ or a non-resident)