



Banking Inclusion - A Leap Forward

Clear Guidelines on Officially Valid Document

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Abstract

To reach the changes to the ears of the people for whom it is meant, this note is to picture some of the *very recent* regulations in force to open a bank account (Savings Account / Fixed Deposit Account). The regulations apply to (i) regular (i.e., full-KYC) bank account and (ii) *Small* (i.e., relaxed-KYC) account. An upcoming phrase- Officially Valid Document (OVD) is the buzz phrase which has now been clearly defined in the new regulation, eliminating earlier discretion allowed to banks. These regulations are yet to be internalised by the bankers and the public at large. This note highlights the salient features of these new regulations and their consequences towards the ease to use a bank for monetary transactions by common man in India. It also highlights the huge task for the banks to gather fresh OVD for all existing accounts where they have been opened under the earlier definition of OVD (using currently non-acceptable documents).

I. Introduction

1. While opening a bank account it is customary that the bank knows who the customer is since account related banking transactions involve money. International norms also require countries to put in place measures to prevent money laundering and combat financing of terrorism. Thus based on Government of India (GoI) and Reserve Bank of India (RBI) regulations, this requires banks to ensure that they collect some evidence of identity and address while opening a bank account. Where the customer is an individual, the banks are required to collect one certified copy of an ‘officially valid document’ containing details of his identity and address, a recent photograph and such other documents including in respect of the nature of business and financial status of the customer as may be required by the bank.

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2. Till now many unbanked people were denied access to a bank account because of certain regulations and objections raised by banks on grounds of identity and address proofs in view of the discretion provided to banks. What constitutes this evidence of identity and address, when is such evidence required, what are the relaxations, when can the bank use its discretion to prevent or facilitate opening of an account, are some of the few highlights of this note. It is seen that Aadhaar would become the single universal document that would be the most prominent document to open a bank account in India.

II. An upcoming phrase- Officially Valid Document

3. It is important to understand what is meant by an Officially Valid Document (OVD). As per the new definition, an OVD constitutes any one of following

- (i) the Aadhaar Card containing details of name, address and Aadhaar number,
- (ii) the Voter's Identity Card,
- (iii) the Permanent Account Number (PAN) Card,
- (iv) the driving license,
- (v) the passport,
- (vi) the NREGA job card issued and duly signed by an officer of the State Government.

Earlier definition of OVD had additionally included "any other document as may be required by the banking company, or financial institution or intermediary". This discretion given to banks earlier has now been withdrawn.

4. In order to reduce the risk of identity fraud, document forgery and have paperless verification, UIDAI has launched its e-KYC service. Accordingly, **only the Aadhaar number** would suffice for e-KYC verification of the Aadhaar Card. Further, the information containing demographic details and photographs made available from UIDAI as a result of e-KYC process ("which is in an electronic form and accessible so as to be usable for a subsequent reference") is also treated as an OVD and is called e-Aadhaar.

III. Documents required for opening a regular (full-KYC) bank account

5. To open a regular (full-KYC) bank account (Savings Account / Fixed Deposit Account), it is now mandatory to provide an identity and address proof through the following means:

(a) **Any one** document from the OVDs is the **only** document accepted, and (b) a recent photograph. **Banks are not allowed to accept any other document for this purpose.** As per the regulation, *it is implied that proof of address also follows from the above document only*¹.

¹ For the PAN Card since there is no address inscribed on the Card, **it is recommended that the Central Board of Direct Taxes (CBDT) initiates the requirement of printing the address as well on the PAN Card.** As on date, corresponding to the PAN Card, banks would have to verify the address online with the Income Tax / related site.



6. To open the bank account, one may also require (c) initial deposit money (as per bank's policy) **only if** the customer clearly expresses disinterest in opening a zero-balance Basic Savings Bank Deposit Account (BSBDA). Banks are not supposed to design any means to discourage opening of such BSBDA and thus deny the unbanked.

7. When (a), (b) and (c) of the above two paragraphs are in place, without a written reason banks should NOT deny opening of a full-KYC bank account. The scope for improper or incorrect verbal denial of opening of a bank account needs to be eliminated.

8. When the documents as required are in place, a filled-in account opening application form (provided by the bank) with customer signature is required. The application form contains filled-in information on

- i) Name and photograph corresponding to the OVD.
- ii) Address corresponding to OVD.
- iii) Local address on which all correspondence will be made by the bank with the customer.

