

How To Open a Bank Account?



How Can I Open Bank Account?

It is very easy to open a bank account you need to give:

- Proof of identity
- Address proof
- A recent passport size photograph

What are the documents to be given as Proof of Identity and Proof of Address by me?

Any one of the documents such as:

- Passport
- Driving License
- PAN Card
- Voters Identity Card
- Aadhar Card
- Narega Card

Note: If these documents also contain your address, it can serve both as Proof of identity and address.

If I am staying in Mumbai but my address proof shows my address of Kolkata, Can I still open a account in Mumbai?

Surely you can, along with your Proof of address of Kolkata, you will have to declare your Mumbai address for communication purpose.

Why do Bank requires proof of Identity and Address?

Bank requires your proof of Identity and Address as a part of Know Your Customer (KYC) requirement to ensure that banks know their customer Properly.

What do I do, if I don't have any document to show my proof of identity? Can I still open a bank account?

Yes, You can still open a bank a/c known as small a/c by submitting your recent photograph and putting your sign in front of bank official.

Note: However this small account have certain limitations, such as:

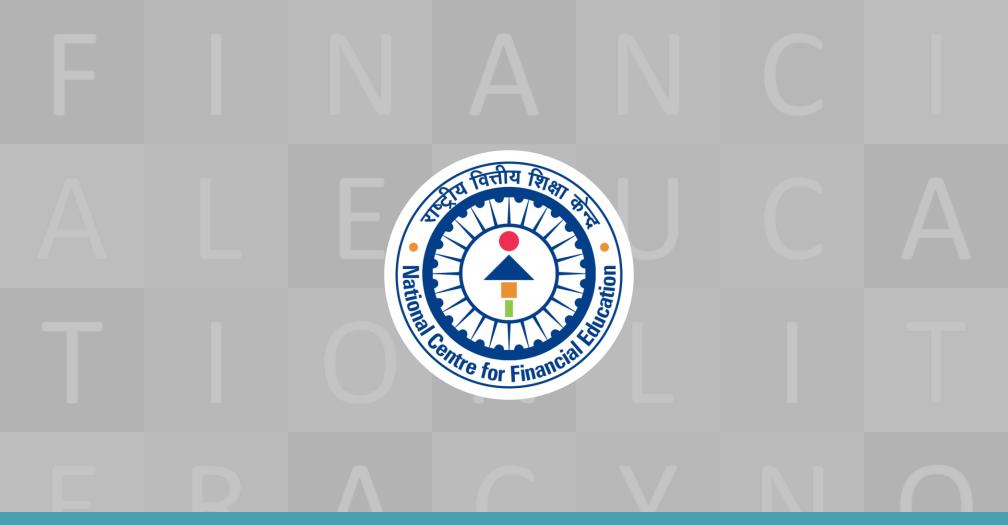
- Balance at any point should not exceed INR 50000
- Total credits in one year should not exceed INR 100000
- And total withdrawal should not exceed INR 10000 in a month

I do not want my a/c to be subject to any limitation, but if I do not have any document to show my proof of identity ,Can I still open a bank account?

Yes ,You can if you are assessed as a low risk customer the by bank, by submitting a copy of any one of the following documents:

 Identity card with your photograph issued by central/state govt department ,Public financial institutions, scheduled commercial banks, statutory/Regulatory authorities, OR

• Letter issued by gazette officer ,with duly attested photograph of yours.



A financially aware and empowered India.