



# 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.



**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.