Only if the local address is different from the one corresponding to the OVD, there is a requirement of self declaration of the local address. No proof is required to be submitted for such correspondence/local address.

9. Many banks had been relying on a list of documents (suggested by a DFS constituted sub-Group) as Proof of identity (30 documents) and Proof of residence (33 documents) for opening bank accounts². Furthermore in Appendix A, for illustration, we provide list of documents for proof of identity as designed by Axis Bank and HDFC Bank. Such varied list of documents for proof of identity would be history now. Accordingly, there is now a huge task for the banks to gather fresh OVD for all existing accounts where they have been opened under the earlier definition of OVD (using currently non-acceptable documents).

IV. The extent of significance- OVD for customers

10. Many people do not need the following OVDs:

- (i) the PAN Card [meant for those who have taxable income],
- (ii) the driving license [meant for those who need to drive],
- (iii) the passport [meant for those who need to travel abroad],
- (iv) NREGA job card [usually meant for the poor in rural areas who are unemployed].

² See the two links

<http://financialservices.gov.in/banking/circulars/2012/Simplified%20Uniform%20Savings%20Bank%20Account%20Opening%20Form.pdf>

<http://financialservices.gov.in/DFS%20Journal%20%28F%29.pdf>



Moreover, the system should not be designed in a fashion where one covets the above four OVDs just for the sake of creating an OVD.

11. The more common of the OVDs today are:

- (i) the Aadhaar Card,
- (ii) the Voter's Identity Card.

Of this, the Voter's Identity Card cannot be obtained until, say 18 years of age, though an independent account can be opened by an individual even if (s)he is 10 years or more.

12. With more than 50% of the residents having received an Aadhaar number, it has now turned out that it is the most common OVD in the country today.

V. Expanded OVD in case of low risk customers

13. For the purpose of risk categorisation, individuals (other than High Net Worth) and entities whose identities and sources of wealth can be easily identified and transactions in whose accounts by and large conform to the known profile, may be categorised as *low risk*. RBI indicates that **illustrative examples of low risk customers could be salaried employees whose salary structures are well defined, people belonging to lower economic strata of the society whose accounts show small balances and low turnover, etc.** However, with the new regulation in place, it is desirable to frame a more comprehensive list which is more explicit in categorising *low risk* customers. For example, a *low risk* customer need not be salaried but a pensioner or wife of a pensioner holding a medical benefit CGHS card. With the current lack of uniformity in its interpretation, banks tend to adopt different meanings. There would be no uniformity in the list of individuals categorised as *low risk* across banks. **It is recommended that Banking Codes and Standards Board of India (BCSBI) and Indian Banks' Association (IBA) jointly come up with a more comprehensive list of low risk customers and get it vetted by RBI before universal adaptation among banks.**

14. 'Simplified measures' may be applied in the case of *low risk* customers taking into consideration the type of customer, business relationship, nature and value of transactions based on the overall money laundering and terrorist financing risks involved. In respect of *low risk* category of customers, where simplified measures are applied, it would be sufficient to obtain any of the following documents for the purpose of proof of identity and proof of address: (i) 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; (ii) letter issued by a gazetted officer, with a duly attested photograph of the person.



15. This is based on the regulation which says that when ‘simplified measures’ are applied for verifying the identity of customers, the *expanded* list of documents deemed to be OVDs would include:

- i) 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;**
- ii) letter issued by a gazetted officer, with a duly attested photograph of the person.**

This means that predominantly, individuals working with Central/State Government Departments, Statutory/Regulatory Authorities, Public Sector Undertakings, Scheduled Commercial Banks, and Public Financial Institutions could easily use the OVDs from among the *expanded* list. Note that, Scheduled Commercial Banks are grouped under following categories:

- i. State Bank of India and its Associates
- ii. Nationalised Banks
- iii. Foreign Banks
- iv. Regional Rural Banks
- v. Other Scheduled Commercial Banks.

Banks in the groups (i) & (ii) above are known as public sector banks whereas, other scheduled commercial banks mentioned at group (v) above are known as private sector banks. Interestingly, it appears that among the vast private sector employees in the country, the identity card of only Private (including Foreign) Scheduled Commercial Bank employees’ allow opening of a full-KYC bank account.

16. Furthermore, where a customer categorised as *low risk* expresses inability to complete the documentation requirements on account of any reason that the bank considers to be genuine, and where it is essential not to interrupt the normal conduct of business, the bank may complete the verification of identity within a period of six months from the date of establishment of the relationship.

