

MUTUAL FUNDS REQUIREMENTS:

Requirements:

- The applicant needs to be an existing bank account holder, since a customer ID is mandatory.
- The Savings Bank Account status has to be Single or Either/Survivor.
- 1st applicant of the Mutual Fund Investment Services Account has to be same as 1st Holder of Savings Bank Account
- The 2nd and 3rd applicant can be same or different than the Savings Bank Account holders.
- The Account Opening Application Form has to be signed by the Mutual Fund Applicants.
- Pan card is mandatory for Residents.
- Bank Account Linkage letter needs to be signed by the Bank Account Holders.

Documents Required:

Resident Customers:

- **Pan Card copy/Letter from IT dept**
- **Identity Proof :**
 - Pan Card (back & front)
 - Driving License (copy of name, add, photo pages)
 - Valid Passport(copy of name, add, photo pages)
 - Voter ID(back & front)
 - Mapin card copy
- **Address Proof :**
 - Electric Bill, Phone Bill(not more than 2 months old)
 - Driving License
 - Passport, Visa
 - Ration Card
 - Bank stat, Passbook(not>3months)
 - Voters ID
 - Flat maintenance Bill(Not>2 months)
 - Rent Agreement

Non Resident Customers:

For NRI customers met in person

- 1) Address Proof [Either Mailing Address or the Overseas Address]
- 2) Non English language declaration [In case of Document in a foreign language]

The document to be self attested by the customer & countersigned by the RM as "Original seen & verified".

Document requirement for Proof of Mailing Address

Mailing Address is an overseas address:

- 1) Photocopy of utility bill not more than 3 months old.
- 2) Photocopy of overseas bank statement not more than 3 months old.
- 3) Photocopy of valid permanent driving license.
- 4) Photocopy of Government issued ID Card.
- 5) Photocopy of credit card statement not more than 3 months old.
- 6) Photocopy of lease agreement / rent receipt (not more than 3 months old) .
- 7) Photocopy of appointment letter.
- 8) Photocopy of company ID card with address.
- 9) Original letter from employer for the purpose of account opening on letterhead.
- 10) Photocopy of passport.
- 11) Proof of mailing address of the sponsor along with proof of relationship of the primary applicant with the sponsor.
- 12) Photocopy of bank statement of a NRI account with another bank.

Mailing Address is an Indian address:

- 1) Photocopy of Valid Passport.
- 2) Photocopy of Valid Permanent Driving license.
- 3) Original Telephone bill of private or public operators (e.g. MTNL, BSNL, Reliance, Airtel Tata Indicom) not exceeding 2 months prior to date of account opening.
- 4) Original Mobile post paid bill - Airtel, Hutch, BSNL, Idea Cellular, etc.
- 5) Original Electricity bill - not exceeding 2 months prior to date of account opening.
- 6) Original Bank account statement - not exceeding 3 months prior to date of account opening.
- 7) Photocopy of Ration card.
- 8) Photocopy of Election card / Voters ID card (if it has address).
- 9) Photocopy of Letter from the society (only Registered societies) - on the letterhead, which carries the society's Registration No. The letter should carry the applicant's name & full address as well as the signatories full name, designation (Secretary, President) and address.
- 10) Photocopy of Monthly outgoings bill from Registered Housing society - on the letterhead which carries the society's Registration No. (Maintenance charges receipt issued by the society NOT acceptable).
- 11) Photocopy of Title deeds of the property duly registered and stamped.
- 12) Photocopy of Lease deed/Rent agreement copy duly stamped.
- 13) Photocopy of Senior citizens card from Indian Railways/Indian Airlines (if it has address).
- 14) Letter from any recognized public authority (In original).

For Non Face to Face NRI customers:

- 1) Address Proof [Either Mailing Address or the Overseas Address].
- 2) Non English language declaration [In case of Document in a foreign language].
- 3) Additional Document [In case document is not attested *].
* The document is to be attested by Indian Embassy or by Notary or by Banker overseas.

If the attestation is not done then, the document to be self attested and one additional document, as per list below to be obtained.

Self-attestation letter as per Annexure "A" can be obtained in lieu of self-attestation on all docs.

Approved list of Additional documents:

- 1) A cheque drawn on a bank account abroad.
- 2) Any cancelled paid cheque in original drawn on a bank abroad showing the signature, bank name, account number etc.
- 3) Original overseas / Indian bank statement not more than 3 months old.
- 4) Original utility bill not more than 3 months old.
- 5) Photocopy of ID card like valid permanent drivers license, employee ID card, labour card.
- 6) Photocopy of local government ID card.
- 7) Original Letter from the employer issued for the purpose of opening of this account.
- 8) Photocopy of appointment letter issued by the overseas employer for the employment overseas.
- 9) Original credit card statement not more than 3 months old.
- 10) Photocopy of lease / rental agreement / rent receipt (not more than 3 months old).
- 11) Photocopy of Letter from university abroad (in case of NRI Students).

If any of the above documents has been submitted as proof of mailing address, another one of the above document will be obtained as additional document for non face-to-face account opening.

In case an NRI wants to open the account before leaving for abroad, a copy of the Employment Contract, University Letter, Contract Copy OR any other document can be obtained as proof of mailing address, provided the address on the application form and the address on the documents match.