17. Unless appropriately defined, there appears to be sufficient discretion provided to banks to defer documentation up to six months for *low risk* customers. Furthermore, the discretion also lies on how and when to consider a customer to be under the category of *low risk* and thus seek an OVD from among the *expanded* list of OVDs. Such discretion usually tends banks to exercise appropriate discretion based on business prospects.

VI. What if OVD is not immediately available?

18. Even if one does have an identity and address documentary proof through production of an OVD, a savings bank account, called *Small Account* can be opened. The only requirement



is providing ones photograph, name, address, and physical presence in front of the branch manager/officer for completing simple paperwork and the signing formalities.

19. The novelty of *Small Accounts* is a real boon to a sea of bonafide individuals. It was primarily meant to serve individuals of lower income group and individuals without immediate proofs through OVD. In order to ensure international banking standards towards prevention of money laundering and financing of terrorism, such accounts were classified as *low risk* customer accounts through imposition of certain safeguards and restrictions. The significant restrictions on *Small Accounts* include:

- i. the aggregate of all credits in a financial year does not exceed Rs. 1,00,000,
- ii. the aggregate of all withdrawals and transfers in a month does not exceed Rs. 10,000,
- iii. the balance at any point of time does not exceed Rs. 50,000,
- iv. the *Small Account* shall remain operational initially for a period of twelve months, and thereafter for a further period of twelve months if the holder of such an account provides evidence of having applied for any of the OVDs within twelve months of the opening of the said account, with the entire relaxation provisions to be reviewed in respect of the said account after twenty four months,
- v. foreign remittance shall not be allowed to be credited into the *Small Account* unless the identity of the client is fully established through the production of officially valid documents.

20. Thus, an individual who desires to open a *Small Account* need to self-attest the photograph and sign or thumb print on the account opening form in front of the manager/officer. After the account is opened, the customer just needs to show some evidence, within the next 12 months, that he has applied for an OVD. He just needs to show in the next 24 months that he has got an OVD. As and when the OVD has been provided, the account would get converted into a regular savings account not having any transactional restrictions. There is as such no service fee imposed (minimum services free of charge).

VII. Customer due diligence for non-account based transactions

21. Walk-in customer due diligence require that banks verify identity while carrying out (i) a transaction of an amount equal to or exceeding rupees fifty thousand, whether conducted as a single transaction or several transactions that appear to be connected, or (ii) any international money transfer operations. Thus, in case of domestic fund transfer, where the customer is an individual, the bank is required to collect one certified copy of an OVD containing customer details **provided** the transaction is of an amount equal to or exceeding rupees fifty thousand, whether conducted as a single transaction or several transactions that appear to be connected.

22. It is important to understand that today banks have not put in place appropriate means to check the rider “several transactions that appear to be connected” when transferring funds



from a walk-in customer to any bank account (whether -intra-bank or inter-bank). This has prompted many banks to take cover under this rider to necessarily ask for an OVD even for bonafide inter-bank transactions below rupees fifty thousand. However, when it comes to such transactions which are intra-bank, banks appear not to care about the rider. The reason for such disparity is the business models in existence while carrying out a walk-in customer remittance when the funds remain with the originator bank (intra-bank transfer) vis-a-vis when the funds are transferred to a different beneficiary bank (inter-bank transfer). The upcoming potential Payment Banks may attempt to address this tradeoff.

23. The following points have been highlighted by RBI and Government of India in context with KYC and AML norms.

- a) It is important to bear in mind that the adoption of customer acceptance policy (related to the KYC norms) and its implementation should not become too restrictive and must not result in denial of banking services to general public, especially to those, who are financially or socially disadvantaged.
- b) ...banks should keep in mind the spirit of instructions (on KYC norms) issued by the RBI and avoid undue hardships to individuals who are, otherwise, classified as *low risk* customers.
- c) In case of transactions carried out by a non-account based customer, that is a walk-in customer, where the amount of transaction is equal to or exceeds rupees fifty thousand, whether conducted as a single transaction or several transactions that appear to be connected, the customer's identity and address should be verified. However, if a bank has reason to believe that a customer is intentionally structuring a transaction into a series of transactions below the threshold of Rs 50,000 the bank should verify identity and address of the customer and also consider filing a suspicious transaction report to Financial Intelligence Unit - India.

24. The above points make it clear that the bank should first entertain walk-in transactions for amounts less than rupees fifty thousand and invoke requirement of OVD only if it believes misuse. Thus a bank cannot and should not start with an OVD requirement for the small remittances having no reason for suspicion.

25. However, it has now become transparent that to comply with the regulations, atleast for domestic fund transfers of an amount less than rupees fifty thousand, for walk-in individuals, the bank may atmost seek a document among the *expanded* OVD. There is no documentary proof required for address except possibly a self declaration of the correspondence/local address if different from the one corresponding to the OVD.

VIII. Summary and conclusions

26. With the new regulation in force, for all practical purpose, for opening a regular full-KYC bank account, an individual would need to provide to the bank any one of the following documents (OVD):



- (i) the Aadhaar Card (or just the Aadhaar number for e-Aadhaar),**
- (ii) the Voter's Identity Card,**
- (iii) the PAN Card,**
- (iv) the driving license,**
- (v) the passport,**
- (vi) the NREGA job card.**

In case the individual is not readily having any of the above and is working with Central/State Government Departments, Statutory/Regulatory Authorities, Public Sector Undertakings, Scheduled Commercial Banks, and Public Financial Institutions, the individual can still open a bank account by providing to the bank **(vii) identity card with applicant's Photograph issued by his organization.**

27. As per the regulation, *it is implied that proof of address also follows from the above document only.* In case of PAN Card, the bank has to verify the address online with the Income Tax / related site. When an acceptable organizational identity card with applicant's photograph is to be relied on as an OVD, the address proof would follow from the office address of the organization where the individual works.

28. In general, for all practical purpose, the scope of using the document (viii) letter issued by a gazetted officer, with a duly attested photograph of the person, is very limited.

29. **Only if** the correspondence/local address is different from the one mentioned in the OVD, there is a requirement of self declaration of the correspondence/local address. No proof is required to be submitted for such correspondence/local address.

30. Under the above set-up, as a matter of right any bonfide individual should be able to open a regular bank account. In case any bonfide individual does not have any of the OVDs or is not in a position to get hold of it in the immediate future, as a matter of right, the individual should be able to open a *Small Account*.

31. With more than 50% of the residents having received an Aadhaar number, it is becoming the most common OVD in the country today.

32. In case of non-account based transaction carried out by a walk-in customer, banks are required to verify identity while carrying out a domestic transaction of an amount equal to or exceeding rupees fifty thousand, whether conducted as a single transaction or several transactions that appear to be connected. In other words, unless the bank has a reason to doubt misuse of the banking facility for unethical purpose, the bank should not question the ethicality of the transaction by the walk-in customer and invariably demand an OVD. It is a different matter that the bank may like to make a copy of such an OVD only if the individual has immediate access to the same.



33. Now there is more need to bring in awareness and education through dissemination of the new empowerment provided to the unbanked in form of the ease and clarity in account opening documentation. The thrust has to be popularising the ease of opening a bank account through well defined documents. To reach the changes to the ears of the people for whom it is meant, **it is recommended that the funds under Depositor Education and Awareness Fund (DEAF)³, among other purposes, should be utilised for *including the excluded* by running campaigns to educate them on (a) simplification and changes in the requirement of account opening documentation (b) *Small Accounts*, (c) BSBDA, (d) money transfers (deposits) using Cash-NEFT and Cash-IMPS, etc.**

34. Recommendations:

- a) CBDT should initiate the requirement of printing the address as well on the PAN Card.
- b) BCSBI and IBA should jointly come up with a more comprehensive list of *low risk* customers and get it vetted by RBI before universal adaptation among banks.
- c) The funds under DEAF, among other purposes, should be utilised for *including the excluded* by running campaigns to educate them on (a) simplification and changes in the requirement of account opening documentation (b) *Small Accounts*, (c) BSBDA, (d) money transfers (deposits) using Cash-NEFT and Cash-IMPS, etc.

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Appendix A: Varied list of documents for proof of identity- would be history now

DOCUMENTS ACCEPTABLE AS PROOF OF IDENTITY AND ADDRESS		
<p>List of Documents acceptable as both Proof of Identity and Address is as follows:</p> <ol style="list-style-type: none">1. Passport (valid as on date)2. PAN Card, if submitted along with the intimation letter, which would contain the address.3. Election Card4. Permanent Driving License5. Aadhaar Card / Letter6. NREGA Job Card7. Identity Card issued by the Government / Defense Authority/ Public Sector Undertaking (If address is available).8. Letter from recognized public authority / public servant verifying the identity, photograph and address of the applicant. Only a gazetted officer, who has been authorized by the State / Central Government, can certify documents or confirm the bonafides of an individual.9. Freedom fighter's pass issued by Ministry of Home Affairs, Government of India with photograph of applicant, name and address.10. Pension payment order / book / card issued by State / Central Government of India, which carries the photograph, name and address of the applicant.11. Printed Ration Card with photograph of applicant.12. Family card with the photograph of the family and the names of the family members with the address issued by the Government.13. Household Card with photograph, name and address issued by Government of Andhra Pradesh.14. ID card with photograph, name and address issued by Government of Jammu and Kashmir.15. Bank passbook with photograph, name and address issued by public sector banks along with self-signed cheque from the same account. This passbook should have transactions for a period not more than 3 months old from the proposed date of account opening with a minimum of three customer-induced transactions.16. Photo Social Security Card (Smart Card) issued by Central / State Government or Union Territories, which carries the address of the applicant.17. Certificate issued by the Headman of the Local Area for North Eastern States which carries the photograph, name and address of the applicant. Branch to confirm that the certificate is issued by the right person.18. Caste certificate issued by District Collector of Meghalaya containing photograph, name and address.19. For rural branches, letter of introduction with photograph, name and address of the customer duly certified by the Block Development Officer / Head of Village Panchayat or equal or high rank officer / Post Master of Post Office concerned / Village Extension Officer. Branch to confirm that the certificate is issued by the official, who has been empowered to do so.20. Person of Indian Origin Card issued by the Government of India (If address is available).21. Domicile certificate with the photograph, name and address issued by Municipal Corporations.22. Residential card with name, photograph and address issued by Union Territories (e.g. Port Blair).23. Ex-Serviceman Card / Bar Council / Indian Medical Association Card / Senior Citizen Card.24. Arms License with photograph, name and address issued by State / Central Government of India Authorities.	<p>List of Documents acceptable as only Proof of Address is as follows:</p> <ol style="list-style-type: none">1. Ration Card2. A single utility bill, which is not more than 3 months old from the proposed date of the opening of the account, may be treated as a valid address proof.3. Latest mobile postpaid bill of public / private operators in the state.4. Bank Statement / passbook with transactions not more than 3 months old from the date of account opening with minimum three customer-induced transactions. This document has to be obtained along with the self-signed cheque from the same account and signed by the applicant. The Branch official to ensure that the cheque is presented in clearing and funds credited to the account.5. Gas connection registration letter / consumer gas connection card or book / latest pipe gas bill; however, gas charges paid receipt not acceptable.6. Income tax / Wealth tax assessment order7. Lease / rent / leave and license agreement indicating the address of the customer duly registered with State Government or similar registration authority.8. PAN intimation letter. The PAN details have to be verified online with the Income Tax / related site and confirmed.9. Declaration from the relative (spouse, parents, sibling, son, daughter, in-laws) that the prospective customer wanting to open the account is a relative and is staying with him / her. The identity proof and utility bill of the relative has to be submitted along with the declaration.10. Latest Property Tax / Water Tax bill not more than 3 months old, containing complete name and address.11. Registered and stamped Sale Deed in the name of the applicant.12. Insurance premium receipt other than the first premium receipt paid.13. Latest Income Tax Returns duly acknowledged by the Income Tax Department, which has the address of the applicant.	



RESIDENT INDIVIDUALS

Comprehensive list of acceptable Documents for proof of Identity & proof of address Resident Individuals

A. Documents for establishing proof of identity

- 1) Passport [not expired]
- 2) PAN (Permanent Account Number) card
- 3) Election /Voter's card - subject to being accompanied by a Self signed cheque drawn on Nationalized/Private Sector/ Foreign Banks.
- 4) Photo ID card issued by any of the following organizations/Institutions
 - a) Central Government or any of its Ministries.
 - b) Statutory / Regulatory authorities
 - c) State Govt. or any of its Ministries
 - d) Public Sector Undertaking (established under GOI or State Govt)
 - e) State Govt. of J&K¹
 - f) Bar council
 - g) Senior Citizen card issued by State/Central Govt.
 - h) Govt. of India to Persons of Indian Origin [PIO card]
 - i) Defence Dept / Ministry of defence for Defence personnel & their dependants
 - j) Public Financial institutions / Public sector banks
- 5) Permanent Driving license [not expired] - subject to being accompanied by a Self signed cheque drawn on Nationalized/ Private Sector / Foreign Banks
- 6) Arms License issued by the State/Central Govt. of India [containing photograph of the applicant]
- 7) Pension payment card issued by State/Central Govt. of India with photograph of the applicant
- 8) Ration Card containing IRIS scan along with photograph²
- 9) Photo Credit Card [not expired] of Primary holder [signature to match with AOD] subject to being accompanied by a Self signed cheque drawn on Nationalized/ Private Sector/ Foreign Banks
- 10) Banker's Verification as per bank's existing format subject to being accompanied by a Self signed cheque drawn on Nationalized/ Private Sector/ Foreign Banks. Cheque to be drawn on the account for which banker's verification has been provided.
- 11) Caste certificate issued by district collector of Meghalaya containing name, photo and address of the applicant.³
- 12) For rural branches letter of introduction with photograph, name and address of the customer duly certified by Block Development officer / Head of village Panchayat / Post master of post office concerned.. For non-rural branches said document to be accepted only with BM / BDA confirmation that customer is from rural location.
- 13) Foreign regional registration office certificate issued to Tibetan nationals containing signature, photo and address of the applicant.
- 14) Aadhaar card / letter issued by government of India.
- 15) NREGA card.

¹ Id card issued by the State Govt. of J&K is acceptable if they carry the connotation - 'Government of Jammu & Kashmir, Civil Secretariat, Srinagar/Jammu']

² Currently issued only by AP State Government IRIS scan – indicate that retina of the eye is scanned which establishes the identity of the name mentioned in the card.

³ Customer to sign in front of BM / Account opening authority for cases where caste certificate is obtained as id proof.



16) Pension ID card issued by Government Of India bearing the photograph, name, signature and date of birth of the pensioner.

B. Documents for establishing proof of address: Resident Individuals

- 1) Passport {Not Expired}.
- 2) Permanent Driving license {Not Expired}. (except driving license issued by the Govt of Maharashtra)
- 3) Landline telephone bill/Electricity bill of Public and approved Private operators in the State [Not older than 3 months prior to the date of account opening]. Telephone Bill older than 3 months up to 6 months is acceptable provided tele verification prior to account opening is carried out by branch and the same is evidenced on the bill, as per product issued guidelines.
- 4) Bank account statement of a PSU / Private Sector / Foreign bank [Not older than 3 months prior to the date of account opening.] Bank statement older than 3 months up to 6 months is acceptable provided initial pay in by way of self signed cheque is drawn from the same account whose statement is being provided as proof of address.
- 5) Ration card
- 6) TAN Allotment letter
- 7) PAN Correction Letter
- 8) Election card / Voters ID [if it has address].
- 9) Letter / Monthly outgoings bill (only from Registered societies) ⁴
- 10) Copy of title deeds. (Wherein original title deeds are registered and stamped)
- 11) Lease/ Leave & license agreement / Rent agreement copy duly stamped accompanied by Contact Point Verification report done by branch staff / bank approved agency & also utility bill in the name of the landlord
- 12) Rent agreement indicating address of the customer duly registered with State Government or similar registration authority
- 13) Latest Property tax or water tax bill / Property tax paid Receipt
- 14) Senior citizens card issued by the State / Central Govt. of India (if it has address)
- 15) Mobile post paid bill of public / private operators in the State. (Not older than 3 months prior to the date of account opening)
- 16) Consumer gas connection card / book OR latest pipe gas bill.⁵
- 17) Domicile certificate with communication address issued by Municipal Corporation.
- 18) Arms License issued by the State/Central Govt. of India authority which contains photograph of applicant
- 19) Photo ID card with photograph (issued by J&K & Goa State Govt.)⁶
- 20) Photo Social Security Card issued by the Central/ State govt. /Union territories.
- 21) Pension payment card issued by State/Central Govt. of India with photograph of the applicant
- 22) IRIS scanned household Card with photograph (issued by Andhra Pradesh govt.)

⁴ On the letterhead, which carries the society's Registration number. The letter should carry the applicant's name & full address as well as the signatories' full name, designation (Secretary, President) and address. (Maintenance charges receipt issued by the society NOT acceptable)

⁵ Gas charges paid receipt not acceptable

⁶ Id card issued by the State Govt. of J&K is acceptable if they carry the connotation - 'Government of Jammu & Kashmir, Civil Secretariat, Srinagar/Jammu']